

High Value (India RTGS) Payments User Guide

# **Oracle Banking Payments**

Release 14.5.4.0.0

**Part No. F56734-01**

Apr 2022

High Value (India RTGS) Payments 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 High Value (RTGS) Payments module of Oracle Banking Payments. It takes you through the various stages in processing an RTGS payment transaction and the associated maintenances.

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
Back Office Clerks	Payments Contract Input and Maintenance functions except Authorization
Back Office Officers	Authorization of Payments Contracts, maintenance of static data specific to the BC module
Payments Product Managers	Payments Product definition functions excluding authorization. PM Query functions

## 1.3 Documentation Accessibility

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



## 1.4 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Domestic High Value Payments-India RTGS</i> provides a snapshot of RTGS overview and maintenance feature.
Chapter 3	<i>RTGS Outbound Transaction Input</i> provides the information about outbound transaction input and it's processing.
Chapter 4	<i>RTGS Inbound Transaction Input</i> provides the information about inbound transaction input and it's processing.
Chapter 5	<i>RTGS Return Payments</i> provides the information about inbound and outbound payment returns.
Chapter 4	Function ID Glossary has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

## 1.5 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

## 1.6 Abbreviations Glossary

Abbreviation	Detailed Description
RTGS	Real Time Gross Settlement
ECA	External credit Approval (Balance check with DDA/CBS system)
IFSC	Indian Financial System Code
SFMS	Structured Financial Messaging System
UI	User Interface
REST	Representational State Transfer
SOAP	Simple Object Access Protocol

---

## 2. Domestic High Value Payments-India RTGS

This chapter contains the following sections:

- [Section 2.1, "India RTGS Payments Overview"](#)
- [Section 2.2, "India RTGS Maintenances"](#)

### 2.1 India RTGS Payments Overview

A RTGS system is defined as a gross settlement system in which both processing and final settlement of funds transfer instructions can take place continuously (i.e. in real time). As it is a gross settlement system, transfers are settled individually, that is, without netting debits against credits. As it is a real-time settlement system, the system effects final settlement continuously rather than periodically, provided that a sending bank has sufficient covering balances or credit. Moreover, this settlement process is based on the real-time transfer of central bank money.

The RTGS product processor of Oracle Banking Payments processes an RTGS payment transaction initiated by an Operations user from the in-built user interface or by customers in the bank's Customer Channels like Internet banking or Mobile banking. The payment instructions initiated from the bank Channels are received by Oracle Banking Payments through ReST or SOAP based interfaces.

#### Key Features of India RTGS product processor

- RTGS transactions can be broadly classified as Customer Transfer, Bank Transfer, Bank Transfer Own Account
- In RTGS transaction, the beneficiary branches are expected to receive the funds in real time as soon as funds are transferred by the remitting bank. The beneficiary bank has to credit the beneficiary's account within 30 minutes of receiving the funds transfer message
- The remitting bank receives a message from the Reserve Bank that money has been credited to the receiving bank. Based on this the remitting bank can advise the remitting customer through SMS that money has been credited to the receiving bank.
- If it is not possible to credit the funds to the beneficiary customer's account for any reason e.g. account does not exist, account frozen, etc. payment is returned to the originating bank within one hour of the receipt of the payment or before the end of the RTGS Business day, whichever is earlier
- Once the money is received back by the remitting bank, the original debit entry in the customer's account is reversed
- Transaction Limit and Business Hours
  - The minimum amount to be remitted through RTGS is 2 lakh. There is no upper ceiling for RTGS transactions.
  - The RTGS service window for customer's transactions is available to banks from 9.00 hours to 16.30 hours on week days and from 9.00 hours to 14:00 hours on Saturdays for settlement at the RBI end.

## 2.2 India RTGS Maintenances

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

- Source Maintenance (PMDSORCE)
- Source Network (PMDSORNW)
- Network Maintenance (PMDNWMNT)
- Pricing Code (PPDCDMNT)
- Pricing Value (PPDVLMT)
- Payment Processing Cut off Time (PMDCTOFF)
- India Payments Common Preferences (PMDNFTPF)
- Queue Connection Profile Maintenance (PMDQPROF)
- India Payment Account Preferences (PMDEXACP)
- Beneficiary Registration (PMDBENRN)
- India Tax Preference (PMDINTXP)
- IFSC Directory (PMDIFSMN)
- Branch and IFSC Code Mapping (PMDIFSBR)
- India RTGS HO IFSC (PLDHOIFS)

For detailed information on the above mentioned maintenances, refer to 'Payments Core User Guide', 'Common Core - Core Entities and Services User Guide'. and 'Pricing User Guide'.

## 3. RTGS Outbound Transaction Input

### 3.1 RTGS Outbound Transaction Input

This chapter contains the following sections:

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

#### 3.1.1 India RTGS Outbound Transaction Input

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

You can invoke 'RTGS Outbound Transaction Input Detailed' screen by typing 'PLDOTONL' 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 displays the 'RTGS Outbound Payment Input Detailed' application window. The interface is organized into several functional areas:

- Transaction Branch:** Includes fields for Host Code, Source Code, Network Code, and a dropdown for Transfer Type.
- Transaction Reference:** Includes fields for Transaction ID, Source Reference, and a checkbox for Prefunded Payments.
- Debtor Details:** Includes fields for Debtor Account Number, Debtor Account Type, Debtor Name, and Customer Number.
- Beneficiary Bank Details:** Includes fields for Beneficiary ID, IFSC Code, Bank Name, and Branch Name.
- Payment Details:** Includes fields for Transfer Currency (set to INR), Transfer Amount, Booking Date, Requested Execution Date, Value Date, Activation Date, Credit Value Date, and Debit Value Date. An 'Enrich' button is also present.
- Beneficiary Details:** Includes fields for Beneficiary Account Number, Beneficiary Account Type, Beneficiary Name, Instruction Priority (set to High), and Charge Bearer (set to DEBT).

The bottom status bar contains the text 'UDF | MIS' and several fields: 'Maker ID', 'Maker Date Stamp', 'Checker ID', 'Checker Date Stamp', 'Authorization Status', and an 'Exit' button.

You can specify the following fields:

#### Transaction Branch

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

#### Host code

The system defaults the host code of transaction branch.



### Source Code

Select the Source Code via which the payment request is received from the list of values. All the source codes created in the host are listed here.

### Network Code

You can select the required network. All open and authorized networks for a transaction and transfer type are listed.

### Transfer Type

Select the required type of transfer.

- Customer Transfer
- Bank Transfer

### Transaction Reference

The system generates the 16-digit transaction reference number on clicking 'New'. This is used as End To End Identification in pacs.008/pacs.009 messages.

For more information on the format, refer the Payments Core User Manual.

### Transaction ID

The Transaction ID (<TxnId> generated is unique and is used as Unique Transaction Reference (UTR) in the RTGS messages.

- The Unique Transactions Reference (UTR) number is 22 characters length, which can be used for further reference
- The structure of the unique number is "XXXXRCYYYYMMDDnnnnnnnn" where **XXXX** is IFSC (first 4 character) of sending participant, **R** represents RTGS system, **C** represents channel of the transaction, **YYYYMMDD** represents year, month and date of the transaction, **nnnnnnnn** denotes the sequence number
- The Channel ID and its respective values defined by the central bank is as follows:

Channel ID	Values
Internet Banking	1
Cash Management	2
Treasury	3
ATM	4
Mobile	5
Other	6

### Source Reference

Specify the Source Reference Number, if required. The maximum length of this field accepts up to 35 characters.

### Prefunded Payments

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

### 3.1.1.1 **Main Tab**

Click 'Main' tab to capture the Debit/ Payments details:

The screenshot shows the Oracle Debit/Payments form with the 'Main' tab selected. The form is organized into several sections:

- Debtor Details:** Includes fields for Debtor Account Number, Debtor Account Type (dropdown), Debtor Name, and Customer Number.
- Beneficiary Bank Details:** Includes fields for Beneficiary ID, IFSC Code, Bank Name, and Branch Name.
- Payment Details:** Includes fields for Transfer Currency (set to INR), Transfer Amount, Booking Date, Requested Execution Date, Value Date, Activation Date, Credit Value Date, and Debit Value Date.
- Beneficiary Details:** Includes fields for Beneficiary Account Number, Beneficiary Account Type (dropdown), Beneficiary Name, Instruction Priority (set to High), and Charge Bearer (set to DEBT).

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

Specify the following details:

#### **Debtor Details**

##### **Debtor Account Number**

Specify the debit account number. Alternatively, you can select the debit account number from the option list. The list displays all open and authorized accounts.

##### **Debtor Account Type**

Select the Debtor Account type from the list of values displayed. Following are the options listed:

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

##### **Debtor Name**

System defaults the Debtor Name of the account selected.

##### **Beneficiary ID**

Specify the Beneficiary ID from the list of values. All the valid, Beneficiary ID's are listed here.

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

### **Beneficiary Bank Details**

If Beneficiary registration maintenance is done and the beneficiary id is entered, the below mentioned details are defaulted. If not, it has to be entered.

#### **IFSC Code**

Specify the IFSC code of the Beneficiary Bank.

#### **Bank Name**

System defaults the Beneficiary Bank Name.

#### **Branch Name**

System defaults the Beneficiary Branch Name.

### **Payment Details**

#### **Transfer Currency**

System defaults the currency as INR. Only INR is allowed for RTGS India Payments.

#### **Transfer amount**

Specify the transaction amount.

#### **Booking Date**

The system defaults the booking date as application server date.

#### **Activation Date**

The system defaults the activation date same as application server date.

#### **Requested Execution Date**

Specify the Requested Execution Date.

#### **Value Date**

The system defaults this date as application server date and the payment will be processed on the Instruction Date.

User can modify the date to a future date, if required. Back valued payments will not be allowed. Instruction date will be validated for network holidays maintained and error message will be thrown. User will be forced to change the instruction date to a working date for the network.

#### **Credit Value Date**

The system would derive the credit value date as part of transaction processing. This field will be disabled for user input.

#### **Debit Value Date**

The system would derive the debit value date as part of transaction processing. This field will be disabled for user input.

### **Beneficiary Details**

If Beneficiary registration maintenance is done and the beneficiary id is entered, the below mentioned details are defaulted. If not, it has to be entered.

**Beneficiary Account Number**

Specify the Beneficiary Account Number.

**Beneficiary Account Type**

Select the Beneficiary Account Type from the list of values. Following are the options:

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

**Beneficiary Name**

Specify the Beneficiary name.

**Instruction Priority**

Instruction priority is maintained here. Allowed values are High, Normal. System defaults the value as 'High'.

**Charge Bearer**

For RTGS, charges bearer information is maintained here. Allowed values are CRED/DEBT/SHAR/SLEV. System defaults the value as 'DEBT'.

### 3.1.1.2 Additional Details Tab

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

The screenshot displays the 'RTGS Outbound Payment Input Detailed' window. At the top, there are 'New' and 'Enter Query' buttons. The main area is divided into several sections:

- Transaction Details:** Fields for Transaction Branch\*, Host Code\*, Source Code\*, Network Code\*, and Transfer Type\* (dropdown). To the right, Transaction Reference\* includes Transaction ID and Source Reference, with a 'Prefunded Payments' checkbox.
- Tabs:** 'Main', 'Additional Details' (highlighted), and 'Pricing'.
- Debtor Additional Details:** Fields for Address Line 1-4, Mobile Number, and Email ID.
- Creditor Additional Details:** Fields for Address Line 1-4.
- Remittance Information(Unstructured):** Fields for Debtor LEI, Beneficiary LEI, Sender To Receiver Information 3-4, Category Purpose Code, and Channel Type (dropdown).
- Instruction Information Details:** Fields for Instruction Code (dropdown with 'PHOB' selected), Instruction Code Information, and Settlement Method (dropdown with 'CLRG' selected).

At the bottom, there are fields for 'UDF | MIS', 'Maker ID', 'Maker Date Stamp', 'Checker ID', 'Checker Date Stamp', and 'Authorization Status', along with an 'Exit' button.

#### **Debtor Additional Details**

##### **Address Line 1**

Specify the address line 1.

##### **Address Line 2**

Specify the address line 2.

##### **Address Line 3**

Specify the address line 3.

##### **Address Line 4**

Specify the address line 4.

##### **Mobile Number**

Specify the Mobile Number.

##### **Email ID**

Specify the Email ID.

## **Creditor Additional Details**

### **Address Line 1-4**

Specify the address lines.

## **Remittance Information (Unstructured)**

### **Debtor LEI**

Specify the Debtor LEI.

### **Beneficiary LEI**

Specify the Beneficiary LEI.

### **Sender to Receiver Information 3-4**

Specify the Sender to Receiver Information.

## **Instruction Information Details**

### **Instruction Code 1**

Select the Instruction code values from the LOV (PHOB, TELB, CHQB, HOLD).

### **Instruction Code Information 1**

Specify the Instruction code information Maximum of 140 characters allowed.

### **Category Purpose Code**

Select an option from the list of value. System defaults the option as 'Cash'

### **Channel Type**

Select an option from the list of value. The values are:

- Internet Banking
- Cash Management
- Treasury
- ATM
- Other

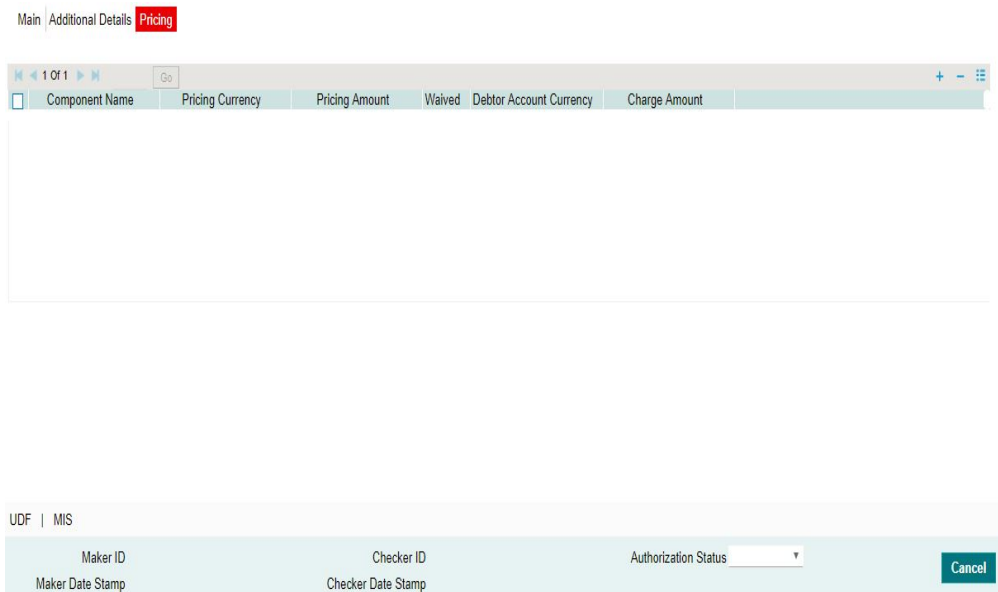
### **Settlement Method**

Select an option from the list of value. System defaults the value as CLRG. The values are:

- CLRG
- COVE
- INGA
- INDA

### **3.1.1.3 Pricing Tab**

You can view pricing details in this screen that are computed by the system during the processing. Click on the 'Pricing' tab to invoke this screen and view the field details.



The below mentioned attributes are available in the Pricing tab:

**Component Name**

Displays the name of the pricing component applicable for the transaction.

**Pricing Currency**

Displays the currency in which the charge amount is calculated for the Pricing component.

**Pricing Amount**

Displays the charge amount calculated for each pricing component.

**Waived**

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

**Debit Account Currency**

Displays the currency in which the charge amount is debited for the pricing component.

**Charge Amount**

Displays the Charge Amount, that is charged to the customer.

### 3.1.1.4 UDF button

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

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

You can specify user defined fields for each transaction.

### 3.1.1.5 MIS button

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

Transaction Reference Number \*

MIS Group

Transaction MIS

Composite MIS

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



### 3.1.1.6 Enrich and Saving of Outbound RTGS Payment Transaction

#### Enrich Button:

- On clicking the Enrich button, System does the validation for the debtor account type if it is NRE/NRO.
- If the debtor account type is NRE, then the sender to receiver information Line 1 (Unstructured) is automatically populated the codeword 'NRE' and from the second line with static text as "Sender is NRE. Please ensure compliance to RBI/FEMA regulation before applying funds".
- The user can make changes to the code word or the defaulted static text. The information as defaulted or edited in sender to receiver information of the transaction input screen will form part of sender to receiver information in the outgoing message.
- For Normal Savings and current account no static text is required.

#### Save Button:

- System performs mandatory field checks & transaction validations as mentioned below while saving a transaction.
- .For transaction created through upload of file or message, the transaction is moved to repair queue.
- On 'Save' of the transactions, system generates 'Unique Transaction Reference' which is used as **Transaction ID** (<TxId>) in pacs.008/pacs.009 messages.

### 3.1.1.7 India RTGS Outbound Transaction Input Summary

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

The screenshot shows the 'RTGS Outbound Payments Transaction Input Summary' application window. At the top, there are search options: 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below this is a 'Case Sensitive' section with various input fields. On the left side, fields include 'Transaction Reference', 'Host Code', 'Network Code', 'Source Reference', 'Instruction Date' (with a date mask 'dd-MMM-yyyy'), 'Debit Value Date' (with a date mask 'dd-MMM-yyyy'), and 'Authorization Status'. On the right side, fields include 'Transaction Branch', 'Source Code', 'Transaction ID', 'Transfer Type' (a dropdown menu), 'Credit Value Date' (with a date mask 'dd-MMM-yyyy'), and 'Booking Date' (with a date mask 'dd-MMM-yyyy'). Below the search fields is a table with a header row containing: 'Transaction Reference', 'Transaction Branch', 'Host Code', 'Source Code', 'Network Code', 'Transaction ID', 'Source Reference', 'Transfer Type', 'Instruction Date', and 'Credit Value Date'. The table body is currently empty, showing only one row with a grey background. 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:

- Transaction Reference

- Transaction Branch
- Host Code
- Source Code
- Network Code
- Transaction ID
- Source Reference
- Transfer Type
- Instruction Date
- Credit Value Date
- Debit Value Date
- Booking Date
- 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 or click the 'Details' button after selecting a record to view the detailed screen.

### 3.1.2 India RTGS Outbound Transaction View

You can view the RTGS Outbound transaction in this screen.

You can invoke "India RTGS Outbound Transaction View" screen by typing 'PLDOVIEW' 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. 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, Additional Details and Pricing tabs user can also view the Status details for the following:
  - External System Status
  - Transaction Status
  - Pending Queue Details
- Click Execute Query to populate the details of the transaction in the Outbound India RTGS Transaction View screen.

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

---

### Note

The system generates Message type 'DEBIT ADVICE' along with 'pacs.008'. This generation happens based on the 'Customer Advice Preference' (PMDCSADV) screen maintained per account & network combination.

---

### 3.1.2.1 Exceptions Tab

You can view the Return/Reject details and its references, if available in the Exception tab for the specified Transaction Reference Number. Click on the 'Exceptions Tab' to view the return/reject references.

The screenshot shows a web application window titled "View Detailed". At the top, there is an "Enter Query" section with input fields for Transaction Branch, Host Code, Source Code, Network Code, and Transfer Type (a dropdown menu). To the right, there are input fields for Transaction Reference Number, Transaction ID, and Source Reference Number. Below this is a tabbed interface with four tabs: "Main", "Additional Details", "Pricing", and "Exception". The "Exception" tab is currently selected. Under the "Exception" tab, there are two sections: "Return Details" and "Reject Details". "Return Details" includes fields for Return Reference, Return Date, Return Reason Code, Return Reason, Returned Amount, Originator Name, and Originator Bank. "Reject Details" includes fields for Reject Reference, Reject Date, and Reject Code. At the bottom of the window, there is a navigation bar with links for "View Queue Action", "UDF", "MIS", "View Repair Log", "Accounting Entries", and "All Messages". Below the navigation bar, there are fields for "Maker ID", "Maker Date Stamp", "Checker ID", "Checker Date Stamp", "Authorized", and an "Exit" button.

### 3.1.2.2 View Queue Action Log

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

View Queue Action Log

Enter Query

Transaction Reference Number  Network Code

« 1 Of 1 » Go

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

View Request Message View Response Message

Exit

Following details are displayed:

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

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

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

- Sanction screening

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

### 3.1.2.3 **UDF button**

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

You can specify user defined fields for each transaction.

### 3.1.2.4 **MIS button**

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

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

### 3.1.2.5 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.

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

Following details are displayed:

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

### 3.1.2.6 Accounting Entries

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

The screenshot shows a web application window titled "Accounting Entries". At the top, there is a search bar labeled "Enter Query" with a text input field for "Transaction Reference Number". Below the search bar, the text "Accounting Entries" is displayed. Underneath, there is a navigation bar with "1 Of 1" and a "Go" button. The main area contains a table with the following headers:  Event Code, Transaction Date, Value Date, Account, Account Branch, TRN Code, Dr/Cr, Amount Tag, Account Currency, and Transaction Amount. The table body is empty. At the bottom of the window, there is a section labeled "Accounting Details" and an "Exit" button.

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

#### **Transaction Reference Number**

Displays the Transaction reference number.

#### **Event Code**

Displays the Accounting event code.

#### **Account**

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

#### **Account Branch**

The system displays the account branch.

#### **TRN Code**

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

#### **Dr/Cr**

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

#### **Amount Tag**

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

#### **Account Currency**

The system displays the transaction account currency.

**Transaction Amount**

The system displays the transaction amount being debited/credited.

**Netting**

The system displays if Netting of accounting entries is required.

**Offset Account**

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

**Offset Account Branch**

The system displays the Offset Account Branch.

**Offset TRN Code**

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

**Offset Amount Tag**

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

**Offset Currency**

The system displays the Offset Amount Currency.

**Offset Amount**

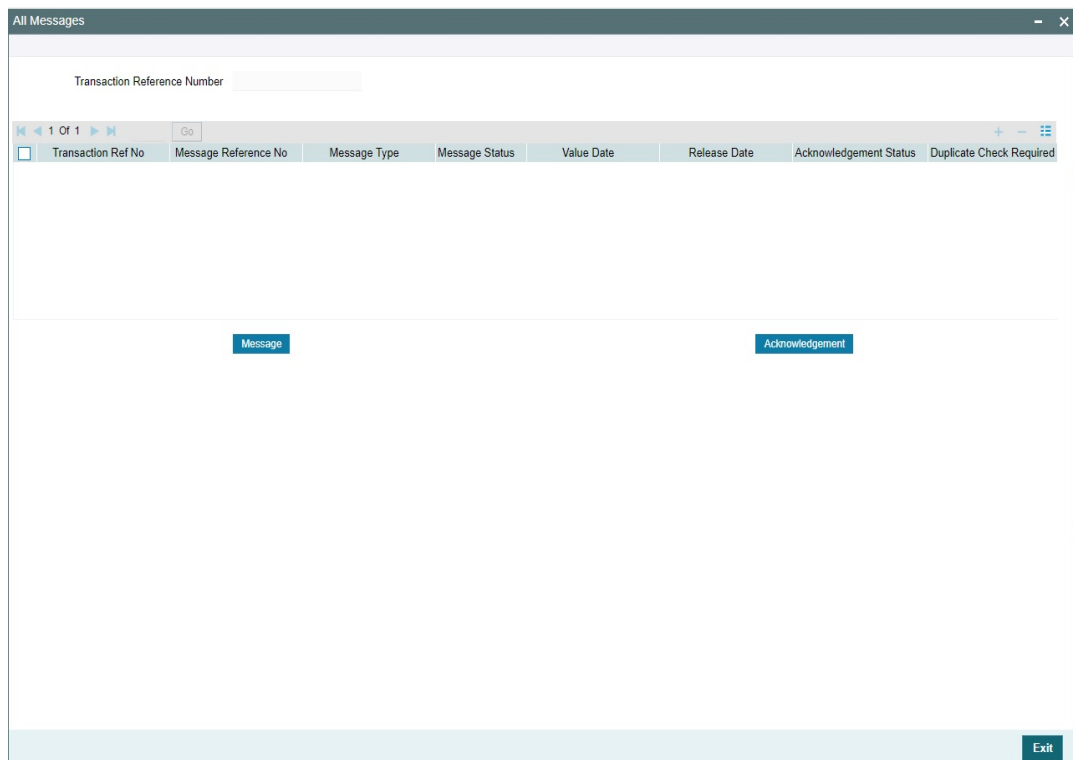
The system displays the Offset Amount being debited or credited.

**Offset Netting**

The system displays if the Offset Netting is required.

**3.1.2.7 All Messages Tab**

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





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

- Transaction Ref No
- Message Reference No
- Message Type
- Message Status
- Value Date
- Release Date
- Acknowledgement Status
- Duplicate Check Required
- Duplicate Status
- Direction

---

**Note**

You can click 'Message' button from the 'All Messages' sub screen to view generated camt.059.001.04 message.

---

### 3.1.2.8 India RTGS Outbound Transaction View Summary

You can invoke “India RTGS Outbound Transaction View Summary” screen by typing ‘PLSOVIEW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button..

The screenshot shows the 'View Summary' application window. At the top, there is a search bar with 'Search', 'Advanced Search', 'Reset', and 'Clear All' options. Below the search bar is a 'Case Sensitive' checkbox. The main area contains a search form with various fields for filtering transactions. The fields are arranged in three columns. The first column includes Source Code, Transaction Reference Number, Booking Date, Activation Date, Transfer Type, IFSC Code, Queue Code, Sanction Seizure, and Credit Confirmation Status. The second column includes Network Code, Transaction ID, Value Date, Transfer Currency, Debtor Account Number, Beneficiary Account number, Authorization Status, and Prefunded Payments. The third column includes Transaction Branch, Source Reference Number, Requested Execution Date, Transfer Amount, Debtor Account Type, Beneficiary Account Type, Transaction Status, Customer Number, and File Reference Number. Below the search form is a table with 15 records per page. The table has columns for Source Code, Network Code, Transaction Branch, Transaction Reference Number, Transaction ID, Source Reference Number, Booking Date, Value Date, Requested Execution Date, Activation Date, Transfer Currency, Transfer Amount, and Transfer Type. The table is currently empty. 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:

- Source Code
- Transfer Type
- Network Code
- Debtor Account Number
- Transaction Branch
- Debtor Account Type
- Transaction Reference Number
- IFSC Code
- Transaction ID
- Beneficiary Account Number
- Source Reference Number
- Beneficiary Account Type
- Booking Date
- Queue Code

- Instruction Date
- Authorization Status
- Activation Date
- Transaction Status
- Transaction Currency
- Sanction Seizure
- Transfer Amount
- Prefunded Payments
- Customer No
- Credit Confirmation Status
- Message ID
- File Reference Number

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

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

### **3.1.3 India RTGS Outbound Transaction Booking via Upload**

#### **3.1.3.1 Single Payment Service**

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

#### **3.1.3.2 C2B File upload**

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

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

## **3.2 RTGS Outbound Payments Processing**

### **3.2.1 India RTGS Outbound Payment Validations**

The following processing changes are covered as part of the initial validations, while saving the transaction:

- Beneficiary ID Validations
- Mandatory Fields / Referential data checks
- Debtor Account Branch IFSC Check
- Validation of Debtor Account Type

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

- Business Override checks and Exception Queue
- Network Validations and Special Character Replacement
- Authorization Limits Check
- Processing Cutoff Check
- Network cutoff over check/ Release Limit Check
- Accounting
- Messaging
- Future Value Transaction Processing
- Branch Holiday Parameter

### **3.2.1.1 Beneficiary ID**

- System validates the beneficiary ID provided and populates Beneficiary details.
- System validates the Beneficiary Account and Beneficiary Name values only when the Transfer Type is 'Customer Transfer'.
- Beneficiary Address Details maintained on Beneficiary Registration Detailed (PMDBENRN) screen.
- When the user selects a valid Beneficiary ID while initiating Outbound payment, the Beneficiary Address Details are auto-populated to the 'Creditor Additional Details' section on the 'Additional Details' tab of the RTGS Outgoing Payment Transaction Input Detailed (PLDOTONL) screen.
- The address details fields are still enabled for any edition even after the system defaults the address details.
- The 'Creditor Additional Details' fields remain enabled for edition if the beneficiary ID is not selected.
- Beneficiary Address Details are auto-populated to RTGS Outbound Payment View (PLDOVIEW) screens when the 'SSI\_LABEL' tag in SPS Service contains valid Beneficiary ID maintained in the system.

### **3.2.1.2 Mandatory Fields / Referential data checks**

- Validation is available to check the transfer type (Customer Transfer, Bank Transfer, Bank Transfer Own A/c) is chosen.
- Validation is done on the transfer amount to check if it is within the Min-Max Transaction limit and Per day limit defined for the Network, as maintained in Network Preferences (Function ID: PMDNFTPF). In case of validation failure, transaction is rejected.
- Validation is available to verify whether the IFSC Code is valid or not as maintained in Local Payment Bank Directory (STDBKMNT). In case of validation failure, transaction is rejected.

### **3.2.1.3 Debtor Account Branch IFSC Check**

- This is derived based on the Branch code and Bank Code (mapped to IFSC Code) combination (STDBKMNT) if available and populated in pacs.008/pacs.009 for Debtor Agent field.
- If Debtor account branch IFSC (: Debtor Agent) could not be derived, outgoing transaction moves to process exception (PE) queue.
- System does the validation for the debtor account type if it is NRE/NRO.

- If the debtor account type is NRE, then the sender to receiver information Line 1 (Unstructured) automatically populates the codeword 'NRE' and from the second line with static text as “Sender is NRE. Please ensure compliance to RBI/FEMA regulation before applying funds”.
- When the user clicks the 'Enrich/Save' button, the system checks for the following NRE account type validations:
  - If you select Beneficiary Account Type 'NRE' (40), then you must select Debtor Account Type also 'NRE' (40). Else system rejects the transaction with an error message PTTXP-018 'If Beneficiary Account Type is NRE, then Debtor Account Type must be NRE.'
  - If you select Debtor Account Type 'NRE' (40), then you can select Beneficiary Account Type as any account from drop-down lists, such as Savings Bank (10), Current Account (11), Cash Credit (13), Loan Account (14), Overdraft (12), NRE (40), and Credit Card (52).
- The system checks the Account Type Value present in the incoming channel requests for Debtor Account Type and Beneficiary Account Type.
- If the user selects any value other than the LOV available for Debtor Account Type and Beneficiary Account Type, the system rejects the transaction.
- The Beneficiary Account Type field is optional. The system checks the Account Type restrictions validations for Beneficiary Account Type, only when Beneficiary Account Type value is present.

#### **3.2.1.4 LEI Validation**

##### **Debtor LEI**

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

##### **Beneficiary LEI**

- The Beneficiary LEI field is optional. If the user inputs a value, then the system checks the length of the value. If the length is less than 20 characters, the system displays the error.

##### **LEI Validation Failure**

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

### **3.2.1.5 Business Override checks and Exception Queue**

This is applicable for RTGS transfers as per current functionality.

### **3.2.1.6 Network Validations and Special Character Replacement**

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

### **3.2.1.7 Authorization Limit Check**

Two levels of Authorization limit check are done before the process cutover check.

### **3.2.1.8 Processing Cut-off Check**

- Processing cut-off time check is done only for 'Outbound -Customer Transfer' types.
- Processing cut-off time check is not applicable for Transfer Types 'Interbank', 'Own Account Transfer' of 'Outbound' transaction type.

### **3.2.1.9 Intra Bank Transfer Check**

For Intra Bank Transfer Check the system checks the following:

- System checks if the beneficiary bank IFSC code is of the same bank branch. A 'Branch' record is present in the screen Branch IFSC Code Mapping 'PMDIFSBR' for the given IFSC Code.
- If a record is found in screen Branch IFSC Code Mapping 'PMDIFSBR' for the given IFSC Code, then the system checks the following:
  - If the Intra Bank Transfer flag is 'N' the system gives an error message.
  - If the 'Intra Bank Transfer' flag is 'Y' the system allows to process as 'Outbound RTGS payment'.

### **3.2.1.10 FX Limit check**

FX Limit check is not applicable for RTGS outbound payments.

### **3.2.1.11 Date Derivation**

- If 'Requested Execution Date' is not given or is less than the Network System Date value in India Payments Network System Dates Detailed (PMDNWSDT) for the RTGS network code, the system defaults the Network System Date as 'Requested Execution Date'.
- If 'Requested Execution Date' is given same as the Network System Date, the Network Cutoff check is done and the system refers to the Network Cutoff time maintained in Network Maintenance (PMDNWMNT).
  - For Customer Transfer transactions, the values referred are the 'Cutoff Hour / Cutoff Minute'.

- For Bank Transfer / Bank Transfer Own A/C transactions, the values referred are 'Interbank Cutoff Hour' / 'Interbank Cutoff Minute'.
- If 'Requested Execution Date' given is more than Network System Date, the next working date from the Network Holiday calendar is picked up and the system defaults as 'Value Date' of the transaction.

### 3.2.1.12 **Network Cut-off over Check/Release Limit Check**

- This stage is modified to include Release Limit check if the transfer amount is more than the Release Limit maintained.
- Available actions for this check are - Cancel, Carry forward, Release.
- Network cut-off check is done only for 'Customer Transfer' types as per existing functionality.
- Interbank Cutoff Time check is done for 'Bank Transfer' and 'Bank Transfer Own account' types.
- If the Network Cut-off time is passed, the system refers 'Network Cut-off Extended' field value in India Payments Network System Dates (PMDNWSDT) screen:
  - If the value is 'No', the transaction moves to Future Valued or Warehouse Queue (PQSFUVAQ). Before moving the transaction to Warehouse Queue, the ECA Reversal Request is generated and sent out if ECA was applicable for that transaction.
  - If the value is 'Yes', the transaction is processed further (Network cut-off time not passed).
- If the Network Cut-off is not passed, the system refers 'EOD Received' field value in India Payments Network System Dates (PMDNWSDT) screen.
  - If the value is 'Yes', the transaction moves to Future Valued or Warehouse Queue (PQSFUVAQ). Before moving the transaction to Warehouse Queue, the ECA Reversal Request is generated and sent out if ECA was applicable for that transaction.
  - If the value is 'No', the transaction is processed further (Network cut-off time not passed)

### 3.2.1.13 **Accounting**

Accounting handoff is done post the above step.

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

Following entries are posted for the transaction booked:

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

### **3.2.1.14 Dispatch Accounting**

Dispatch accounting is not applicable for RTGS outbound payments.

### **3.2.1.15 Messaging**

- Based on the transfer type, pacs.008.001.03/ pacs.009.001.03 messages are generated for the RTGS transaction and sent to the network.
- Beneficiary bank HO IFSC maintained in India RTGS HO IFSC Maintenance (PLDHOIFS) is referred during message generation.
- During India RTGS outbound payment transaction processing and message generation, system checks the Beneficiary Bank IFSC Code value at the transaction input stage (PLDOTONL) only for the first four letters of the IFSC Code and using which system derives the corresponding Beneficiary Bank RTGS HO IFSC code based on the mapping done in this screen India RTGS HO IFSC Maintenance (PLDHOIFS).
- System populates the derived Beneficiary Bank RTGS HO IFSC in the tags <InstdAgt><MmblId> of the pacs.008, pacs.009 messages.

### **3.2.1.16 Notifications**

Following notifications are triggered, for the RTGS payment transaction initiated:

- Debit Notification to Remitter for outbound payment.
- Notification for outbound payment individual requests received on transaction booking (This is applicable for future dated transactions only).

### **3.2.1.17 Credit Confirmation Matching Processing**

The system performs following processing for India RTGS outbound customer transfer payment transaction (pacs.008.001.03):

- The system updates 'Credit Confirmation Status' to 'Pending' on generation of outbound message pacs.008.001.03.
- Credit acknowledgement message camt.059.001.04 received and successfully matched (or unmatched) is available to view from India RTGS Inbound message browser (PLSINBRW).
- On receipt and successful matching of inbound Credit acknowledgement message camt.059.001.04 to the original outbound India RTGS payment, system updates 'Credit Confirmation Status' to 'Confirmed'.
- Credit acknowledgement message camt.059.001.04 received will be available to view from 'All Messages' sub screen of India RTGS Outbound Transaction View (PLDOVIEW).

### **3.2.1.18 Future Valued Transaction Processing**

Future Values Transaction Processing logic is as per existing functionality:

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

### **3.2.1.19 Branch Holiday Parameter**

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



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

### **3.2.2 Prefunded Payments Processing**

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

#### **LEI Validation Failure**

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

#### **Sender To Receiver Information**

##### **Debtor LEI**

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

##### **Beneficiary LEI**

- The Beneficiary LEI field is optional. If the user inputs a value, then the system checks the length of the value. If the length is less than 20 characters, the system displays the error.

##### **Sender To Receiver Information 3-4**

- At the RTGS payment type product processor level, system performs the below field length validation for the fields Sender To Receiver Information 3-4. If the below condition is matched, then that particular transaction is moved to Repair queue for user action.
  - Condition: (The Entered Characters: xxx) Is exceeding the Maximum length Allowed 35.

## 3.3 RTGS Message Browser

### 3.3.1 India RTGS Outbound Message Browser

You can view all the outbound RTGS messages such as - pacs.008, pacs.009, pacs.004, and camt.059 generated in this screen.

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

RTGS Outbound Message Browser

Search Advanced Search Reset Clear All

Case Sensitive

Message Reference Number Transaction Reference No

Message Date dd-MMM-yyyy Message Type

Message Status

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

Message Reference Number	Transaction Reference No	Message Date	Message Type	Message Status	ACK/NAK Type	Response Code

View Message | View Transaction

Exit

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

- Message Reference Number
- Transaction Reference Number
- Message Date
- Message Type
- Message Status

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

#### **View Message**

Select a record and click on 'View Message' button to view the message details. You can view the pacs.008, pacs.009, pacs.009 OAT, pacs.004, and camt.059 message details here. The system displays the following details with the respective fields.

- Message Reference Number
- Transaction Reference Number
- Message

### View Transaction

Select a record and click on 'View Transaction' to view the complete transaction details. You can view the details of pacs.008,pacs.009, pacs.009 OAT, and camt.059 messages in the detailed view screen.

View Detailed screen (PLDOVIEW) is launched on clicking 'View Transaction'.

## 3.4 RTGS Acknowledgement Processing

### 3.4.1 ADMI.004.001.01 Messages Processing

MX admi.004.001.01 SystemEventNotificationV01 messages are sent to notify the occurrence of an event in a central system.

The system supports processing of below event codes in the ADMI.004.001.03 messages:

Message Definition Identifier	Message Description
F20	This is an acknowledgement message from SFMS.
F22	This is the non-delivery warning message sent by SFMS to CBS.
F23	This is the delivery notification message sent by SFMS to CBS.
F25	This is a Negative acknowledge message from SFMS. If this message is received then system will reverse the corresponding outgoing payment contract.
F27	This is an acknowledgment message from Bank API (IDRBT/RBI). A. If this message is Negative Acknowledgment then the corresponding transaction is reversed  B. If this message is Positive Acknowledgment then the ACK of original transaction is updated.

#### Processing Steps:

##### ACK Processing:

On receipt of incoming admi.004.001.01 messages from SFMS, system parses the message and process. The parent transaction is fetched based on following matching fields:

- Matching:
  - The field <BizMsgIdr> in the incoming admi.004.001.01 message is matched against the field <BizMsgIdr> in the Business Application Header of original outgoing payment message sent pacs.008.001.03/pacs.009.001.03
- Message Status Update: If matched,
  - Then, system identifies the event code based on the below field in the incoming admi.004.001.01 message
  - <EvtCd> - This field identifies the type of system event notification. This field can be F20, F27.

- If the <EvtCd> is 'F27', then, system checks the field '<EvtParam>'.Based on the Bank API Response code for the positive ack – ACK status gets updated.

### **NAK Processing:**

On receipt of incoming adm.004.001.01 messages from SFMS, system parses the message and process. The parent transaction is fetched, based on following matching fields:

- Matching:
  - The field <BizMsgldr> in the incoming adm.004.001.01 message is matched against the field <BizMsgldr> in the Business Application Header of original outgoing payment message sent pacs.008.001.03/pacs.009.001.03
- Reversal of Original Payment and NAK Status Update: If matched,
  - Then, system identifies the event code based on the below field in the incoming adm.004.001.01 message
  - <EvtCd> - This field identifies the type of system event notification. This field can be F25, F27.
  - If the <EvtCd> is 'F25', system reverses the corresponding outgoing payment transaction.
  - If the <EvtCd> is 'F27', then the system checks the field '<EvtParam>'.
  - If this 'Bank API Response Code' field is Negative Acknowledgement, system reverses the corresponding outgoing payment transaction
  - System creates return reference in case of reversals and Sanction Check checks are performed before accounting handoff for the reversal. However, Charges are not reversed
  - The system generates notification event 'PAYMENT\_REVERSED' as part of the outbound transaction reversal processing.
  - Below mentioned is the accounting entry posting of the Inbound negative acknowledgement message processing:

### **Debit Liquidation Entries**

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

### **Credit Liquidation Entries**

Event Code	Amount_ Tag	Account	Transaction Date	Value Date	DRCR	TXN_CC Y	TXN_A MOUNT
------------	-------------	---------	------------------	------------	------	----------	-------------

CRLQ	TFR_AMOUNT	Customer	NAK Processing Date	Reversal Processing Date	CR	Account Currency	Debit Amount
CRLQ	TFR_AMOUNT	Intermediary GL	NAK Processing Date	Reversal Processing Date	DR	Transfer Currency	Transfer Amount

## 4. RTGS Inbound Transaction Input

### 4.1 RTGS Inbound Payments

This chapter contains the following sections:

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

#### 4.1.1 India RTGS Inbound Payments Transaction Input

Inbound Payment transaction gets automatically created from the pacs.008.001.03/ pacs.009.001.03 incoming message received from the RBI Clearing. The transfer type can be Customer Transfer/Bank Transfer/ Bank Transfer Own Account.

For any transaction entered from this screen, payment type is considered as 'RTGS' and transaction type as 'Incoming'.

You can invoke 'RTGS Inbound Payment Input Detailed' screen by typing 'PLDITONL' 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 displays the 'RTGS Inbound Payment Input Detailed' application window. At the top, there is a 'New' button and an 'Enter Query' field. The main form area is organized into several sections:

- Transaction Details:** Includes fields for Transaction Branch, Host Code, Source Code, Network Code, Transfer Type (dropdown), Transaction Reference, Incoming Message ID, Sender Transaction ID, Sender End to End ID, and Sender Instruction ID.
- Creditor Details:** Includes Beneficiary Account Number, Beneficiary Account Type (dropdown), and Beneficiary Name.
- Debtor Details:** Includes Debtor Account Number, Debtor Account Type (dropdown), IFSC Code, and Debtor Name.
- Payment Details:** Includes Transfer Currency (set to INR), Transfer Amount, Booking Date, Instruction Date, Activation Date, Credit Value Date, Debit Value Date, Instruction Priority (dropdown, set to High), and Charge Bearer (dropdown, set to DEBT). There is an 'Enrich' button below these fields.

At the bottom of the window, there is a status bar with fields for Maker ID, Checker ID, Authorization Status, Maker Date Stamp, and Checker Date Stamp, along with an 'Exit' button.

#### Operations supported for Inbound Transaction

- **New**
  - This option enables to create a new transaction as described above. The transaction reference number is generated based on format specified in this document.

- **Delete**
  - This enables the user to delete unauthorized transactions from the system.
  - If a transaction has been authorized at least once, deletion of the transaction is not allowed.
  - After the transaction has been reversed and authorized, it is not possible to do further operations on the transaction.
- **Copy**
  - This option enables copying an existing transaction details to create a new transaction. New Transaction reference number will be generated for the new transaction.
  - All details of copied (existing) transaction are retained in the new transaction created.

You can specify the following fields:

**Transaction Branch code**

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

**Host code**

The system defaults the host code of transaction branch.

**Source Code**

Select the Source Code via which the payment request is received from the list of values. All the source codes created in the host are listed here.

**Network Code**

You can select the required network. All open and authorized networks for a transaction and transfer type are listed.

**Transfer Type**

Select the required type of transfer.

- Customer Transfer
- Bank Transfer
- Bank Transfer own account

**Transaction Reference number**

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

**Incoming Message ID**

Specify the Incoming Message ID if any.

**Sender Transaction ID**

Specify the Sender Transaction ID if any.

**Sender End to End ID**

Specify the Sender End to End ID if any.

**Sender Instruction ID**

The system defaults the Transaction Reference number. However, you can modify the same.

## 4.1.1.1 Main Tab

The screenshot shows the Oracle Main Tab interface for a payment transaction. The interface is divided into several sections:

- Creditor Details:** Beneficiary Account Number, Beneficiary Account Type (dropdown), Beneficiary Name.
- Debtor Details:** Debtor Account Number, Debtor Account Type (dropdown), IFSC Code, Debtor Name.
- Payment Details:** Transfer Currency \* INR, Transfer Amount \*, Booking Date (ds-MMM-yyyy), Instruction Date \* (ds-MMM-yyyy), Activation Date (ds-MMM-yyyy), Credit Value Date (ds-MMM-yyyy), Debit Value Date (ds-MMM-yyyy), Enrich button.
- Instruction Priority:** High (dropdown).
- Charge Bearer:** DEBT (dropdown).
- Status Bar:** UDF | MIS, Maker ID, Maker Date Stamp, Checker ID, Checker Date Stamp, Authorization Status, Exit button.

Specify the following details

### **Creditor Details**

#### **Beneficiary Account Number**

Specify the Beneficiary account number. Alternatively, you can select the Beneficiary account number from the option list. The list displays all open and authorized accounts.

#### **Beneficiary Account Type**

Select the Beneficiary Account type from the list of values displayed. Following are the options listed:

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

#### **Beneficiary Name**

System defaults the Debtor Name of the account selected.

### **Debtor Details**

#### **Debtor Account Number**

Specify the debit account number.

#### **Debtor Account Type**

Select the Debtor Account type from the list of values displayed. Following are the options listed:

- Savings Bank
- Current Account
- Cash Credit
- Loan Account
- Overdraft



- NRE

**IFSC Code**

Specify the IFSC code of the Debtor

**Debtor Name**

System defaults the Debtor Name of the account selected

**Payment Details****Transfer Currency**

System defaults the currency as INR. Only INR is allowed for RTGS India Payments Booking Date.

**Transfer Amount**

Specify the Transfer amount.

**Booking Date**

The system defaults the booking date as application server date.

**Instruction Date**

The system defaults this date as application server date and the payment will be processed on the Instruction Date.

User can modify the date to a future date, if required. Back valued payments will not be allowed. Instruction date will be validated for network holidays maintained and error message will be thrown. User will be forced to change the instruction date to a working date for the network.

**Activation Date**

The system defaults the activation date same as application server date.

**Credit Value Date**

The system would derive the credit value date as part of transaction processing. This field will be disabled for user input.

**Debit Value Date**

The system would derive the debit value date as part of transaction processing. This field will be disabled for user input.

**Instruction Priority**

Instruction priority is maintained here. Allowed values are High, Normal. System defaults the value as 'High'.

**Charge Bearer**

For RTGS, charges bearer information is maintained here. Allowed values are CRED/DEBT/SHAR/SLEV. System defaults the value as 'DEBT'.

### 4.1.1.2 Additional Tab

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

The screenshot shows the 'Additional Details' tab with the following fields:

- Creditor Additional Details:** Address Line 1, Address Line 2, Address Line 3, Address Line 4.
- Debtor Additional Details:** Address Line 1, Address Line 2, Address Line 3, Address Line 4.
- Remittance Information(Unstructured):** Information 1, Information 2, Information 3, Information 4.
- Instruction Information Details:** Instruction Code (dropdown menu showing 'PHOB'), Instruction Code Information, Category Purpose Code (dropdown menu showing 'Cash'), Settlement Method (dropdown menu showing 'CLRG').

At the bottom, the status bar includes: UDF | MIS, Maker ID, Maker Date Stamp, Checker ID, Checker Date Stamp, Authorization Status, and a Cancel button.

You can capture the address details of debtor/creditor and remittance information from the sender to receiver. These fields gets updated with values from the Inbound payment message.

For details pertaining to fields, please refer to section 2.3.1.2 Additional details Tab.

### 4.1.1.3 Pricing Tab

This tab displays the pricing details of the charges computed by system based on the transaction attributes in the Main tab..

The screenshot shows the 'Pricing' tab with the following table structure:

Component Name	Pricing Currency	Amount	Waived	Debit Currency	Debit Amount

At the bottom, the status bar includes: UDF | MIS, Maker ID, Maker Date Stamp, Checker ID, Checker Date Stamp, Authorization Status, and an Exit button.

The below mentioned attributes are available in the Pricing tab:

#### **Pricing Component**

Displays the Name of the pricing component applicable for the transaction.

#### **Pricing Currency**

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

### **Pricing Amount**

Displays the charge amount calculated for each pricing component.

### **Waived**

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

### **Debit currency**

Displays the currency in which the charge amount is debited for the pricing component.

### **Debit amount**

Displays the amount in debit currency to be debited.

#### **4.1.1.4 UDF button**

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

The screenshot shows a software window titled "UDF View". At the top, there is a text input field labeled "Enter Query". Below this is another input field labeled "Transaction Reference Number \*". A section titled "Fields" contains a table with two columns: "Field Label \*" and "Field Value". The table is currently empty. At the bottom right of the window, there is a blue button labeled "Exit".

You can specify user defined fields for each transaction.

#### **4.1.1.5 MIS button**

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

The screenshot shows a software window titled "MIS Details". At the top, there is a text input field labeled "Transaction Reference Number \*". To its right is a "MIS Group" dropdown menu with a "Default" button. Below these are two columns: "Transaction MIS" and "Composite MIS", each with multiple rows of input fields. At the bottom right of the window, there are two buttons: "Ok" and "Exit".

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

#### 4.1.1.6 Saving of Inbound Transaction

The system performs the mandatory field checks and the transaction validations, as mentioned below, during the save of RTGS Inbound payment transaction.

If any of the transaction validation fails, transaction will be rejected with proper error code.

For transaction created through upload of file or message, the transaction will be moved to repair queue.

#### 4.1.1.7 India RTGS Inbound Payments Input Summary

You can invoke “India RTGS Inbound Payments Input Summary” screen by typing ‘PLSITONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot displays the 'RTGS Inbound Payments Transaction Input Summary' application window. At the top, there is a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below this is a 'Case Sensitive' checkbox. The main area contains a search form with the following fields: Transaction Reference, Source Reference, Source Code, Booking Date (with a date picker), Customer No, Debtor Account Number, Transfer Type (dropdown), Sender Instruction ID, Network Code, Transaction Branch, Instruction Date (with a date picker), Beneficiary Account Number, and Authorization Status (dropdown). Below the form is a table with columns: Transaction Reference, Sender Instruction ID, Source Reference, Network Code, Source Code, Transaction Branch, Booking Date, Instruction Date, Customer No, and Beneficiary. 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:

- Transaction Reference
- Sender Instruction ID
- Source Reference
- Network Code
- Source Code
- Transaction Branch
- Booking Date
- Instruction Date
- Customer No
- Beneficiary Account Number
- Debit Account Number
- Authorization Status
- Transfer Type

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

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

## 4.1.2 India RTGS Inbound Payment View

You can view the RTGS Inbound transaction in this screen.

You can invoke "India RTGS Inbound Payments" screen by typing 'PLDIVIEW' 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, Additional Details and Pricing tabs user can also view the Status details for the following:
  - External System Status
  - Transaction Status
  - Pending Queue Details
- Click Execute Query to populate the details of the transaction in the Inbound India RTGS Payments View screen.

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

---

## Note

The system generates Message type 'CREDIT\_ADVICE' on credit to beneficiary account. This generation happens based on the 'Customer Advice Preference' (PMDCSADV) screen maintained per account & network combination.

---

### 4.1.2.1 Exceptions Tab

You can view the Return/Reject details and its references, if available in the Exception tab for the specified Transaction Reference Number. Click on the 'Exceptions Tab' to view the Return/Reject references.

Main | Additional Details | Pricing | **Exception**

Return Reference \_\_\_\_\_  
Return Date \_\_\_\_\_  
Return Reason Code \_\_\_\_\_  
Return Reason \_\_\_\_\_  
Returned Amount \_\_\_\_\_  
Originator Name \_\_\_\_\_  
Originator Bank \_\_\_\_\_

Network Reject Details

Reject Reference \_\_\_\_\_  
Reject Date \_\_\_\_\_  
Reject Code \_\_\_\_\_

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

Maker ID                      Checker ID                      Authorization Status  
Maker Date Stamp              Checker Date Stamp              **Exit**

#### 4.1.2.2 View Queue Action Log

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

View Queue Action Log

Enter Query

Transaction Reference Number  Network Code

1 Of 1 Go

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

View Request Message View Response Message

Exit

Following details are displayed:

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

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

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

- Sanction screening

- External Account Check
- External price fetch
- Accounting system

### 4.1.2.3 **UDF button**

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

You can specify user defined fields for each transaction.

### 4.1.2.4 **MIS button**

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

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



#### 4.1.2.5 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.

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

Following details are displayed:

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

### 4.1.2.6 Accounting Entries

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

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

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

#### **Transaction Reference Number**

Displays the Transaction reference number.

#### **Event Code**

Displays the Accounting event code.

#### **Account**

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

#### **Account Branch**

The system displays the account branch.

#### **TRN Code**

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

#### **Dr/Cr.**

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

#### **Amount Tag**

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

#### **Account Currency**

The system displays the transaction account currency.

### **Transaction Amount**

The system displays the transaction amount being debited/credited.

### **Netting**

The system displays if Netting of accounting entries is required.

### **Offset Account**

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

### **Offset Account Branch**

The system displays the Offset Account Branch.

### **Offset TRN Code**

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

### **Offset Amount Tag**

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

### **Offset Currency**

The system displays the Offset Amount Currency.

### **Offset Amount**

The system displays the Offset Amount being debited or credited.

### **Offset Netting**

The system displays if the Offset Netting is required.

## **4.1.2.7 All Messages Tab**

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

Transaction Ref No	Message Reference No	Message Type	Message Status	Value Date	Release Date	Acknowledgement Status	Duplicate C
--------------------	----------------------	--------------	----------------	------------	--------------	------------------------	-------------

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

- Transaction Ref No
- Message Reference No
- Message Type

- Message Status
- Value Date
- Release Date
- Acknowledgement Status
- Duplicate Check Required
- Duplicate Status
- Direction

---

**Note**

You can click 'Message' button from the 'All Messages' sub screen to view generated camt.059.001.04 message.

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#### 4.1.2.8 India RTGS Inbound Payment View Summary

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

The screenshot shows the 'View Summary' application window. At the top, there are search options: 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below this is a search form with the following fields:

- Source Code (with a magnifying glass icon)
- Network Code (with a magnifying glass icon)
- Transaction Branch (with a magnifying glass icon)
- Transaction Reference (with a magnifying glass icon)
- Sender Transaction ID (with a magnifying glass icon)
- Sender End to End ID (with a magnifying glass icon)
- Booking Date (format: dd-MMM-yyyy, with a calendar icon)
- Instruction Date (format: dd-MMM-yyyy, with a calendar icon)
- Activation Date (format: dd-MMM-yyyy, with a calendar icon)
- Transfer Currency (with a magnifying glass icon)
- Transfer Amount (with a magnifying glass icon)
- Transfer Type (dropdown menu)
- Debtor Account Number (with a magnifying glass icon)
- Debtor Account Type (dropdown menu)
- IFSC Code (with a magnifying glass icon)
- Beneficiary Account number (with a magnifying glass icon)
- Beneficiary Account Type (dropdown menu)
- Queue Code (dropdown menu)
- Authorization Status (dropdown menu)
- Transaction Status (dropdown menu)
- Sanction Seizure (dropdown menu)
- Message Id (with a magnifying glass icon)

Below the search form is a table with the following columns: Source Code, Network Code, Transaction Branch, Transaction Reference, Sender Transaction ID, Sender End to End ID, Booking Date, Instruction Date, Activation Date, Transfer Currency, Transfer Amount, Transfer Type, and Debit. The table currently shows 1 record per page, 1 of 1 records. There is an 'Exit' button in the bottom right corner.

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

- Source Code
- Network Code
- Transaction Branch
- Transaction Reference
- Sender Transaction ID
- Sender End to End ID

- Booking Date
- Instruction Date
- Activation Date
- Transfer Currency
- Transfer Amount
- Transfer Type
- Debtor Account Number
- Debtor Account Type
- IFSC Code
- Beneficiary Account Number
- Beneficiary Account Type
- Queue Code
- Authorization Status
- Transaction Status
- Sanction Seizure
- Message ID

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

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

## **4.2 RTGS Inbound Payments Processing**

### **4.2.1 India RTGS Inbound Payments Validations**

The incoming RTGS payments are received as pacs.008.001.03/ pacs.009.001.03 messages from RBI Clearing. The beneficiary bank has to credit the beneficiary's account within 30 minutes of receiving the funds transfer message.

System parses and processes the payments messages based on predefined processing steps.

Following Processing changes are covered as part of the process:

- Business Override Checks
- Process Exception Checks
- Network Validations
- Authorization Limit Check
- Future Valued Check
- Accounting Handoff
- SOD/EOD Message Processing

#### **4.2.1.1 Initial validations**

- RCLG accounting is not applicable for RTGS incoming payments on file upload.
- Resolution of transfer type based on pacs.008.001.03/ pacs.009.001.03 messages. The transfer type can be Customer Transfer/Bank Transfer/ Bank Transfer Own A/c.

#### 4.2.1.2 **Business Override checks**

This is applicable for RTGS transfers as per current functionality.

#### 4.2.1.3 **Process Exception checks**

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

#### 4.2.1.4 **LEI Validation**

- The system validates the Beneficiary LEI field value received in the incoming message when all below listed conditions satisfy as part of Repair Validations processing step:
  - Transaction amount is more than the LEI Threshold Amount maintained in India Payments Common Preferences (PMDNFTPF).
  - Beneficiary is a 'Non-Individual' .i.e. Customer Type is not 'Individual'.
- The incoming transaction moves to Business Override Queue (BO) when any of the below Beneficiary LEI validation fails:
  - Beneficiary LEI is not available in the incoming message.
  - Beneficiary LEI is available in the incoming message but there is no LEI captured at beneficiary customer level (no maintenance).
  - Beneficiary LEI is available in the incoming message, but the LEI captured at beneficiary customer level is different from Beneficiary LEI value received.
  - Beneficiary LEI is available in the incoming message, but the LEI captured at beneficiary customer level is expired (Expiry Date is less than value date of the transaction).
- On Approval from Business Override Queue, the transaction is processed further.

---

#### **Note**

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

#### 4.2.1.5 **Network Validations**

- Debtor/ Creditor/Bank/Additional details for a payment transaction is validated against valid characters allowed for the network. In case of Network character validation failure, transaction is moved to repair queue.
- IBAN check is not applicable for RTGS incoming payments.

#### **Non-NRE A/c to NRE A/c Payment Check:**

- System checks if the debtor's account type belongs to Non-NRE account type. If there is no code word 'NRE' found in the below tags, the debtor's account is identified as Non-NRE account,:
  - Debtor Account: (<DbtrAcct> <Typ> <Prtry>): has 'NRE' code word.
  - Remittance Information (Unstructured: <RmtInf> <Ustrd> Information Line 1): has 'NRE' code word.

- System will check the Beneficiary account type belongs to NRE account type. This is identified based on the code word 'NRE' found in the below tags:
  - Creditor Account: <CdtrAcct> <Typ> <Prtry>: has 'NRE' code word.
- If it is resolved as Non-NRE a/c type to NRE a/c type payment, the incoming payment transaction is moved to the Repair queue. Available actions in the Repair queue are
  - Repair. There is no change in the Repair processing logic.
  - Return (Note: Returns Processing can be done only from 'Repair' Queue. Return processing is explained in detail in Return of Payments section.)
- In all other account type cases, the transaction moves to the next processing stage.

#### **Validations for Repair Queue**

- System validates whether account record is open and authorized.
- Beneficiary Name Check is done. If the validation fails, the incoming payment transaction is moved to the Repair queue.
- In cases of Invalid beneficiary account or Credit to FCY account, the inbound payment transaction is moved to the Repair queue.
- If Beneficiary account branch could not be derived based on the Beneficiary branch IFSC (:Creditor Agent) from the inbound pacs.008/pacs.009 message, then it is moved to the Repair queue.

#### **4.2.1.6 Authorization limit check**

Authorization limit check, has only one Auth Limit Queue.

#### **4.2.1.7 Future Valued Check**

This is not applicable for RTGS inbound payments.

#### **4.2.1.8 FX Limit check**

FX Limit check is not applicable for RTGS inbound payments.

#### **4.2.1.9 Accounting Handoff**

Post EAC Check successful, transaction accounting and accounting handoff is done.

Following entries are posted for the transaction booked:

<b>Dr./ Cr.</b>	<b>Account</b>	<b>Value Date</b>	<b>TXN_CCY</b>
Dr.	Nostro Account	Activation Date	Account Currency
Cr.	Intermediary GL	Activation Date	Transfer ccy
Dr.	Intermediary GL	Activation Date	Transfer ccy
Cr.	Customer Account	Activation Date	Transfer ccy

#### **4.2.1.10 Notifications**

Following notification is triggered, for the RTGS payment transaction received:

- Credit Notification to Beneficiary for inbound payment

Notification is sent to the external system, by further sending it to beneficiary advising the credit.

#### **4.2.1.11 SOD/EOD Message Processing**

- The camt.054 message sends the SOD/EOD messages to banks.
- After receiving the camt.054 message, the message is logged in a separate message log table. The message is logged into the RTGS Inbound Message Browser (PLSINBRW). The 'Message Type' field value is populated as 'camt.054.001.03 SOD' for SOD message and as 'camt.054.001.03 EOD' for EOD message.

#### **4.2.1.12 Credit Confirmation Message Processing**

The system performs following processing for India RTGS inbound customer transfer payment transaction (pacs.008.001.03):

- On successful credit accounting posting to the beneficiary account of the inbound customer transfer payment, system generates credit acknowledgement message camt.059.001.04.
- Credit acknowledgement message camt.059.001.04 generated is available to view from 'All Messages' sub screen of India RTGS Inbound Transaction View (PLDIVIEW).
- Credit acknowledgement message camt.059.001.04 generated is available to view from India RTGS Outbound message browser (PLSOUTBR).

### **4.3 RTGS Message Browser**

#### **4.3.1 India RTGS Inbound Message Browser**

You can view all the Inbound RTGS messages such as pacs.008, pacs.009, admi.004, pacs.004, camt.054 SOD, camt.054 EOD, and camt.059 generated in this screen.



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

RTGS Inbound Message Browser

Search Advanced Search Reset Clear All

Case Sensitive

Generated Reference Number Message Reference Number

Received Date YYYY-MM-DD Message Type

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

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

View Message | View Transaction

Exit

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

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

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

### **View Message**

Select a record and click on 'View Message' button to view the message details. You can view the pacs.008, pacs.009, admi.004, pacs.004, camt.054 SOD, camt.054 EOD, and camt.059 message details here. System displays the following details with the respective fields.

- Message Reference Number
- Message

### **View Transaction**

Select a record and click on 'View Transaction' to view the complete transaction details. You can view the details of pacs.008, pacs.009, admi.004, pacs.004, camt.054 SOD, camt.054 EOD, and camt.059 messages in the detailed view screen.

View Detailed screen (PLDIVIEW) is launched on clicking 'View Transaction'.

### 4.3.2 India RTGS Inbound Credit Confirmation Message Status Summary

You can view the matching status (Match, Pending Match) of incoming camt.059.001.04 message received in this screen.

You can also view any unmatched credit confirmation message that are not matched based on Transaction ID i.e. UTR, of the outbound customer transfer payment through this screen.

You can invoke 'India RTGS Inbound Credit Confirmation Message Matching Status Summary' screen by typing 'PLSICRCN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Generated Reference Number	Message Reference Number	Received Date	Message Type	Received Time	Message Status	Host Code	Branch Code	Transaction ID	Original Message ID
----------------------------	--------------------------	---------------	--------------	---------------	----------------	-----------	-------------	----------------	---------------------

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

- Generated Reference Number
- Message Reference Number
- Received Date
- Message Status
- Branch Code
- Original Message ID

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

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

### 4.3.3 Camt.054 Notification Summary

You can view all the Inbound RTGS messages such as pacs.008, pacs.009, admi.004, pacs.004, camt.054 SOD, camt.054 EOD, and camt.059 generated in this screen.

You can invoke 'Camt.054 Notification Summary' screen by typing 'PLSCMT54' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Camt.054 Notification Summary

Search Advanced Search Reset Clear All

Case Sensitive

Generated Reference Number

Message Reference Number

Received Date

Message Type

Matched Status

Records per page 15 1 Of 1 Go Lock Columns 0

Generated Reference Number	Message Type	Message Reference Number	Matched Status	Received Date	Original Transaction Reference	Received Time
----------------------------	--------------	--------------------------	----------------	---------------	--------------------------------	---------------

View Message | View Transaction

Exit

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

- Generated Reference Number
- Message Reference Number
- Received Date
- Message Type
- Matched Status

You can perform following actions:

#### **View Message**

System displays the message as it is received from RBI.

#### **View Transaction**

If selected transaction is Debit or Credit, RTGS Outbound Detailed View (PLDOVIEW) / RTGS Inbound Detailed View (PLDIVIEW) screen is launched respectively.

## 5. RTGS Return Payments

### 5.1 RTGS Inbound Return Payments

This chapter contains the following sections:

- [Section 5.1.1, "India RTGS Inbound Payments: Returns Processing"](#)
- [Section 5.1.2, "India RTGS - Return of Inbound Payment"](#)

#### 5.1.1 India RTGS Inbound Payments: Returns Processing

- The Beneficiary bank must return the transaction to the originating bank within one hour of the receipt of the payment or before the end of the RTGS Business day, whichever is earlier, if it is not possible to credit the funds to the beneficiary customer's account for any valid reasons.
- The Return can be initiated for the below reasons:
  - Inward Credit to a NRE account from a Non-NRE account
  - Invalid Beneficiary account
  - Rejection/Cancellation from the Incoming Exception queues (such as Process Exception/Business Override/Repair Queue/Authorization Limit Check/ Sanction Check/Pricing Queue/EAC)
- Returns (Cancel action) can be done from any Queue where user can input the Return reason Code and Return Reason.

The below screen handles the return of RTGS inbound payments. System generates pacs.004.001.03 for the returns processed.

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

Dr./ Cr.	Account	Value Date	TXN_CCY
Dr.	Nostro Account	Return Processing Date	Account Currency

Cr.	Intermediary GL	Return Processing Date	Transfer Currency
Dr.	Intermediary GL	Return Processing Date	Transfer Currency
Cr.	Return GL	Return Processing Date	Transfer Currency

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

---

**Note**

In case of returns, incoming credit and debit happens to Return GL and reversal is also done to Return GL

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

**Debit Liquidation Entries**

Event Code	Amount_Tag	Account	Transaction Date	Value Date	DRCR	TXN_CCY	TXN_AMOUNT
DRLQ	TFR_AMOUNT	Nostro Account	Return Processing Date	Return Processing Date	DR	Transfer Currency	Transfer Amount
DRLQ	TFR_AMOUNT	Intermediary GL	Return Processing Date	Return Processing Date	CR	Transfer Currency	Transfer Amount

## Credit Liquidation Entries

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

### 5.1.2 India RTGS - Return of Inbound Payment

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

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

The screenshot displays the 'RTGS Return of Inbound Payment' application window. At the top, there are buttons for 'New' and 'Enter Query'. The main area is divided into several sections:

- Return Reference:** Includes fields for 'Return Reference', 'Return Date' (with a date mask 'dd-MMM-yyyy'), and 'Original Transaction Reference \*'.
- Transaction Branch:** Includes fields for 'Transaction Branch', 'Host Code', 'Network Code', 'Original Payment Type', and 'Original Transaction Type'.
- Return Details:** Includes fields for 'Return Reason Code \*', 'Return Reason', 'Originator Bank IFSC', 'Originator Bank', and 'Settlement Method' (with a dropdown menu showing 'CLRG').
- Original Transaction Details:** Includes fields for 'Original Message ID', 'Transaction currency', 'Transaction Amount', 'Debtor Account', 'Debtor Account Type', 'Debtor Name', 'Creditor Account', 'Creditor Account Type', 'Creditor Name', and 'Creditor Bank IFSC'.
- Network Reject Details:** Includes fields for 'Reject Reference', 'Reject Received Date', and 'Reject Code'.

At the bottom of the screen, there are fields for 'Maker ID', 'Maker Date Stamp', 'Checker ID', 'Checker Date Stamp', and an 'Authorized' dropdown menu. An 'Exit' button is located in the bottom right corner.

#### Return Reference

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

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

#### **Return Date**

The system displays the Return Date as the current date by default.

#### **Original Transaction Reference**

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

#### **Transaction Branch**

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

#### **Host Code**

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

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

- Network Code
- Original Payment Type
- Original Transaction Type

#### **Original Transaction Details**

- Original Message ID
- Transfer Currency
- Transfer Amount
- Debtor Account
- Debit Account Type
- Debtor Name
- Creditor Account
- Creditor Account Type
- Creditor Name
- Creditor Bank IFSC

#### **Return Details**

##### **Return Reason Code**

System displays the Return Reason Code as received in pacs.004 message.

##### **Return Reason**

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

##### **Originator Bank IFSC**

System displays the IFSC code of the originator of the transaction

##### **Originator Branch**

System displays the Name of the Originator Branch

##### **Originator Bank**

System displays the Originator Bank as received in the pacs.004 message.

##### **Settlement Method**

CLRG method gets defaulted. The options are COVE, INGA, INDA.

## **Network Reject Details**

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

### **Reject Reference**

System displays the Reject Reference details.

### **Reject Received Date**

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

### **Reject Code**

System displays the network reject code.

## **5.1.2.1 India RTGS Return Of Inbound Payment Summary**

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

Return Reference	Original Incoming Transaction Reference	Return Date	Return Reason	Transaction Branch	Authorized	Debtor Account Number	File Reference Number	Transaction Type
------------------	---	-------------	---------------	--------------------	------------	-----------------------	-----------------------	------------------

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

- Return Reference
- Original Inbound Transaction Reference
- Return Date
- Transaction Branch
- Debtor Account Number



- File Reference Number
- Original Transaction Type
- Original Payment Type

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

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

## 5.2 RTGS Outbound Return Payments

This chapter contains the following sections:

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

### 5.2.1 India RTGS Outbound Payments - Return Processing

- Incoming pacs.004.001.03 messages can be received as result of any outgoing payment being returned by beneficiary bank.
- The parent transaction is fetched based on following matching fields:

R-transactions	Message type	First Level Matching		Second level Matching (provided first level is successful)	
		Field No/Field Name	Original transaction field	Field No/Field Name	Original transaction field
Return of Outgoing Payments	pacs.004	OrgnlGrpInf +OrgnlMsgld  TxInf +OrgnlEndToEn dID ++OrgnlTxld	Message ID  Transaction Reference; Related Reference	TxInf ++RtrdIntrBkSttl mAmt  ++InstdAgt +++FinInstnld ++++ClrSysMmbld +++++Mmbld	Transaction Currency & Transfer Amount  Sender Branch IFSC

- On finding a parent match, a return transaction is internally created. Return reference, return date, reason code and rejection reason is stored for the returned transaction.
- EAC check is performed before accounting handoff for the reversal. There is no sanction check.
- Return accounting entries are processed with value date as return processing date. Charges applied as part of original transaction is not reversed.

- Original transaction status is updated as 'Returned'.
- Return details are captured for the original transaction and is available for view.

Following are the entries posted for the return of outbound transaction:

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

## 5.2.2 India RTGS - Return of Outbound Payment

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

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

**Return Reference Number**

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

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

**Return Date**

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

**Original Transaction Reference Number**

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

**Transaction Branch**

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

**Host Code**

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

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

- Network Code
- Original Payment Type
- Original Transaction Type

**Original Transaction Details**

- Original Message ID
- Transfer Currency
- Transfer Amount
- Debtor Account Number
- Debtor Account Type
- Debtor Name
- Creditor Account
- Creditor Name
- Creditor Bank IFSC

**Return Details****Return Reason Code**

System displays the Return Reason Code as received in pacs.004 message.

**Return Reason**

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

**Originator Bank**

System displays the Originator Banks as received in pacs.004 message.

**Originator Bank IFSC**

System displays the IFSC code of the originator of the transaction

### Settlement Method

CLRG method gets defaulted. The options are COVE, INGA, INDA.

### Network Reject Details

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

### Reject Reference

System displays the Reject Reference details.

### Reject Received Date

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

### Reject Code

System displays the network reject code.

## 5.2.2.1 India RTGS Return Of Outbound Payment Summary

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

Return Reference	Return Date	Original Incoming Transaction Reference	Host Code	Transaction Branch	Transfer Currency	Debtor Account Number	Account Currency	Debtor
------------------	-------------	---	-----------	--------------------	-------------------	-----------------------	------------------	--------

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

- Return Reference
- Original Incoming Transaction Reference Number
- Transaction Branch
- Beneficiary Name
- IFSC Code

- Originator Bank
- Reject Reference

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

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

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## 6. Function ID Glossary

### P

PLDINRTN .....	5-3	PLSINRTN .....	5-5
PLDITONL .....	4-1	PLSITONL .....	4-7
PLDIVIEW .....	4-8	PLSIVIEW .....	4-15
PLDOTONL .....	3-1	PLSOTONL .....	3-10
PLDOVIEW .....	3-11	PLSOTRTN .....	5-9
PLSCMT54 .....	4-22	PLSOUTBR ...	3-27, 4-20, 4-21
PLSICRCN .....	4-21	PLSOVIEW .....	3-19
		PMDCSADV .....	3-12, 4-9