

SEPA Direct Debits User Guide

# **Oracle Banking Payments**

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Direct Debits User Guide  
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# 1. About this Manual

## 1.1 Introduction

This manual is designed to help you to quickly get familiar with the Direct Debits functionality of Oracle Banking Payments. It takes you through the various stages of Direct Debits transaction processing.

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/Collection Department Operators	Direct Debit Transaction Input functions except Authorization.
Back Office Payment/Collection Department Operators	Direct Debit related maintenances/ Transaction Input functions except Authorization
Payment/Collection Department Officers	Direct Debit Maintenance/ Transaction Authorization
Bank's Financial Controller/ Payment Department Manager	Host level processing related setup for Collections 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>Direct Debits</i> provides information on Direct Debits maintenances
Chapter 3	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

# 1.5 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

---

## 2. Collections

Collections is a financial transaction initiated by the creditor via its bank (the creditor bank) to collect funds from a debtor's account with a debtor bank, as agreed between the debtor and creditor. This instruction to make a payment results in an agreement/mandate as agreed between the debtor and creditor and signed by the debtor. Direct debit transfers include consumer payments on insurance premiums, mortgage loans, and other kinds of bills. This module is validated and processed as per SEPA Direct Debits (SDD) requirements.

Collections life-cycle process includes the following:

- Maintain Collections mandates
- Customer to bank Collections instructions
- Interbank Collections instructions

This chapter contains the following sections:

- Collections Maintenances
- Collections Transactions

### 2.1 Collections Maintenances

#### 2.1.1 Collections Network Preferences

You can maintain network preferences specific to Collections using 'Collections Network Preferences Detailed' screen.

In this screen, you can specify the following preferences:

- Common Preferences
- Exchange Rate Preferences
- Accounting Details
- Pricing Details
- Scheme Type Preferences
- Inactive Period and Settlement Time specific to collections

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

You can specify the following fields:

### Host Code

The system displays the logged in branch's host code.

### Host Code Description

The system displays the Description of the Network Code selected.

### Transaction Type

Specify the transaction type for which the DD preferences are to be maintained for a specific network. Transaction type can be Incoming or outgoing.

### Network Code

Specify the network code for which the Collections preferences are to be maintained

### Network Description

The system displays the Description of the Network Code selected.

### Network Type Description

The system displays the Description of the Network Code selected.

### Currency

Select the currency preference required for the Network selected.

### Priority

Select a priority for the network maintenance done. This can vary from the values, '0- Low' to '9-High'.

### Collection Scheme Type

Specify the scheme type of the mandate. The values allowed for this field are Core and B2B.

## 2.1.1.1 Main tab

Click the **Main** tab from the 'Network Collections Preferences' screen.

The screenshot shows the 'Main' tab of the 'Network Collections Preferences' screen. It is divided into several sections:

- Common Preferences:** Max Transaction Limit Amount, Min Transaction Limit Amount, Dispatch On Us Transfer (checkbox).
- Exchange Rate Preference:** FX Rate Type, Rate Override Variance, Rate Stop Variance, Small FX Limit Currency, Small FX Limit Amount, External Exchange Rate Applicable (checkbox), External FX Cancel (Auto dropdown).
- Accounting Details:** Debit Liquidation Code \*, Credit Liquidation Code \*, File Accounting Code, Network Account.
- Pricing Details:** Pricing Code.
- Scheme Type Preferences:** Earliest Collection Dispatch Days, First Collection Dispatch Days, Recurrent Collection Dispatch Days, Earliest Collection Receipt Days, First Collection Receipt Days, Recurrent Collection Receipt Days, Mandate Required (checkbox), Creditor ID Mandatory (checkbox), Upload New Mandate From Inbound Message (checkbox), Amend Mandate from Inbound Message (checkbox), Creditor Agreement Required (checkbox).
- Inactive Period:** In Days, In Months.
- Settlement Time:** Network Settlement Hour, Network Settlement Minute.

At the bottom, there are fields for Maker, Checker, Date Time, Mod No, Record Status, Authorization Status, and an Exit button.

You can specify the following fields:

### **Common Preferences**

#### **Maximum Transaction Amount**

Specify the maximum transaction amount allowed for the network.

#### **Minimum Transaction Amount**

Specify the minimum transaction amount allowed for the network.

#### **Dispatch On Us Transfer**

Check this box if Dispatch on Us Transfer is allowed for the network.

### **Exchange Rate Preferences**

---

#### **Note**

Cross currency transactions are currently not allowed in Collections

---

### **Accounting Details**

#### **Debit Liquidation Code**

Specify the accounting code for debit liquidation.

#### **Credit Liquidation Code**

Specify the accounting code for credit liquidation.



**File Liquidation Code**

Specify the accounting code for file dispatch/receipt accounting.

**Network Account**

Specify the Network Account for file dispatch/receipt accounting.

The complete dispatch amount is debited from the Network Account specified here, when the dispatch is initiated.

**Pricing Details****Pricing Code**

Specify the accounting code for pricing specific to Collections. Pricing Codes maintained as part of PPDCDMNT are populated here

**Scheme Type Preferences****Earliest Collection Dispatch Days**

Specify the number of days, based on the calendar basis that will be subtracted from the transaction activation date to arrive at the earliest collection dispatch date.

**First Collection Dispatch Days**

Specify the number of days, based on the calendar basis that will be subtracted from the transaction activation date to arrive at the first collection dispatch date.

**Recurrent Collection Dispatch Days**

Specify the number of days, based on the calendar basis that will be subtracted from the transaction activation date to arrive at the recurrent collection dispatch date.

**Earliest Collection Receipt Days**

Specify the number of days, based on the calendar basis that will be subtracted from the transaction activation date to arrive at the earliest collection receipt date.

**First Collection Receipt Days**

Specify the number of days, based on the calendar basis that will be subtracted from the transaction activation date to arrive at the first collection receipt date.

**Recurrent Collection Receipt Days**

Specify the number of days, based on the calendar basis that will be subtracted from the transaction activation date to arrive at the recurrent collection receipt date.

**Mandate Required**

Check this box if the mandate is required to be validated during DD transaction processing.

**Creditor ID Mandatory**

Check this box if Creditor Scheme ID must be provided during DD transaction processing.

**Upload New Mandate From Inbound Message**

Select this check box if mandate details are to be uploaded from inbound pacs.003 message, when no mandate is available.

**Amend Mandate From Inbound Message**

When this check box is selected, the existing mandate details are amended based on the amend details received in pacs.003 message.

### **Creditor Agreement Required**

When this check box is selected, the system checks whether customer agreement for SDD transactions is available for bulk files received.

### **Inactive Period**

#### **In Days**

Specify the number of days for which the mandate is considered as inactive.

#### **In Months**

Specify the number of months for during which the mandate is considered as inactive.

### **Settlement Time**

Network settlement time is captured here. Settlement Time is set earlier than the last dispatch cycle time.

#### **Network Settlement Hour**

Specify the settlement in HH Format.

#### **Network Settlement Minute**

Specify the settlement in MM Format.

---

#### **Note**

- Settlement time will be validated for rejects processed for inbound collections on settlement date.
  - When rejects are processed before the settlement time maintained, pacs.002 message is generated.
  - When reject is processed after the settlement time maintained, pac.004 message is generated.
  - Accounting entries are reversed/ there is no impact, when the settlement for original transaction is pending.
  - The Transaction is marked as 'Rejected' /'Returned' depending on the settlement time based validation.
  - Message camt.056 or pacs.007 is generated when the R transaction is processed before /after the settlement time.
-

## 2.1.1.2 Exception tab

Click the **Exception** tab from the 'Network Collections Preferences' screen.

The screenshot shows the 'Exception' tab interface. It features a top navigation bar with 'Main' and 'Exceptions' tabs. The main content area is divided into six sections:

- Return Details:** Includes 'Return Days' and 'Pricing Code' input fields.
- Refund Details:** Includes 'Refund allowed period in' (Days dropdown), 'Refund Days' input, 'Unauthorized refund allowed period in' (Days dropdown), and 'Refund Days' input.
- Recall details:** Includes 'Recall Days' and 'Pricing Code' input fields.
- Reversal Details:** Includes 'Reversal Days' and 'Pricing Code' input fields.
- Common Preferences:** Includes 'Calendar Basis' (Currency dropdown), 'Process auto network reject' (checkbox), and 'Re-Do FX for R Transactions' (checkbox).
- Accounting Template codes for R-Transactions:** Includes 'Charges Accounting Code' and 'Compensation Accounting Code' input fields.

At the bottom, a metadata section contains: 'Maker', 'Checker', 'Date Time', 'Date Time', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' button.

You can specify the following fields:

### Return Details

#### **Return Days**

Specify the number of days within which Return will be allowed on the DD transaction.

#### **Pricing Code**

Charges and fees applicable for return is picked based on the Pricing Code selected. Select the Pricing Code from the LOV.

### Refund Details

Refund period for normal debits and for unauthorized period in Days/Months can be marinated here.

#### **Refund allowed period in**

Select if Refund allowed period is in Days or Months.

#### **Refund Days**

Enter the number of days or months. Specify the number of days within which Refund will be allowed on the DD transaction.

#### **Unauthorized refund allowed period in**

Select if unauthorized refund period is in Days or Months.

#### **Refund Days**

Enter the number of days or months. Specify the number of days within which Refund will be allowed on the DD transaction.

---

#### **Note**

Days are counted as Network working days and Months as calendar Months.

---

### **Pricing Code**

Charges and fees applicable for Refund is picked based on the Pricing Code selected. Select the Pricing Code from the LOV.

### **Recall Details**

#### **Recall Days**

Specify the number of days within which Recall will be allowed on the DD transaction. Beyond the specified days, recall of transaction is not allowed.

#### **Pricing Code**

Charges and fees applicable for recall is picked based on the Pricing Code selected. Select the Pricing Code from the LOV.

### **Reversal Details**

#### **Reversal Days**

Specify the number of days within which Reversal will be allowed on the DD transaction.

#### **Pricing Code**

Charges and fees applicable for reversal is picked based on the Pricing Code selected. Select the Pricing Code from the LOV.

### **Accounting Template codes for R-Transactions**

#### **Charges Accounting Code**

Specify the Accounting Template Code for Charges in Returns processed which are listed in pacs.004. List all valid accounting template codes.

#### **Compensation Accounting Code**

Specify the Accounting Template Code for Compensation in Return listed in pacs.004 processed. Lists all valid accounting template codes.

---

#### **Note**

The support is for return of the outbound SDD transactions processed.

---

### **Common Preferences**

#### **Process Auto Network Reject**

Check this box if the auto processing of network reject transaction is done by the system.

#### **Calendar Basis**

Specify the Calendar basis to derive the refund, recall and reversal days.

#### **Re-Do FX for R Transactions**

Check this box if foreign exchange has to be recomputed for the R/return transactions. When this box is not checked, the old FX values computed are picked up.

### **2.1.1.3 Collections Network Preferences Summary**

You can invoke the 'Collections Network Preferences Summary' screen by typing 'PCSNWDDP' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

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

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

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

### 2.1.2 Creditor Scheme Id

You can define the Creditor Scheme Identification details in this screen, The ID defined here are listed in Credit mandate screen.

You can invoke the 'Creditor Scheme Id Detailed' screen by typing 'PCDCSCHM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

You can specify the following fields:

## **Creditor Scheme ID Maintenance**

### **ID Type**

Specify the identification type of the Credit Party that signs the mandate.

### **Creditor Scheme Identification**

Specify the Identification number of the credit party that signs the mandate.

### **Description**

Specify the description of the Creditor Scheme ID.

### **Creditor Name**

Specify the name of the credit party that signs the mandate.

### **Address 1**

Specify the address of the credit party that signs the mandate.

### **Address 2**

Specify the address of the credit party that signs the mandate.

### **Country Code**

Specify the country code of the credit party that signs the mandate.

### **Date of Birth**

Specify the date of birth of the creditor

### **Place of Birth**

Specify the place of birth of the creditor

### **Contact Details**

Specify the contact details of the creditor.

### **Other Details**

Specify the remarks of the creditor.

### 2.1.2.1 Creditor Scheme Id Maintenance Summary

You can invoke the 'Creditor Scheme Id Maintenance Summary' screen by typing 'PCSCSCHM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

The screenshot shows a web application window titled "Creditor Scheme ID Summary". At the top, there is a search bar with buttons for "Search", "Advanced Search", "Reset", and "Clear All". Below the search bar, there are several filter fields: "Case Sensitive" (checkbox), "Authorization Status" (dropdown), "Record Status" (dropdown), "ID Type" (dropdown), and "Creditor Scheme Identification" (text input with a search icon). Below the filters, there is a table with the following columns: "Authorization Status", "Record Status", "ID Type", "Creditor Scheme Identification", "Creditor Name", "Contact Details", "Date of Birth", and "Place of Birth". The table is currently empty. At the bottom right of the window, there is an "Exit" button.

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

- Authorization Status
- Record Status
- Id Type
- Creditor Scheme Identification

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

### 2.1.3 Creditor Scheme ID Limit Maintenance

This maintenance is applicable for ACH DD/ SDD networks, limit check is done by the system during transaction processing if the request is received in pain.008 file.

---

#### **Note**

This limit check is applicable to transactions received in bulk files only.

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You can invoke the 'Creditor Scheme ID Limit Maintenance' screen by typing 'PMDCSCHL' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

The screenshot shows the 'Creditor Scheme ID Limit Maintenance' application window. The window title is 'Creditor Scheme ID Limit Maintenance'. The interface includes a 'New' button and an 'Enter Query' field. The main form area contains several input fields: 'Host Code \*', 'Network Code \*', and 'Creditor Scheme ID \*' on the left side; 'Network Description', 'Network Type Description', and 'Scheme ID Description' on the right side. Below these is a section titled 'Collection Limits' with fields for 'Limit Currency', 'Transaction Limit Amount', 'Monthly Limit Amount', and 'Yearly Limit Amount'. At the bottom of the window, there are fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can specify the following fields:

### **Host Code**

The system defaults the Host Code of transaction branch on clicking 'New'.

### **Network Code**

Specify the Network Code from the List of values. All valid Network Codes defined for ACH DD & SDD are listed.

### **Network Description**

This field is defaulted based on the Network Code selected.

### **Network Type Description**

This field is defaulted based on the Network Code selected.

### **Creditor Scheme ID**

For SDD networks, specify the Creditor Scheme ID from the list of values. All valid Creditor scheme IDs maintained in PCDCSCHM are listed

For ACH DD Networks, you can manually specify the Creditor Scheme ID.

### **Scheme ID Description**

For SDD Networks, this field is defaulted based on the Creditor Scheme ID selected.

For ACH DD Networks, you can manually specify the description.

### **Collection Limits**

These limits are applicable for both ACH DD and SDD bulk file uploads.



### Limit Currency

Specify the Limit Currency from the list of values. All valid currencies are listed.

### Transaction Limit Amount

Specify the Transaction Limit Amount.

### Monthly Limit Amount

Specify the Monthly Limit Amount.

### Yearly Limit Amount

Specify the Yearly Limit Amount.

## 2.1.3.1 Creditor Scheme Id Maintenance Summary

You can invoke the 'Creditor Scheme Id Maintenance Summary' screen by typing 'PCSCSCHM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

The screenshot shows a web application window titled "Creditor Scheme ID Limit Maintenance Summary". At the top, there is a search bar with options for "Search", "Advanced Search", "Reset", and "Clear All". Below the search bar, there is a "Case Sensitive" checkbox. The main search area contains five input fields: "Authorization Status" (a dropdown menu), "Creditor Scheme ID" (a text field with a magnifying glass icon), "Limit Currency" (a text field with a magnifying glass icon), "Record Status" (a dropdown menu), and "Network Code" (a text field with a magnifying glass icon). Below the search fields, there is a pagination bar showing "Records per page" set to 15, "1 Of 1" records, and a "Go" button. To the right of the pagination bar, there is a "Lock Columns" dropdown set to 0. Below the pagination bar, there is a table with the following columns: "Authorization Status", "Record Status", "Creditor Scheme ID", "Scheme ID Description", "Network Code", "Host Code", "Limit Currency", "Monthly Limit Amount", and "Transaction Limit Amount". The table is currently empty. At the bottom right corner of the window, there is an "Exit" button.

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

- Authorization Status
- Creditor Scheme ID
- Limit Currency
- Record Status
- Network Code

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

## 2.1.4 Debtor Mandate Maintenance

This maintenance is applicable for ACH DD & SEPA DD.

You can invoke the “Mandate Maintenance” screen by typing ‘PCDDMAND’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the Oracle Mandate Maintenance application window. The window title is "Mandate Maintenance" and it has a "New" button and an "Enter Query" field. The form is divided into several sections: "Main Details" (Host Code, Network Code\*, Source Code, Mandate Id\*, Customer Number\*), "Internal Mandate Reference\*" (Network Code Description, Network Type Description, Mandate Type\*), "Debtor Details" (Debtor Account Number, Account Currency, Account Branch, Debtor Name, Address 1, Address 2, Country, BIC, Debtor Account IBAN), "Debtor Agent Details" (Debtor Bank Code\*, Debtor Bank Name, Address 1, Address 2, Country), "Mandate Details" (Mandate Request Id, Mandate Type, Sequence Type\*, Frequency Type), "Transaction Currency\*", "Transaction Amount", "Maximum Amount", "First Collection Date", "Final Collection Date", "Creditor Details" (Creditor Account Number, Account Currency, Account Branch, Creditor Account IBAN, Creditor Name, Address 1, Address 2, Country, BIC), "Creditor Agent Details" (Creditor Bank Code\*, Creditor Bank Name, Address 1, Address 2, Country), "Creditor Scheme Details" (Identification Type, Creditor Scheme Identification, Bank Code, Scheme Value, Bank Name, Address 1, Address 2, Country), "Expiry Date", "Effective Date", "Mandate Status", "Remarks", "Last Transaction Date", "Maker", "Checker", "Date Time", "Mod No", "Record Status", "Authorization Status", and an "Exit" button.

You can specify the following details:

### Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

### Internal Mandate Reference

The system defaults the Internal Mandate Reference of transaction branch on clicking 'New'.

### Network Code

Specify the Network Code from the List of values. Lists Network of payment type 'ACH DD' along with SEPA DD Networks maintenance.

### Network Code Description

This field is defaulted based on the Network Code selected.

### Network Type Description

This field is defaulted based on the Network Code selected.

### Source Code

Specify the Source Code from the List of values. It lists all valid Source Codes

## Mandate ID

Specify the Mandate ID.

## Mandate Type

Select the Mandate Type from the following values:

- Debit (default)
- Credit

## Customer Number

Specify the Customer Account No from the List of values.

### 2.1.4.1 Main Details Tab

You can specify the following fields:

- Debtor Details
- Creditor Details
- Debtor Agent Details
- Creditor Agent Details
- Mandate Details
- Creditor Scheme Details

### 2.1.4.2 Additional Details Tab

Click on Additional Details Tab to invoke this sub screen.

Main Details **Additional Details** Amendment/Cancellation Details

**Debtor Identification**

Identification Type  Identification

Scheme Name Code  Scheme Name Proprietary  Scheme Issuer

**Referred Document Details**

Referred Document Code  Referred Document Value  Document Number  Related Date

**Debtor Contact Details**

Phone Number  Mobile Number  Email Address  Other

**Additional Details**

Service Level Code  Service Level Value  Local Instrument Code  Local Instrument Value

**Debtor Account Additional Details**

Account Type Code  Account Type Proprietary

**Initiating Party Details**

Initiating Party Name  Identification Type  Identification

**Ultimate Debtor Details**

Ultimate Debtor Name  Identification Type  Identification

**Ultimate Creditor Details**

Ultimate Creditor Name  Identification Type  Identification

Maker  Date Time:  Mod No  Record Status

Checker  Date Time:  Authorization Status

You can specify the following fields:

- Debtor Identification
- Debtor Contact Details
- Debtor Account Additional Details
- Ultimate Debtor Details
- Referred Document Details

- Additional Details
- Initiating Party Details
- Ultimate Creditor Details

### 2.1.4.3 Amendment/Cancellation Details

Click on Amendment/Cancellation Details Tab to invoke this sub screen.

You can specify the following fields:

- Amendment Details
- Cancellation Details

### 2.1.4.4 Mandate Maintenance Summary

You can invoke “Mandate Maintenance Summary” screen by typing ‘PCSDMAND’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

- Authorization Status
- Record Status
- Mandate Id
- Network Code

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

## 2.2 Collections Transactions

### 2.2.1 Outbound Collections Transaction Input

An outgoing Collections transaction screen is used to initiate an outgoing DD transaction and to view the Outgoing Collections transaction created through upload.

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

The screenshot shows the 'Outbound Collections Transaction Input' application window. The window title is 'Outbound Collections Transaction Input'. It features a top navigation bar with 'New' and 'Enter Query' buttons. Below this is a form with two columns of input fields. The left column includes 'Transaction Branch \* BER', 'Network Code \*', 'Source Code \*', 'Host Code \*', and 'Message ID'. The right column includes 'Transaction Reference Number \*', 'User Reference Number \*', 'File Reference Number', 'End To End ID', and 'Template ID'. Below these fields are tabs for 'Main', 'Mandate Details', 'Pricing', and 'Additional Details'. The 'Main' tab is active, showing 'Creditor Details' and 'Debtor Details' sections. The 'Creditor Details' section includes fields for 'Creditor Account Number \*', 'Creditor Account IBAN', 'Account Currency', 'Account Branch', 'Creditor Name', 'Credit Amount', 'Creditor Bank BIC', 'Creditor Bank Code', 'Customer Number', 'Customer Service Model', 'Charge Account Number', and 'Account Name'. The 'Debtor Details' section includes fields for 'Debtor Account Number', 'Account IBAN', 'Account Branch', 'Debtor Name', 'Debtor Bank BIC', and 'Debtor Bank Code'. An 'Enrich' button is located below the 'Debtor Details' section. At the bottom of the window, there is a status bar with fields for 'Maker ID', 'Checker ID', 'Maker Date Stamp', 'Checker Date Stamp', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can specify the following fields:

#### **Transaction Branch**

Indicates the branch from which the user is logged in.

#### **Network Code**

Select the network code.

#### **Source Code**

This is defaulted to 'MANL' and it is non-editable for manually initiated transactions. For transactions created via upload, source would be SEPA & it is mandatory to maintain Source network preference for SEPA source.

#### **Host Code**

Indicates the host code that is linked to the transaction branch of the customer

## Message ID

Specify the Message ID.

## Transaction Reference Number

Indicates a unique identifier of the Collections transaction and it is auto-generated. For more details on the format, refer the Payments Core User Guide.

## User Reference Number

This field will default the Transaction Ref Number field and you can modify the referenced required.

## File Reference Number

Specify the File Reference Number.

## End to end Id

Specifies the end to end transaction identification.

## Template ID

Specify the Template ID.

### 2.2.1.1 Main Tab

The screenshot displays the 'Main Tab' of a payment system interface. It features a navigation bar at the top with tabs for 'Main', 'Mandate Details', 'Pricing', and 'Additional Details'. The main content area is divided into three sections: 'Creditor Details', 'Debtor Details', and 'Payment Details'. Each section contains various input fields for transaction information. At the bottom, there is a status bar with fields for 'Maker Id', 'Checker Id', 'Maker Date Stamp', 'Checker Date Stamp', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

Field Name	Field Type
Creditor Account Number *	Text
Account IBAN *	Text
Account Currency	Text
Account Branch	Text
Creditor Name	Text
Credit Amount	Text
Creditor Bank BIC	Text
Creditor Bank Code	Text
Customer No	Text
Customer Service Model	Text
Charge Account Number	Text
Account Name	Text
Account Branch	Text
Account Currency	Text
Debtor Account Number	Text
Account IBAN	Text
Account Currency	Text
Account Branch	Text
Debtor Name	Text
Debit Amount	Text
Debtor Bank BIC	Text
Debtor Bank Code	Text
Enrich	Button
Booking Date	dd-MM-YYYY
Instruction Date *	dd-MM-YYYY
Value Date	dd-MM-YYYY
Dispatch Date	dd-MM-YYYY
Return by Date	dd-MM-YYYY
Refund by Date	dd-MM-YYYY
Recall by Date	dd-MM-YYYY
Reversal by Date	dd-MM-YYYY
Transfer Currency *	Text
Transfer Amount *	Text
Exchange Rate	Text
FX Reference Number	Text
Local Currency Equivalent	Text
Remarks	Text
On Us Transfer	Checkbox
Linked Transaction Reference Number	Text
Charge Bearer	Text
MIS	UDF
Maker Id	Maker Date Stamp
Checker Id	Checker Date Stamp
Record Status	Authorization Status
Exit	Button

You can specify the following fields in the Main tab:

### Creditor Details

#### Creditor Account Number

You can select both DDA and loan accounts from the list of values as the Creditor Account Number.

All open and authorized accounts maintained in External Customer Account (STDCRACC) and External Consumer Loan Account (STDCRCLN) are listed here.

---

**Note**

- EAC check is skipped, if the Credit account is a Loan account
  - During initial validations, loan account check is done before account re-direction
- 

**Account IBAN**

Account IBAN for which the transaction is displayed for the Creditor account number chosen.

**Account Currency**

Account currency is displayed.

**Account Branch**

Account Branch is displayed.

**Creditor Name**

Account name is displayed.

**Credit Amount**

Specify the amount specified for the credit transaction.

**Creditor Bank BIC**

Specify the BIC of the Creditor Bank.

**Creditor Bank Code**

Specify the bank code of the Creditor Bank.

**Customer Number**

Creditor customer number is displayed based on the account selected.

**Customer Service Model**

If Service model is linked to the customer number, the same is displayed.

**Charge Account Number**

Specify the Charge Account Number from the list of values.

**Account Name**

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

**Account Branch**

The system defaults the Account Branch based on the Charge Account Number selected.

**Account Currency**

The system defaults Account Currency based on the Charge Account Number selected.

**Debtor Details****Debtor Account Number**

Specify the debtor account for the transaction is initiated.

**Account IBAN**

Specify the Account IBAN for which the transaction is initiated.

**Account Currency**

The currency of the account.

**Account Branch**

Specify the branch of the debtor account.

**Debtor Name**

Specify the name of the debtor.

**Debit Amount**

Specify the amount to be debited.

**Debtor Bank BIC**

Select the BIC of the Debtor Bank.

**Debtor Bank Code**

Select the code of the Debtor Bank.

**Payment Details****Booking Date**

Specify the booking date of the Collections transaction.

**Instruction Date**

Specify the instruction date of the transaction. This field identifies the original value date that was provided by the creditor during the instruction.

**Value Date**

Specify the value date of the transaction. This field identifies the date on which the transfer to be made.

**Dispatch Date**

Specify the dispatch date of the Collections transaction. This field denotes the date on which the message to be dispatched. Dispatch date will be derived based on the sequence type specified in the transaction.

- If the Sequence type is of 'OOFF' or 'FRST', then dispatch date is derived as the value date minus the no of days specified in First collection dispatch days.
- If the Sequence type is of 'RCUR', then dispatch date is derived as the value date minus the no of days specified in Recurrent collection dispatch days.

**Return by Date**

This field denotes the date by which the Return request to be received for an outgoing DD transaction. This date is derived by value date plus the return days based on the calendar basis.

**Refund by Date**

This field denotes the date by which the refund request to be received for an outgoing DD transaction. This date is derived by value date plus refund days based on the calendar basis.

**Recall by Date**

This field denotes the date by which the Recall to be initiated for an outgoing DD transaction. This date is derived by value date minus the recall days based on the calendar basis.

**Reversal by Date**

This field denotes the date by which the reversal request to be initiated for an outgoing DD transaction. This date is derived by value date plus reversal days based on the calendar basis.

**Transfer Currency**

Specify the currency in which the transfer is initiated.



### Transfer Amount

Specify the amount to be transferred.

### Exchange Rate

Specify the Exchange Rate.

---

#### Note

Exchange rate processing is done as part of settlement date processing.

---

### FX Reference Number

Specify the FX Reference Number.

### Local Currency Equivalent

This field displays Local Currency Equivalent of the Transfer Amount.

### Remarks

Specify any remarks, if any.

### Linked Transaction Reference Number

In case of On Us transfers, incoming DD transaction booked as part of outgoing will be stored in Linked Transaction Reference Number field. This would be auto populated by the system on save, if Dispatch on Us transfer is 'Not checked' at PCDNWDDP.

### Charge Bearer

These are service level charges and is charged by banks to its respective customers. Service level charges are defaulted.

## 2.2.1.2 Mandate Details Tab

Click **Mandate Details** tab from the Collections Outgoing Transaction screen.:

The screenshot displays the 'Mandate Details' tab within a software interface. The interface is divided into several sections:

- Mandate Details:** Contains fields for Date of Signature, Electronic Signature, Sequence Type (dropdown menu set to 'First Collection'), BIC, Account No, First Collection Date, Mandate Id (with a red asterisk indicating a required field), Original Mandate ID, Original Debtor Account, Original Debtor Bank, BIC, Account, and Final Collection Date. There is also an 'Amend Indicator' checkbox.
- Creditor Scheme Details:** Contains fields for ID, ID Type (dropdown menu set to 'Organization'), ID Value, and Scheme Type.
- Original Creditor Scheme Details:** Contains fields for ID, Name, ID Type (dropdown menu set to 'Organization'), ID Value, Scheme Type, Account, Address1, Address2, and Country.

At the bottom of the screen, there is a status bar with the following fields: MIS | UDF, Maker ID, Checker ID, Maker Date Stamp, Checker Date Stamp, Record Status, Authorization Status, and an 'Exit' button.

You can specify the following fields:

## **Mandate Details**

### **Date of Signature**

Indicates the date on which the mandate was signed by debtor. This is defaulted based on the mandate ID selected.

### **Electronic Signature**

Specify the electronic signature details.

### **Sequence Type**

Select the required sequence type. Valid values are:

- First Collection
- Final Collection
- One Off Transaction
- Recurring Transaction

### **BIC**

Specify the BIC of the Original Creditor Agent

### **Account No**

Specify the Account No

### **First Collection Date**

Specify the date of first collection.

### **Mandate Id**

Specify the identification of the mandate.

### **Amend Indicator**

This Indicator is for notifying whether the underlying mandate is amended or not. Check this box if amendment is applicable.

### **Original Mandate Id**

Specify the identification of the original mandate. This field indicates the original mandate ID as assigned by the creditor, to identify the original mandate maintained. This field is mandatory if changes occur in 'Mandate Identification', otherwise not to be used.

### **Original Debtor Account**

Specify the account details of the Original Debtor.

### **Original Debtor Bank**

Specify the details of the Original Debtor Bank.

### **BIC**

Specify the BIC.

### **Account**

Specify the account details.

### **Final Collection Date**

Specify the final collection date.

## **Creditor Scheme Details**

### **Id**

Specify the identification of the creditor scheme.

**Id Type**

Specify the type of Scheme identification.

**ID Value**

Specify the value of the creditor scheme.

**Scheme Type**

Specify the type of scheme.

**Original Creditor Scheme Details**

Original Creditor Scheme details are required if changes occur in 'Creditor Scheme ID or Name', otherwise not to be used.

**Id**

Specify the identification of the Original Creditor Scheme.

**Name**

Specify the name of the Original Creditor Scheme.

**ID Value**

Specify the value of the Original Creditor Scheme.

**Scheme Id Type**

Specify the type of Scheme identification.

**Account**

Specify the account details.

**Address 1**

Specify the first line of the address of the Original Creditor.

**Address 2**

Specify the second line of the address of the Original Creditor.

**Country**

Specify the country of the Original Creditor.

**2.2.1.3 Pricing Tab**

Click the **Pricing** tab from the Collections Outgoing Transaction screen.:

Pricing Component	Pricing Currency	Pricing Amount	Waiver	Debit Currency	Debit Amount

MIS | UDF

Maker ID                      Maker Date Stamp                      Record Status 0  
 Checker ID                      Checker Date Stamp                      Authorization Status

Cancel

You can view the charge/tax details derived for the transaction in Pricing tab. You can amend the price values/waiver flag, if required.

## Pricing Component

This field indicates the pricing component derived for the DD transaction.

## Pricing Currency

Indicates the pricing currency of the component.

## Pricing Amount

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

## Waiver

Check this box to select the charge component to waive the associated charges.

## Debit Currency

Indicates the currency of the debit account.

## Debit Amount

Indicates the amount debited to the selected debit amount.

### 2.2.1.4 Additional Details Tab

Specify the additional details in this screen. Click on the 'Additional Details' to invoke this screen.

The screenshot displays the 'Additional Details' tab of a software application. The interface is organized into a grid of sections for data entry:

- Debtor Details:** Fields for Debtor Name, Branch BIC, Id Type (dropdown), ID, Scheme Code, Issuer, and Proprietary.
- Debtor Contact Details:** Fields for Contact Name, Name Prefix, Phone Number, Mobile Number, Fax Number, Email Address, Other, and Country of Residence.
- Debtor Postal Address:** Fields for Address, Address1, Address2, Department, Sub Department, Building Number, Postal Code, Town Name, Country Sub-Division, and Country.
- Ultimate Debtor Details:** Fields for Ultimate Debtor Name, Bank BIC, Id Type (dropdown), ID, Scheme Code, Branch BIC, and Proprietary.
- Ultimate Debtor Contact Details:** Fields for Name, Name Prefix, Phone Number, Mobile Number, Fax Number, Email Address, Other, and Country of Residence.
- Ultimate Debtor Postal Address:** Fields for Address, Address1, Address2, Department, Sub Department, Building Number, Postal Code, Town Name, Country Sub-Division, and Country.
- Creditor Details:** Fields for Name, Branch BIC, Id Type (dropdown), ID, Scheme Code, Issuer, and Proprietary.
- Creditor Contact Details:** Fields for Name, Name Prefix, Phone Number, Mobile Number, Fax Number, Email Address, Other, and Country of Residence.
- Creditor Postal Address:** Fields for Address, Address1, Address2, Department, Sub Department, Street Name, Building Number, Postal Code, Town Name, Country Sub-Division, and Country.

At the bottom of the screen, there are two buttons: 'Additional Details' and 'Remitter Information'. Below these is a status bar with the following fields: 'MIS | UDF', 'Maker ID', 'Checker ID', 'Maker Date Stamp', 'Checker Date Stamp', 'Record Status', 'Authorization Status', and a 'Cancel' button.

## Debtor Details

### Debtor Name

Specify the name of the debtor.

**Branch BIC**

Specify the Branch BIC of the debtor.

**Id Type**

Specify the type of identification.

**ID**

Specify the identification of the Debtor.

**Scheme Code**

Specify the Scheme Code of the Debtor.

**Issuer**

Specify the Issuer of the Debtor.

**Proprietary**

Specify the Proprietary details of the Debtor.

**Debtor Contact Details****Contact Name**

Specify the Contact Name of the Debtor.

**Name Prefix**

Specify the prefix name of the Debtor.

**Phone Number**

Specify the phone number of the Debtor.

**Mobile Number**

Specify the mobile number of the Debtor.

**Fax Number**

Specify the fax number of the Debtor.

**Email Address**

Specify the mailing address of the Debtor.

**Other**

Specify any other details of the Debtor.

**Country of Residence**

Specify the country of residence of the Debtor.

**Debtor Postal Details****Address**

Select the address of the Debtor.

**Address 1 through to Address 2**

Select the address of the Debtor in the two lines provided.

**Department**

Specify the department of the Debtor.

**Sub Department**

Specify the sub department of the Debtor.

**Building Number**

Specify the building number.

**Postal Code**

Specify the postal code.

**Town Name**

Specify the name of the town.

**Country Sub-Division**

Specify the country sub-division.

**Country**

Specify the country of the debtor.

**Ultimate Debtor Details****Ultimate Debtor Name**

Specify the name of the Ultimate Debtor.

**Bank BIC**

Specify the Bank BIC.

**ID Type**

Specify the type of identification.

**ID**

Specify the identification.

**Scheme Code**

Specify the scheme code details.

**Branch BIC**

Specify the Branch BIC.

**Proprietary**

Specify the Ultimate Debtor proprietary information.

**Ultimate Debtor Contact Details****Name**

Specify the Contact Name of the Ultimate Debtor.

**Name Prefix**

Specify the prefix name of the Ultimate Debtor.

**Phone Number**

Specify the phone number of the Ultimate Debtor.

**Mobile Number**

Specify the mobile number of the Ultimate Debtor.

**Fax Number**

Specify the fax number of the Ultimate Debtor.

**Email Address**

Specify the mailing address of the Ultimate Debtor.

**Other**

Specify any other details of the Ultimate Debtor.

**Country of Residence**

Specify the country of Residence of the Ultimate Debtor.

**Ultimate Debtor Postal Details****Address**

Select the address of the Ultimate Debtor.

**Address 1 through to Address 2**

Select the address of the Ultimate Debtor in the two lines provided.

**Department**

Specify the department of the Ultimate Debtor.

**Sub Department**

Specify the sub department of the Ultimate Debtor.

**Building Number**

Specify the building number.

**Postal Code**

Specify the postal code.

**Town Name**

Specify the name of the town.

**Country Sub-Division**

Specify the country sub-division.

**Country**

Specify the country of the Creditor.

**Creditor Details****Creditor Name**

Specify the name of the Creditor.

**Branch BIC**

Specify the Branch BIC of the Creditor.

**Id Type**

Specify the type of identification.

**ID**

Specify the identification of the Creditor.

**Scheme Code**

Specify the Scheme Code of the Creditor.

**Issuer**

Specify the Issuer of the Creditor.

**Proprietary**

Specify the Proprietary details of the Creditor.

## **Creditor Contact Details**

### **Contact Name**

Specify the Contact Name of the Creditor.

### **Name Prefix**

Specify the prefix name of the Creditor.

### **Phone Number**

Specify the phone number of the Creditor.

### **Mobile Number**

Specify the mobile number of the Creditor.

### **Fax Number**

Specify the fax number of the Creditor.

### **Email Address**

Specify the mailing address of the Creditor.

### **Other**

Specify any other details of the Creditor.

### **Country of Residence**

Specify the country of residence of the Creditor.

## **Creditor Postal Details**

### **Address**

Select the address of the Creditor.

### **Address 1 through to Address 2**

Select the address of the Creditor in the two lines provided.

### **Department**

Specify the department of the Creditor.

### **Sub Department**

Specify the sub department of the Creditor.

### **Building Number**

Specify the building number.

### **Postal Code**

Specify the postal code.

### **Town Name**

Specify the name of the town.

### **Country Sub-Division**

Specify the country sub-division.

### **Country**

Specify the country of the Creditor.



### 2.2.1.5 **UDF button**

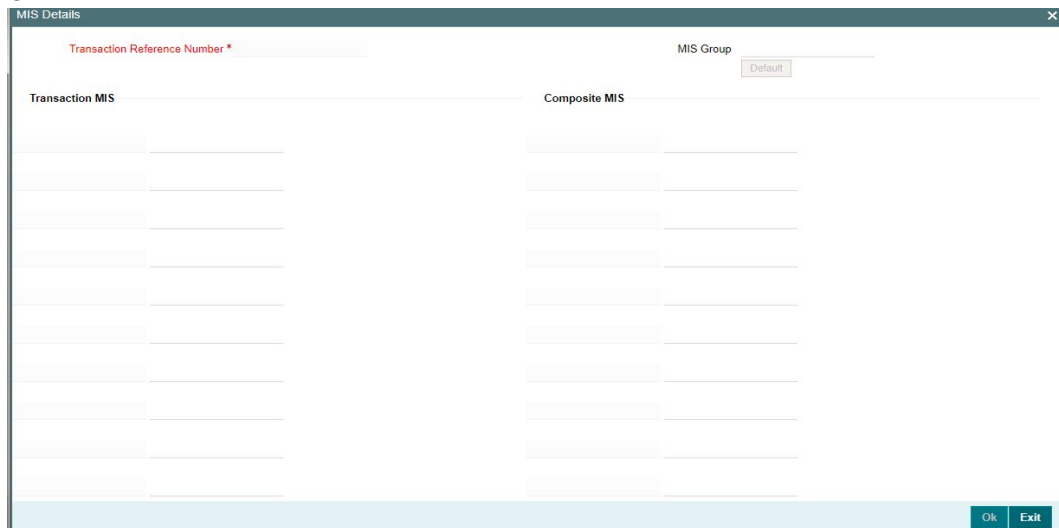
Click on the 'UDF' button to invoke this screen.



You can specify user defined fields for each transaction.

### 2.2.1.6 **MIS button**

Click on the 'MIS' button to invoke this screen.



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

### **Saving of an Outgoing Collections Transaction**

The system performs the following mandatory field checks and the referential checks during the enrich/ save of outgoing Collections transaction.

- Bank Redirection
  - System validates if there are any redirection bank code maintained for the Debtor Bank Code, Indirect participant bank code and if there is, system replaces the original bank code with redirected bank code
  - Any exception during this is logged into Transaction Repair Queue.
  - Applicable only for upload and web services.
- Account Redirection
  - System validates if there is any redirection account maintained for the Creditor account specified for an Outgoing DD transaction initiated from current processing

branch. If there is, system replaces the original creditor account with redirected account number.

- Any exception during this is logged into Transaction Repair Queue.
- Applicable only for upload and web services
- Verify On Us transfer (Y/N)
  - System defaults the On Us Transfer flag as 'Yes' if both the Creditor agent bank code and Debtor agent bank code are same as the current processing branch bank code (or) if both creditor account and debtor account are held with current processing branch bank code.
- Transactional Validations
  - Verify if Instruction date/Collection date minus current system date is greater than or equal to First Collection receipt days (maintained in Network DD preferences) in case of FRST/OOFF & Recurrent collection receipt days in case of RCUR/FNAL. Else transaction is prompted with appropriate error message and is not booked.
  - For an outgoing DD transaction, the debit account currency and credit account currency is the same as Transfer currency.
  - Creditor account field is verified to check if it is valid and existing with appropriate status.
  - Debtor bank code, Creditor bank code, Direct Participant bank code fields are validated based on the Local bank code clearing maintenance.
  - Field Transfer Amount & Value Date should not be null and Field Transfer amount specified in the transaction should be within the limit amount provided in Network DD Preferences.
  - If the 'Value Date' falls on a Network Holiday, then Value date is moved to next working date and the date instructed in the Collections request is stored under 'Original Value Date'.
- Processing Dates Resolution
  - Activation date is derived based on the value date specified in the transaction. If Value date falls on a holiday, system derives the next network working day as the Activation date.
  - Dispatch date is derived based on the sequence type specified in the transaction.
- Debit/Credit Account Resolution
  - Debit account and Credit account details is derived based on the liquidation accounting codes maintained in Network DD Preferences.

If any of the below validation fails, then the transaction is rejected with an error code.

Following fields are mandatory for requesting Outgoing Collections transaction:

- Host Code
- Network Code
- Creditor Bank Code
- Creditor Account (or Creditor IBAN, if IBAN is mandatory for the Network)
- Debtor Bank Code
- Debtor Account (or Debtor IBAN, if IBAN is mandatory for the Network)
- Debtor Name
- Transfer Currency
- Transfer Amount
- Value Date

- Mandate Id

If the source code is not MANL, then it is mandatory to specify the Source reference number.

System validates whether customer account is an open and authored record in External Account Maintenance. Holiday check for instruction date is done based on the local branch holidays maintained.

Any validation failure from user interface screen throws error on transaction saving. You can check the error details from the respective error message displayed and can take remedial action before re-submitting.

### 2.2.1.7 Outbound Collections Transaction Summary

You can invoke the 'Outbound Collections Transaction Summary' screen by typing 'PCSAOTXN' 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:

- Transaction Reference Number
- Source Code
- Transaction Branch
- Transfer Currency
- Transfer Amount
- Value Date
- Instruction Date
- Booking Date
- Network Code
- File Reference Number
- Debtor Account IBAN
- Creditor Account IBAN
- Debtor Account Number

- Creditor Account Number
- Queue Code
- User Reference
- Authorization Status

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

Double click a record to view the detailed maintenance screen.

## 2.2.2 Outbound Collections Transaction View

You can view the complete outbound Collections transaction details in this screen

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

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

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

### 2.2.2.1 Accounting Details

You can invoke this screen by clicking 'Accounting Details' tab in the Outbound Collections View screen.:

If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

### 2.2.2.2 Transaction Details

You can invoke this screen by clicking 'Transaction Details' tab in the Outbound Collections View screen:

You can view the below status for a Collections transaction from Transaction Details tab:

- Transaction status
- CRLQ status - indicates the credit accounting liquidation status
- DRLQ status – indicates the debit accounting liquidation status
- Dispatch status
- Collection status
- Sanction Seizure
- Accounting Handoff Status

### Accounting Queue

You can navigate 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.

Status of the following External System checks with its respective Reference number are displayed

- Sanction Check Status
- External Account Check Status
- Exchange Rate Status

And 'Exception Queue code, Transaction Error code and Repair Reason details are available under *Exception Queue* status.

### 2.2.2.3 Exception Details

You can invoke this screen by clicking 'Exception Details' tab in the Outbound Collections View screen. Exception transactions are not currently supported.:

The screenshot displays the 'Direct Debit Outgoing Transaction View Screen' with the 'Exception Details' tab selected. The interface includes a search bar at the top, a navigation menu with tabs for 'Main', 'Mandate Details', 'Pricing', 'Additional Details', 'Accounting Details', 'Transaction Details', and 'Exception Details'. Below the navigation, there are three main sections: 'Reject Details', 'Recall Details', and 'Reverse Details'. Each section contains multiple input fields for various attributes such as dates, codes, reasons, and references. At the bottom, there is a status bar with fields for 'Maker ID', 'Checker ID', 'Maker Date Stamp', 'Checker Date Stamp', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

### 2.2.2.4 MIS Tab

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

MIS Details

Transaction Reference Number \* MIS Group Default

Transaction MIS Composite MIS

Ok Exit

### 2.2.2.5 UDF Tab

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

Fields

1 Of 1 Go

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

Ok Exit

## 2.2.2.6 View Queue Action Log

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

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

Following details are displayed:

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

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

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

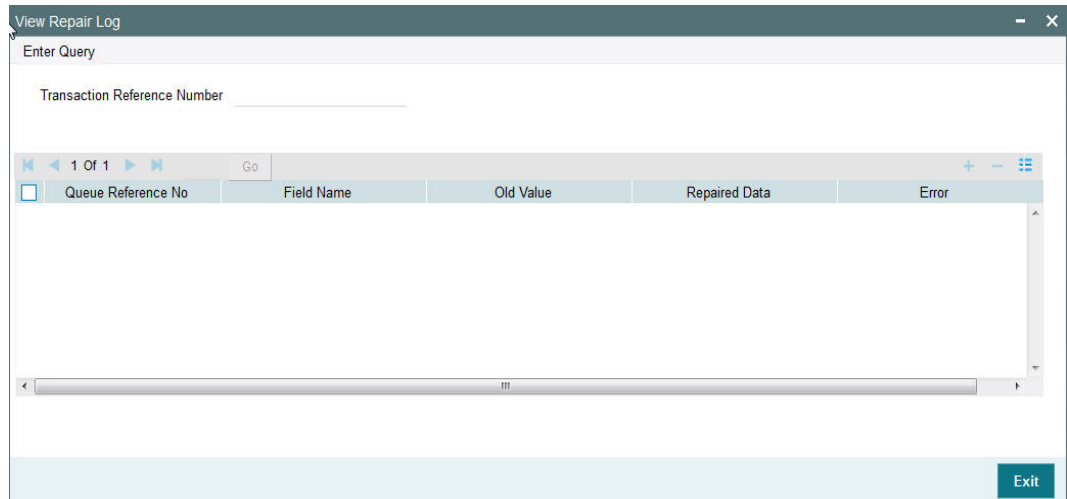
- Sanction screening
- External credit approval
- External Account Check



- External FX fetch
- External price fetch
- Accounting system

### 2.2.2.7 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.:



Following details are displayed:

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

## 2.2.2.8 Outbound Collections Transaction View Summary

You can invoke the "Outbound Collections View Summary" screen by typing 'PCSOVIEW' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

Outbound Collections View Summary

Search Advanced Search Reset Clear All

Case Sensitive

Transaction Reference Number

Transaction Status

Collection Status

Source Code

Transaction Branch

Transfer Currency

Transfer Amount

Value Date

Instruction Date

Booking Date

Network Code

File Reference Number

DRLQ Status

CRLQ Status

Debtor Account IBAN

Creditor Account Number

Queue Code

Debtor Account Number

User Reference

FX Reference Number

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

Transaction Reference Number	Host Code	Transaction Status	Collection Status	Source Code	Transaction Branch	Transfer Currency	Transfer Amount	Value Date	Instruction Date	Booking Date	Network Code	File Referen
------------------------------	-----------	--------------------	-------------------	-------------	--------------------	-------------------	-----------------	------------	------------------	--------------	--------------	--------------

Amend Non-critical Fields

Exit

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

- Transaction Reference Number
- Transaction Status
- Collection Status
- Source Code
- Transaction Branch
- Transfer Currency
- Transfer Amount
- Value Date
- Instruction Date
- Booking Date
- Network Code
- File Reference Number
- DRLQ Status
- CRLQ Status
- Debtor Account IBAN

- Creditor Account IBAN
- Debtor Account Number
- Creditor Account Number
- Queue Code
- User 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 select a record and click on 'Details' button to view the detailed maintenance screen.

### 2.2.2.9 Amend Non-Critical Fields

Amendment of non-critical fields are applicable for collections

Amendment of non-critical fields can be done from 'Outbound Collections View Summary' screen (PCSOVIEW) screen by clicking the 'Amend Non-critical Fields' button and Transaction Amendment screen is launched.

Also you can launch the 'Transaction Amendment' screen as standalone screen, by typing 'PMDNCAMD' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button. Click 'New' button on the Application tool-bar.

- Amendment of non critical fields can be initiated from the Collections view summary screen.
- The deletion by maker or authorization can be initiated by querying the record from the summary screen PMSNCAMD. The user should have access rights for the function ID
- Transaction Remarks and Cancellation Remarks can be amended. The UDF values can be amended from UDF sub-screen
- Amendment of non-critical fields will be allowed irrespective of the transaction status. Only New value fields can be input by the user
- Both current value and new value will be stored for each amendment.
- The amended values will be updated for the original transaction. The system will log the details in the queue log as well with maker/checker details.

## 2.2.3 Collections Outbound Standing Instruction Template

You can invoke 'Collections Outbound Standing Instruction Template Detailed' screen by typing 'PCDOTSTM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

For more details on Main, mandate Details, Pricing and Additional Details tabs refer to 'Section 2.2.1, "Outbound Collections Transaction Input"'.

## 2.2.4 Outbound Collections Authorization Process

The transaction authorization process involves the following steps:

Mandate Check – System will validate the Mandate ID details provided in the Outgoing DD transaction with Mandate ID maintained in Creditor Mandate provided in the DD outgoing transaction. In case of any exceptions, the transaction is moved to Business Override Queue.

- **Network related validations**
  - Debtor/ creditor/Bank/Additional details entered for a payment transaction is validated against valid characters allowed for the network. SEPA character validations are currently supported.
  - If fields contain any invalid SEPA character, then the transaction is moved to Repair queue with error details.
- **IBAN check**
  - If 'IBAN validation required' flag is checked for the network, then IBAN verification for Debtor IBAN, Creditor IBAN & creditor BIC is done against the IBAN format maintained for the respective country.
  - IBAN is validated based on IBAN Information maintenance (ISDESBAN) available for the country for the following parameters:
    - IBAN Length
    - Check digit of the IBAN
    - National ID of the IBAN
  - If IBAN check fails transaction is moved to Repair Queue.
- **Duplicate check**
  - Duplicate checks are done during transaction processing.
  - This involves identification of duplicate transactions done for a period as maintained in Host Code level for a network and transaction type combination.
  - If there are any matching transactions with the fields identical with the transaction being processed, the original transaction is identified and linked to this transaction.
  - The transaction is moved to Business Override Queue for further investigation In case of a duplicate transaction.
  - Duplicate transactions are listed as part of the override message for duplicate check. The override details can be viewed from BO queue.
- **Sanction check**
  - Sanction check for an outgoing DD transaction is done on book date & activation date in synchronous/Asynchronous mode.
  - System verifies whether sanction check system is applicable in Collections Preferences Maintenance, for outgoing transaction type and initiates sanction check validation.
  - Out queue name for sending the sanction check relevant transaction details and In queue name for the response is fetched from 'Sanction Check System' maintenance.
  - Sanction Check system provides a response for the request. This response updates transaction's sanction check status of the payment and the response date in the sanction check master details.
  - If the sanction check response status for a outgoing DD transaction is 'Approved', then further processing continues.
  - If the transaction's sanction check response status is 'Interim' or 'Rejected' or 'Timed Out', then transaction is logged in 'Sanction Check Exception Queue. Processing of the transaction is stopped at this stage.
  - If sanction check is not required at Network preferences, then the payment's sanction check status remains as Not applicable and no information is placed in the sanction check queue.

- **Computation of Charge and Tax**
  - Charge and tax for outgoing DD transaction is calculated based on the Pricing Code linked to Network DD preferences.

---

**Note**

Charge computation at this stage is applicable for transaction received from SOAP/REST web services. Charges for transactions entered from UI screen is computed during enrichment/save.

---

- Pricing components applicable to the price code and the attributes like whether the component is a charge or tax, Pricing currency and the exchange rate type are derived from Pricing Code maintenance (PPDCDMNT).
  - System derives the debit customer from ECA-CIF Account Mapping maintenance.
  - Customer service model linked to the customer is obtained from Service model
  - Customer Linkage maintenance (PMDCSMLK).
  - Charge components are processed prior to tax components involved.
  - Tax amount is computed based on component value which is linked as basis element in price code. Tax rate is applied on the charge amount calculated. If charge currency and tax currency are different, then charge amount which is the basis for tax is converted in tax currency using mid rate of the exchange rate type linked to the tax component.
  - If waiver flag is checked for a charge component, component charge amount is still calculated. This amount is further awaited and cannot be recovered from debit account.
  - If a charge component is waived, the related tax gets calculated. Application of this tax is based on the waiver flag at tax component level.
  - Customer debit amount for charge/ tax is computed based on the credit account currency involved. If charge/tax currency is different from credit account currency, then currency conversion is done using mid-rate of the exchange rate type linked to the component.
  - Component wise charge/tax currency, amount, debit currency, debit amount and waiver flag value is stored for the transaction.
- **Dispatch**
    - Once processed, system populates the Outgoing DD transaction data for pacs.003 generation.
    - Support is available for bulk dispatch of pacs.003 message in EBA IDF file format to an Direct participant bank code (if processing branch is an indirect participant) or to CSM directly (if the processing bank is a direct SEPA participant).
    - Once the message is dispatched, the corresponding transactions in the file is updated with transaction status as 'Active' and Collection status as 'Outstanding'
    - Consolidated credit amount is computed based on the transactions sent in same dispatch file.
    - System creates multiple bulks based on the value date (Interbank settlement date) in a single IDF file.
    - Dispatch accounting entries is triggered based on every message id and dispatch reference no combination with dispatch accounting code.

---

**Note**

- Dispatch Accounting entries are posted for all the dispatched transactions for the total file amount by debiting the respective Network account defined. and crediting the Clearing Suspense GL
- Transaction Accounting entries are posted on the specified Value date by debiting the Clearing Suspense GL and crediting the individual Creditor accounts. Upon crediting, the transactions are marked as Liquidated.

---

- **Dispatch Processing Changes**

- For a transaction, tracking is based on both Dispatch Reference and File Reference so that when a file re-generation is triggered only the transactions which were part of the original file only should be picked up.
- Dispatch file generation is based on the activation date. If the activation date is a network holiday, dispatch will be scheduled for first cycle of next network business day.
- Settlement date population for the bulks is based on the instruction date of the transaction. The dispatch file has separate bulks based on settlement date if future dated transactions are part of the file.
- If any transaction is with back value instruction date, the settlement date is populated as current date provided it is not a Network holiday or to next network business day.
- On force release from Network Cutoff queue, if no dispatch cycle available for current date, a new dispatch schedule is created without populating the time. This transaction can be either manually dispatched on the same day or the next day's first dispatch cycle will pick up the transaction.
- Dispatch accounting consolidation has to be based on settlement date, transaction branch and message type.

- **SEPA Direct Debits**

- Batch processing support is available for STEP2 SDD service.

- **SDD Features**

- Instructed Agent is stored for each transaction with the batch booking preference.
- The Input Debit File may contain multiple batches. The number is set by the bank, but is subject to a maximum threshold. Each batch will contain the same:

Message Type

Interbank Settlement Date

Instructed Agent / Assignee

- **File Name Structure for IDF:**

STEP2 network file names structures are as follows:

- EEVVSSSBTTTTTBBBX...X.Z
- EE must be S2 (STEP2);
- VV is the format version, that is set as follows for the SDD Batch Processing Mode:
- "03" must be used by Participant to send IDF Batch Processing file to STEP2 MPEDD
- "02" must be used by Participant to send IDF Bulk Processing file to STEP2 MPEDD
- SSS is the three character service identifier, "COR" for Core and "B2B" for B2B;
- TTTTTTTT is the BIC(8) of the Direct Participant;

- X...X (optional) is up to 15 characters for use by the Direct Participant;
- **Notifications**
  - Notifications would be sent on below scenarios and viewed from PMSNOTFY screen.
  - Collections liquidation
  - Collections cancel from any exception queues
  - Collections value date carry forward
- **Debit /Credit Accounting**
  - BOD batch job of DD picks all the outgoing DD transactions with Collection status as 'Pending' and Value date as current application date and post the debit/credit liquidation entries.
  - Accounting details are handed off to accounting system with debit/credit liquidation accounting code linked at Network DD preferences.
- Additionally, charge/tax details is handed off along with the credit liquidation details.
- Once debit/credit liquidation is processed for an outgoing DD transaction, system updates the transaction status as 'Success' and Collection Status as 'Approved'.

## **2.2.5 Bulk File Upload for Outbound Collection**

### **2.2.5.1 File Upload**

System supports SDD bulk file upload in the following pain.008 versions:

- pain.008.001.06
- pain.008.001.02 (EPC recommended version)
- pain.008.001.08 (ACH DD version)

#### **Upload using File Envelope**

- To upload, use file envelope with file type ACHDDOrigination.
- XSD validation is done based on the XSD version maintained in PMDFLPRM and XSD versions can be maintained as one of the versions pain.008.001.02 / pain.008.001.06 or pain.001.001.08.

---

#### **Note**

These files supports both SEPA DD / ACH DD transactions.

If Transaction Branch is available as part of the file envelope, this is updated as Transaction Branch for individual transactions.

---

#### **Upload from EMS folder**

- For direct upload from EMS folder, connector Network linkage maintenance (PMDCONNW) and Connector File Type linkage maintenance (PMDCONFL) is applicable.
- Default Branch linked to the Host is updated as Transaction Branch.
- On upload of a bulk file in pain.008 format, the system performs the below validations:



- File format validations
- Validation of Number of transactions and control sum, if available
- File limit validation, if maintained in Outbound Non urgent Debit Preferences PMDODCST/PMODDPRF

If any of the validations fail, the file is rejected, pain.002 message is generated.

### **2.2.5.2 Batch Processing**

- The Bulk file splits into batches and processing continues for each batch. The following processing steps are completed at batch level before processing is done at individual transaction level.
- Generic Validation Framework related validations are skipped for SDD batches/ transactions.

The following validations are done for each batch, failing which the batch is cancelled:

- Back date limit days validation: This is based on the 'Back Value Allowed Limit Days maintained in Batch Validation Maintenance Function ID: PMDBTVAL.
- Number of transactions and control sum validation for the Batch, if the details are available
- Source and Batch ID combination is unique

Transaction Branch is re-derived if the system parameter C2B\_TXN\_BR\_FROM\_DR\_BIC, if maintained as Y, from the Creditor Agent BIC. If multiple branches are defined with same BIC, the Credit account branch is considered as transaction Branch.

If BIC is available for the Creditor Agent, Branch code is derived based on the BIC code linked to the Branch.

The following Process Exception validations are done for the batch:

- Credit Account is valid (whether the record is open and authorized).
- Credit /Transfer currencies are valid currencies maintained in the system in PMDNCPRF.
- Credit account currency in pain.008 file and the account currency derived by the system are same

If any of the above checks fails, the transaction is moved to Process Exception Queue. You can retry the processing after correcting the existing maintenances or can cancel the batch.

### **2.2.5.3 Network Resolution**

The System performs Network Resolution for individual records based on the rules maintained in Network Rule Maintenance (PMDNWRLE) for the channel type 'Pain.008'. SDD Networks are allowed to be configured if channel type is pain.008

If the Network resolution fails, the transaction is moved to Network Resolution Queue. From this queue using 'Select Network ' option, Network ID can be provided manually or request details can be repaired.

If the Network payment type is SDD/ ACH DD, the Batch is considered as Non-urgent Debit type.

#### 2.2.5.4 Batch Duplicate Check

System validates for the availability of Non-urgent Debit preference maintenance (Function ID:PMDODPRF/PMDODCST) based on below look -up priority:

Look-up Order	Host Code	Source Code	Customer/Co ID	Credit Account
1	Specific	Specific	Specific	Specific
2	Specific	All	Specific	Specific
3	Specific	Specific	All	Specific
4	Specific	All	All	Specific

---

#### **Note**

The Non-urgent preference records maintained in Processing Host alone is considered. If the maintenance is not available, the Batch is moved to Process Exception Queue.

---

Duplicate Check Days maintained for the Source, Customer Number & Customer Account maintained in Outbound Non-urgent Debit Preferences (Function ID: PMDODPRF/ PMDODCST) based on the look-up priority will be considered for Batch duplicate check.

Batch duplicate check is done based on the Duplicate Check parameters as maintained in Batch Validation Maintenance (Function ID: PMDBTVAL):

- Batch ID
- Co ID
- Batch Control sum
- Credit Currency
- Batch Item Count
- Source Code

If the Batch Duplicate check fails, the Batch is moved to Business override Queue.

#### 2.2.5.5 Re-grouping of the Batch

The batch is re-grouped based on the following parameters and separate consol batches are created:

- Network
- Transfer Currency
- CO ID
- FX reference

The System generated consol batches are sent for Batch level processing. Original Batch ID is retained for tracking.

### 2.2.5.6 Customer Agreement Validation

If customer agreement check is required for the Network based on the maintenance available in Collection Network Preferences (Function ID: PCDNWDDP):

Validation	Error Code	Error Description
Customer Agreement is available or not	PC-DA-01	Customer Agreement is not maintained
Debit Origination is allowed or not	PC-DA-02	Debit origination is not allowed for the Customer Agreement maintained
Start date is in future, if maintained	PC-DA-03	Customer agreement is not valid for current date; Start Date is in future
End date is in the past, if maintained	PC-DA-04	Customer agreement is not valid for current date; End Date is over

### 2.2.5.7 Holiday Checks & Date Derivation

This is done based on SDD date derivation logic for outbound collections.

### 2.2.5.8 Future Value Check

Dispatch Date is considered as Activation Date for Direct Debit Batches. Batches are segregated as Current dated/Future dated based on the Activation Date. No upfront FX and EAC is applicable for Future valued batches. The transaction records in Future Value batches are sent to SDD processor for completing individual processing till sanctions.

### 2.2.5.9 FX Processing

Current dated SDD Batches are processed as Non-urgent Debits with upfront FX and EAC. Total transfer amount for the batch is computed by the system and FX is processed if debit currency and transfer currency are different.

### 2.2.5.10 EAC Check

External Account validation request is sent to DDA system. Customer/Account status check is done by the DDA system as part of EAC call.

If the Response status is Rejected or Interim, the transaction is moved to EAC queue.

### 2.2.5.11 Transaction Level Processing

Outbound Debits follows the below listed processing steps:

- Bank/Account Re-direction
- Mandatory field validations/IBAN check /Special character replacement
- Business Override Validations - Mandate related validations, transaction duplicate check. Creditor Scheme ID Limit Validations is done at this stage.
- Sanctions screening
- Pricing if Activation Date is current Date

### **2.2.5.12 Batch Level Processing Network Cutoff Check & Accounting**

For Batches with Activation Date as Current Date, on completion of transaction level processing up to Pricing, Batch level processing is continued. Individual transaction level accounting is posted with Interim status. Dispatch is completed.

Consolidation and handoff of accounting happens on Value Date

### **2.2.5.13 Pain.002 Generation for SDD**

Pain.002 generation is also supported for request received as pain.008.

## **2.2.6 Branch Holiday Parameter**

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

Processing Branch holidays is considered in the Dates resolution only if a particular parameter in Network Preferences for the 'Outgoing' or 'Incoming' transaction type is checked.

This new parameter is called 'Consider Branch Holidays in Dates resolution'.

- This parameter is added to this maintenance under a new sub-section called "Value Dating Preferences".

## **2.2.7 Inbound Collections Transaction Input**

Collections Incoming transactions can be created based on the upload of incoming DNF file received from Clearing Network or using Collections Incoming Transaction screen.

The UI screen is used to capture the details of incoming DD request received from creditor bank, if STP processing fails during Incoming transaction creation.

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

You can specify the following fields:

### Transaction Branch

This field is defaulted as customer's logged in branch.

### Transaction Reference Number

Indicates a unique identifier of the Collections transaction and it is auto-generated. For more details on the format, refer the Payments Core User Guide.

### Source Reference Number

This field is defaulted as transaction reference number.

### User Reference Number

This field is defaulted as transaction reference number

### Network Code

Select an appropriate Network code for the transaction.

### Source Code

The system displays the default source code 'MANL' for manually entered transactions. For transactions created via upload, source would be SEPA & its mandatory to maintain Source network preference for SEPA source.

### Host Code

Indicates the host code that is linked to the transaction branch of the customer.

### File Reference Number

You can enter the incoming file reference number.

## 2.2.7.1 Main Tab

The screenshot displays the Oracle Main Tab interface, which is divided into several sections. At the top, there are navigation tabs: 'Main' (highlighted in red), 'Mandate Details', 'Pricing Details', 'Additional Details', and 'Other Details'. Below these, the interface is split into two main columns: 'Debtor Details' on the left and 'Creditor Details' on the right. The 'Debtor Details' section includes fields for 'Debtor Account Number \*', 'Debtor IBAN \*', 'Debit Currency', 'Local Currency Equivalent', 'Remarks', and 'Incoming Message ID'. Below these are fields for 'Linked Transaction Reference Number' and 'On Us Transfer' (a dropdown menu). A date selection tool is visible, showing 'Value Date' and 'Recall by Date' with a calendar icon. The 'Creditor Details' section includes fields for 'Creditor Account Number', 'Creditor IBAN', 'Account Currency', 'Creditor Name', 'Account Branch', 'Creditor Bank Code', and 'Credit Amount'. Below these are fields for 'Transfer Currency \*', 'Transfer Amount \*', 'Exchange Rate', 'FX Reference Number', 'Local Currency Equivalent', 'Remarks', 'Incoming Message ID', 'Incoming Transaction ID', 'Incoming End to End ID', 'Charge Bearer', 'Linked Transaction Reference Number', and 'On Us Transfer' (a dropdown menu). At the bottom of the interface, there is a status bar with fields for 'MIS | UDF', 'Maker ID', 'Maker Date Stamp', 'Checker ID', 'Checker Date Stamp', 'Record Status', 'Authorization Status', and an 'Exit' button.

You can specify the following field details in the Main tab:

### **Debtor Details**

#### **Debtor Account Number**

Select the Debtor's account held with Debtor bank.

#### **Debtor IBAN**

Specify the Debtor IBAN No held with Debtor bank.

#### **Debit Currency**

This field is defaulted as the currency of the Debtor account.

#### **Debtor Name**

Debtor name is defaulted based on the debit account selected.

#### **Debit Amount**

The Transfer amount specified gets displayed here

#### **Account Branch**

This field is defaulted as the account branch of the debit account selected.

#### **Debtor Bank Code**

Specify the bank code of the Debtor bank.

#### **Customer Number**

Customer Number for the Account selected is displayed here.

#### **Customer Service Model**

Customer Service Model is displayed here.

### **Creditor Details**

#### **Creditor Account Number**

Specify the Creditor's Account held with Creditor bank.

#### **Creditor IBAN**

Specify the Creditor Account IBAN maintained with Creditor Bank.

**Account Currency**

The currency of the account is specified here

**Creditor Name**

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

**Account Branch**

Specify the Account Branch

**Creditor Bank Code**

Specify the bank code of the Creditor Bank.

**Credit Amount**

This field populates the Transfer Amount field. If Creditor account currency is different from the transfer amount currency then, exchange rate is applied.

**Payment Details****Booking Date**

This field identifies the date on which the transaction is booked. By default it populates the current application date.

**Instruction Date**

This field identifies the original value date that was provided by the creditor during the instruction.

**Value Date**

This field identifies the date on which the transfer is to be made.

**Recall by Date**

Specify the date by which the recall must be executed.

**Return by Date**

Specify the date by which the return must be executed.

**Refund by Date**

Specify the date by which the refund must be executed.

**Reversal by Date**

Specify the date by which the reversal must be executed.

**Transfer Currency**

Specify the currency in which the transfer is initiated.

**Transfer Amount**

Specify the amount to be transferred.

**Exchange Rate**

Specify the exchange rate.

**FX Reference Number**

Specify the FX Reference Number.

**Local Currency Equivalent**

This field displays Local Currency Equivalent of the Transfer Amount.

**Remarks**

Specify any remarks, if any.

### Incoming Message Id

Specifies the Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.

### Incoming Transaction Id

Specifies the Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.

### Incoming End to End Id

A customer reference that must be passed on in the end-to-end payment chain. In the event that no reference was given, 'NOTPROVIDED' must be used.

### Charge Bearer

Specify the Charge Bearer details.

### Linked Transaction Reference Number

In case of On Us transfers, outgoing DD transaction booked as part of incoming will be stored in Linked Transaction Reference Number field. This would be auto populated by the system on save, if Dispatch on Us transfer is 'Not checked' at PCNDWDDP.

### On Us Transfer

Select the values between Yes or No.

## 2.2.7.2 Mandate Details Tab

Click **Mandate Details** tab from the Incoming Collections Transaction screen.:

The screenshot displays the 'Mandate Details' tab within a software interface. The interface is divided into several sections:

- Mandate Details:** Contains fields for Date of Signature, Sequence Type (dropdown menu set to 'First Collection'), Original Mandate ID, Original Debtor Bank, Final Collection Date, Original Debtor Agent Account No, and Original Debtor Account No.
- Creditor Scheme Details:** Contains fields for Scheme ID, Scheme ID Type (dropdown menu set to 'Organization'), Scheme Type, and Scheme Value.
- Original Creditor Scheme Details:** Contains fields for Scheme Name, Original Creditor Agent BIC, Original Creditor Agent Account, Scheme ID, Scheme ID Type (dropdown menu set to 'Organization'), Original Creditor Scheme Type, Scheme Value, Address1, Address2, and Country.
- Amend Indicator:** A checkbox.
- Electronic Signature:** A field for the signature.
- Mandate Id:** A field for the mandate ID.
- Original Debtor Account:** A field for the original debtor account.
- First Collection Date:** A field for the first collection date.
- Original Debtor Agent Bank BIC:** A field for the original debtor agent bank BIC.
- Original Debtor Bank BIC:** A field for the original debtor bank BIC.
- Original Final Collection Date:** A field for the original final collection date.

At the bottom of the screen, there is a status bar with the following fields: MIS | UDF, Maker ID, Checker ID, Maker Date Stamp, Checker Date Stamp, Record Status, Authorization Status, and an Exit button.

You can specify the following fields:

### Mandate Details

#### Date of Signature

Indicates the date on which the mandate was signed by debtor. This is defaulted based on the mandate ID selected.



**Sequence Type**

Select the required sequence type. Valid values are:

- First Collection
- Final Collection
- One Off Transaction
- Recurring Transaction

**Original Mandate Id**

Specify the identification of the original mandate. This field indicates the original mandate ID as assigned by the creditor, to identify the original mandate maintained. This field is mandatory if changes occur in 'Mandate Identification', otherwise not to be used.

**Original Debtor Bank**

Specify the details of the Original Debtor Bank.

**Final Collection Date**

Specify the final collection date.

**Original Debtor Agent Account Number**

Specify the account number of the Original Debtor Agent.

**Original Debtor Account Number**

Specify the account number of the Original Debtor.

**Amend Indicator**

This Indicator is for notifying whether the underlying mandate is amended or not. Check this box if amendment is applicable.

**Electronic Signature**

Specify the electronic signature details.

**Mandate Id**

Specify the identification of the mandate.

**Original Debtor Account**

Specify the account details of the Original Debtor.

**First Collection Date**

Specify the date of first collection.

**Original Debtor Agent Bank BIC**

Specify the BIC of the original Debtor Agent Bank.

**Original Debtor Bank BIC**

Specify the BIC of the original Debtor Agent Bank.

**Original Final Collection Date**

Specify the date of the Original Final Collection Date.

**Creditor Scheme Details****Scheme Id**

Specify the identification of the creditor scheme.

**Scheme Id Type**

Specify the type of Scheme identification.

### **Scheme Type**

Specify the type of scheme.

### **Scheme Value**

Specify the value of the creditor scheme.

### **Original Creditor Scheme Details**

Original Creditor Scheme details are required if changes occur in 'Creditor Scheme ID or Name', otherwise not to be used

### **Scheme Name**

Specify the name of the Original Creditor Scheme.

### **Original Creditor Agent BIC**

Specify the BIC of the Original Creditor Agent.

### **Original Creditor Agent Account**

Specify the account details of the Original Creditor Agent.

### **Scheme Id**

Specify the identification of the Original Creditor Scheme.

### **Scheme Id Type**

Specify the type of Scheme identification.

### **Original Creditor Scheme Type**

Specify the type of Original Creditor Scheme.

### **Scheme Value**

Specify the value of the Original Creditor Scheme.

### **Address 1**

Specify the first line of the address of the Original Creditor.

### **Address 2**

Specify the second line of the address of the Original Creditor.

### **Country**

Specify the country of the Original Creditor.

## **2.2.7.3 Pricing Tab**

Click the **Pricing** tab from the Collections Incoming Transaction screen.:

The screenshot shows the 'Pricing Details' tab selected in a software interface. The interface includes a navigation bar with tabs: 'Main', 'Mandate Details', 'Pricing Details' (highlighted in red), 'Additional Details', and 'Other Details'. Below the navigation bar, the 'Pricing Details' section is visible, featuring 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 fields for 'Maker ID', 'Checker ID', 'Maker Date Stamp', 'Checker Date Stamp', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can view the charge/tax details derived for the transaction in Pricing tab. You can amend the price values/waiver flag, if required.

### Pricing Component

This field indicates the pricing component derived for the DD transaction.

### Pricing Currency

Indicates the pricing currency of the component.

### Pricing Amount

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

### Waiver

Check this box to select the charge component to waive the associated charges.

### Debit Currency

Indicates the currency of the debit account.

### Debit Amount

Indicates the amount debited to the selected debit amount.

## 2.2.7.4 Additional Details

Click the **Additional Details** tab in the Collections Incoming Transaction screen.:

The screenshot shows the 'Additional Details' tab selected in the 'Collections Incoming Transaction' screen. The interface is organized into two main sections: 'Creditor Details' and 'Ultimate Creditor Details'. Each section contains three columns of fields:

- Creditor Details:**
  - Creditor Contact Details:** Contact Name, Name Prefix, Phone Number, Mobile Number, FAX Number, Email, Other.
  - Creditor Postal Address:** Address, Address1, Address2, Department, Sub Department, Street Name, Building Number, Postal Code, Town Name, Country Sub-Division, Country.
- Ultimate Creditor Details:**
  - Ultimate Creditor Contact Details:** Contact Name, Name Prefix, Phone Number, Mobile Number, FAX Number, Email Address, Other.
  - Ultimate Creditor Postal Address:** Address, Address1, Address2, Department, Sub Department, Street Name, Building Number, Postal Code, Town Name, Country Sub-Division, Country.

At the bottom of the screen, there are fields for 'Maker ID', 'Checker ID', 'Maker Date Stamp', 'Checker Date Stamp', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can specify the following fields:

## **Creditor Details**

### **Creditor Name**

Specify the name of the Creditor.

### **Creditor Bank BIC**

Specify the Bank BIC of the Creditor.

### **Id Type**

Specify the type of identification.

### **ID**

Specify the identification of the Creditor.

### **Scheme Code**

Specify the Scheme Code of the Creditor.

### **Issuer**

Specify the Issuer of the Creditor.

### **Proprietary**

Specify the Proprietary details of the Creditor.

### **Date of Birth**

Specify the Date of Birth

### **Province of Birth**

Specify the Province of Birth

### **City of Birth**

Specify the City of Birth

### **Country of Birth**

Specify the Country of Birth

## **Creditor Contact Details**

### **Contact Name**

Specify the Contact Name of the Creditor.

### **Name Prefix**

Specify the prefix name of the Creditor.

### **Phone Number**

Specify the phone number of the Creditor.

### **Mobile Number**

Specify the mobile number of the Creditor.

### **Fax Number**

Specify the fax number of the Creditor.

### **Email Address**

Specify the mailing address of the Creditor.

### **Other**

Specify any other details of the Creditor.

**Country of Residence**

Specify the country of residence of the Creditor.

**Creditor Postal Details****Address**

Select the address of the Creditor.

**Address 1 through to Address 2**

Select the address of the Creditor in the two lines provided.

**Department**

Specify the department of the Creditor.

**Sub Department**

Specify the sub department of the Creditor.

**Building Number**

Specify the building number.

**Postal Code**

Specify the postal code.

**Town Name**

Specify the name of the town.

**Country Sub-Division**

Specify the country sub-division.

**Country**

Specify the country of the Creditor.

**Ultimate Creditor Details****Name**

Specify the name of the Ultimate Creditor.

**BIC**

Specify the BIC of the Ultimate Creditor.

**ID**

Specify the identification of the Ultimate Creditor.

**Id Type**

Specify the type of identification.

**Scheme Code**

Specify the Scheme Code of the Ultimate Creditor.

**Proprietary**

Specify the Proprietary details of the Ultimate Creditor.

**Issuer**

Specify the Issuer of the Ultimate Creditor.

**Date of Birth**

Specify the Date of Birth

**Province of Birth**

Specify the Province of Birth

**City of Birth**

Specify the City of Birth

**Country of Birth**

Specify the Country of Birth

**Country of Residence**

Specify the Country of residence

**Ultimate Creditor Contact Details****Contact Name**

Specify the Contact Name of the Ultimate Creditor.

**Name Prefix**

Specify the prefix name of the Ultimate Creditor.

**Phone Number**

Specify the phone number of the ultimate Creditor.

**Mobile Number**

Specify the mobile number of the ultimate Creditor.

**Fax Number**

Specify the fax number of the ultimate Creditor.

**Email**

Specify the mailing address of the ultimate Creditor.

**Other**

Specify the other details here.

**Ultimate Creditor Postal Details****Address**

Select the address of the Ultimate Creditor.

**Address 1 through to Address 2**

Select the address of the ultimate Creditor in the two lines provided.

**Department**

Specify the department of the ultimate Creditor.

**Sub Department**

Specify the sub department of the ultimate Creditor.

**Building Number**

Specify the building number.

**Postal Code**

Specify the postal code.

**Town Name**

Specify the name of the town.

**Country Sub-Division**

Specify the country sub-division.

**Country**

Specify the country of the Creditor.

**Debtor Details****Name**

Specify the name of the debtor.

**Debtor Bank BIC**

Specify the Bank BIC of the debtor.

**Id Type**

Specify the type of identification.

**ID**

Specify the identification of the Debtor.

**Scheme Code**

Specify the Scheme Code of the Debtor.

**Proprietary**

Specify the Proprietary details of the Debtor.

**Issuer**

Specify the Issuer of the Debtor.

**Date of Birth**

Specify the Date of Birth

**Province of Birth**

Specify the Province of Birth

**City of Birth**

Specify the City of Birth

**Country of Birth**

Specify the Country of Birth

**Country of Residence**

Specify the Country of residence

**Debtor Contact Details****Name**

Specify the Contact Name of the Debtor.

**Name Prefix**

Specify the prefix name of the Debtor.

**Phone Number**

Specify the phone number of the Debtor.

**Mobile Number**

Specify the mobile number of the Debtor.

**Fax Number**

Specify the fax number of the Debtor.

**Email Address**

Specify the mailing address of the Debtor.

**Other**

Specify any other details of the Debtor.

**Debtor Postal Details****Address**

Select the address of the Debtor.

**Address 1 through to Address 2**

Select the address of the Debtor in the two lines provided.

**Department**

Specify the department of the Debtor.

**Sub Department**

Specify the sub department of the Debtor.

**Street name**

Specify the Street Name

**Building Number**

Specify the building number.

**Postal Code**

Specify the postal code.

**Town Name**

Specify the name of the town.

**Country Sub-Division**

Specify the country sub-division.

**Other Details Button**

Specify the following fields:

**Agent Details****Initiating Party**

Specify the Party that initiates the transaction

**Instructing Agent BIC**

Select the Agent that instructs the next party in the chain to carry out the (set of) instruction(s). Allows you to select a valid bank code BIC from list of values.

**Instructed Agent BIC**

Select the Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Allows you to select a valid bank code BIC from list of values.

**Intermediary Agent1BIC**

Select the Agent between the debtor's agent and the creditor's agent.



Allows you to select a valid bank code BIC from list of values If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the Debtor Agent and the IntermediaryAgent2.

**Intermediary Agent 1 Account No**

Specify the Account no of Intermediary Agent 1 BIC.

**Intermediary Agent 2 BIC**

Select the agent between the debtor's agent and the creditor's agent.

Allows you to select a valid bank code BIC from list of values If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

**Intermediary Agent 2 Account No**

Specify the Account number of Intermediary Agent 2 BIC.

**Intermediary Agent 3 BIC**

Select the agent between the debtor's agent and the creditor's agent.

Allow to select a valid bank code BIC from list of values If IntermediaryAgent3 is present, then it identifies the agent between the intermediary agent 2 and the debtor agent.

**Intermediary Agent 3 Account No**

Specify the Account number of Intermediary Agent 3 BIC.

**Purpose Details**

**Purpose Code**

Select the underlying reason for the DD transaction using Code.

**Purpose Value**

Specify the underlying reason for the DD transaction using value.

**Local Instrument Code**

Displays the local instrument, as published in an external local instrument code list.

**Service Level Code**

Displays a pre-agreed service or level of service between the parties, as published in an external service level code list.

By default SEPA for SDD transaction is defaulted from the SEPA DD network.

**Regulatory Reporting**

Specify the Information needed due to regulatory and statutory requirements.

## 2.2.7.5 Other Details

Click the **Other Details** tab in the Collections Incoming Transaction screen.:

Main	Mandate Details	Pricing Details	Additional Details	Other Details
Other				
Message ID				Instruction Code
End to End ID				Clearing System Reference
Instructing Party				Clearing Channel
Service Level Code				Service Level Value
Local Instrument Code				Local Instrument Value
Category Purpose Code				Category Purpose Value
Inter Bank Settlement Amount				Inter Bank Settlement Currency
Inter Bank Settlement Date	YYYYMMDD			Settlement Party
Instructed Amount				Instructed Currency
Exchange Rate				
MIS	UDF			
Maker ID		Maker Date Stamp		Record Status
Checker ID		Checker Date Stamp		Authorization Status
				Exit

You can specify the following fields:

### Message ID

Specify the message identification.

### End to End ID

Specify the end to end identification

### Instructing Party

Specify the instructing party details.

### Service Level Code

Specify the Service Level Code.

### Local Instrument Code

Specify the local instrument code.

### Category Purpose Code

Specify the category purpose code.

### Inter Bank Settlement Amount

Specify the Inter bank Settlement Amount.

### Inter Bank Settlement Date

Specify the Inter Bank Settlement Date.

### Instructed Amount

Specify the Instructed Amount

### Exchange Rate

Specify the Exchange Rate

### Instruction Code

Specify the Instruction Code

**Clearing System Reference**

Specify the Clearing System Reference.

**Clearing Channel**

Specify the Clearing Channel.

**Service Level Value**

Specify the Service Level Value.

**Local Instrument Value**

Specify the Local Instrument Value.

**Category Purpose Value**

Specify the Category Purpose Value

**Inter Bank Settlement Currency**

Specify the Inter Bank Settlement Currency.

**Settlement Party**

Specify the Settlement Party details.

**Instructed Currency**

Specify the Instructed Currency.

**2.2.7.6 UDF button**

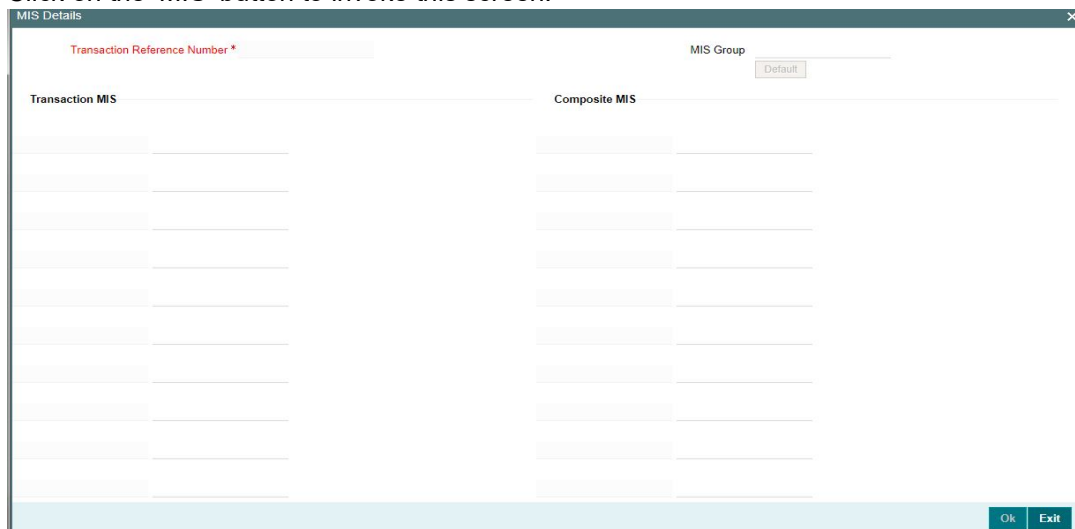
Click on the 'UDF' button to invoke this screen.

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

You can specify user defined fields for each transaction.

## 2.2.7.7 MIS button

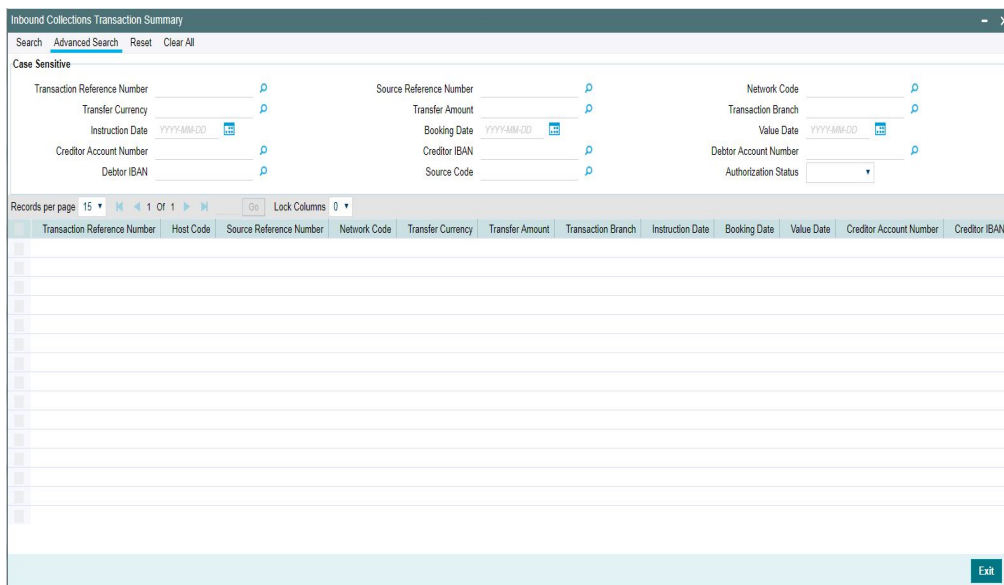
Click on the 'MIS' button to invoke this screen.



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

## 2.2.7.8 Inbound Collections Transaction Summary

You can invoke the 'Inbound Collections Transaction Summary' screen by typing 'PCSAITXN' 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:

- Transaction Reference Number
- Source Reference Number
- Network Code
- Transfer Currency
- Transfer Amount

- Transaction Branch
- Instruction Date
- Booking Date
- Value Date
- Creditor Account Number
- Creditor IBAN
- Debtor Account Number
- Debtor IBAN
- Source Code
- Authorization Status

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

Double click a record to view the detailed maintenance screen.

## 2.2.8 Inbound Collections Transaction View

You can view the complete inbound Collections transaction details in this screen

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

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

- Sanction Seizure
- Click Execute Query to populate the details of the transaction in the Inbound Collections View screen.

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

### 2.2.8.1 Accounting Details

You can invoke this screen by clicking 'Accounting Details' tab in the Inbound Collections View screen.

If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

### 2.2.8.2 Transaction Details

You can invoke this screen by clicking 'Transaction Details' tab in the inbound Collections View screen.:

You can view the below status for a Collections transaction from Transaction Details tab:

- Transaction status

- Credit Liquidation Status- indicates the credit accounting liquidation status
- Debit Liquidation Status– indicates the debit accounting liquidation status
- Sanction Seizure
- Collection status
- Sanction Seizure
- Accounting Handoff Status

### Accounting Queue

You can navigate 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.

Status of the following External System checks with its respective Reference number are displayed

- Sanction Check Status
- External Account Check Status
- Exchange Rate Status.

And 'Exception Queue code, Transaction Error code and Repair Reason details are available under *Exception Queue* status.

### 2.2.8.3 Exception Details

You can invoke this screen by clicking 'Exception Details' tab in the inbound Collections View screen.:

The screenshot displays the 'Direct Debit Outgoing Transaction View Screen' with the 'Exception Details' tab selected. The interface is divided into several sections:

- Enter Query:** Fields for Transaction Branch (000), Network Code, Source Code (MANL), Host Code, Message Id, Transaction Reference Number, User Reference Number, File Reference Number, and End To End ID.
- Navigation Tabs:** Main, Mandate Details, Pricing, Additional Details, Accounting Details, Transaction Details, and Exception Details (highlighted).
- Reject Details:** Fields for Reject Date, Reject Code, Reject Reason, Additional Information, Transaction Type (dropdown), File Reference Number, Network Reject Reason, Network Reject Code, Network Reject Reference, and Network Reject Received Date.
- Recall Details:** Fields for Recall Date, Recall Code, Recall Reason, Additional Information, Dispatch Reference, Dispatch Status (dropdown), Network Reject Reason, Network Reject Reference, Network Reject Code, and Network Reject Received Date.
- Reverse Details:** Fields for Reverse Date, Reverse Code, Reverse Reason, Additional Information, Dispatch Reference, Dispatch Status (dropdown), File Reference Number, Network Reject Code, Network Reject Reference, Network Reject Reason, and Network Reject Received Date.
- Footer:** MIS | UDF | View Queue Action | View Repair Log. Fields for Maker ID, Checker ID, Maker Date Stamp, Checker Date Stamp, Record Status, and Authorization Status. An 'Exit' button is located in the bottom right corner.

Exception transactions are not currently supported.

## 2.2.8.4 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.:

The screenshot shows the 'View Queue Action Log' interface. It features a search section with 'Enter Query' and two input fields for 'Transaction Reference Number' and 'Network Code'. Below this is a table with the following columns: Transaction Reference Number, Action, Remarks, Queue Code, Authorization Status, Maker Id, and Maker Date Stamp. The table is currently empty. At the bottom of the interface, there are two buttons: 'View Request Message' and 'View Response Message', and an 'Exit' button in the bottom right corner.

Following details are displayed:

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

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

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

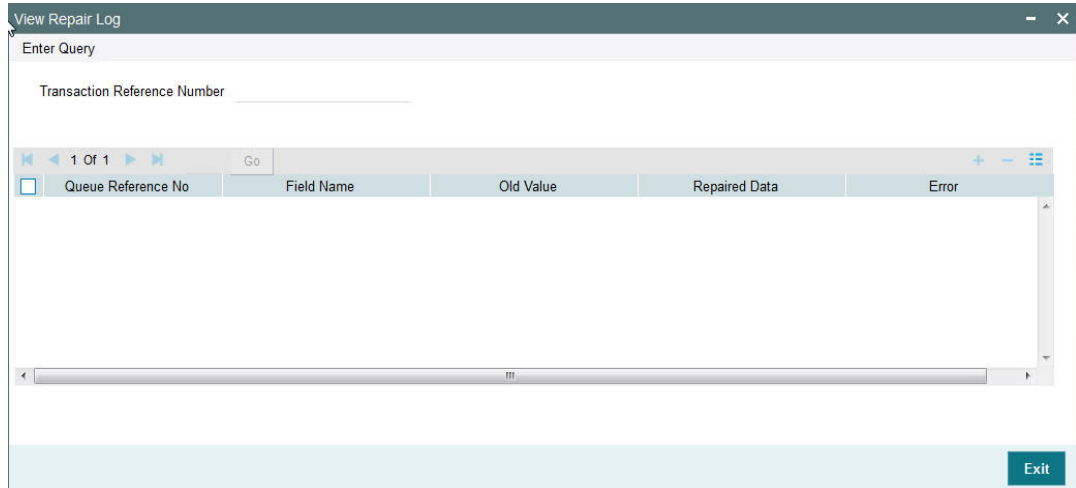
- Sanction screening
- External credit approval
- External Account Check



- External FX fetch
- External price fetch
- Accounting system

### 2.2.8.5 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.:



Following details are displayed:

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

### 2.2.8.6 Inbound Collections Transaction View Summary

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



- Debtor IBAN
- Queue Code
- File Reference Number
- Source Code

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

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

### 2.2.8.7 Amend Non-Critical Fields

Amendment of non-critical fields are applicable for collections

Amendment of non-critical fields can be done from 'Inbound Collections View Summary' screen (PCSIVIEW) screen by clicking the 'Amend Non-critical Fields' button and Transaction Amendment screen is launched.

Also you can launch the 'Transaction Amendment' screen as standalone screen, by typing 'PMDNCAMD' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button. Click 'New' button on the Application tool-bar.

For more details on screen details and validations, refer to section - 2.2.2.9

### 2.2.8.8 Incoming Collections Processing on Activation Date

- Incoming Collections requests are received through CSM or through direct participant of the network.
- DNF files received either from CSM(EBA STEP2) or through direct participant bank code containing pacs.003 messages is read through DD background batch job from the designated folder.
- This batch job performs the de-bulking process and populates the individual transaction details of the message into staging table.
- A set of transactions uploaded from a single file is identified using a unique File reference number.

- Receipt file accounting will be posted on the file receipt date with value date as the interbank settlement date for every DNF file based on the message ID and file reference no combination using RCLG event code.
- On upload of such pacs.003 messages in staging table, system creates an Incoming DD transaction with Payment type as 'Collections' and Transaction type as 'Incoming' along with branch and network resolution.
- Transaction booking date is considered as the current application date with value date being future dated for DD transactions as specified in the DD incoming instruction.
- Credit currency is considered as transfer currency for incoming DD transactions.
- Debit account is derived from the Debtor IBAN received in the message. Credit account is derived from the Liquidation accounting code maintained in Network DD Preferences Maintenance.
- Incoming DD transaction processing follows the following steps:
  - Transaction Validations
  - IBAN Check
  - Network limit validations
  - Duplicate Check
  - Sanctions Check
  - Charge/Tax Computation
  - ECA Approval
  - Debit & Credit Liquidation
  - Notification
- On processing an inward Collections, before doing Mandate validations, the Debtor Instruction table are validated against to check if there is any Allowed/Disallowed Instruction maintained by the Debtor.

Instructions maintained for Debit Customer Number is scanned for the debit account (or if not available for 'ALL' option) and the Collection Scheme type. If no instruction is available, then the system proceeds with the next processing step.

If instructions are exists for the debtor, the following checks are carried out:

- Whether the Collections transaction value date is between the restriction from date and to date.
- Whether all the Collections are restricted for the customer
- If the option is 'Disallowed', then the Inward Collections detail is not part of the listing on either the Creditor Scheme, or the Creditor Account, or the Mandate.
- If the option is 'Allowed', then the Inward Collections detail is part of the listing on either the Creditor Scheme, or the Creditor Account, or the Mandate.

The transaction is moved into Business Override Queue if all or any one of the above checks is true. The related error code and description gets displayed in the Queue.

- All validations is performed on the activation date except the Debit and Credit liquidation, which is performed on the settlement date/value date specified in the transaction.

### **2.2.8.9 Settlement Date Processing Changes for Inward Collections**

Electronic collections can be received prior to actual settlement date. The system does the processing till Sanction check and then move the transactions to a future valued table.

The following additional processing are done in the settlement date processing of Inward collections:

- Initial validations
- Customer/Account Validations
- Mandate Validations
- Debtor Instruction Validations
- Sanction Screening

The inward collection is returned with appropriate return code if any of the validations fail.

Notifications will be supported as part of an Incoming DD transactions in common format on completion of the transaction processing.

### **2.2.9 On Us Transfer Processing**

- While processing an outgoing Collections, if the debit account/IBAN belongs to the same Bank and Host and if 'Dispatch On Us Transfer' preference is not applicable for the Network, then 'Linked Transaction Reference Number' gets updated which is the reference number specific to inbound transaction created. This indicates that debit account is internal to Bank and dispatch to Network is not applicable.
- The outbound transaction is not marked for dispatch. Instead, an inbound transaction will be automatically booked by the system.
- Recall /reversal is possible for an outbound transaction booked. It is possible to perform Reject/ 'Return /Refund' action on the inbound transaction. Dispatch will not be applicable for the R-transactions booked.
- Dispatch of Collections transaction message or R-transaction related messages to Network is done if the flag 'Dispatch On Us Transfer' is checked in Collections Network preferences.
- If the On Us transaction is dispatched to Network, based on the preference, then the transaction is treated similar to a normal Collections booked. No incoming transaction is booked automatically in this case.

### **2.2.10 Network Character Validation for Other Outgoing Clearing messages**

Network Character Validation is done for the R-transactions initiated manually for the following payment types –

- Recall request
- Recall Response
- Return of Incoming payment
- Rejection of Incoming Collection
- Return of Incoming (settled) Collection
- Reversal request

This validation is only on fields input by the user except LOV and drop-down fields.

- The Allowed Character set specified in the Special Character maintenance for the network is used for this validation.
- Error message is displayed on failure of this validation, and the request is saved unless the user corrects the error(s).

## 2.3 Collections Exception Transactions

When R- transactions are received, system tries to match the transaction with the original Collections sent irrespective of the original transaction status. Transactions pending in exception queues / future value queues will also be considered for matching.

If the original transaction fetched is not found or not in the expected status, system will move the R- message to an exception queue with appropriate error message.

You can verify the details of original transaction, initiate appropriate steps for moving the transaction to the required status and then re-initiate the processing of R-message.

More information on R- Messages Queue is available in the Queues User Manual.

### 2.3.1 Outbound Collections Reject/Return

#### Outbound Reject

An outgoing Collections transaction can be rejected by the debtor bank, before settlement. The debtor bank will send a pacs.002 message, for the same. On uploading this message following activities will be triggered by the system:

- File level accounting will be posted, for pacs.002 entries, as debit Clearing Suspense GL and credit Nostro with RCLG event.
- The corresponding outgoing collection transaction will be marked as rejected, Transaction status & Collection status will be marked as Rejected.
- The accounting entries posted on the transaction will be reversed, as debit customer account and credit Clearing Suspense GL.

#### Outbound Return

An outgoing Collections transaction can be returned by the debtor bank, after settlement. The debtor bank will send a pacs.004 message for the same. On uploading this message following activities will be triggered by the system:

- File level accounting will be posted, for pacs.004 entries, as debit Clearing Suspense GL and credit Nostro with RCLG event.
- The corresponding outgoing collection transaction will be marked as returned.
- The accounting entries posted on the transaction will be reversed, as debit customer account and credit Clearing Suspense GL.

### 2.3.2 Outbound Reject/Return View

You can view the outbound reject/return transactions in this screen.

You can invoke 'Outgoing Reject/Return Detail View' screen by typing 'PCDORJW' 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

- From this screen, click Enter Query. and specify the Reject/Return Reference.
- Along with the Reject/Return reference details in the Main and Pricing tabs user can also view the Sanction Check status
- Click Execute Query to populate the details of the transaction in the Outgoing Reject/Return Detail View screen.

For more details on Main and Pricing tabs refer to 'PCDONRJT' screen details above

### 2.3.2.1 Accounting Details

You can invoke this screen by clicking 'Accounting Details' tab in the Outgoing Reject/Return Detail View screen.:

If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

### 2.3.2.2 View Queue Action Log

User can view all the queue actions for the reject/return transactions initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen.:

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

Following details are displayed:

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

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

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

- Sanction screening
- External credit approval



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

### 2.3.2.3 Outbound Reject/Return View Summary

You can invoke 'Outgoing Reject/Return View Summary' screen by typing 'PCSORJVV' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar

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

- Reject Reference Number
- Original Transaction Reference
- File Reference Number
- Reject Status
- Queue Code
- Authorization Status
- Record Status

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

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

### 2.3.3 Outbound Collections Reverse/Recall

An outgoing Collections transaction can be reversed/recalled by the creditor bank, after and before settlement respectively through this screen.

You can invoke 'Outbound Collection Reverse/Recall' screen by typing 'PCDOUREV' 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

### **Outbound Reversal**

Select the outgoing transaction to be reversed in the Original Transaction Reference LOV. Fill the Reverse code, reason & additional info. On save & authorization the following activities will be triggered by system:

- The underlying original outgoing collection status will be marked as Reversed.
- The accounting entries posted will be reversed, as debit customer account and credit Clearing Suspense GL.
- pacs.007 message will be dispatched with the message details.
- File accounting will be posted for the pacs.007 entries, as debit Clearing Suspense GL and credit Nostro account, in DCLG event.

---

#### **Note**

Reversal can be done, only after the settlement date.

---

### **Outbound Recall/Cancellation**

Select the outgoing transaction to be recalled or cancelled in the Original Transaction Reference LOV. Fill the Recall reject code, reason & additional info. On save & authorization the following activities will be triggered by system:

- The underlying original outgoing collection status will be marked as Recalled.
- If the underlying transaction was already dispatched the following activities will be triggered:
  - The accounting entries posted will be reversed, as debit customer account and credit Clearing Suspense GL.
  - Camt.056 message will be dispatched with the message details.
  - File accounting will be posted for the camt.056 entries, as debit Clearing Suspense GL and credit Nostro account, in DCLG event.
- If the underlying transaction was not dispatched yet, following activities will be triggered:
  - The underlying transaction will be skipped from the next pacs.003 dispatch.
  - No accounting would have been be posted, hence no reversal will be posted.
  - Camt.056 message will not be dispatched for this transaction.

## Note

Recall or Cancellation can be done, only before the settlement date

Outbound Collections Reverse/Recall

New Enter Query

Reverse Reference Number  
Reverse Date  
Reverse Status Not Initiated  
Original Transaction Reference \*

Transaction Branch  
Host Code  
Network Code  
End to End Identification  
RType

Main Pricing

Reverse Details

Reverse Code \*  
Reverse Reason  
Additional Information  
Originator Name  
Originator Bank Code  
Exchange Rate  
FX Reference Number

Original Transaction Details

Transfer Currency  
Transfer Amount  
Debtor IBAN  
Creditor IBAN  
Creditor Name  
Debtor Bank BIC  
File Reference Number  
Creditor Bank Code  
On Us Transfer  
Value Date

Network Reject Details

Reject Reference  
Reject Received Date  
Reject Code

Original Message Reference  
Message Date yyyy-MM-dd

Maker Id  
Date Time  
Checker Id  
Date Time  
Record Status  
Authorization Status  
Exit

Specify the following fields:

### Recall/Reverse Reference Number

This field gets auto-populated with the Reverse Reference Number when you click on **New**.

### Recall/Reverse Date

This field gets auto-populated with the Reverse Date when you click on **New**. The system displays the current date by default.

### Recall/Reverse Status

Specify the Reverse Status.

### Original Transaction Reference

Specify the Original Transaction Reference from the list of values.

### Transaction Branch

Specify the Transaction Branch.

### Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

### Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

## End to End ID

Specify the end to end transaction identification.

## RType

This indicates if the transaction is reversed/recalled. RType gets updated based on the Reference number. The options are - 'Reversal'/'Recall'

### 2.3.3.1 Main Tab

The screenshot shows the 'Main Pricing' tab in a software interface. It is divided into several sections for data entry:

- Reverse Details:** Includes fields for Reverse Code\* (with a red asterisk), Reverse Reason, Additional Information, Originator Name, Originator Bank Code, Exchange Rate, and FX Reference Number.
- Original Transaction Details:** Includes fields for Transfer Currency, Transfer Amount, Debtor IBAN, Creditor IBAN, Creditor Name, Debtor Bank BIC, File Reference Number, Creditor Bank Code, On Us Transfer (a dropdown menu), and Value Date.
- Network Reject Details:** Includes fields for Reject Reference, Reject Received Date, and Reject Code.
- Original Message Reference:** Includes a field for Message Date with a placeholder 'yyyy-MM-dd'.

At the bottom, there is a blue bar with fields for Maker Id, Checker Id, Record Status, Date Time, and Authorization Status, along with an 'Exit' button.

### Reverse/Recall Details

#### Recall/Reverse Code

Specify the bank code of the Debtor bank.

#### Recall/Reverse Reason

Specify the reason for Reverse.

#### Additional Info

Specify the any additional information.

#### Originator Bank

Specify the Originator Bank from the list of values.

#### Originator Name

Specify the name of the Originator.

#### Exchange Rate

Specify the exchange rate.

#### FX Reference Number

Specify the FX Reference Number.

## Original Transaction Details

### Original Transaction Details

System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Creditor IBAN
- Debtor IBAN
- Creditor Name
- On Us Transfer (This gets updated if the Dispatch on Us is updated in network preferences (PCDNWDDP))
- Creditor Bank Code
- Debtor Bank Code
- Value Date

### Network Reject Details

#### **Reject Reference**

The system displays the Reject Reference details.

#### **Reject Received Date**

The system displays the date on which the network reject was received.

#### **Reject Code**

The system displays the network reject code.

#### **Reject Reason**

The system displays the reason for Network Reject.

#### **Original Message Reference**

Specify the Original Message Reference.

#### **Message Date**

Specify the Message Date

### **2.3.3.2 Pricing Tab**

Click the **Pricing** tab from the Outbound Reverse/Recall screen.:

Main Pricing

Component Name	Pricing Currency	Network Code	Pricing Code	Amount	Waived	Debtor Account Currency	Debit Amount
----------------	------------------	--------------	--------------	--------	--------	-------------------------	--------------

Maker ID  
Date Time

Checker Id  
Date Time

Record Status  
Authorization Status

Exit

You can view the charge/tax details derived for the transaction in Pricing tab. You can amend the price values/waiver flag, if required.

**Pricing Component**

This field indicates the pricing component derived for the transaction.

**Pricing Currency**

Indicates the pricing currency of the component.

**Pricing Code**

Indicates the pricing code of the component.

**Amount**

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

**Waiver**

Check this box to select the charge component to waive the associated charges.

**Debit Currency**

Indicates the currency of the debit account

**Sanctions Screening for Reversal of Outbound Debits**

Sanction screening will be done if

- It is applicable for the customer
- It is applicable for the Network and source for the transaction type 'Outgoing'

Sanction Response	System Action
Approve	Proceed with Collections reversal. Reverse the accounting entries.
Reject	The transaction will remain in SC queue. Auto cancel/manual cancel will be applicable. On cancellation reversal transaction will be cancelled and original transaction status will not be changed.
Seize	<p>Collections status will be moved to 'Seized'. Seizure accounting will be posted, if applicable.</p> <p>Since the accounting for original transaction would have already processed, seizure accounting will post the following entries:</p> <p>Dr. Customer Account</p> <p>Cr. Seizure GL</p> <p>No message will be sent out</p>

**Sanctions Screening for Recall/Cancellation of Outbound Debits**

Sanction screening will be done if

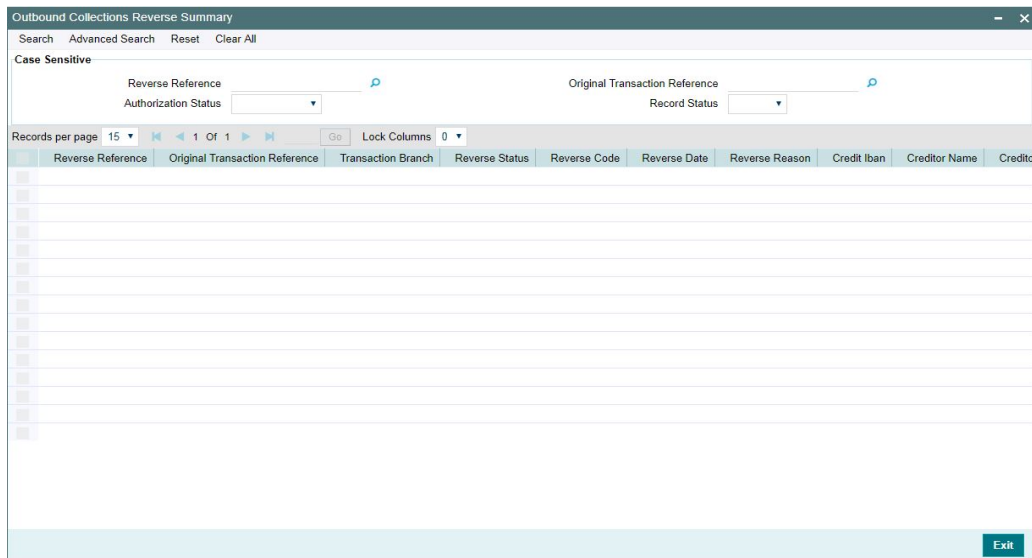
- It is applicable for the customer
- It is applicable for the Network and source for the transaction type 'Outgoing'

Sanction Response	System Action
-------------------	---------------

Approve	Proceed with Collections cancellation. If already liquidated, reverse the accounting entries. Generate camt.056
Reject	Cancel the reject. Transaction status will be not be changed. No message will be processed.
Seize	If settlement is pending: Collections status will be moved to 'Seized'. Seizure accounting is not applicable.No message will be sent out.  If settlement is over:  Collections status will be moved to 'Seized'. Seizure accounting will be posted, if applicable.  Since the accounting for original transaction would have already processed, seizure accounting will post the following entries:  Dr. Customer Account  Cr. Seizure GL  No message will be sent out

### 2.3.3.3 Outbound Reverse/Recall Summary

You can invoke the 'Outbound Reverse/Recall Summary' screen by typing 'PCSOUREV' 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:

- Reverse Reference Number
- Original Transaction Reference
- Authorization Status
- Record Status

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

Double click a record to view the detailed Collections Outgoing Reverse Maintenance screen. You can also export the details of selected records to a file using 'Export' button.

## 2.3.4 Outbound Reverse/Recall View

You can view the outbound reverse/recall transactions in this screen.

You can invoke 'Outgoing Reverse/Recall Detail View' screen by typing 'PCDOREVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar

The screenshot shows a web-based application interface for 'Outbound Reverse/Recall View'. The interface is organized into several sections:

- Reverse Details:** Includes fields for Recall/Reverse Code, Recall/Reverse Reason, Additional Information, Originator Name, and Originator Bank.
- Original Transaction Details:** Includes fields for Transfer Currency, Transfer Share, Debit Iban, Credit Iban, Creditor Name, Debtor Bank BIC, File Reference Number, Creditor Bank Code, On Us Transfer (dropdown), and Value Date.
- Network Reject Details:** Includes fields for Network Reject Reference, Network Reject Received Date, Network Reject Code, Network Reject Reason, Exchange Rate, and FX Reference Number.
- Sanction Check:** Includes fields for Queue Code, Sanction Check Status (dropdown), and Sanction Check Ref.
- Dispatch Details:** Includes fields for Dispatch Status (dropdown), Dispatch Date (text input), and Dispatch File Reference Number.

At the bottom of the screen, there is a 'View Queue Action' section with the following fields: Maker ID, Maker Date Stamp, Checker ID, Checker Date Stamp, Record Status, and Authorization Status. An 'Exit' button is located in the bottom right corner.

- From this screen, click Enter Query. and specify the Recall/Reverse Reference.
- Along with the Recall/Reverse reference details in the Main and Pricing tabs user can also view the following:
  - Sanction Check status
  - Dispatch Details
- Click Execute Query to populate the details of the transaction in the Outgoing Recall/Reverse Detail View screen.

For more details on Main and Pricing tabs refer to 'PCDOUREV' screen details above



### 2.3.4.1 Accounting Details

You can invoke this screen by clicking 'Accounting Details' tab in the Outgoing Recall/ Reverse Detail View screen.:

Entry Reference no	Transaction Branch	Loy Reference Currency	Event Code	Amount Tag	DriCr	Transaction Account
--------------------	--------------------	------------------------	------------	------------	-------	---------------------

View Queue Action

Maker ID	Checker ID	Record Status	Cancel
Maker Date Stamp	Checker Date Stamp	Authorization Status	

If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

### 2.3.4.2 View Queue Action Log

User can view all the queue actions for the reverse/recall transactions initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen For more details on fields, refer to section 2.3.2.2

::

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

### 2.3.4.3 Outbound Reverse/Recall View Summary

You can invoke 'Outgoing Reverse/Recall Detail View Summary' screen by typing 'PCSOREVW' 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

Outgoing Reverse/Recall Detail View Summary

Search Advanced Search Reset Clear All

Case Sensitive

Reverse Reference Number Original Transaction Reference

File Reference Number Reverse Code

Transfer Currency Reverse Date

Reverse Status Authorization Status

Record Status

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

Reverse Reference Number	Original Transaction Reference	File Reference Number	Credit Iban	Debit Iban	Transaction Branch	Host Code	Reverse Code	Reverse Reason
--------------------------	--------------------------------	-----------------------	-------------	------------	--------------------	-----------	--------------	----------------

Exit

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

- Reverse Reference Number
- Original Transaction Reference
- File Reference Number
- Reverse Code
- Transfer Currency
- Reverse Date
- Reverse Status
- Authorization Status
- Record Status

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

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

### 2.3.5 Refund Of Outgoing Funds

An outgoing Collections transaction can be requested for refund by the debtor bank, after settlement. The debtor bank will send a pacs.004 message for the same. On uploading this message following activities will be triggered by the system:

- File level accounting will be posted, for pacs.004 entries, as debit Clearing Suspense GL and credit Nostro with RCLG event.
- The corresponding outgoing collection transaction will be marked as refunded.

- The accounting entries posted on the transaction will be reversed, as debit customer account and credit Clearing Suspense GL.

To originate the refund for outgoing Collections, this screen is used. Provision to mark the refund type as authorized or unauthorized. is available here.

You can invoke 'Outgoing Refund' screen by typing 'PCDORFND' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar

Specify the Following Fields:

### Refund Reference

System generates the reference number automatically on clicking New button.

### Refund Date

System populates the Current Date by default.

### Refund Status

System populates the status of the Refund as - Initiated / Not Initiated.

### Original Transaction Reference

Select the Transaction Reference from the LOV of the initiated transactions.

### Refund Type

System defaults the option as 'Authorized'. Options allowed are Authorized and Unauthorized.

---

### Note

- Authorized refunds will be validated based on Refund period maintained in the Network preferences for transaction type 'Outgoing'.
  - Unauthorized refunds will be validated based on Unauthorized Refund period maintained. It will be mandatory to maintain the reason code for unauthorized refunds as 'MD01'.
-

## Transaction Branch

Specify the Transaction Branch.

## Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

## Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

## End to End Identification

Specify the end to end transaction identification.

### 2.3.5.1 Main Tab

Refund Details		Original Transaction Details	
Reason Code *	<input type="text"/>	Transfer Currency	<input type="text"/>
Reason Description	<input type="text"/>	Transfer Amount	<input type="text"/>
Originator Name	<input type="text"/>	Creditor IBAN	<input type="text"/>
Exchange Rate	<input type="text"/>	Debtor IBAN	<input type="text"/>
FX Reference Number	<input type="text"/>	Creditor Name	<input type="text"/>
Charge Amount	<input type="text"/>	Creditor Bank Code	<input type="text"/>
Charge Currency	<input type="text"/>	Debtor Bank Code	<input type="text"/>
Compensation Amount	<input type="text"/>	Value Date	<input type="text"/>
Compensation Currency	<input type="text"/>		
Returned Amount	<input type="text"/>		
Returned Currency	<input type="text"/>		

Network Reject Details		Original Message Reference	
Network Reject Reference	<input type="text"/>	Message Date	<input type="text"/>
Network Reject Received Date	<input type="text"/>	File Reference Number	<input type="text"/>
Network Reject Code	<input type="text"/>		
Network Reject Reason	<input type="text"/>		

Maker Id	Checker ID	Authorization Status
Maker Date Stamp	Checker Date Stamp	
	Record Status	

Ok Cancel

## Refund Details

### Reason Code

Select the reason code for initiating the Refund.

### Reject Description

System defaults the Reject description for the Reason Code selected.

### Originator Name

Specify the Originator Name. It is mandatory enter the name. Only customer originated refunds are allowed from this screen

### Exchange Rate

Specify the exchange rate.

### FX Reference Number

Specify the FX Reference Number.

### Charge Amount

Specify the Charge amount specified by the Debtor PSP.

### Charge Currency

This field displays Currency of the Charge amount.

**Compensation Amount**

Specify the Compensation amount specified by the Debtor PSP.

**Compensation Currency**

This field displays Currency of the compensation amount.

**Returned Amount**

This field displays Total amount returned by the Creditor PSP.

**Returned Currency**

This field displays Currency of the returned amount.

**Original Transaction Details**

System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Creditor IBAN
- Debtor IBAN
- Creditor Name
- On Us Transfer (This gets updated if the Dispatch on Us is updated in network preferences (PCDNWDDP))
- Creditor Bank Code
- Debtor Bank Code
- Value Date

**Network Reject Details****Network Reject Reference**

The system displays the Reject Reference details.

**Network Reject Received Date**

The system displays the date on which the network reject was received.

**Network Reject Code**

The system displays the network reject code.

**Network Reject Reason**

The system displays the reason for Network Reject.

**Original Message Reference**

Specify the Original Message Reference.

**Message Date**

Specify the Message Date.

**File Reference Number**

System displays the File Reference Number.

---

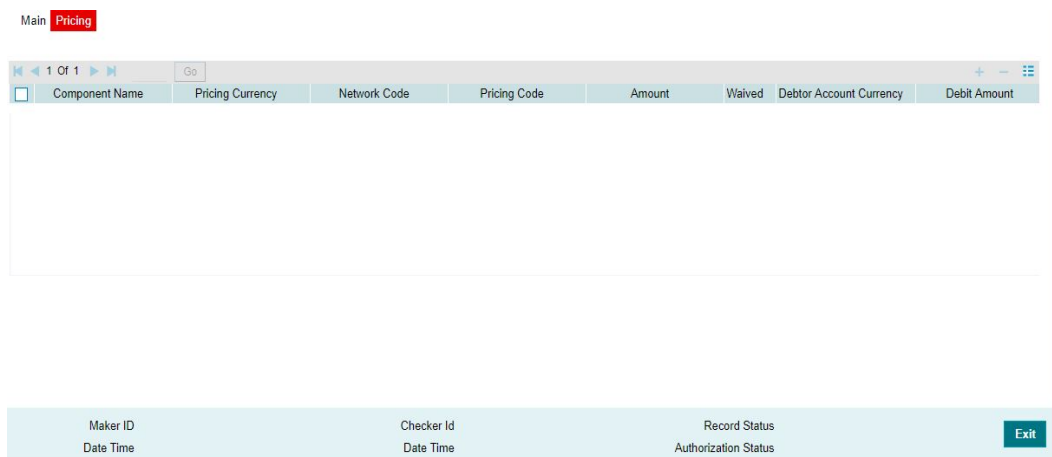
**Note**

- Refund is applicable for Core scheme only. Collections booked under B2B scheme will not be listed for initiating B2B refund requests.

- While refund are uploaded (pacs.004 messages with Originator name), the validation will be based on Recall allowed period.
- When the reason code is MD01, system validates for unauthorised refund period and in other cases it validates for the normal refund period.
- While refund are uploaded (pacs.004 messages with Originator name), the validation will be based on Recall allowed period.

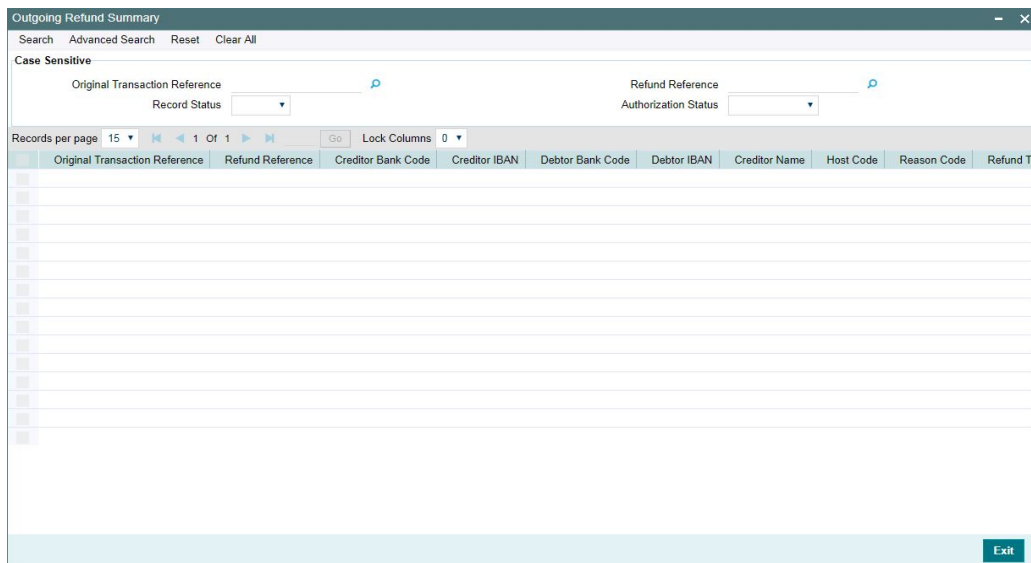
### 2.3.5.2 Pricing Tab

Click the **Price** tab from the Outbound Refund screen. For details on the fields, refer to section 2.3.1.2:



### 2.3.5.3 Outbound Refund Summary

You can invoke the 'Outbound Refund Summary' screen by typing 'PCSORFND' 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:

- Original Transaction Reference
- Refund Reference

- Record Status
- Authorization Status

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

Double click a record to view the detailed Collections Outgoing Reverse Maintenance screen.

### 2.3.6 Outbound Refund View

You can view the outbound refund transactions in this screen.

You can invoke 'Outgoing Refund Detail View' screen by typing 'PCDORFVW' 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.

- From this screen, click Enter Query. and specify the Refund Reference.
- Along with the Refund reference details in the Main and Pricing tabs user can also view the following:
  - Sanction Check status
- Click Execute Query to populate the details of the transaction in the Outgoing Refund Detail View screen.

For more details on Main and Pricing tabs refer to 'PCDORFND' screen details above

### 2.3.6.1 Accounting Details

You can invoke this screen by clicking 'Accounting Details' tab in the Outgoing Refund Detail View screen:

Entry Reference no	Transaction Branch	Loy Reference Currency	Event Code	Amount Tag	DriCr	Transaction Account
--------------------	--------------------	------------------------	------------	------------	-------	---------------------

View Queue Action

Maker ID	Checker ID	Record Status	Cancel
Maker Date Stamp	Checker Date Stamp	Authorization Status	

If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

### 2.3.6.2 View Queue Action Log

User can view all the queue actions for the refund transactions initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen For more details on fields, refer to section 2.3.2.2

::

View Queue Action Log

Enter Query

Transaction Reference Number \_\_\_\_\_ Network Code \_\_\_\_\_

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

View Request Message View Response Message

Exit



### 2.3.6.3 Outbound Refund View Summary

You can invoke 'Outgoing Refund Detail View Summary' screen by typing 'PCSORFWW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar

The screenshot shows the 'Outgoing Refund Detail View Summary' application window. The window title is 'Outgoing Refund Detail View Summary'. It features a search bar at the top with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are several input fields for search criteria: 'Refund Reference', 'Reason Code', 'Refund Date' (with a date picker), 'Authorization Status' (dropdown), 'Original Transaction Reference', 'Transfer Currency', 'Refund Status' (dropdown), and 'Record Status' (dropdown). A table below the search fields shows a list of records with columns: 'Refund Reference', 'Original Transaction Reference', 'File Reference Number', 'Creditor IBAN', 'Debtor IBAN', 'Transaction Branch', 'Host Code', 'Reason Code', and 'Reject Description'. The table currently displays one record. At the bottom right of the window is an 'Exit' button.

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

- Refund Reference
- Original Transaction Reference
- Reason Code
- Transfer Currency
- Refund Date
- Refund Status
- Authorization Status
- Record Status

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

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

### 2.3.7 Inbound Collections Reject/Return

#### Inbound Reject

An incoming Collections transaction can be rejected by the debtor bank, before settlement. This is possible on the below scenarios:

- The debtor account is in invalid status / has insufficient fund.
- Sanction check failed on debtor
- Invalid status of Debtor Mandate./ no Debtor Mandate available.

In these cases, the incoming collection transaction moves in to appropriate queue & does not get liquidated. If the exception could not be resolved, user needs cancel the transaction from the current queue and move it to Repair Queue. And from Repair Queue, the transaction needs to be rejected. On rejection, system will trigger the following actions:

- The transaction will be rejected, pre-settlement. Transaction status & Collection status will be marked as Rejected.
- No accounting entries will be posted on the transaction level.
- Pacs.002 message will be generated & dispatched which will contain the transaction details.

For the pre-settlement rejected transaction's amount, debit Nostro & credit Clearing Suspense GL entry will be posted, with DCLG event.

The pre-settlement R-Messages must follow the same processing option (either Single Transaction Processing or Batch Processing) as the original Collections.

### **Inbound Return**

An incoming Collections transaction can be returned by the debtor bank, post its settlement. The debtor bank will initiate the same based on the debtor customer's request or due to debtor bank's internal reasons.

Return is initiated on or after the value date of the incoming collection transaction. Thus the transaction will liquidated by then.

Select the original transaction reference number, via LOV, which needs to be returned. Fill the reject code, reject reason details. On save & authorize of this return action the following will be triggered:

- The underlying parent transaction will be marked as returned. The accounting entries in the transaction will be reversed.
- pacs.004 message will be dispatched containing the transaction details.
- File accounting will be posted for pacs.004 entries as debit Nostro and credit Clearing Suspense GL, with DCLG event.

---

#### **Note**

Return action is allowed only before return days stamped in the transaction

---

The reject/return of transactions can be initiated through 'Inbound Collections Reject/return' screen. You can invoke 'Inbound Collections Return/Reject' screen by typing 'PCDINRTN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar

Specify the following fields:

### **Reject/Return Reference**

This field gets auto-populated with the Reject/Return Reference Number when you click on **New**.

### **Reject/Return Date**

This field gets auto-populated with the Reject/Return Date when you click on **New**. The system displays the current date by default.

### **Reject/Return Status**

Specify the Reject/Return Status.

### **Original Transaction Reference**

Specify the Original Transaction Reference from the list of values.

### **End to End ID**

Specify the end to end transaction identification.

### **Transaction Branch**

Specify the Transaction Branch.

### **Host Code**

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

### **Network Code**

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

### **RType**

This indicates if the transaction is rejected/returned. RType gets updated based on the Reference number. The options are - 'Reject' / 'Return'

## 2.3.7.1 Main Tab

Click on the Main Tab.

The screenshot displays the Oracle Main Tab interface. At the top, there are two tabs: 'Main' (selected) and 'Price'. The interface is divided into three main sections:

- Return Details:** Contains fields for Reject Code \*, Reject Reason, Additional Information, Originator Bank, Originator Name, Exchange Rate, FX Reference Number, Charge Amount, Charge Currency, Compensation Amount, Compensation Currency, Returned Amount, and Returned Currency.
- Original Transaction Details:** Contains fields for Transfer Currency, Transfer Amount, Creditor IBAN, Debtor IBAN, Creditor Name, Creditor Bank Code, Debtor Bank Code, and Value Date.
- Network Reject Details:** Contains fields for Network Reject Reference, Reject Received Date (format: YYYYMMDD), Reject Code, and Network Reject Reason.

At the bottom of the interface, there are several status fields: Maker Id, Release Time, Record Status, Checker ID, Checker Date Stamp, and Authorization Status. On the far right, there are 'Ok' and 'Exit' buttons.

Specify the following fields:

### **Return Details**

#### **Reject Code**

Specify the bank code of the Debtor bank.

#### **Reject Reason**

Specify the reason for Reject.

#### **Additional Information**

Specify the any additional information.

#### **Originator Bank**

Specify the Originator Bank from the list of values.

#### **Originator Name**

Specify the name of the Originator.

---

### **Note**

- If the bank is initiating a return of a settled incoming Collections, then Originator Bank field needs to be provided. If a Refund is getting processed on customer's request, Originator Name field has to be input with Customer's name.
- It is mandatory to have one of the values as Originator. It is not be possible to provide both Originator Bank and Originator Name together.
- If the originator Bank is provided, the transaction is considered as a return of the incoming Collections initiated by the bank and validation is done based on Return Days maintained in Collections Network Preferences for 'Incoming' transaction type.

If the originator name is provided, the transaction is considered as a request of refund by the customer of an incoming Collections and validation will be done based on Refund Days maintained in Collections Network Preferences for 'Incoming' transaction type.

---

### **Exchange Rate**

Specify the Exchange Rate.

---

#### **Note**

Exchange rate processing is done as part of settlement date processing.

---

### **FX Reference Number**

Specify the FX Reference Number.

### **Charge Amount**

Specify the Charge amount specified by the Debtor PSP.

### **Charge Currency**

This field displays Currency of the Charge amount.

### **Compensation Amount**

Specify the Compensation amount specified by the Debtor PSP.

### **Compensation Currency**

This field displays Currency of the compensation amount.

### **Returned Amount**

This field displays Total amount returned by the Creditor PSP.

### **Returned Currency**

This field displays Currency of the returned amount.

### **Original Transaction Details**

System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Creditor IBAN
- Debtor IBAN
- Creditor Name
- On Us Transfer (This gets updated if the Dispatch on Us is updated in network preferences (PCDNWDDP))
- Creditor Bank Code
- Debtor Bank Code
- Value Date

### **Network Reject Details**

#### **Network Reject Reference**

The system displays the Reject Reference details.

### **Reject Received Date**

The system displays the date on which the network reject was received.

### **Reject Code**

The system displays the network reject code.

### **Network Reject Reason**

The system displays the reason for Network Reject.

### **Original Message Reference**

Specify the Original Message Reference.

### **Message Date**

Specify the Message Date

### **File Reference Number**

The system displays the File Reference Number.

## **2.3.7.2 Price Tab**

Click the **Price** tab from the Incoming Reject/Return screen.:

The screenshot shows a software interface with a 'Main Price' tab selected. Below the tab is a table with the following columns: Pricing Component, Pricing Currency, Pricing Code, Amount, Waiver, and Debit Currency. The Waiver column contains a checkbox. Below the table, there are several input fields: Maker ID, Date Time, Checker ID, Date Time, Record Status, and Authorization Status. At the bottom right, there are 'Ok' and 'Exit' buttons.

You can view the charge/tax details derived for the transaction in Pricing tab. You can amend the price values/waiver flag, if required.

### **Pricing Component**

This field indicates the pricing component derived for the transaction.

### **Pricing Currency**

Indicates the pricing currency of the component.

### **Pricing Code**

Indicates the pricing code of the component.

### **Amount**

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

### **Waiver**

Check this box to select the charge component to waive the associated charges.

### **Debit Currency**

Indicates the currency of the debit account.

## Sanctions Screening for Reject/Return of Incoming Collections

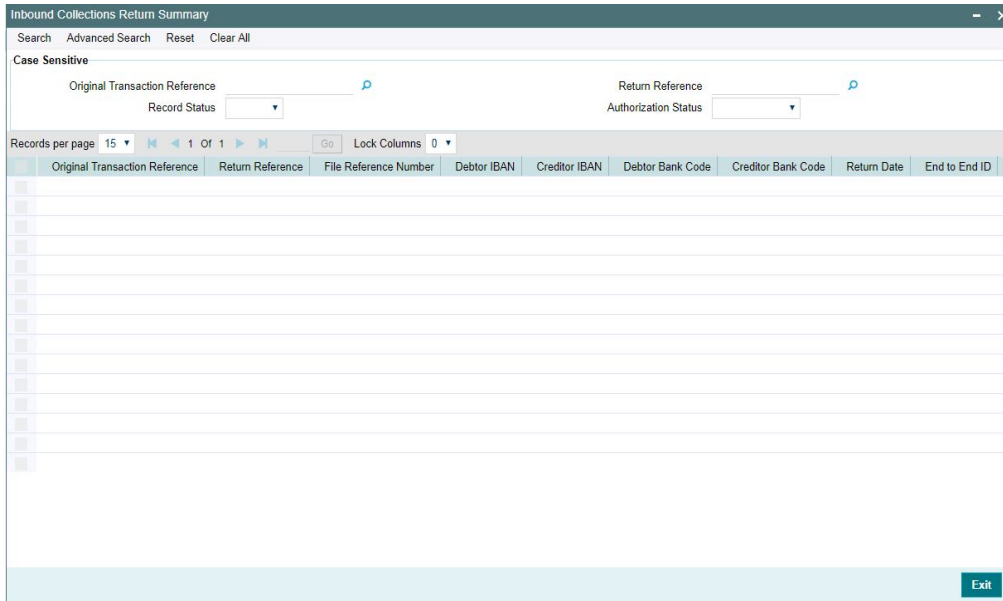
Sanction screening will be done if

- It is applicable for the customer
- It is applicable for the Network and source for the transaction type 'Incoming'
- Transaction is fetched from Future valued queue or is in settled status

Sanction Response	System Action
Approve	Proceed with Collections reject/return. If already liquidated, reverse the accounting entries. Generate pac.002/pacs.004 as the case may be.
Reject	Mark Reject/Return transaction as Sanction reject. No further processing, no message generation/accounting. Transaction status will be not be changed.
Seize	Collections status will be moved to 'Seized'. Seizure accounting will be posted, if applicable.  If accounting is pending:  Dr. Customer  Cr. Seizure GL  If the accounting is over:  Dr. Clearing GL  Cr. Seizure GL  pacs.004/pacs.002 message will be sent out

### **2.3.7.3 Inbound Collections Reject/Return Summary**

You can invoke the "Inbound Collections Return/Reject Summary" screen by typing 'PCSINRTN' 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:

- Original Transaction Reference
- Reject/Return Reference
- Record Status
- Authorization Status

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

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

### 2.3.8 Inbound Reject/Return View

You can view the inbound reject/return transactions in this screen.



You can invoke 'Incoming Reject/Return Detail View' screen by typing 'PCDIRTVW' 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

- From this screen, click Enter Query. and specify the Reject/Return Reference.
- Along with the Reject/Return reference details in the Main and Pricing tabs user can also view the following:
  - Sanction Check status
  - Dispatch Details
- Click Execute Query to populate the details of the transaction in the Incoming Reject/Return Detail View screen.

For more details on Main and Pricing tabs refer to 'PCDINRTN' screen details above

### 2.3.8.1 Accounting Details Tab

You can invoke this screen by clicking 'Accounting Details' tab in the Incoming Reject/Return Detail View screen.:

The screenshot shows a software interface with a tab labeled 'Accounting Details'. At the top, there is a navigation bar with 'Main', 'Price', and 'Accounting Details'. Below this is a search bar with '1 Of 1' and a 'Go' button. A table header is visible with columns: Entry Reference no, Transaction Branch, Loy Reference Currency, Event Code, Amount Tag, DriCr, and Transaction Account. The table body is empty. At the bottom, there is a 'View Queue Action' section with fields for Maker ID, Checker ID, Record Status, Maker Date Stamp, Checker Date Stamp, Authorization Status, and a 'Cancel' button.

If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

### 2.3.8.2 View Queue Action Log

User can view all the queue actions for the reject/return transactions initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen.:

The screenshot shows a window titled 'View Queue Action Log'. It has a search bar 'Enter Query' with fields for 'Transaction Reference Number' and 'Network Code'. Below the search bar is a navigation bar with '1 Of 1' and a 'Go' button. A table header is visible with columns: Transaction Reference Number, Action, Remarks, Queue Code, Authorization Status, Maker Id, and Maker Date Stamp. The table body is empty. At the bottom, there are two buttons: 'View Request Message' and 'View Response Message', and an 'Exit' button in the bottom right corner.

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 reject/return sent and the corresponding response received for each row in Queue Action Log.

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

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

### 2.3.8.3 Inbound Reject/Return View Summary

You can invoke 'Incoming Reject/Return View Summary' screen by typing 'PCSIRTVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar

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

- Reject/Return Reference
- Original Transaction Reference
- File Reference Number
- Transaction Branch
- Sanction Check Status
- Record Status
- Authorization Status
- Return Status

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

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

## **2.3.9 Inbound Collections Reverse/Recall**

### **Inbound Reverse**

An incoming Collections transaction can be reversed by the creditor bank, after settlement. The creditor bank will send a pacs.007 message for the same. On uploading this message following activities will be triggered by the system:

File level accounting will be posted, for pacs.007 entries, as debit Nostro and credit Clearing Suspense GL with RCLG event.

- The corresponding outgoing collection transaction will be marked as reversed.
- The accounting entries posted on the transaction will be reversed, as debit Clearing Suspense GL and credit Nostro account.
- In case of any issues in pacs.007 file upload, you can also initiate the reversal request from inbound reverse/recall screen.

### **Inbound Recall/Cancellation**

An incoming Collections transaction can be recalled or cancelled by the creditor bank, before settlement. The creditor bank will send a camt.056 message for the same. On uploading this message following activities will be triggered by the system:

- File level accounting will be posted, for camt.056 entries, as debit Nostro and credit Clearing Suspense GL with RCLG event.
- The corresponding outgoing collection transaction will be marked as recalled.
- As the recall or cancel will be triggered before settlement date, no transaction level accounting would have been posted on the transaction yet. Hence no accounting reversal will be triggered on the transaction level.

In case of any issues in camt.056 file upload, you can also initiate the recall request from inbound reversal/recall screen.

You can invoke the 'Inbound Collections Reverse/Recall' screen by typing 'PCDINREV' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar

Specify the following fields:

### Recall/Reverse Reference Number

This field gets auto-populated with the Recall/Reverse Reference Number when you click on **New**.

### Recall/Reverse Date

This field gets auto-populated with the Recall/Reverse Date when you click on **New**. The system displays the current date by default.

### Recall/Reverse Status

System updates the return/ reject status, when the same is initiated.If it is not initiated, the option is defaulted as 'Not Initiated'

### Original Transaction Reference

Specify the Original Transaction Reference from the list of values for which the recall/reversal to be initiated.

### Transaction Branch

Specify the Transaction Branch.

### Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

### Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

### End to End ID

Specify the end to end transaction identification.

### RType

This indicates if the transaction is reversed/recalled. RType gets updated based on the Reference number.The options are - 'Reversal'/ 'Recall'

## 2.3.9.1 Main Tab

The screenshot displays the Oracle Main Tab interface. At the top left, there are tabs for 'Main' and 'Price'. The interface is divided into three main sections: 'Recall/Reverse Details', 'Original Transaction Details', and 'Network Reject Details'. The 'Recall/Reverse Details' section includes fields for 'Recall/Reverse Code \*', 'Recall/Reverse Reason', 'Additional Information', 'Originator Bank Code', 'Originator Name', 'Exchange Rate', and 'FX Reference Number'. The 'Original Transaction Details' section includes fields for 'Transfer Currency', 'Transfer Amount', 'Debtor IBAN', 'Creditor IBAN', 'Creditor Name', 'Creditor Bank Code', 'Debtor Bank Code', and 'Value Date'. The 'Network Reject Details' section includes fields for 'Reject Reference Number', 'Reject Received Date', 'Reject Code', and 'Reject Reason'. Below these sections, there are fields for 'File Reference Number', 'On Us Transfer' (a dropdown menu), 'Original Msg Reference Number', and 'Message Date' (formatted as 'yyyy-MM-dd'). At the bottom of the interface, there is a blue bar containing fields for 'Maker ID', 'Checker Id', 'Record Status', 'Date Time', and 'Authorization Status', along with an 'Exit' button.

### Recall/Reverse Details

#### **Recall/Reverse Code**

Specify a valid Recall/reverse code. Select from the list of values.

#### **Recall/Reverse Reason**

System defaults the Reason on selecting the Recall/Reverse Code

#### **Additional Info**

Specify the any additional information.

#### **Originator Bank**

Specify the Originator Bank from the list of values.

#### **Originator Name**

Specify the name of the Originator.

#### **Exchange Rate**

Specify the Exchange Rate.

---

#### **Note**

Exchange rate processing is done as part of settlement date processing.

---

#### **FX Reference Number**

Specify the FX Reference Number.

### Original Transaction Details

System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data:

- Transfer Currency

- Transfer Amount
- Debtor IBAN
- Creditor IBAN
- Creditor Name
- Creditor Bank Code
- Debtor Bank Code
- Value Date

### **Network Reject Details**

#### **Reject Reference**

The system displays the Reject Reference details.

#### **Reject Received Date**

The system displays the date on which the network reject was received.

#### **Reject Code**

The system displays the network reject code.

#### **Reject Reason**

The system displays the reason for Network Reject.

#### **File Reference Number**

The system displays the File Reference Number.

#### **On Us Transfer**

System defaults the data on selecting the Original Transaction Reference. The option is 'Yes/No'. The data gets updated here based option checked in PCDNWDDP screen.

#### **Original Message Reference**

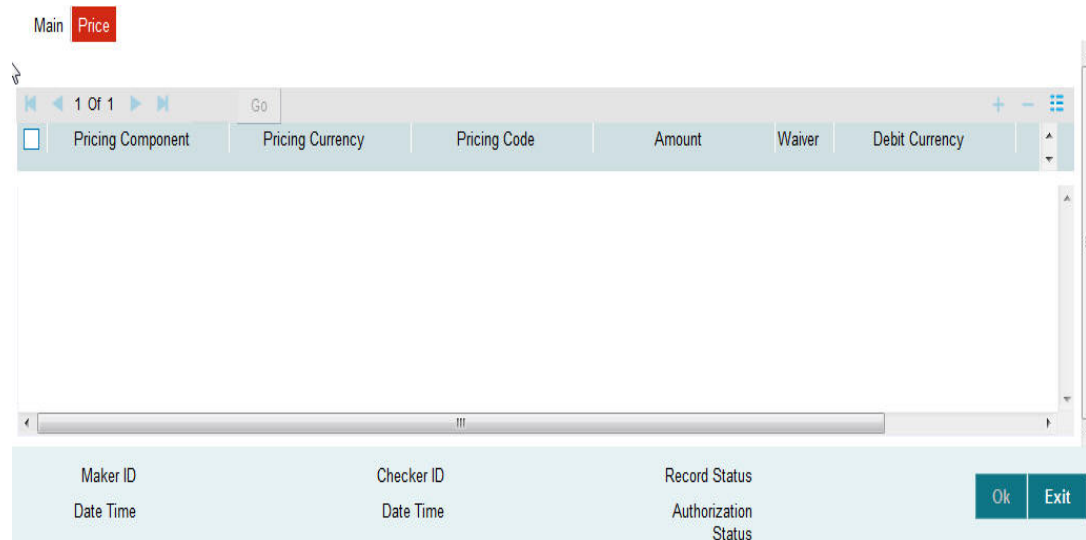
Specify the Original Message Reference.

#### **Message Date**

Specify the Message Date

### **2.3.9.2 Price Tab**

Click the **Price** tab from the Incoming Reverse/recall screen.:To know more on the fields, refer to section 2.3.7.2.



## Sanctions Screening for Reversal of Inbound Debits

Sanction screening will be done if

- It is applicable for the customer
- It is applicable for the Network and source for the transaction type 'Incoming'

Sanction Response	System Action
Approve	Proceed with Collections reversal. If already liquidated, reverse the accounting entries.
Reject	The transaction will remain in SC queue. Auto cancel/manual cancel will be applicable. On cancellation reversal transaction will be cancelled and original transaction will be not be changed.
Seize	Collections status will be moved to 'Seized'. Seizure accounting will be posted, if applicable.  Since the accounting for original transaction would have already processed, seizure accounting will post the following entries:  Dr. Clearing GL  Cr. Seizure GL

## Sanctions Screening for Recall/Cancellation of Inbound Debits

Sanction screening will be done if

- It is applicable for the customer
- It is applicable for the Network and source for the transaction type 'Incoming'
- Transaction is in Future valued queue or in settled status

Sanction Response	System Action
Approve	Proceed with Collections cancellation. If already liquidated, reverse the accounting entries.
Reject	Proceed with Collections cancellation, if not yet liquidated. If already liquidated, reverse the accounting entries.
Seize	Collections status will be moved to 'Seized'. Seizure accounting will be posted, if applicable.  If accounting for original transaction is pending:  Dr. Customer  Cr. Seizure GL  If the accounting is over:  Dr. Clearing GL  Cr. Seizure GL



### 2.3.9.3 Inbound Collections Reverse/Recall Summary

You can invoke the 'Inbound Collections Reverse/Recall Summary' screen by typing 'PCSINREV' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

Original Transaction Reference	Reverse Reference	Host Code	Host Id	Transaction	Reverse Code	Reverse Date	Sanction Check Status	Debit Iban	Debtor Bank Code
--------------------------------	-------------------	-----------	---------	-------------	--------------	--------------	-----------------------	------------	------------------

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

- Original Transaction Reference
- Recall/Reverse Reference No
- Authorization Status
- Record Status

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

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

### 2.3.10 Inbound Reverse/Recall View

You can view the inbound reverse/recall transactions in this screen.

You can invoke 'Incoming Reverse/Recall Detail View' screen by typing 'PCDIREVW' 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

- From this screen, click Enter Query. and specify the Recall/Reverse Reference.
- Along with the Recall/Reverse reference details in the Main and Pricing tabs user can also view the following:
  - Sanction Check status
- Click Execute Query to populate the details of the transaction in the Incoming Recall/ Reverse Detail View screen.

For more details on Main and Pricing tabs refer to 'PCDINREV' screen details above

### 2.3.10.1 Accounting Details

You can invoke this screen by clicking 'Accounting Details' tab in the Incoming Recall/ Reverse Detail View screen.:

Entry Reference no	Transaction Branch	Loy Reference Currency	Event Code	Amount Tag	DriCr	Transaction Account
--------------------	--------------------	------------------------	------------	------------	-------	---------------------

View Queue Action

Maker ID	Checker ID	Record Status	Cancel
Maker Date Stamp	Checker Date Stamp	Authorization Status	

If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

### 2.3.10.2 View Queue Action Log

User can view all the queue actions for the reverse/recall transactions initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen For more details on fields, refer to section 2.3.8.2

::

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

### 2.3.10.3 Inbound Reverse/Recall View Summary

You can invoke 'Incoming Reverse/Recall Detail View Summary' screen by typing 'PCSIREVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar

The screenshot shows the 'Incoming Reverse View Summary' application window. The window title is 'Incoming Reverse View Summary'. It features a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are several input fields for search criteria: 'Reverse Reference Number', 'Original Transaction Reference', 'File Reference Number', 'Queue Code', 'Authorization Status', 'Reverse Code', 'Record Status', and 'LBL\_REVERSE\_STATUS'. Each field has a magnifying glass icon. Below the search fields, there is a table with columns: 'Reverse Reference Number', 'Original Transaction Reference', 'File Reference Number', 'Creditor IBAN', 'Debtor IBAN', 'Transaction Branch', 'Host Code', 'Reverse Code', and 'Reverse Date'. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

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

- Reverse Reference Number
- Original Transaction Reference
- File Reference Number
- Reverse Code
- Queue Code
- Record Status
- Authorization Status
- Reverse Status

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

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

### 2.3.11 Refund Of Incoming Funds

An incoming Collections transaction can be requested for refund by the debtor bank, post its settlement. The debtor bank will initiate the same based on the debtor customer's request or due to debtor bank's internal reasons.

Refund is initiated on or after the value date of the incoming collection transaction. Thus the transaction will liquidated by then

To originate the refund for incoming Collections, this screen is used. Provision to mark the refund type as authorized or unauthorized.is available here.

You can invoke 'Incoming Refund' screen by typing 'PCDIRFND' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar

Specify the Following Fields:

### Refund Reference

System generates the reference number automatically on clicking New button

### Refund Date

System populates the Current Date by default

### Refund Status

System updates the Refund status, when the same is Initiated. If it is not initiated, the option is defaulted as 'Not Initiated'

### Original Transaction Reference

Select the Transaction Reference from the LOV of the initiated transactions

### Refund Type

System defaults the option as 'Authorized'. Options allowed are Authorized and Unauthorized.

---

### Note

- Authorized refunds will be validated based on Refund period maintained in the Network preferences for transaction type 'Incoming'.
  - Unauthorized refunds will be validated based on Unauthorized Refund period maintained. It will be mandatory to maintain the reason code for unauthorized refunds as 'MD01'
-

## Transaction Branch

Specify the Transaction Branch.

## Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

## Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

## End to End Identification

Specify the end to end transaction identification.

### 2.3.11.1 Main Tab

The screenshot shows the Oracle Main Tab interface for Refund Details and Original Transaction Details. The interface is divided into two main sections: Refund Details and Original Transaction Details. The Refund Details section includes fields for Reason Code \*, Reject Description \*, Originator Name, Exchange Rate, FX Reference Number, Charge Amount, Charge Currency, Compensation Amount, Compensation Currency, Returned Amount, and Returned Currency. The Original Transaction Details section includes fields for Transfer Currency, Transfer Amount, Creditor IBAN, Debtor IBAN, Creditor Name, Creditor Bank Code, Debtor Bank Code, and Value Date. Below these sections is the Network Reject Details section, which includes fields for Network Reject Reference, Network Reject Received Date (YYYYMMDD), Network Reject Code, and Network Reject Reason. At the bottom of the interface, there are fields for Maker ID, Checker ID, Authorization Status, Maker Date Stamp, Checker Date Stamp, and Record Status. There are also Ok and Exit buttons.

## Refund Details

### Reason Code

Select the reason code for initiating the Refund

### Reject Description

System defaults the Reject description for the Reason Code selected.

### Originator Name

Specify the Originator Name. It is mandatory enter the name. Only customer originated refunds are allowed from this screen

---

### Note

- Refund is applicable for Core scheme only. Collections booked under B2B scheme will not be listed for initiating B2B refund requests
- While refund are uploaded (pacs.004 messages with Originator name), the validation will be based on Recall allowed period

- When the reason code is MD01, system validates for unauthorised refund period and in other cases it validates for the normal refund period.
  - While refund are uploaded (pacs.004 messages with Originator name), the validation will be based on Recall allowed period
- 

### **Originator Name**

Specify the Originator Name. It is mandatory enter the name. Only customer originated refunds are allowed from this screen

### **Exchange Rate**

Specify the exchange rate.

### **FX Reference Number**

Specify the FX Reference Number.

### **Charge Amount**

Specify the Charge amount specified by the Debtor PSP.

### **Charge Currency**

This field displays Currency of the Charge amount.

### **Compensation Amount**

Specify the Compensation amount specified by the Debtor PSP.

### **Compensation Currency**

This field displays Currency of the compensation amount.

### **Returned Amount**

This field displays Total amount returned by the Creditor PSP.

### **Returned Currency**

This field displays Currency of the returned amount.

### **Original Transaction Details**

System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Creditor IBAN
- Debtor IBAN
- Creditor Name
- On Us Transfer (This gets updated if the Dispatch on Us is updated in network preferences (PCDNWDDP))
- Creditor Bank Code
- Debtor Bank Code
- Value Date

### **Network Reject Details**

#### **Network Reject Reference**

The system displays the Reject Reference details.

### Network Reject Received Date

The system displays the date on which the network reject was received.

### Network Reject Code

The system displays the network reject code.

### Network Reject Reason

The system displays the reason for Network Reject.

### Original Message Reference

Specify the Original Message Reference.

### Message Date

Specify the Message Date

### File Reference Number

System displays the File Reference Number.

---

#### Note

- Refund is applicable for Core scheme only. Collections booked under B2B scheme will not be listed for initiating B2B refund requests
  - While refund are uploaded (pacs.004 messages with Originator name), the validation will be based on Recall allowed period
  - When the reason code is MD01, system validates for unauthorised refund period and in other cases it validates for the normal refund period.
  - While refund are uploaded (pacs.004 messages with Originator name), the validation will be based on Recall allowed period
- 

### 2.3.11.2 Price Tab

Click the **Price** tab from the Inbound Refund screen. For details on the fields, refer to section 2.3.7.2:

Main Pricing

<input type="checkbox"/>	Component Name	Pricing Currency	Network Code	Pricing Code	Amount	Waived	Debtor Account Currency	Debit Amount
--------------------------	----------------	------------------	--------------	--------------	--------	--------	-------------------------	--------------

Maker ID  
Date Time

Checker Id  
Date Time

Record Status  
Authorization Status

Exit

### 2.3.11.3 Inbound Refund Summary

You can invoke the 'Inbound Refund Summary' screen by typing 'PCSIRFND' 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:

- Original Transaction Reference
- Refund Reference
- Record Status
- Authorization Status

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

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

### 2.3.12 Inbound Refund View

You can view the outbound refund transactions in this screen.

You can invoke 'Incoming Refund View' screen by typing 'PCDIRFVW' 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

- From this screen, click Enter Query. and specify the Refund Reference.
- Along with the Refund reference details in the Main and Pricing tabs user can also view the following:
  - Sanction Check status
  - Dispatch Details
- Click Execute Query to populate the details of the transaction in the Incoming Refund Detail View screen.

For more details on Main and Pricing tabs refer to 'PCDIRFND' screen details above

### 2.3.12.1 Accounting Details

You can invoke this screen by clicking 'Accounting Details' tab in the Incoming Refund Detail View screen.:

Entry Reference no	Transaction Branch	Loy Reference Currency	Event Code	Amount Tag	DriCr	Transaction Account
--------------------	--------------------	------------------------	------------	------------	-------	---------------------

View Queue Action

Maker ID	Checker ID	Record Status	Cancel
Maker Date Stamp	Checker Date Stamp	Authorization Status	

If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

### 2.3.12.2 View Queue Action Log

User can view all the queue actions for the refund transactions initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen For more details on fields, refer to section 2.3.8.2

::

View Queue Action Log

Enter Query

Transaction Reference Number \_\_\_\_\_ Network Code \_\_\_\_\_

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

View Request Message View Response Message

Exit

### 2.3.12.3 inbound Refund View Summary

You can invoke 'Incoming Refund View Summary' screen by typing 'PCSIRFWW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar

The screenshot shows the 'Incoming Refund View Summary' application window. The window title is 'Incoming Refund View Summary'. It features a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are two columns of search criteria: 'Case Sensitive' and 'Refund Reference', 'Original Transaction Reference', 'File Reference Number', 'Transaction Branch', 'Transfer Currency', 'Sanction Check Status', 'Queue Code', 'Record Status', 'Authorization Status', and 'Refund Status'. Each field has a search icon. Below the search criteria, there is a table with columns: 'Refund Reference', 'Original Transaction Reference', 'File Reference Number', 'Creditor IBAN', 'Debtor IBAN', 'Transaction Branch', 'Host Code', 'Reason Code', 'Refund Date', and 'Transfe'. The table is currently empty. At the bottom right, there is an 'Exit' button.

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

- Refund Reference
- Original Transaction Reference
- File Reference Number
- Transaction Branch
- Transfer Currency
- Sanction Check Status
- Queue Code
- Record Status
- Authorization Status
- Refund Status

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

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

### 2.3.13 Inbound Collections Network Reject

User can view both inbound/outbound collections network rejects in this screen. Files uploaded are created as records in this screen.

You can invoke the 'Inbound Collections Network Reject' screen by typing PCDINWRJ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Specify the following fields:

### Reject Reference Number

This field gets auto-populated with the Reject Reference Number when you click on **New**.

### Reject Date

This field gets auto-populated with the Reject Date when you click on **New**. The system displays the current date by default.

### Reject Status

Specify the Reject Status.

### Reject Transaction Type

Select the type of transaction. The options are Reject, Return and Refund.

### Original Transaction Reference

Specify the Original Transaction Reference.

### Original Message Type

Specify the Original Transaction Reference.

### Transaction Branch

Specify the Transaction Branch.

### Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

### Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

**End to End ID**

Specify the end to end transaction identification.

**Original Transaction ID**

Original Transaction ID is matched with original recall reference.

**Reject Details****Reject Code**

Specify the bank code of the Debtor bank.

**Reject Reason**

Specify the reason for Reject.

**Additional Info**

Specify the any additional information.

**Originator Bank**

Specify the Originator Bank from the list of values.

**Originator Name**

Specify the name of the Originator.

---

**Note**

- If the bank is initiating a return of a settled incoming Collections, then Originator Bank field needs to be provided. If a Refund is getting processed on customer's request, Originator Name field has to be input with Customer's name.
- It is mandatory to have one of the values as Originator. It is not be possible to provide both Originator Bank and Originator Name together.
- If the originator Bank is provided, the transaction is considered as a return of the incoming Collections initiated by the bank and validation is done based on Return Days maintained in Collections Network Preferences for 'Incoming' transaction type.

If the originator name is provided, the transaction is considered as a request of refund by the customer of an incoming Collections and validation will be done based on Refund Days maintained in Collections Network Preferences for 'Incoming' transaction type.

**Original Transaction Details**

System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Creditor IBAN
- Debtor IBAN
- Creditor Name
- On Us Transfer (This gets updated if the Dispatch on Us is updated in network preferences (PCDNWDDP))
- Creditor Bank BIC
- Debtor Bank BIC
- Value Date

## **Network Reject Details**

### **Reject Reference**

The system displays the Reject Reference details.

### **Reject Received Date**

The system displays the date on which the network reject was received.

### **Reject Code**

The system displays the network reject code.

### **Reject Reason**

The system displays the reason for Network Reject.

### **Original Message Reference**

Specify the Original Message Reference.

### **Message Date**

Specify the Message Date

### **File Reference Number**

The system displays the File Reference Number.

## **2.3.13.1 Inbound Collections Network Reject Summary**

You can invoke the “Inbound Collections Network Reject Summary” screen by typing ‘PCSINWRJ’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

The screenshot shows the 'Network Reject Summary' application window. At the top, there is a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there is a 'Case Sensitive' checkbox. The main area contains two input fields: 'Original Transaction Reference' with a magnifying glass icon and 'Reject Reference Number'. Below these is a dropdown menu for 'Original Message Type'. A navigation bar shows 'Records per page' set to 15, '1 Of 1' records, and a 'Go' button. Below the navigation bar is a table with the following columns: 'Original Transaction Reference', 'Reject Reference Number', 'Originator Bank', 'Transfer Currency', 'Transfer Amount', 'Debtor IBAN', 'Creditor IBAN', 'Creditor Name', and 'File Reference Number'. The table is currently empty. At the bottom right corner, there is an 'Exit' button.

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

- Original Transaction Reference
- Reject Reference Number
- Original Message Type

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

Double click a record to view the detailed Collections Network Reject Maintenance screen. You can also export the details of selected records to a file using 'Export' button.

### **2.3.14 Non-urgent R transactions**

- The preferences for R-transactions is same as the preferences applicable for the original parent transaction. No specific maintenance is available for R-transactions.
- While processing a return transaction for a non-urgent outward payment, the Return account maintained in the preferences is fetched for posting the return accounting. If no maintenance is found, the original transaction account itself will be used as Return Account.
- The currency of the return account must be same as the currency of the original debit account or transfer currency. If the validation fails, the original debit account will be considered as the return account.

If return account currency is same as the currency of original debit account, reversals will happen with the original exchange rate. If the currency of the return account is same as transfer currency no conversion is required while posting the accounting entries for the return.

## **2.4 R-Transactions Dispatch**

- The Network cutoff check is done for all R-transactions. If the Network Cutoff is over, R transaction processing date is moved to next Network business day.
- Reversal accounting entries, if applicable, are posted on the current day itself with value date as the new date derived.
- R-Transaction details will be logged in the dispatch table with dispatch date as next Network business day.

Dispatch file generated for the first cycle on the dispatch date will include these R-transactions.

### **FX Fetch for R-Processing**

Changes are done in R-processing to fetch the new rate for the below listed transactions if the preference is set in Network preferences for re-do of FX:

- Return or positive response of recall of SCT pacs.004
- Reject (received after accounting)/return /refund of SDD pacs.004
- Reversal of SDD pacs.007
- Recall of SDD camt.056 (received after accounting)
- Network reject of SDD/SCT messages which results in reversal of accounting

The new rate are fetched from internal rates or as a call to external FX system based on FX preference for the original transaction.

The reversal accounting is passed using the amount derived using the new rate. Transfer amount is converted back to account amount.



If 'Re-do FX for R-transactions flag is not checked in Network preferences (PCDNWDDP) then the R-transaction accounting will be reversal of original accounting. For more details on 'Re-do FX for R-transaction Flag' refer to section 2.1.1.

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## 3. Function ID Glossary

### P

PCDAITXN .....	2-47, 2-65	PCSAITXN .....	2-63
PCDAOTXN .....	2-16, 2-32	PCSAOTXN .....	2-30
PCDCSCHM .....	2-8	PCSCSCHM .....	2-10, 2-12
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