US NACHA User Guide

Oracle Banking Payments

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ORACLE

US NACHA 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 Oracle Banking Payments. It takes you through the various stages in processing US ACH Payments.

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

1.2 Audience

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

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

1.3 Documentation Accessibility

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

1.4 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	*About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*NACHA Payments* provides information on NACHA Payments.
Chapter 3	*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

2. NACHA Payments

NACHA payments are US ACH payments managed and governed by NACHA (previously, 'National Automated Clearing House Association'). They include both Credit Transfers and Direct Debit collections. The ACH Network serves as a network for direct consumer, business, and government payments, and annually facilitates billions of payments such as Direct Deposits and Direct Payments (Collections). It is used by more than 10,000 Direct and Indirect financial institutions and numerous Third party Service providers.

The NACHA Payments module in Oracle Banking Payments has capability for end to end processing of outbound and inbound NACHA payments, right from receipt of file from customer or ACH Operator up until generation of outgoing NACHA file or posting to beneficiary accounts in case of inbound NACHA payments.

The NACHA Payments solution is designed for a depository institution who directly sends/ receives ACH files to/from ACH Operator on behalf of its own customers.

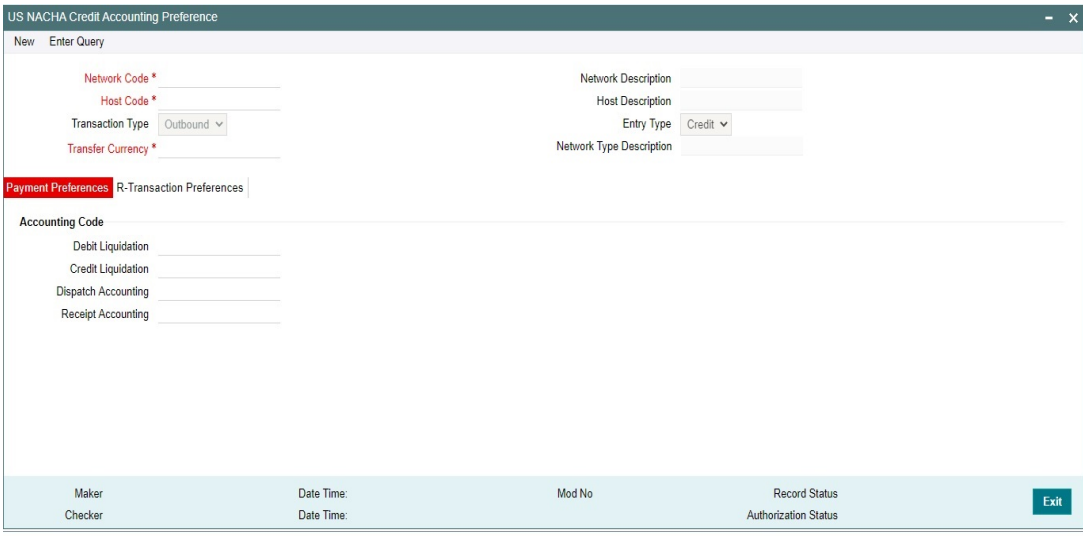
Highlights of NACHA Payments

- Credit Transfer / Direct Debit Support
- Manual Payment Initiation
- Receipt of individual payment requests from bank channels and systems
- Processing of individual transactions for SEC codes
- Credit SEC Codes Supported: CCD/CTX/CIE/PPD/WEB/ACK/ATX
- Debit SEC Codes supported: CCD/CTX/PPD/ARC/BOC/POP/WEB/TEL/ RCK/XCK/ ACK/ATX
- NACHA rule validation
- STP of individual transactions up until the Dispatch activity, comprising activities like
  - Validation, Dates resolution, Cutoff check, Sanctions check etc.
- Enabling manual intervention in case of various exceptions through specific Operations (Exception) queues
- Generation and Dispatch of outgoing NACHA file comprising Credit Transfers Transactions
- Sanctions check by interfacing with an external Sanctions screening system
- External Credit Approval Check while processing outgoing Credit transfers
- Accounting
- NACHA file generation
- Receipt and STP of Inbound ACH file from ACH network
- NOC [Notification of Change] Support
- Non-STP Rule definition for NACHA payments
- Mandate based debit authorization
- Mail advice support for NACHA payments
- System supports itemized accounting for outgoing NACHA DD

2.1 NACHA Maintenances

2.1.1 US NACHA Credit Accounting Preference

You can invoke “US NACHA Credit Accounting Preference” screen by typing the function ID ‘PNDCRPRF’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following fields:

Network Code

You can select the appropriate NACHA network Code from the list.

Network Code Description

This field gets defaulted on Network Code selected.

Network Type Description

This field gets defaulted on Network Code selected.

Host Code

System Defaults with Host Code to which the Logged in Branch is associated.

Host Code Description

This field gets defaulted on Host Code selected.

Transaction Type

Select the Transaction Type from the drop-down list:

- Outbound
- Inbound

Entry Type

This field gets defaulted to “Credit”, to indicate that the transaction is NACHA Credit transfer.

Transfer Currency

Specify the Transfer Currency in USD.

2.1.1.1 Payment Preferences

Accounting Codes

Debit Liquidation

Specify the template for Debit Liquidation from the list of available accounting templates. You can select the template from the option list. The list displays all the accounting templates maintained in the system.

Credit Liquidation

Specify the template for Credit Liquidation.

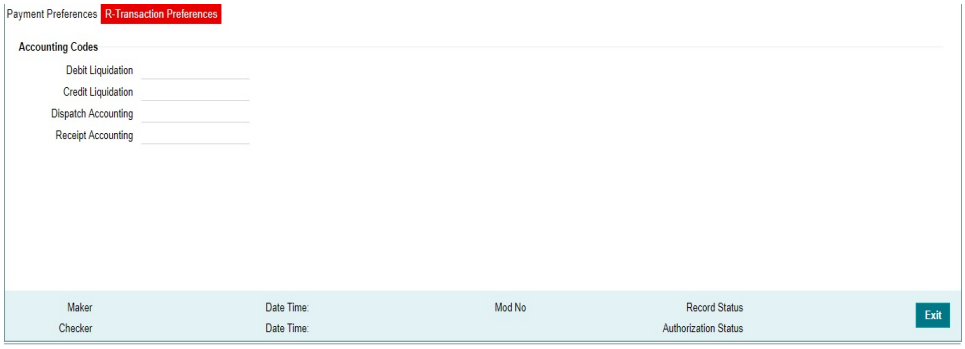
Dispatch Accounting

The system populates the Account Currency.

Receipt Accounting

The system populates the Originator's name.

2.1.1.2 R-transaction Preferences



Accounting Codes

Debit Liquidation

Specify the template for Debit Liquidation from the list of available accounting templates. You can select the template from the option list. The list displays all the accounting templates maintained in the system.

Credit Liquidation

Specify the template for Credit Liquidation.

Dispatch Accounting

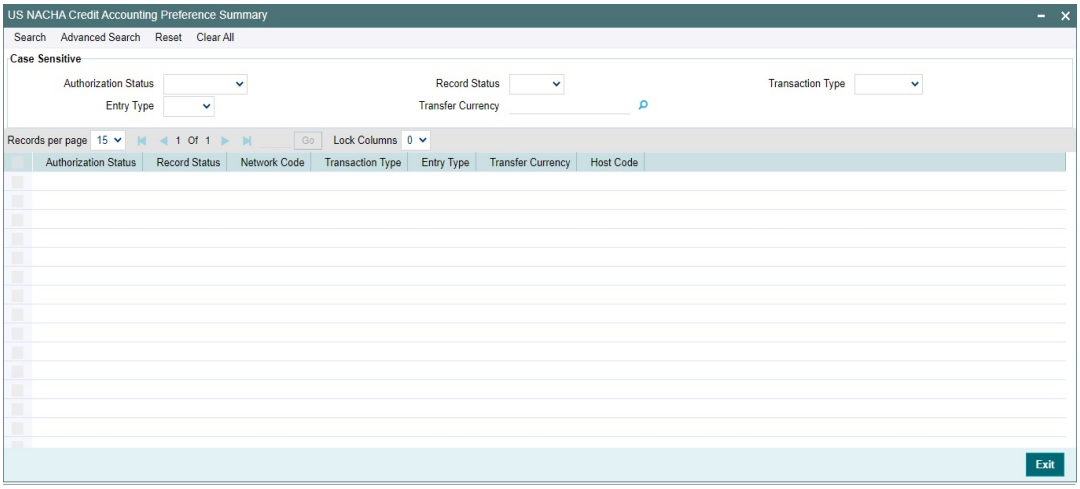
The system populates the Account Currency.

Receipt Accounting

The system populates the Originator's name.

2.1.1.3 US NACHA Credit Accounting Preference Summary

You can invoke “US NACHA Credit Accounting Preference Summary” screen by typing ‘PNSCRPRF’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

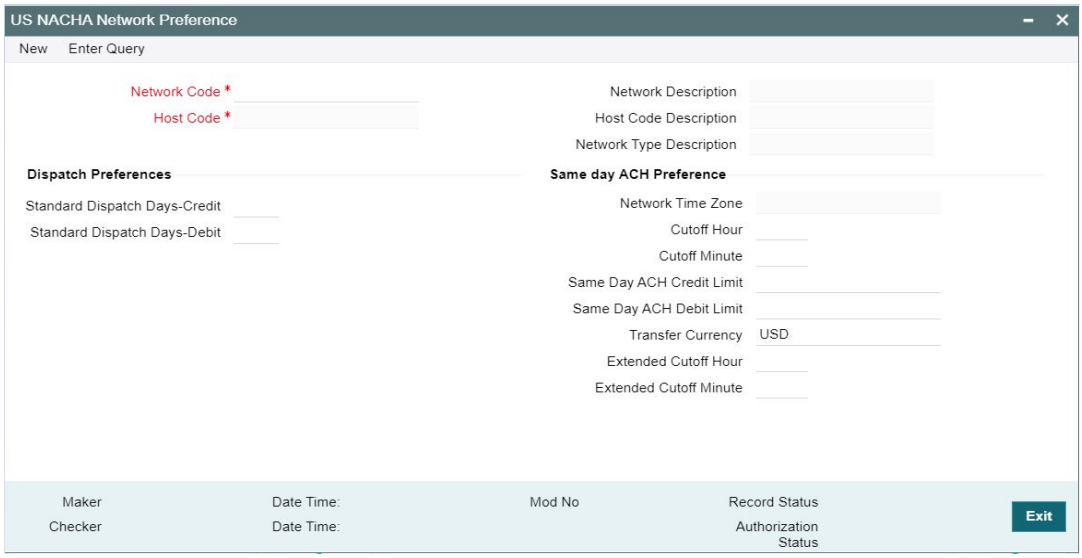
- Authorization Status
- Record Status
- Transaction Type
- Entry Type
- Transfer Currency

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

2.1.2 US NACHA Network Preference

You can capture NACHA Network cutoff time for Same day & extended ACH transactions, using this screen.

You can invoke “US NACHA Network Preference” screen by typing the function ID ‘PNDNWPRF’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following fields:

Network Code

Specify the Network Code from the NACHA networks listed in the list of values.

Network Code Description

System defaults the description of the Network code.

Host Code

Defaulted with Host Code to which the Logged in Branch is associated.

Host Code Description

System defaults the description of the Host code.

Network Type Description

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

Dispatch Preferences

Standard Dispatch Days-Credit

Specify the field with 2 Business Days.

Standard Dispatch Days-Debit

Specify the field with 1 Business Days.

Same day ACH Preference

Network Time Zone

This field displays the Time Zone of the current host.

Cutoff Hour

Specify the Cuttoff Hour.

Cutoff Minute

Specify the Cuttoff Minute.

Same Day ACH Limit

Specify the Same Day ACH Limit.

Transfer Currency

This field is defaulted to USD.

Extended Cutoff Hour

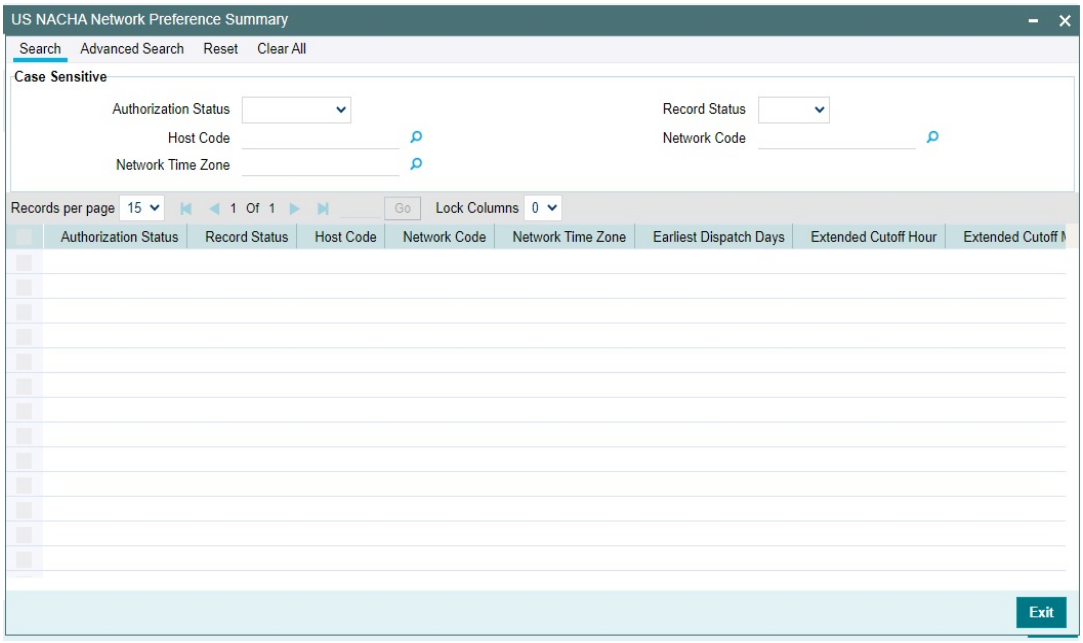
Specify the Extended Cutoff Hour based on bank operations.

Extended Cutoff Minute

Specify the Extended Cutoff Minute based on bank operations.

2.1.2.1 US NACHA Network Preference Summary

You can invoke “US NACHA Network Preference Summary” screen by typing ‘PNSNWPRF’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

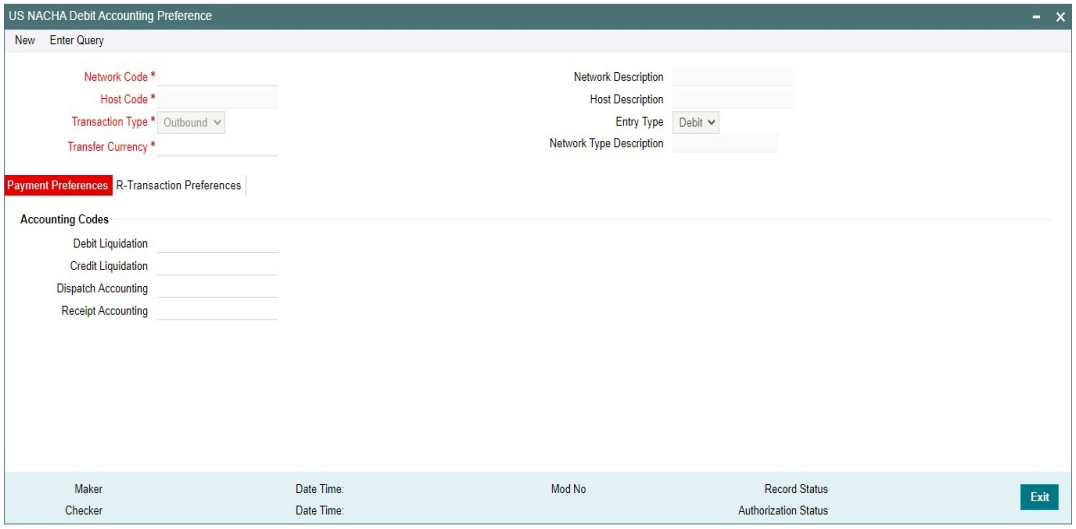
- Authorization Status
- Host Code
- Network Time Zone
- Record Status
- Network Code

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

2.1.3 US NACHA Debit Accounting Preference

You can capture Accounting preference for NACHA Debit Transactions, using this screen.

You can invoke “US NACHA Debit Accounting Preference” screen by typing the function ID ‘PNDDRPRF’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following fields:

Network Code

You can select the appropriate NACHA network Code from the list.

Network Code Description

This field gets defaulted on Network Code selected.

Host Code

System Defaults with Host Code to which the Logged in Branch is associated.

Host Code Description

This field gets defaulted on Host Code selected.

Network Type Description

This field gets defaulted on Network Code selected.

Transaction Type

Select the Transaction Type from the drop-down list:

- Outbound
- Inbound

Entry Type

This field gets defaulted to “Debit”, to indicate that the transaction is NACHA Debit transfer.

Transfer Currency

Specify the Transfer Currency in USD.

2.1.3.1 Payment Preferences

Accounting Codes

Debit Liquidation

Specify the template for Debit Liquidation from the list of available accounting templates. You can select the template from the option list. The list displays all the accounting templates maintained in the system.

Credit Liquidation

Specify the template for Credit Liquidation.

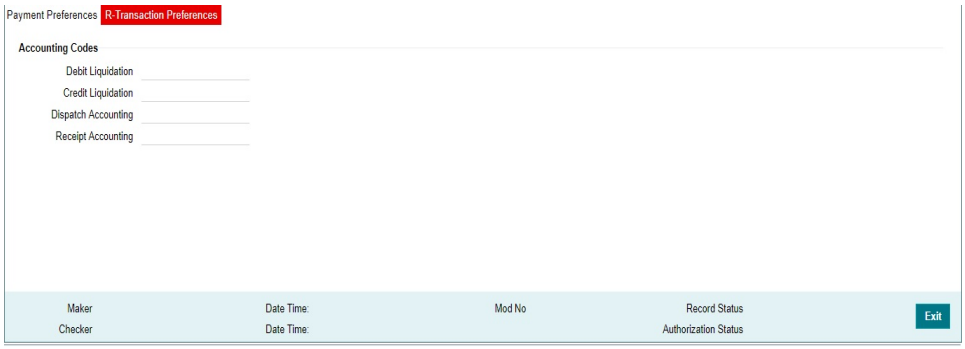
Dispatch Accounting

The system populates the Account Currency.

Receipt Accounting

The system populates the Originator's name.

2.1.3.2 R-transaction Preferences



Accounting Codes

Debit Liquidation

Specify the template for Debit Liquidation from the list of available accounting templates. You can select the template from the option list. The list displays all the accounting templates maintained in the system.

Credit Liquidation

Specify the template for Credit Liquidation.

Dispatch Accounting

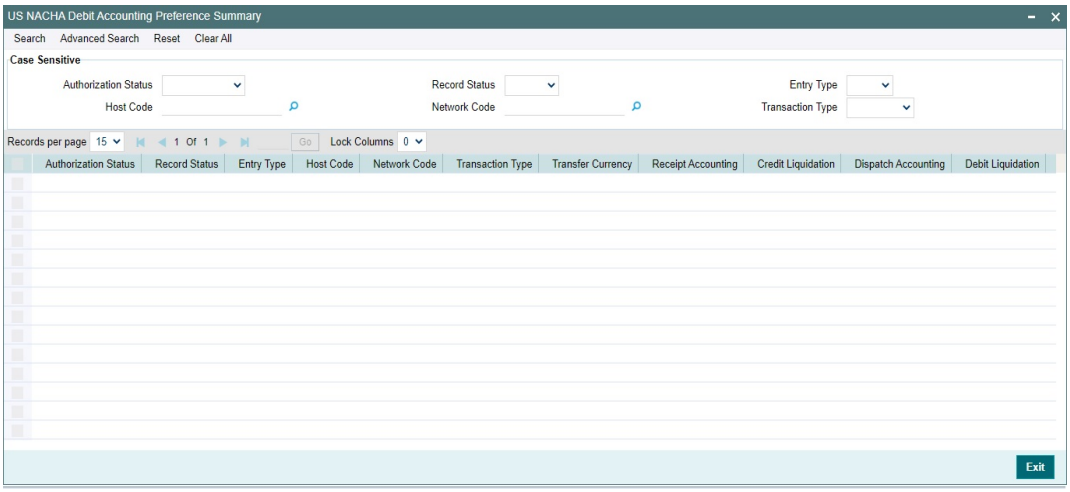
The system populates the Account Currency.

Receipt Accounting

The system populates the Originator's name.

2.1.3.3 US NACHA Debit Accounting Preference Summary

You can invoke “US NACHA Debit Accounting Preference Summary” screen by typing ‘PNSDRPRF’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



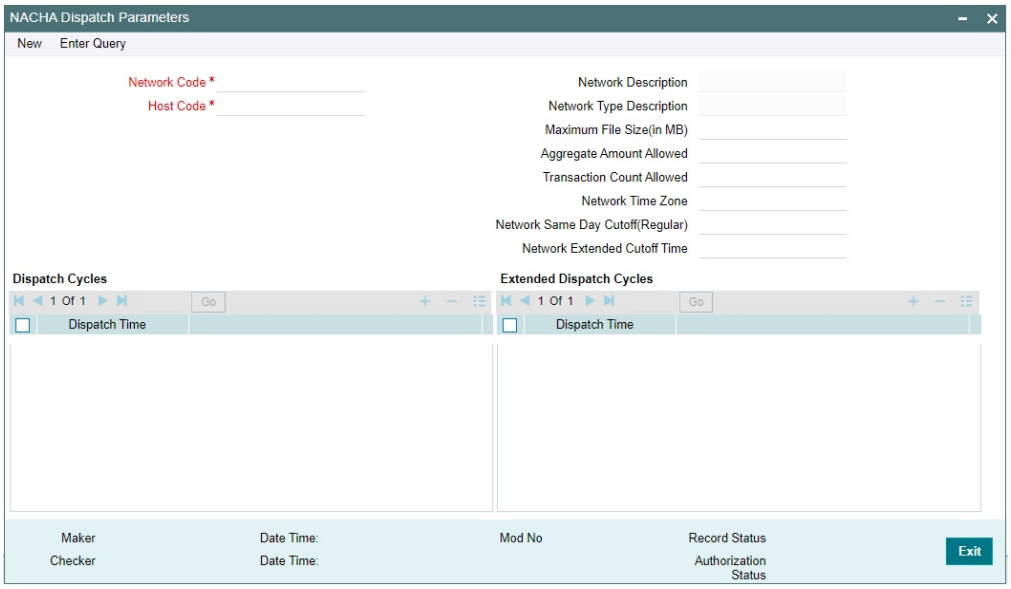
You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Entry Type
- Host Code
- Network Code
- Transaction Type

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

2.1.4 NACHA Dispatch Parameters

You can invoke “NACHA Dispatch Parameters” screen by typing the function ID ‘PMDNACDP’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following fields:

Network Code

Specify the Network Code from the NACHA networks listed in the list of values.

Network Description

System defaults the description of the Network code.

Network Type Description

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

Host Code

Defaulted with Host Code to which the Logged in Branch is associated.

Maximum File Size(in MB)

Specify the Maximum File Size in MB.

Aggregate Amount Allowed

Specify the allowed Aggregate Amount.

Transaction Count Allowed

Specify the allowed Transaction Count.

Network Time Zone

Specify the Network Time Zone from the cutoff maintenance.

Network Same Day Cutoff(Regular)

Specify the Network Same Day Cutoff (Regular) from the cutoff maintenance.

Network Extended Cutoff Time

Specify the Network Extended Day Cutoff (Regular) from the cutoff maintenance.

Dispatch Cycles

Dispatch Time

Specify the Scheduled Dispatch intervals, between the BOD and Regular (Same Day) Cutoff window.

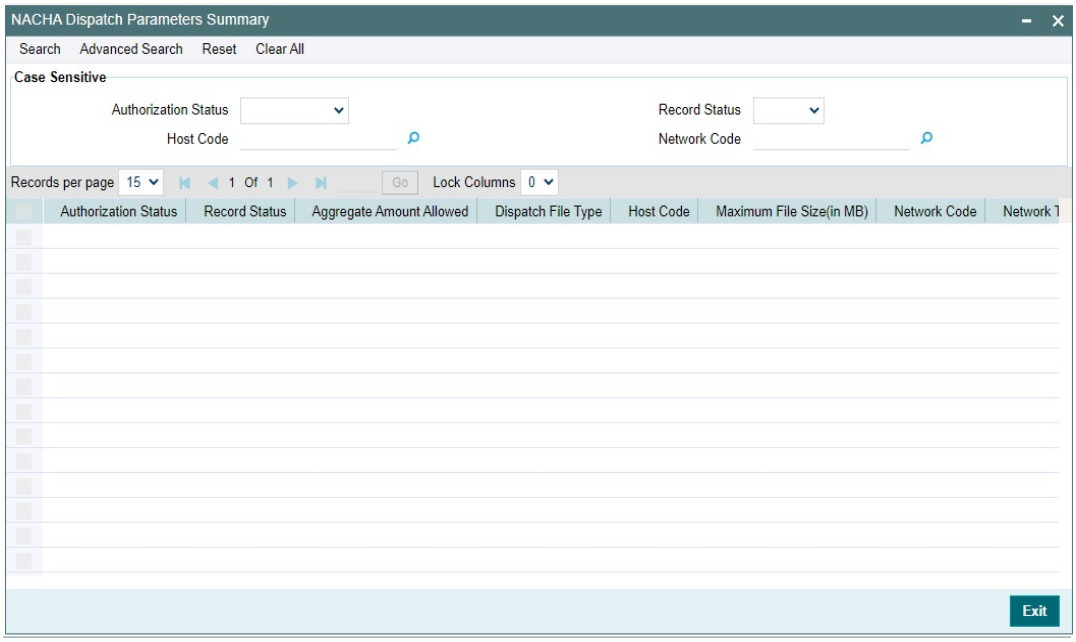
Extended Dispatch Cycles

Dispatch Time

Specify the Scheduled Dispatch intervals, between the Regular (Same Day cutoff) and Extended Cutoff window.

2.1.4.1 NACHA Dispatch Parameters Summary

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



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

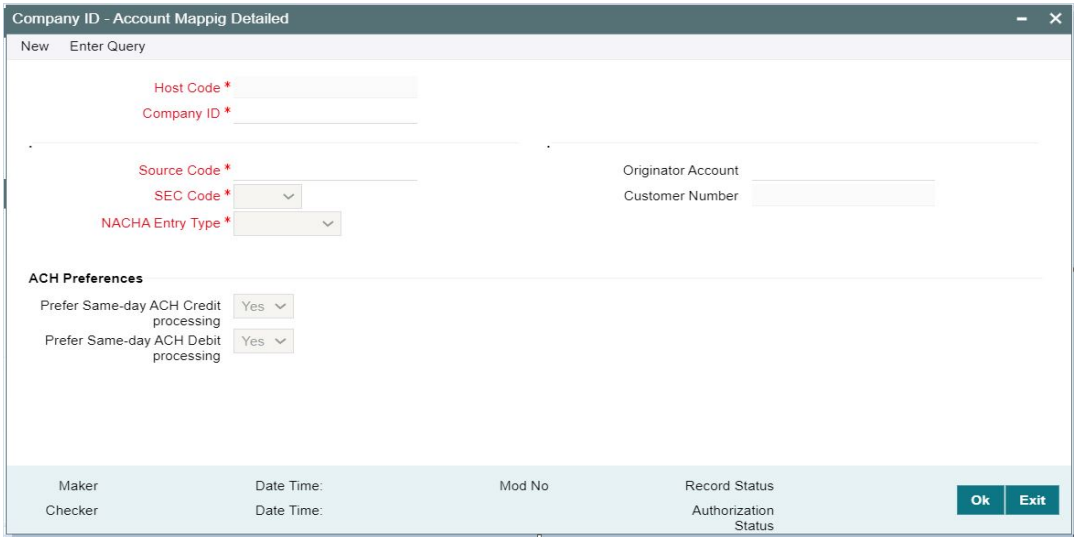
- Authorization Status
- Host Code
- Record Status
- Network Code

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

2.1.5 Company ID - Account Mapping

This NACHA specific maintenance maintains the mapping between a Company Id of a corporate Originator and one or more of their accounts available in the system that could be used as the debit account or credit account in an outgoing ACH Credit or ACH Debit transaction.

You can invoke the “Company ID - Account Mapping Detailed” screen by typing ‘PMDCIACC’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click New button on the Application toolbar.



Specify the following fields:

Host Code

This is defaulted from the logged in branch.

Company ID

Select a Company Id from a LOV that would fetch records from the existing Originator Maintenance Detailed (PMDORGDT).

Source Code

Select a source code for a specific channel (including Manual channel) or All (any) channels from where the outgoing ACH transaction could be initiated.

SEC Code

Select any of the following SEC Code. The options are CIE, CTX, PPD, ARC, BOC, POP, All CCD, WEB, TEL, RCK, and XCK.

Note

If “All” option is selected for NACHA Entry Type field then in the SEC code drop-down only the SEC codes would be populated such as CCD, CTX and PPD.

NACHA Entry Type

Select the NACHA Entry Type. The options are “ACH Credit”, “ACH Debit” and ‘Both’.

Originator Account

Select or enter the Originator account from a LOV that is filtered on all 'Normal' type of accounts owned by Customers of type “Individual” or “Corporate”.

Note

The same Originator Account number would be allowed to be linked to more than one Company ID.

Customer number

System defaults the customer number of the Originator account selected.

ACH Preferences

Prefer Same-day ACH Credit processing

'Yes' indicates that Originator would like their ACH Credit transactions to be "same-day" processed whenever eligible.

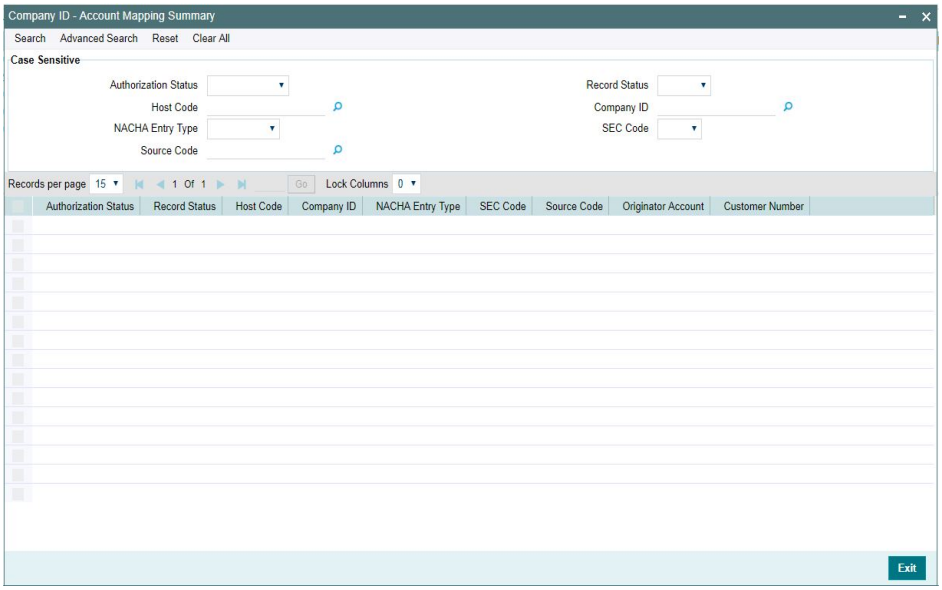
Prefer Same-day ACH Debit processing

'Yes' indicates that Originator would like their ACH Debit transactions to be "same-day" processed whenever eligible.

2.1.5.1 Company ID - Account Mapping Summary

User can view all the ID-account mapping maintained in this screen.

You can invoke the 'Company ID-Account Mapping Summary' screen by typing 'PMSCIACC' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

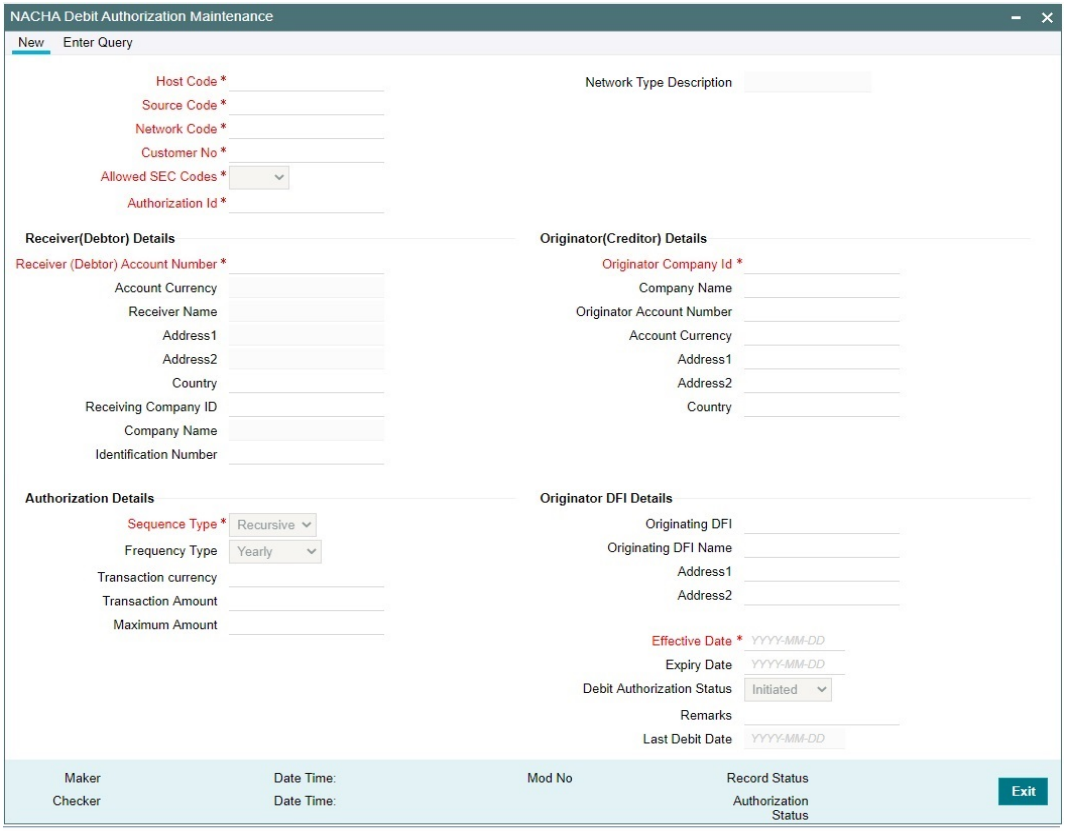
- Authorization Status
- Record Status
- Host Code
- Company ID
- NACHA Entry Type
- SEC Code
- Source Code

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

2.1.6 NACHA Debit Authorization Maintenance

You can capture NACHA Debit Authorization (Debit Mandate), using this screen.

You can invoke ‘NACHA Debit Authorization Maintenance’ screen by typing ‘PNDDMAND’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click New button on the Application toolbar.



Specify the following fields:

Host Code

Defaulted with Host Code to which the Logged in Branch is associated.

Source Code

Specify the Source Code from the list of values.

Network Code

Specify the Network Code from the list of values.

Customer No

Specify the Customer No from the list of values.

Allowed SEC Codes

Select the required SEC codes – The values are

- CCD
- CTX
- PPD

- ARC
- BOC
- POP
- WEB
- TEL
- RCK
- XCK

Authorization Id

Specify the Authorization Id.

Network Type Description

The system defaults the Network Type Description based on the Network Code selected.

Receiver (Debtor) Details

Receiver (Debtor) Account Number

Specify the Receiver (Debtor) Account Number from the list of values that lists all active accounts of the specified Customer.

Account Currency

This field gets auto populated on selecting Receiver (Debtor) Account Number.

Receiver Name

This field gets auto populated on selecting Receiver (Debtor) Account Number.

Address1

This field gets auto populated on selecting Receiver (Debtor) Account Number.

Address2

This field gets auto populated on selecting Receiver (Debtor) Account Number.

Country

This field gets auto populated on selecting Receiver (Debtor) Account Number.

Receiving Company ID

Specify the Receiving Company ID from the list of values that lists the company mapped to the selected Debtor Customer / Account, from Company ID Account mapping screen PMDCIACC.

Company Name

This field gets auto populated on selecting Receiving Company ID.

Identification Number

Specify the Identification Number.

Originator (Creditor) Details

Originator Company Id

Specify the Originator Company ID from the list of values that lists the company mapped to the selected Debtor Customer / Account, from Company ID Account mapping screen PMDCIACC.

Company Name

This field gets auto populated on selecting Originator Company ID.

Originator Account Number

This field gets auto populated on selecting Originator Company ID.

Account Currency

This field gets auto populated on selecting Originator Company ID.

Address1

This field gets auto populated on selecting Originator Company ID.

Address2

This field gets auto populated on selecting Originator Company ID.

Country

This field gets auto populated on selecting Originator Company ID.

Authorization Details

Sequence Type

Select the Sequence Type from the following values:

- Recursive
- One Off

Frequency Type

Select the Frequency Type from the following values:

- Yearly
- Monthly
- Quarterly
- Half Yearly
- Weekly
- Daily
- Adhoc
- Intra Day
- Fortnightly

Transaction Currency

Specify the Transaction Currency from the list of values.

Transaction Amount

Specify the Transaction Amount.

Maximum Amount

Specify the Maximum Amount, if required.

Originator DFI Details

Originating DFI

Specify the Originator DFI from the list of values that lists all valid Routing Number from NACHA directory.

Originating DFI Name

This field gets auto populated on selecting Originating DFI.

Address1

This field gets auto populated on selecting Originating DFI.

Address2

This field gets auto populated on selecting Originating DFI.

Effective Date

Specify the Date from when the Authorization is effective for receiving Debit transactions on the Receiver account. Ensure that the Settlement date of the inward Debit transaction is greater than or equal to this date.

Expiry Date

Specify the Date when the Authorization expires or no longer remains effective. Ensure that Settlement date of the inward Debit transaction is less than or equal to this date. If Expiry date is not provided, it is considered as open ended, and debit requests are honored, until user manually marks the mandate as expired.

Debit Authorization Status

Select the Debit Authorization Status from the following values:

- Initiated
- Active
- Expired
- Used
- Cancelled

Remarks

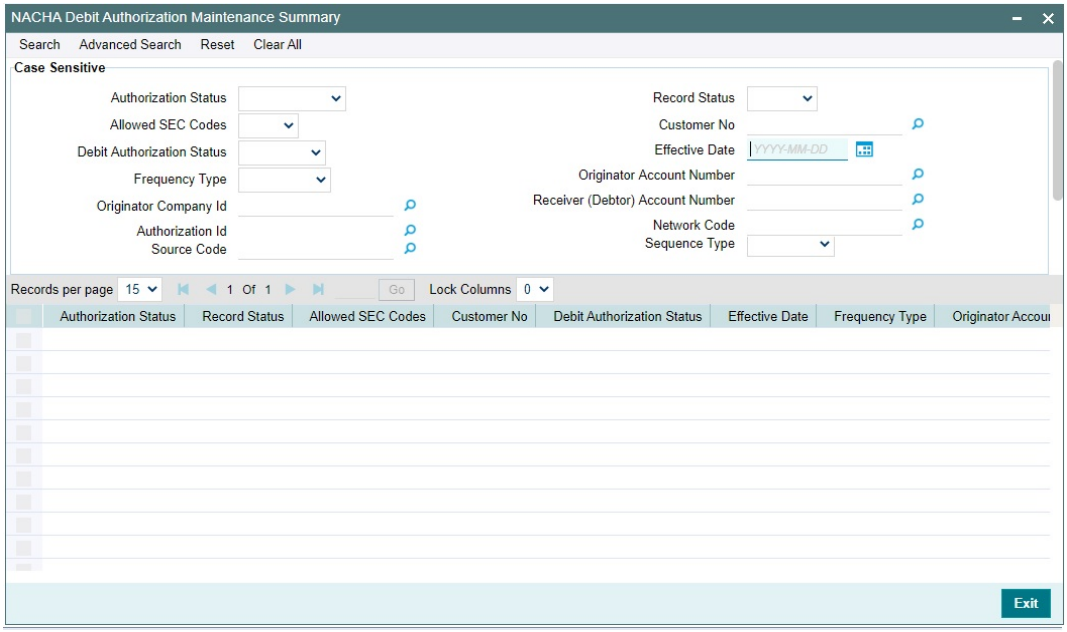
Specify the Remarks, if any.

Last Debit Date

This field displays the Last Debit. On honoring a debit request against the mandate, the settlement date of the debit request is updated on this field. This is done processing every debit request.

2.1.6.1 NACHA Debit Authorization Maintenance Summary

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



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

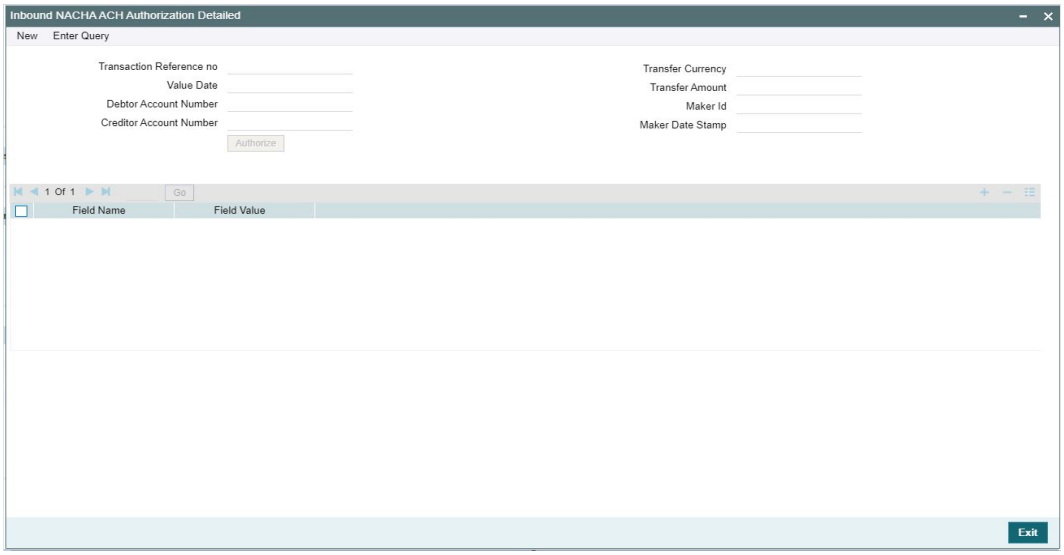
- Authorization Status
- Allowed SEC Codes
- Debit Authorization Status
- Frequency Type
- Originator Company Id
- Authorization Id
- Source Code
- Record Status
- Customer No
- Effective Date
- Originator Account Number
- Receiver (Debtor) Account Number
- Network Code
- Sequence Type

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

2.1.7 Inbound NACHA ACH Authorization

You can authorize manual reversal of Inbound NACHA credit/debit transaction, using this screen.

You can invoke ‘Inbound NACHA ACH Authorization Detailed’ screen by typing ‘PNDITAUT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click New button on the Application toolbar.



- You can click the 'Authorize’ button on this screen to launch corresponding Inbound US NACHA Credit Transfer Input (PNDITONL) or Inbound US NACHA Debit Transaction Input (PNDIDONL) screen.
- On authorization, the system marks the original inbound NACHA credit/debit transaction status as ‘Reversed’. The Reversal accounting entries are posted. The system does not generate any reversal response message for dispatch.
- The Re-Key fields for authorization is disabled for the authorization of reversal.

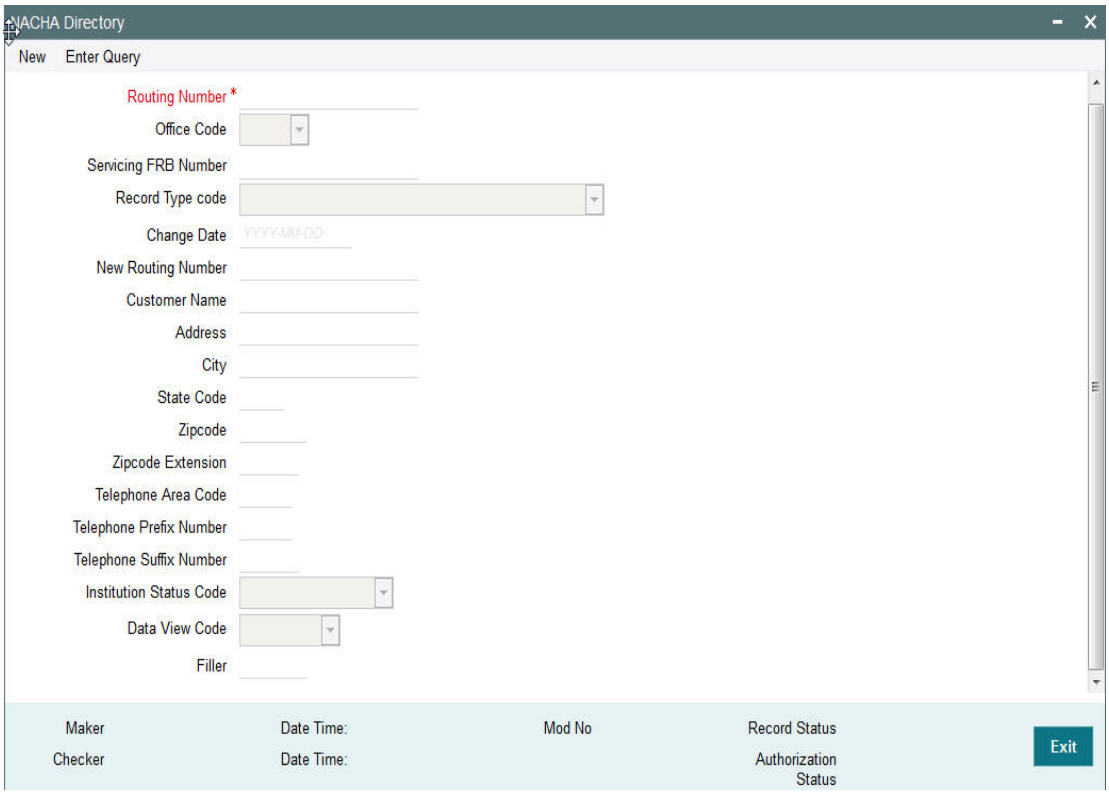
2.1.8 NACHA Directory

NACHA Directory maintenance maintains details of NACHA participants that are serviced by FedACH ACH Operator.

You can manually create a new record. Once created, it must be authorized.

System validates that the manually created record does not contain a Routing number for which a record already exists.

You can invoke the “NACHA Directory” screen by typing ‘PMDNCHDR’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.



Specify the following fields:

Routing Number

Specify the 9 digit Routing number (ABA number) of the NACHA participant.

Office Code

Select the Office Code. Choose between Main Office (value = O) or Branch (value = B).

Servicing FRB Number

Specify the Servicing Federal Reserve Bank's main office Routing number.

Record Type code

Select the code that indicates if the old or new Routing number of the participant to be used while sending ACH transactions. The options are as follows:

- Institution is a Federal Reserve Bank
- Send items to customer routing number
- Send items to customer using new routing number field

Change Date

Specify the Date when this record was last updated by FedACH.

New Routing Number

Specify the New Routing Number.

Customer Name

Specify the name of the NACHA participant.

Address

Specify Address details of participant.

City

Specify the city of participant.

State Code

Specify the 2 character code of US state where the participant is located. Though the bank participant may have multiple branches in different US states, this is the state where it is registered or has its head office or is understood to be located as per relevant US regulation.

Zip-code

Specify the zip-code (postal code) of the participant.

Zip-code Extension

Specify the Zip-code Extension (if applicable) of the participant.

Telephone Area Code

Specify the area code of the contact telephone number.

Telephone Prefix Number

Specify the Prefix of the contact telephone number.

Telephone Suffix Number

Specify the Suffix of the contact telephone number.

Institution Status Code

Specify if the participant Receives Gov/Comm transactions.

Data View Code

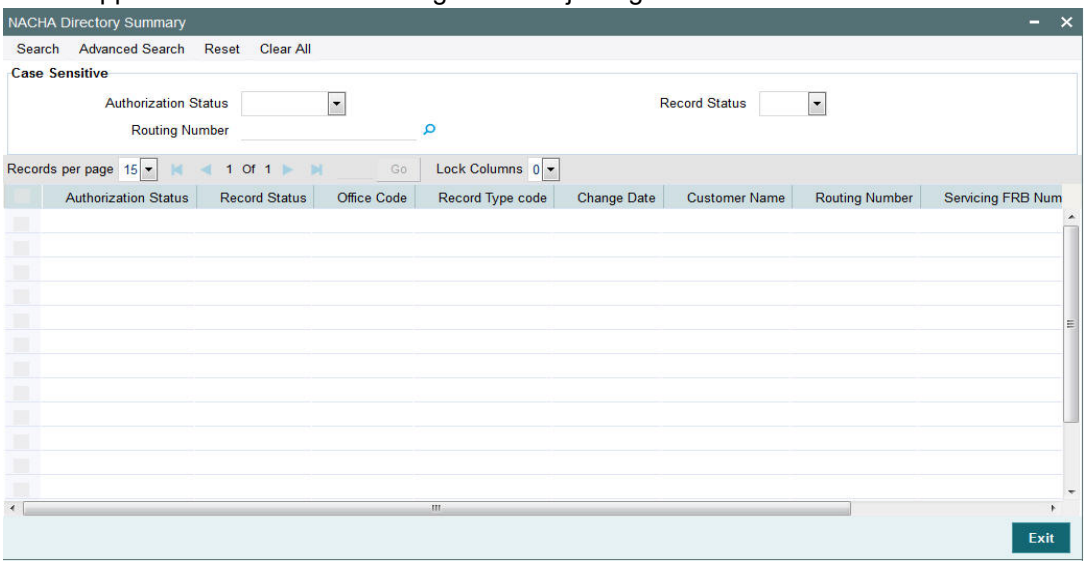
Specify if the relevant code indicates 'Current View'.

Filler

Specify the filler details.

2.1.8.1 Viewing NACHA Directory Summary

You can view the summary in "NACHA Directory Summary" screen. You can invoke the NACHA Directory Summary screen by typing 'PMSNCHDR' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



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

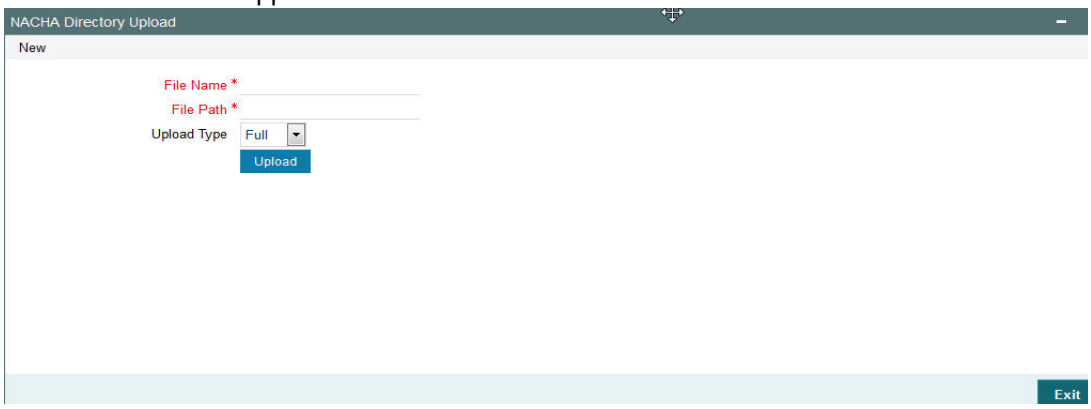
- Authorization Status
- Record Status
- Routing Number

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

2.1.9 NACHA Directory Upload

A facility is available for manual upload of NACHA (FedACH) Directory using fixed length text file. The name of this screen is NACHA Directory Upload.

You can invoke the “NACHA Directory Upload” screen by typing ‘PMDNCHUP’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.



Specify the following fields:

File Name

Specify the File name of the NACHA Directory text file.

File Path

Specify the DB server path where the Directory file is placed.

Upload Type

Indicates if the file to be uploaded is a Full file containing all NACHA participants or a Partial file containing records updated since a specific date in the past. This drop-down field has two options – ‘Full’ and ‘Partial’.

Upload button

Click this button to initiate the process of picking up the file from the specified location, parsing it and inserting the records in the NACHA Directory table.

2.2 NACHA Credit Transfer

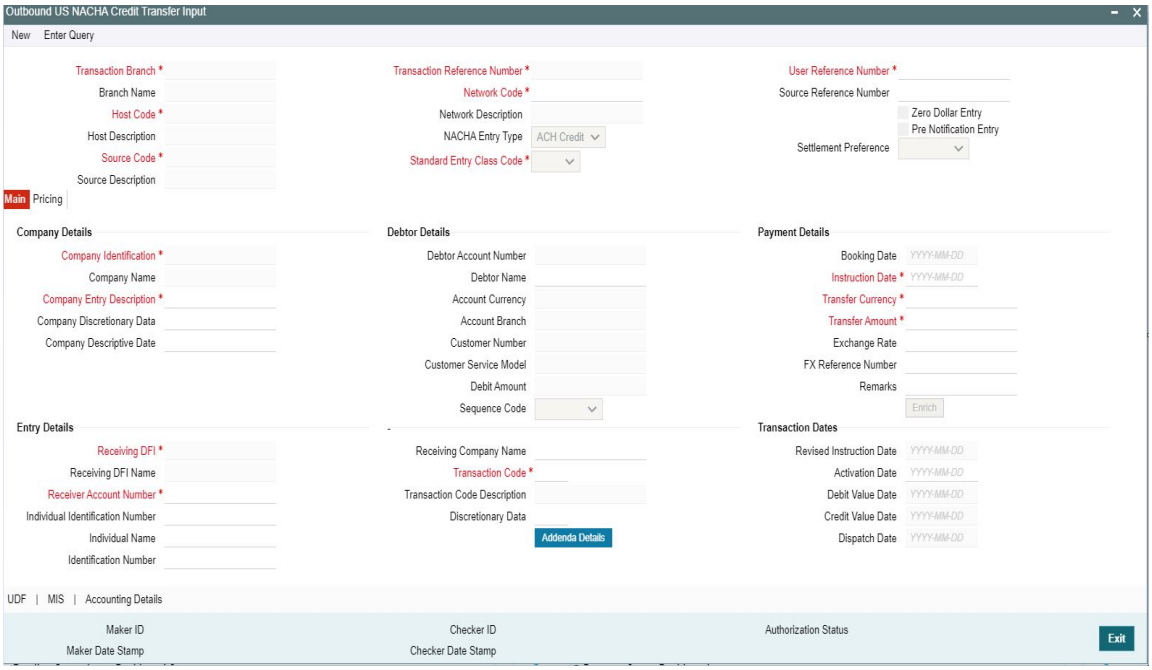
NACHA inbound and outbound transactions can be booked and viewed through these screens.

2.2.1 NACHA Outbound Credit Transfer Transaction Input

Bank staff of Originating Depository Financial Institution (ODFI) can manually book an outgoing NACHA payment on behalf of the originator. Alternatively, system can receive a

SOAP request from the Originator's system for initiating an outgoing NACHA payment which would be processed on receipt.

You can invoke 'Outbound US NACHA Transaction Input' screen by typing 'PNDOTONL' 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.



Below listed mandatory fields are defaulted on Click of New:

Transaction Branch Code

Defaulted with logged in Branch Code.

Branch Name

System defaults the Branch Name of the Transaction Branch Code.

Host Code

Defaulted with Host Code to which the Logged in Branch is associated.

Host Code Description

System defaults the description of the Host code.

Source Code

Defaulted as 'MANL'; for Manually Input transactions. For transactions received through channel, relevant source code from Source maintenance would be defaulted.

Source Code Description

System defaults the description of the Source code.

Transaction Reference Number

Unique Reference number for the payment generated by the System**.**

Network Code

User has to select the appropriate network Code from the pick-list. If only one NACHA network is maintained (which will generally be the case) then the same will be defaulted.

Network Code Description

System defaults the description of the Network code.

NACHA Entry Type

This would be a defaulted to “ACH Credit”, to indicate that the transaction is NACHA Credit transfer.

Standard Entry Class Code

Select the required SEC codes – The values are:

- CCD
- CTX
- CIE
- PPD
- WEB

User Reference Number

The system defaults the User reference number same as the Transaction Reference Number. You can edit this value to provide own reference number.

Source Reference Number

The system displays the Source Reference Number provided by the channel or any other source for the transaction.

Zero Dollar Entry

Select the Zero Dollar Entry check box. If outbound transaction is a Zero Dollar transaction.

Pre Notification Entry

Select the Pre Notification Entry check box. If outbound transaction is a Pre Notification transaction.

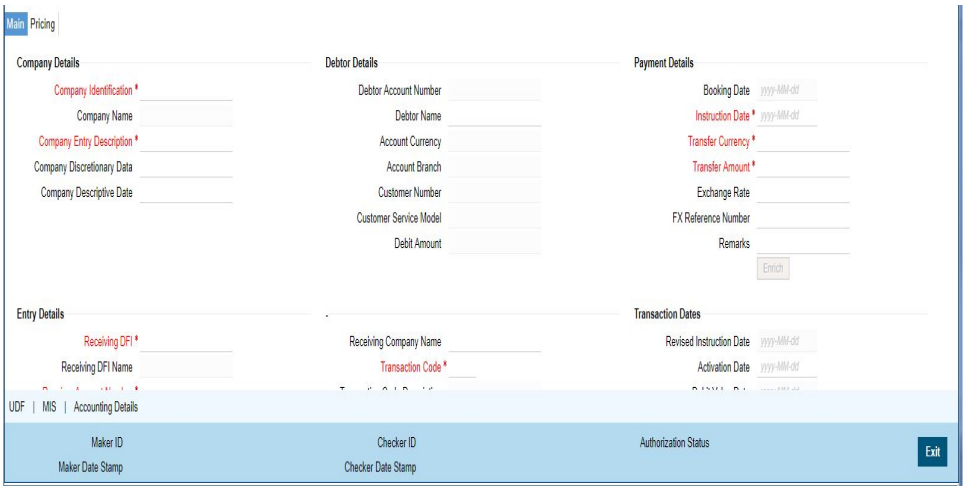
Settlement Preference

Select the required Settlement Preference. The values are:

- Same Day
- Standard
- Blank

2.2.1.1 Main Tab

You can input the value for manually booked transaction.



Specify the following fields:

Company Details

Company ID

Select a Company Id of the Originator from a LOV that fetches Company Id records from the existing Originator Maintenance Detailed (PMDORGDT).

Company Name

This would be auto-populated from the Company Identification Maintenance based on the Company Id, as per existing logic.

Company Entry Description

Specify the Company Entry Description. This is a mandatory field.

Company Discretionary Data

This field in the Batch Header allows Originators/ODFIs to capture any data that is of significance to the processing of the transaction.

Company Descriptive Date

Specify the date of the transaction that the Originator would like the RDFI to include in communications to Receiver. It is to be noted that this date would not be the transaction or value date in the account statement of Receiver.

Debtor Details

Debtor Account Number

System populates Debtor Account Number, once you select Company ID and update the required fields and click Enrich button. This field is populated based on Company ID and SEC code maintained in PMDCIACC.

Debtor Name

System defaults the debtor name on selecting the account number.

Account Currency

Defaulted on selecting Account Number.

Account Branch

Defaulted on selecting Account Number.

Customer Number

System identifies the Customer number maintained in the system for the Originator based on the selected Debtor Account Number and the same is defaulted in this field.

Customer Service Model

Defaulted with Customer Service Model linked to the identified customer (originator).

Debit Amount

This field is populated with the transfer amount converted in originator account currency using the Exchange rate.

Payment Details

Booking Date

This is defaulted as application server date.

Instruction Date

This is the Instruction (Value) date of the payment, as instructed by the customer.

Transfer Currency

Please enter the Transfer Currency which should always be USD.

Transfer Amount

Please enter the Amount to be transferred.

Exchange Rate

If Transfer currency & Originator account currency are different then Exchange rate can be provided by user. System retains the input value and will validate the same against override and stop variances maintained at Network Preferences.

FX Reference Number

This field allows user to specify a specific reference number of Fx deal/contract to be used for deriving the Fx rate to be used for the transaction.

Remarks

This indicates any user remarks for the outgoing payment transaction.

Entry Details

Receiving DFI

Select a 9 digit ABA number of the Receiving DFI (RDFI) using a LOV that would fetch values from the NACHA Directory (PMDNCHDR) maintenance.

Receiving DFI Name

System defaults the name of the Receiving DFI selected.

Receiver Account Number

Specify the account number of the Receiver (beneficiary) corporate or owned by the Receiver individual as applicable for selected SEC code.

Individual Identification Number

This field would be mandatory for input only when the selected SEC code is “CIE”, and optional for other applicable SEC codes like PPD, WEB and so on.

Identification Name

Specify the Identification Name.

Identification Number

This field is optional for the applicable SEC codes like CCD, CTX etc. This field typically need to have the customer or accounting identification number (normally issued by Originator) by which the Receiver is known to the Originator.

Receiving Company Name

Specify the Company name of Receiver where the Receiver is corporate.

Transaction Code

Select relevant options for the ACH Credit transaction of selected SEC code.

- Zero dollar transaction codes are 24, 34, 44, and 54, applicable for CCD and CTX SEC code.
- Pre-notification transaction codes are 23, 33, 43, and 53, applicable for all CT transaction SEC code.
- Normal transaction codes are 22, 32, 42, and 52 for all credit transaction SEC code.

Transaction Code Description

This is auto-populated with the description of the selected Transaction code.

Discretionary Data

This field in the Entry detail record (for the transaction) in the Batch file allows Originators/ ODFIs to capture any 2 character code or data that is of significance to the processing of the transaction or for requesting something from RDFI. This is an optional field, and the user can input data. The code AK is used for transaction CCD and CTX SEC code, which means an Acknowledgement is requested for the transaction from the RDFI.

Transaction Dates

Revised Instruction Date

Specify the Revised Instruction Date.

Activation Date

This is the date on which the transaction would be processed.

Debit Value Date

The value date with which the debit to originator account would be done as part of the Debit Liquidation accounting event. This date is derived by the system as part of processing the transaction. This is a View-only field.

Credit Value Date

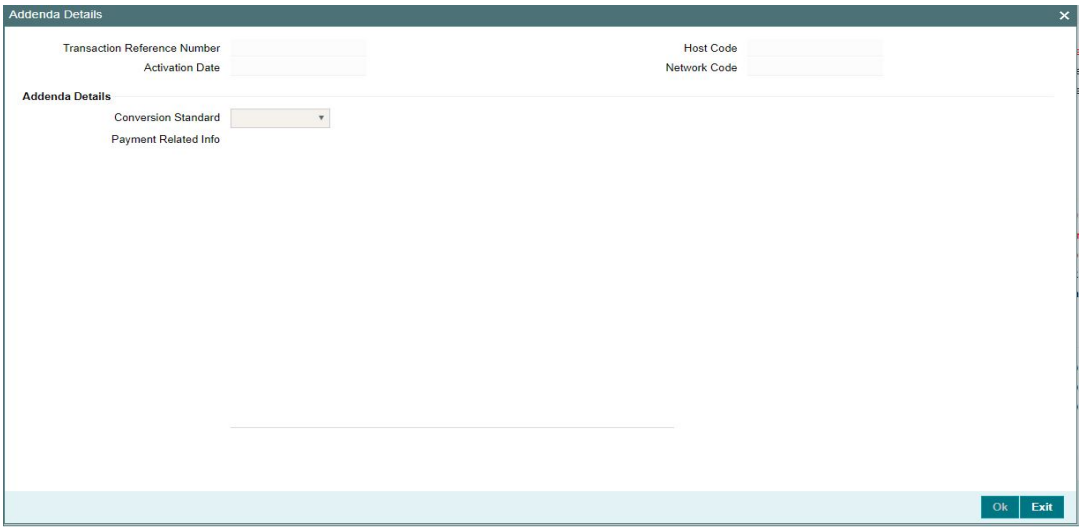
Specify the value date with which the credit to Network Nostro account would be done as part of Dispatch accounting for the file containing this transaction.

Dispatch Date

The date on which the transaction would be dispatched to NACHA as part of an outgoing NACHA file. This date would be calculated as Revised Instruction Date less Network Lead Days.

2.2.1.2 Addenda Details

Click the Addenda Details button in the PNDOTONL Screen.



Specify the following fields:

Transaction Reference Number

The system displays the Transaction Reference No.

Host Code

The system displays the Host Code.

Activation Date

Specify the Activation date.

Network Code

The system displays the Network Code.

Addenda Details

Conversion Standard

Select one of the following standards using which the data in this field needs to be converted, during generation of the Addenda record(s) in the NACH file:

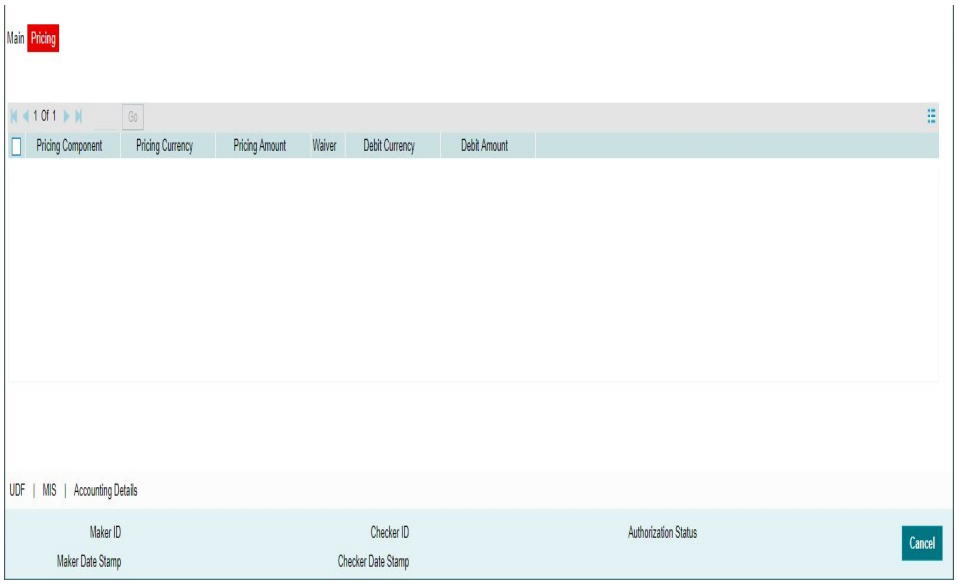
- ASC X12.5 (Interchange Control Structure)
- ASC X12.6 (Application Control Structure)
- Payment related UN/EDIFACT syntax
- ANSI ASC X12 transaction set containing a BPR or BPS data segment

Payment Related Info

Specify Payment Related Info. Data only up to 80 characters would be allowed since only a Max. of 9,999 Addenda record is allowed for single CT transaction. Addenda record is optional for these SEC codes.

2.2.1.3 Pricing Tab

Click on Pricing tab to view the Pricing details.



The below mentioned attributes will be available in the Pricing tab:

Pricing Component

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

Pricing Currency

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

Pricing Amount

Displays the charge amount calculated for each pricing component.

Waiver

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. This is the currency of the debit (originator) account.

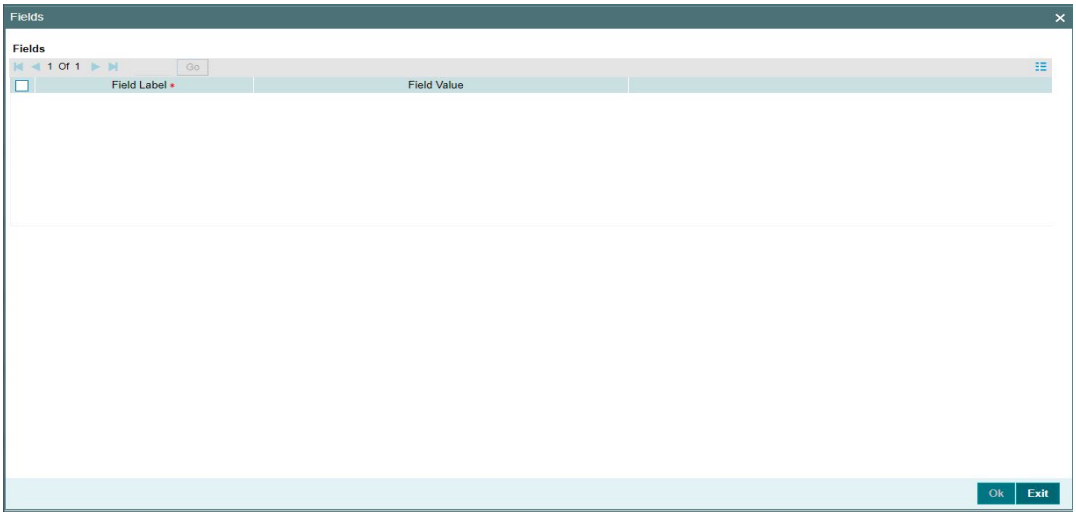
Debit amount

Displays the charge amount in debit currency to be debited. This amount is different from the calculated Pricing amount if the debit currency is different from the Pricing Currency. The Debit amount for charges is calculated by converting the Pricing amount in Pricing Currency to Debit currency using specified Exchange Rate type in Pricing Code maintenance.

User must click on save button in PNDOTONL Screen to save the outgoing payment and make it available for authorization. On authorization by a different user, system starts processing the US NACHA Outgoing Payment.

2.2.1.4 UDF Tab

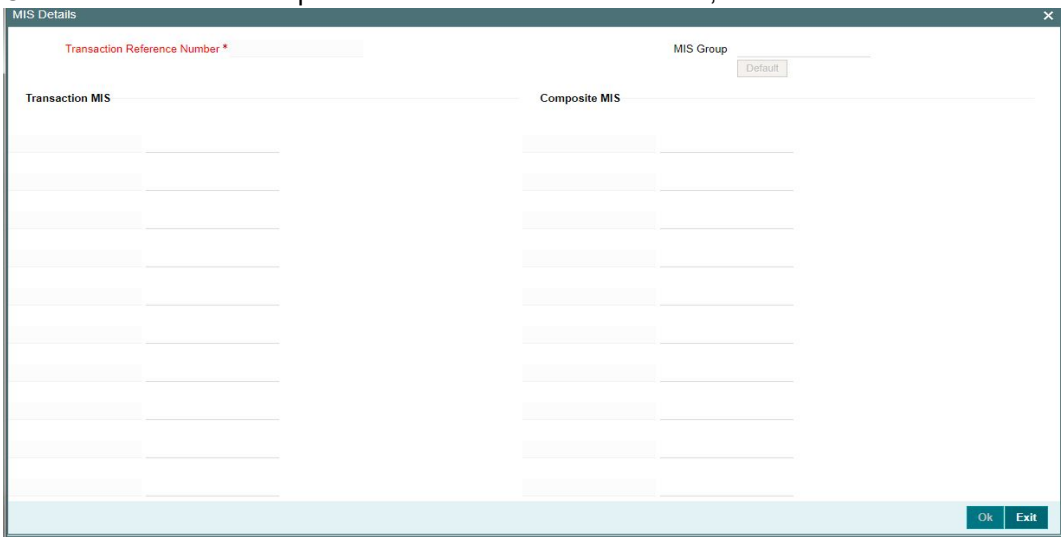
Click on the 'UDF' button present in the bottom of the screen to invoke this screen.



You can specify user defined fields for each transaction.

2.2.1.5 MIS Tab

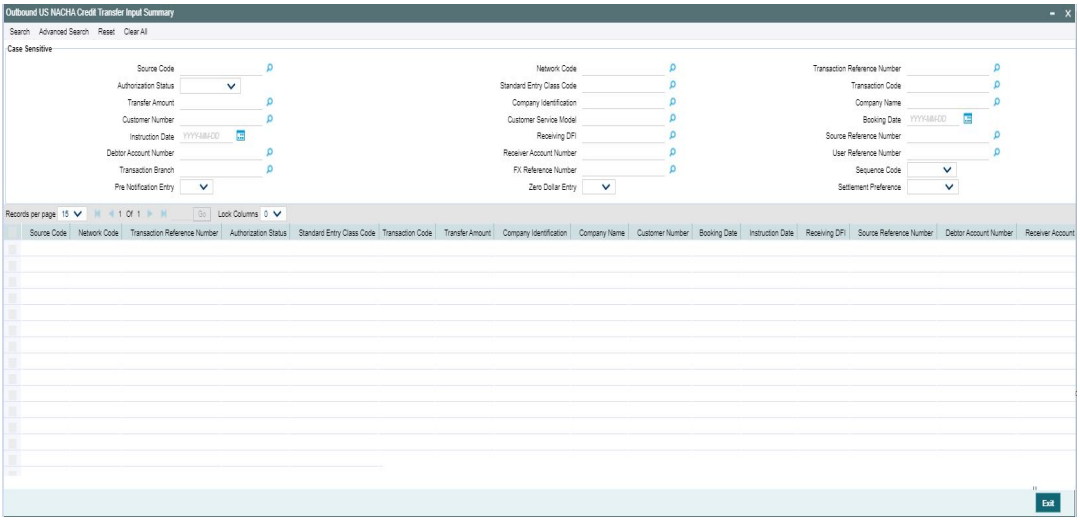
Click on the 'MIS' button present in the bottom of the screen, to invoke this screen. You can



specify the MIS details in this sub-screen.

2.2.1.6 NACHA Outgoing Payments Summary Screen

You can search for outgoing payment records in the NACHA Outgoing Payments Summary Screen. You can invoke 'NACHA Outgoing Payments Summary' screen by typing 'PNSOTONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Source code
- Network Code
- Transaction Reference Number
- Authorization Status
- Standard Entry Class Code
- Transaction Code
- Transfer Amount

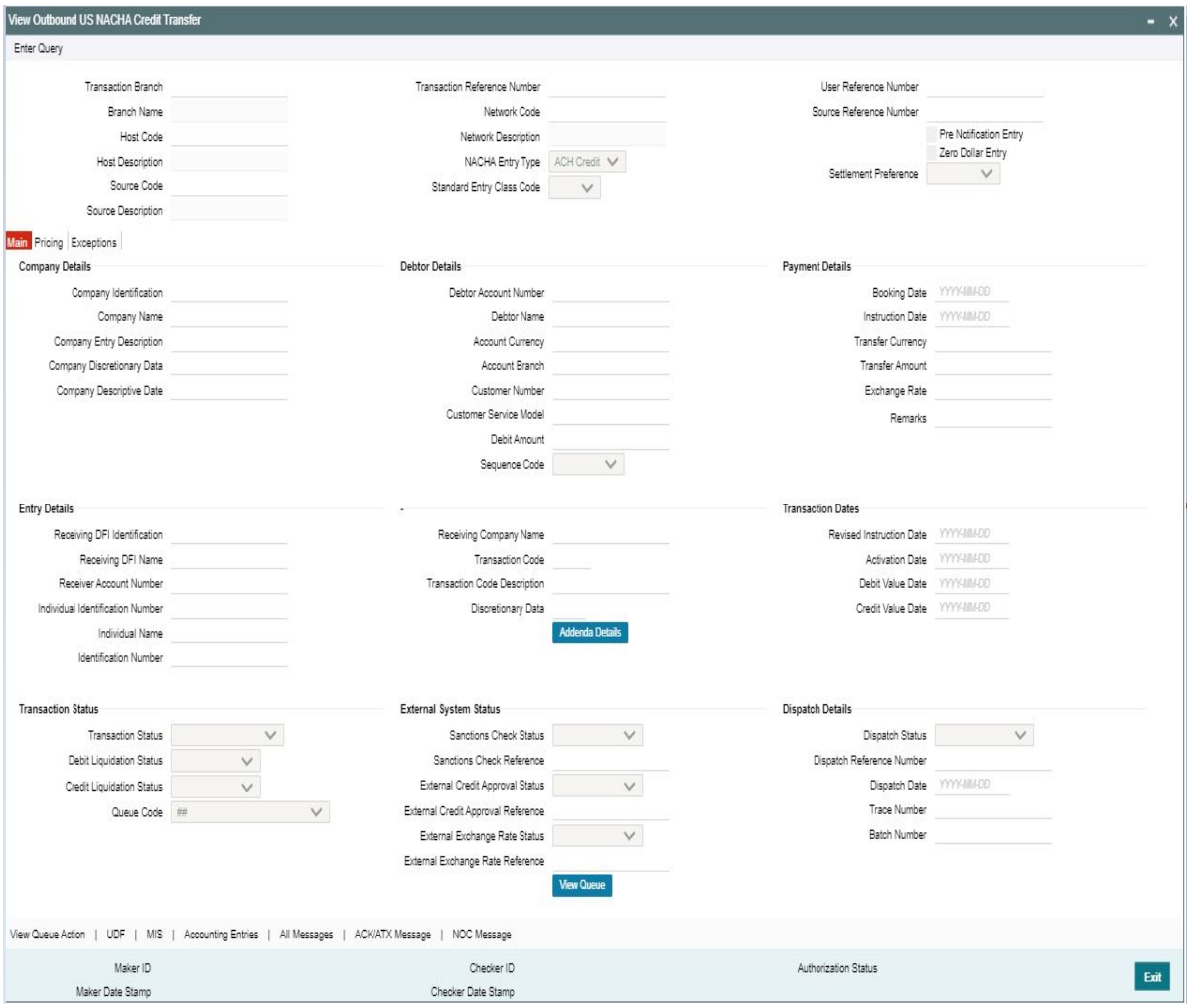
- Company Identification
- Company Name
- Customer Number
- Customer Service Model
- Booking Date
- Instruction Date
- Receiving DFI
- Source Reference Number
- Debtor Account Number
- Receiver Account Number
- User Reference Number
- Transaction Branch
- FX Reference Number
- Sequence Code
- Pre Notification Entry
- Zero Dollar Entry
- Settlement Preference

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

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

2.2.2 NACHA Outbound Credit Transfer View

You can invoke 'View Outbound US NACHA Credit Transfer' screen by typing 'PNDOVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

Trace Number

This is a unique identification of each ACH entry record in the outgoing NACHA file, which is generated during file generation.

Batch Number

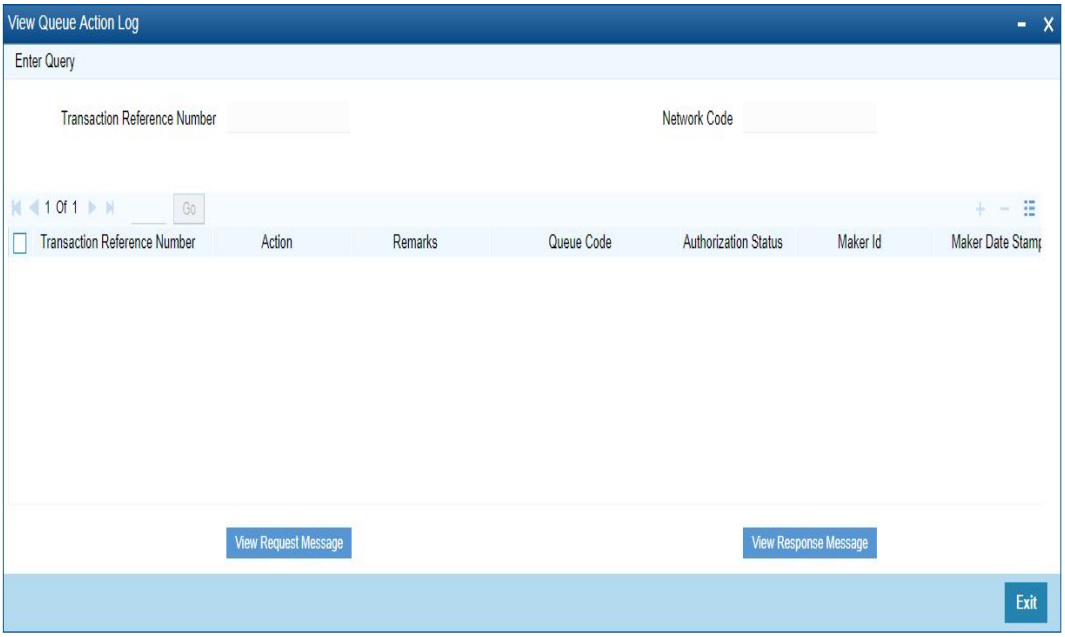
This is a unique identification of every batch in the outgoing NACHA file, which is generated during file generation.

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

Also, for Exception Tab details, refer Section 2.2.5.1, "Exceptions Tab".

2.2.2.1 View Queue Action Log

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



Following details are displayed:

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

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

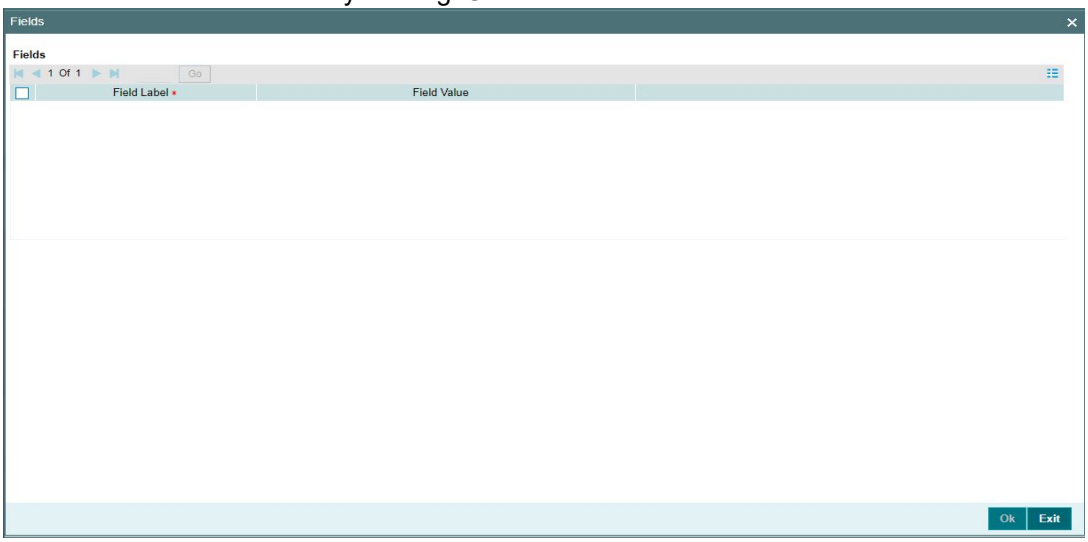
Also user can view the request sent to and the response received from external systems for the following:

- Sanction screening
- External credit approval

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

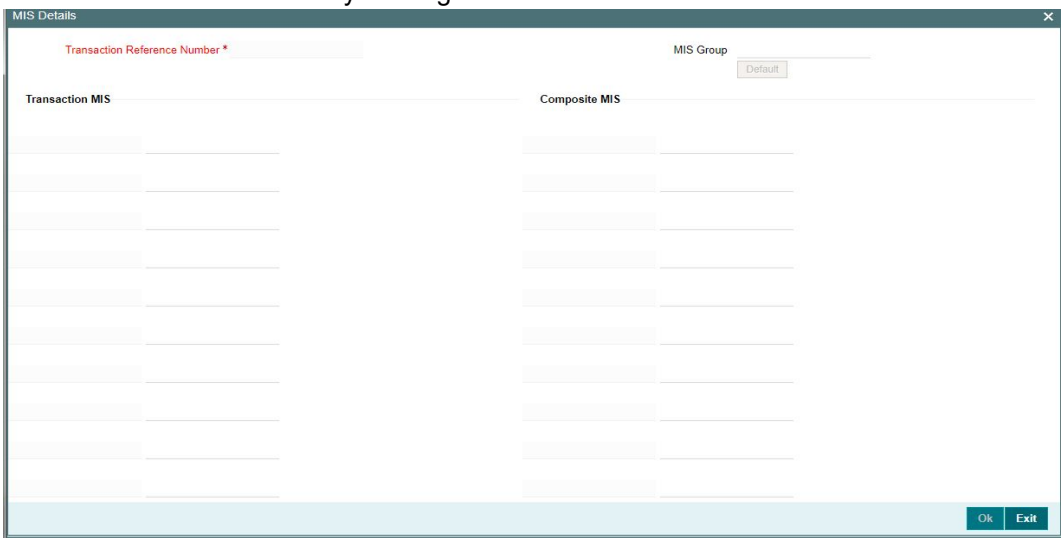
2.2.2.2 UDF Tab

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



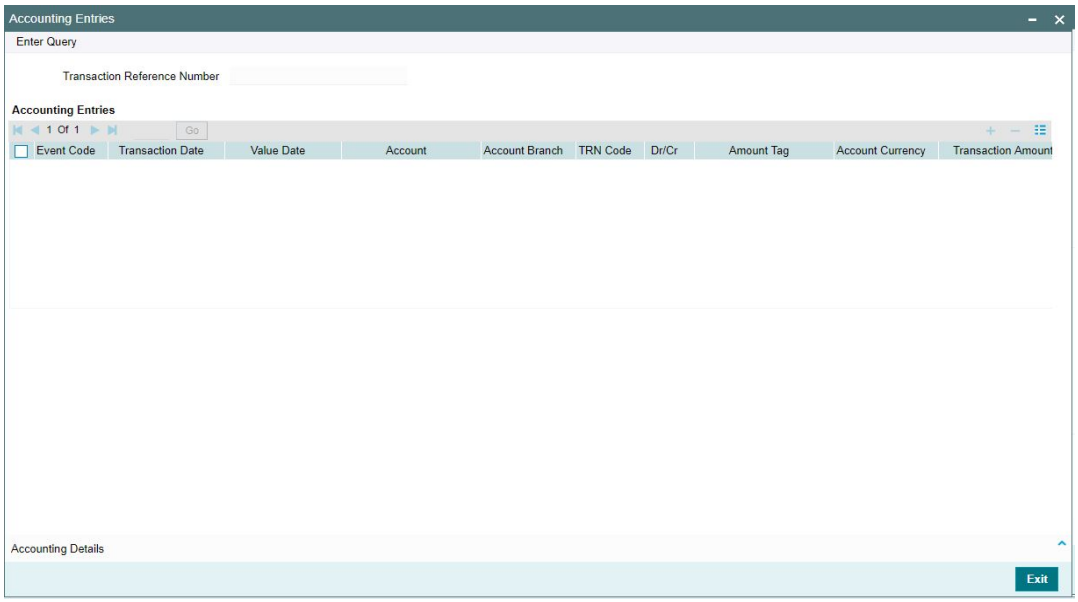
2.2.2.3 MIS Tab

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



2.2.2.4 Accounting Entries Tab

You can view the Accounting Entries posted for the Outgoing NACHA Payment in Accounting entries Tab.

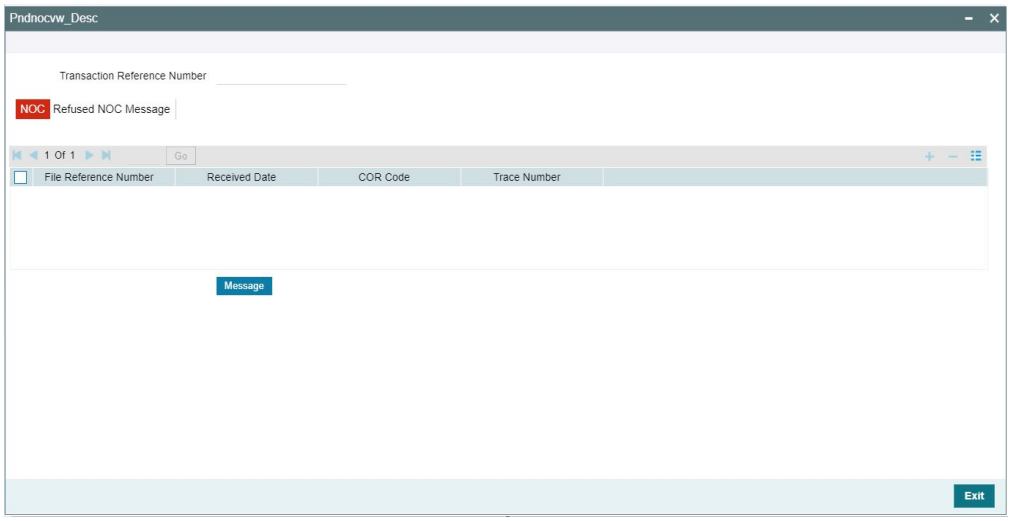


By default, the following attributes of the **Accounting Entries** tab are displayed:

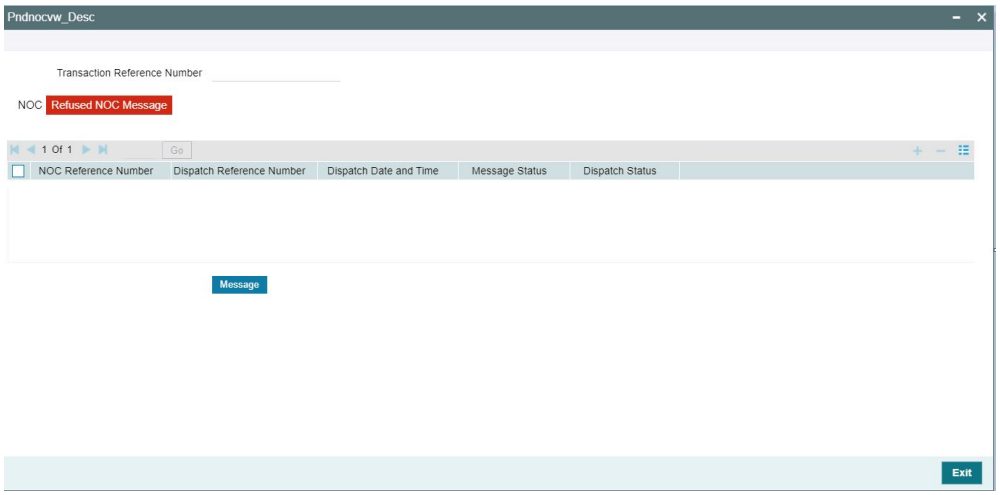
- Event Code
- Transaction Date
- Value Date
- Account
- Account Branch
- TRN Code
- Dr/Cr.
- Amount Tag
- Account Currency
- Transaction Amount
- Netting
- Offset Account
- Offset Account Branch
- Offset TRN Code
- Offset Amount Tag
- Offset Currency
- Offset Amount
- Offset Netting
- Handoff Status

2.2.2.5 NOC Message Tab

You can invoke this screen to view the NOC Message received under NOC tab by clicking ‘NOC Message’ tab in the screen.



You can invoke this screen to view the generated 'Refused NOC' received under Refused NOC tab by clicking ‘Refused NOC Message’ tab in the screen.

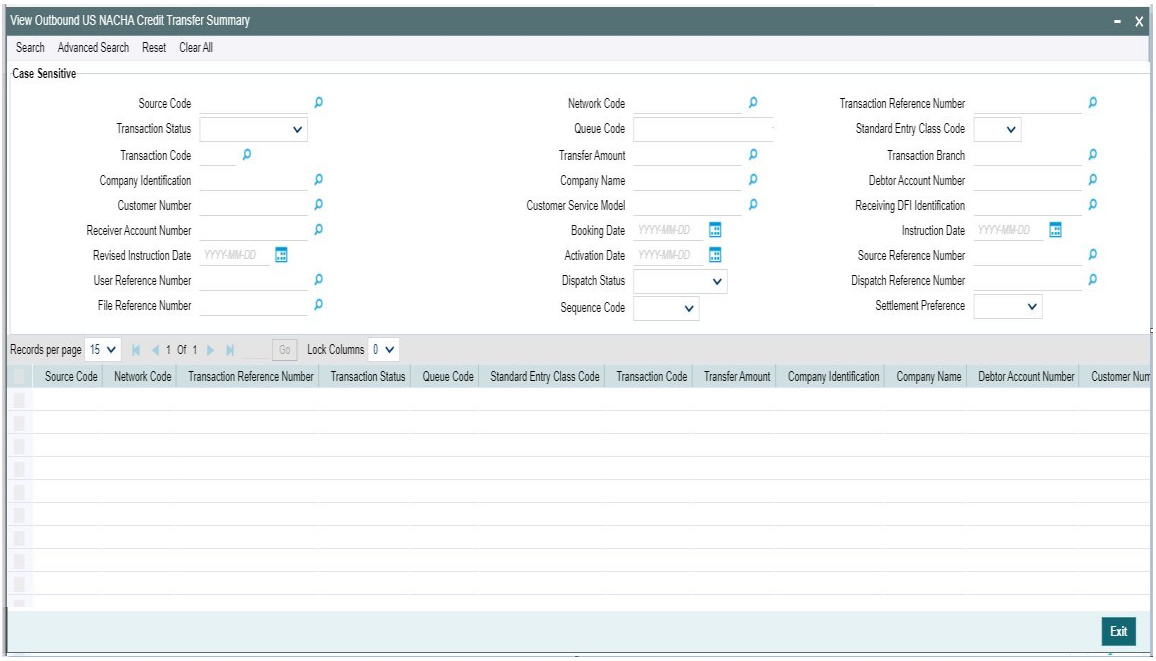


Note

You can view the dispatched Refusal NOC message (as per NACHA format with header/control records '1', '8', '9' and '5', '6', '7') from NACHA Dispatch Log summary (PMSDNLOG) only.

2.2.2.6 NACHA Outbound View Summary

You can invoke ‘NACHA View Summary’ screen by typing ‘PNSOVIEW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Transaction Reference Number
- Network Code
- Originator Account Number
- Source Code
- Transaction Status
- Transfer Amount
- Transfer Currency
- Transaction Branch Code
- Authorization Status
- Activation Date
- Booking Date
- Debit Liquidation Status
- Credit Liquidation Status
- File Reference Number
- Source Reference Number
- Queue Code
- Dispatch Reference Number
- Creditor Account IBAN
- Dispatch Reference Number
- SEC Code

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

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

2.2.3 Credit Outbound Transaction Processing

Outbound transaction follows the below listed processing steps:

- Non STP Validation
- Settlement Preference Derivation
- Date Derivation
- Process Exception Validations
- Repair Validation
  - Sec Code Specific Validations
- Business Override Validations
  - Duplicate Checks
- Authorization Limits Check
- Processing Cut-off Checks
- Sanctions Check
- Future Date Check
- FX Validation
- Pricing
- External Credit Approval Check
- Network Cut-off Check
- Accounting
- Dispatch Processing
- Zero Dollar Entry Processing
- Pre notification Entry Processing

2.2.3.1 Non STP Validation

- The Non STP rules are applied on Outbound NACHA transactions booked via SOAP/ REST service request (XML/JSON).
- If any transaction meets the criteria maintained in the Non STP Rule Detailed (PMDNSRLE) screen, transactions move to Non STP Queue (PQSNSTPQ).

2.2.3.2 Settlement Preference Derivation

- For NACHA Outbound Credit transactions, the field ‘Prefer Same-Day ACH Credit Processing’ referred for the NACHA Entry Type value as ‘ACH Credit’ or ‘All’. If the option selected is ‘Yes’, then the ‘Settlement Preference’ value is set as ‘Same Day’. Otherwise, the value is set as ‘Standard’.

Note

If the user does not select Settlement Preference during manual booking or does not send in NACHA transaction via SOAP/REST service request, then the derivation is done.

2.2.3.3 Date Derivation

Instruction Date

- If the Original Instruction date is given and backdated, then the system default the Host date as the Instruction Date.
- The system checks the Instruction date for network holidays, currency holidays (Debit / Credit). If the Instruction date falls on Network / Currency holidays, the instruction date moves forward to the Network Working date / Currency Working date.
- If the Original Instruction date is not given and the Activation Date is given, then the Instruction Date is derived after the Activation Date is checked for holidays. Instruction Date is derived as Activation Date plus Dispatch Days minus working days.

Activation Date

- Instruction Date minus Dispatch Days (For Same Day, Dispatch days is zero and For Standard settlement, the Settlement Days is picked up from the Network Preference) if:
  - The system checks the Activation Date for the branch holiday/network holiday. If the date falls on a holiday, then the activation date is moved backward to the Previous Branch Working Date / Network Working Date.
  - If the Activation Date falls below the booking date, then the Activation Date is set to the Booking date. The branch holiday/network holiday is applied, and the activation date moves forward. The Instruction Date also moves forward by applying the Dispatch Days minus Network Working days.

Dispatch Date

The Dispatch Date is derived as Instruction Date minus Dispatch Days (Network working days).

2.2.3.4 Process Exception Check

- If the Original Debit account is closed, then the transaction is moved to into Process Exception Queue (PQSPRQUE).

2.2.3.5 Business Override Validations

Duplicate Checks

- The duplicate check for a transaction is done during transaction processing if the Duplicate check is applicable for the Source. Payment fields marked for duplicate check in Source Maintenance are matched with all the payments booked within the duplicate period. The booking date of the payments is considered for evaluating the duplicate period.
- The duplicate period is considered based on the number of days maintained for the source. If the maintenance is not available, then the duplicate check is not done.
- If there are any matching payments with the fields identical with the payment being processed, then the payment is moved to Business Override Queue (PQSOVRQU) for further investigation.

2.2.3.6 Authorization Limits Check

- Two levels of authorization limits can be maintained for a Network and source in PMDSORNW (optional).If the transfer amount is greater than authorization limit 1, the transaction is moved to Authorization Limit 1 Queue.
- On approval from Authorization Limit 1 Queue, if the transfer amount is greater than authorization limit 2, the transaction is moved to Authorization Limit 2 Queue. If the transfer amount is less than authorization limit 2, the transaction proceeds to next processing step.

- If the Authorization Limit check is done on booking date, it is not repeated on Value date processing.

2.2.3.7 Processing Cut-off Checks

- Transaction cut off time validation is based on the Transaction Cut-off Time Maintenance (PMDCTOFF) screen. Transaction cut-off time check is done only for transaction with payment activation date is current date.
- Transaction Cut-off time for the payment network and Transaction Type 'Outbound' is fetched from the maintenance for the following combination:
  - Source - Specific/ALL
  - Service Model - Specific/ALL
  - Customer - Specific/ALL

- Cut off time is derived as follows:

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

- If payment processing time is lesser than or equal to the Cut-off date time derived, then the payment is considered as 'Pre Cut-off' payment and proceeds with further processing.
- If payment save date time or payment receipt date time exceeds the Cut-off date time derived then the payment is considered as 'Post Cut-off' payment and transaction is moved to Processing Cut-off Queue (PQSPRCUQ).

2.2.3.8 Sanctions Check

- The transaction is sent for sanction screening to an external system if sanctions screening is enabled for the source and network in Source Network Preferences (PMDSORNW).

2.2.3.9 Future Date Checks

- The transactions are segregated as Current dated/Future dated based on the Activation Date. Future valued transactions is moved to Future Value Queue.
- The transaction processing of current valued transactions continues with the next step of processing.

2.2.3.10 FX Validation

- FX validation is applicable in cases where the transfer currency and debit account currency are different.

2.2.3.11 Pricing

- The pricing is computed based on the pricing code maintains in Network Currency Preference (PMDNCPRF) for the network code, transaction type as 'Outbound' and transfer currency as 'USD' combination.

2.2.3.12 External Credit Approval Check

- The payment amount and charge/tax amount are sent to the external DDA system for credit approval.
- External Credit Approval is done for all the external accounts for which the ‘External Credit Approval Required’ flag is enabled. ECA system for the credit check is derived based on the External Account maintenance.
- If the ECA response status for a payment transaction is 'Approved', then further processing continues. If ECA validation fails i.e. the status is 'Override', 'Rejected', or 'Timed out', then the transaction is logged in the ECA Exception queue.

Note

The external ECA system does customer and account status checks along with account balance checks.

2.2.3.13 Network Cut-Off Check

- For Same-day and Standard Outbound credit transactions, the network cut-off time is referred from the US NACAH Network Preference (PNDNWPRF) maintenance. The transactions which failed the cut-off time check moves to Network Cut-off Queue.

2.2.3.14 Accounting

- Debit liquidation accounting entries have both payment entries and charge/tax entries. Accounting details are handed off to the accounting system with debit/credit liquidation accounting code linked at US NACHA Credit Accounting Preference (PNDCRPRF) for the network code, transaction type as 'Outbound' and transfer currency as 'USD' combination.

2.2.3.15 Dispatch Processing

- Dispatch accounting entries are posted based on the Dispatch Accounting code maintained in the US NACHA Credit Accounting Preference (PNCDRPRF) for the Transaction Type 'Outbound'.

2.2.3.16 Zero Dollar Entry Processing

- The system validates the following conditions for Zero Dollar Entry:
  - The ‘Zero Dollar Entry’ check box is selected.
  - The SEC code is either CCD or CTX.
  - The transaction code is equal to 24, 34, 44, or 54.
  - The Transfer Amount is zero.
  - If validation fails, the system upfront rejects the transaction and displays the error message.
- If the ‘Zero Dollar Entry’ check box is selected, the system skips the below processing:
  - Duplicate Check
  - Auth Limit Check
  - FX Limit Check/Rate Pick up

- Pricing Check
- ECA Check
- Advice Generation

Note

- Sanctions check is applicable even for zero dollar transaction.
- Standard/Same day processing steps are applicable for zero dollar transaction.

2.2.3.17 Pre Notification Entry Processing

- The system validates the following conditions for Pre Notification Entry:
  - The 'Pre notification Entry' check box is selected.
  - The SEC code selected from list of codes CCD, CTX, CIE, PPD, and WEB.
  - The Transaction code is equal to 23, 33, 43, or 53.
  - The Transfer Amount is zero.
  - If validation fails, the system upfront rejects the transaction and displays the error message.
- If the 'Pre notification Entry' check box is selected, the system skips the below processing:
  - Duplicate Check
  - Auth Limit Check
  - FX Limit Check/Rate Pick up
  - Pricing Check
  - ECA Check
  - Addenda Records
  - Advice Generation

Note

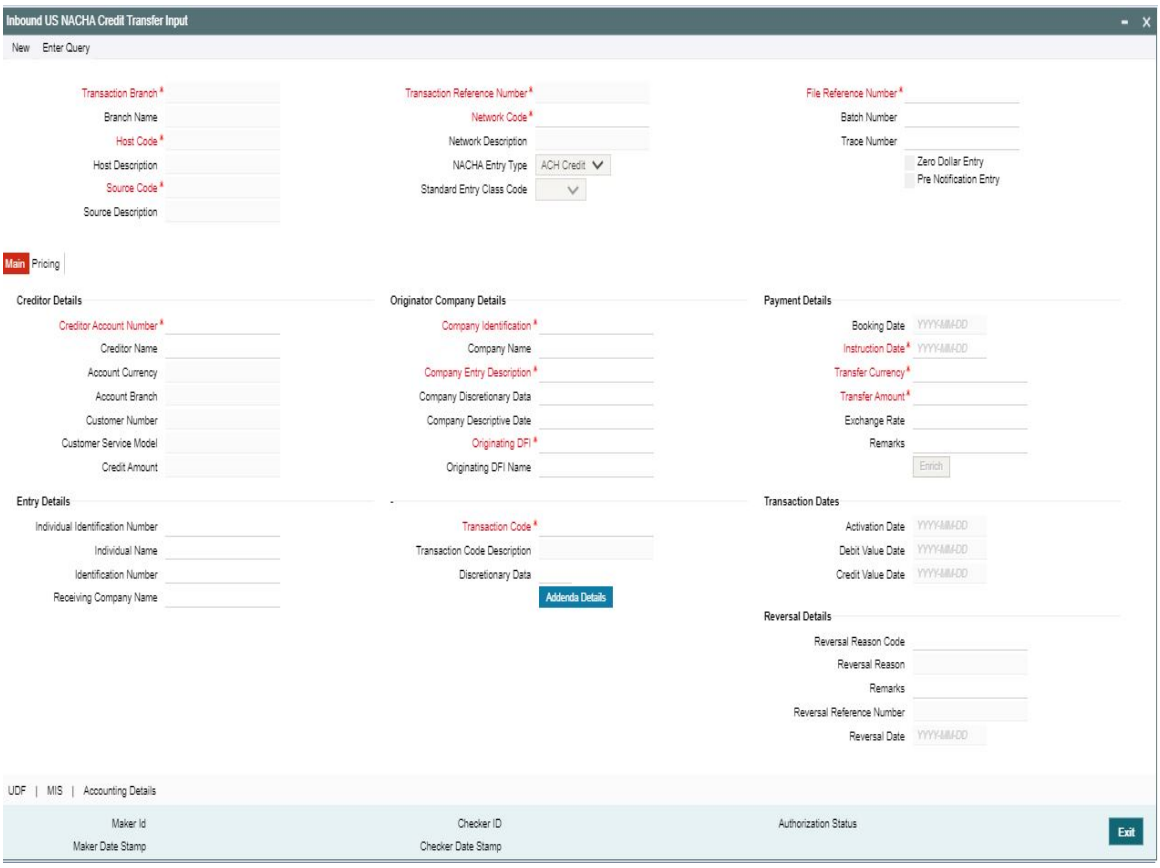
- Sanctions check is applicable even for pre notification transaction.
- Standard/Same day processing steps are applicable for pre notification transaction.

2.2.4 NACHA Inbound Credit Transfer Transaction Input

Oracle Banking Payments will process the NACHA inbound Payments received from ACH Operator.

In case of NACHA Inbound file cannot be received or processed due to any reason.A back up screen, is provided to the user to manually capture NACHA Inbound Payments.

You can invoke ‘Inbound US NACHA Credit Transfer Input’ screen by typing the function ID ‘PNDITONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Below listed fields are mandatory to process Inbound NACHA payments:

Transaction Branch Code

Defaulted with logged in Branch Code.

Branch Name

System defaults the Branch Name of the Transaction Branch Code.

Host Code

Defaulted with Host Code to which the Logged in Branch is associated.

Host Code Description

System defaults the description of the Host code.

Source Code

Defaulted as ‘MANL’ for Manually Input transactions. For transactions received through channel, relevant source code from Source maintenance would be defaulted.

Source Code Description

System defaults the description of the Source code.

Transaction Reference Number

Unique Reference number for the payment generated by the System. For details on the reference number format, refer to Payments core user manual.

Network Code

User has to select the appropriate network Code from the pick-list. If only one NACHA network is maintained (which will generally be the case) then the same will be defaulted.

Network Code Description

System defaults the description of the Network code.

NACHA Entry Type

This would be a defaulted to “ACH Credit”, to indicate that the transaction is NACHA Credit transfer.

Standard Entry Class Code

Select the required SEC codes – The values are:

- CCD
- CTX
- CIE
- PPD
- WEB

File Reference Number

Unique Reference for the Inbound NACHA file.

Batch Number

Batch Number of the batch to which the Inbound Payment belongs to as per in the received Inbound NACHA File.

Trace Number

Trace Number of the Inbound Payment (ACH entry) in the received Inbound NACHA File.

Pre Notification Entry

Select the Pre Notification Entry check box. If inbound transaction is a Pre Notification transaction.

Zero Dollar Entry

Select the Zero Dollar Entry check box. If inbound transaction is a Zero Dollar transaction.

Creditor Details

Creditor Account Number

Please select the Customer Account to be credited. Option is available to use the Pick-list which displays all valid Account Numbers available in the system.

Creditor Name

Defaulted on selecting Creditor Account Number.

Account Currency

Defaulted on selecting Creditor Account Number.

Account Branch

Defaulted on selecting Creditor Account Number.

Customer Number

System identifies the Customer number maintained in the system for the Creditor based on the selected Creditor Account Number and the same is defaulted in this field.

Customer Service Model

Defaulted with Customer Service Model linked to the identified customer**.**

Credit Amount

This field will be populated with the transfer amount converted in Receiver account currency using the Exchange rate.

Originator Company Details

Company Identification

Specify the Identification of Originator of the ACH Credit transaction.

Company Name

Specify the Originator name.

Company Entry Description

Specify the data as per the ACH entry in the Inbound file.

Company Discretionary Data

Specify the data as per the ACH entry in the Inbound file.

Company Descriptive Date

Specify the Company Discretionary Date.

Originating DFI

Specify the Debtor Bank ABA Number. Option is available to use the pick-list which displays all ABA numbers of all DFIs.

Originating DFI Name

The system indicated the Originating DFI Name once you select the Originating DFI from the LOV.

Payment Details

Booking Date

Defaulted with current date.

Instruction Date

This is the Effective Entry date or Settlement date on which the payment is settled as part of the Inbound file by NACHA.

Transfer Currency

Please Enter the Transfer Currency as USD.

Transfer Amount

Please enter the Amount to be credited to the Customer**.**

Exchange Rate

If Transfer currency & Receiver (Credit) account currency are different then Exchange rate can be provided by user. System retains the input value and validates the same against override and stop variances maintained at Network Preferences.

Remarks

Specify Remarks, if any.

Entry Details

Individual Identification Number

This field is applicable but optional for SEC code of PPD and CIE.

Individual Name

System defaults the Individual name on selecting the Individual ID Number.

Identification Number

This field is optional for the applicable SEC codes of CCD and CTX.

Receiving Company Name

Defaulted on selecting Creditor Account Number.

Transaction Code

Specify the Transaction Code from the LOV.

Transaction Code Description

Specify the Transaction Code Description.

Discretionary Data

Specify the Discretionary Data.

Transaction Dates

Activation Date

This is the date on which transaction would be processed, and would be generally same as Settlement Date.

Debit Value Date

The value date with which the debit to Clearing GL would be done as part of the DRLQ event of transaction accounting on the Activation date. This date would always be same as Settlement Date.

Credit Value Date

The value date with which the credit to Receiver account would be done as part of the CRLQ event of transaction accounting on the Activation date. This will be a View only field.

Reversal Details

Reversal Reason Code

Select from the list of values for Reversal Reason Code. The list of NACHA reversal reason codes is maintained in PMDRJMNT screen.

Reversal Reason

System display the description of the selected reason code.

Remarks

Specify the operational reason for reversal of the transaction. This is mandatory field.

Reversal Reference Number

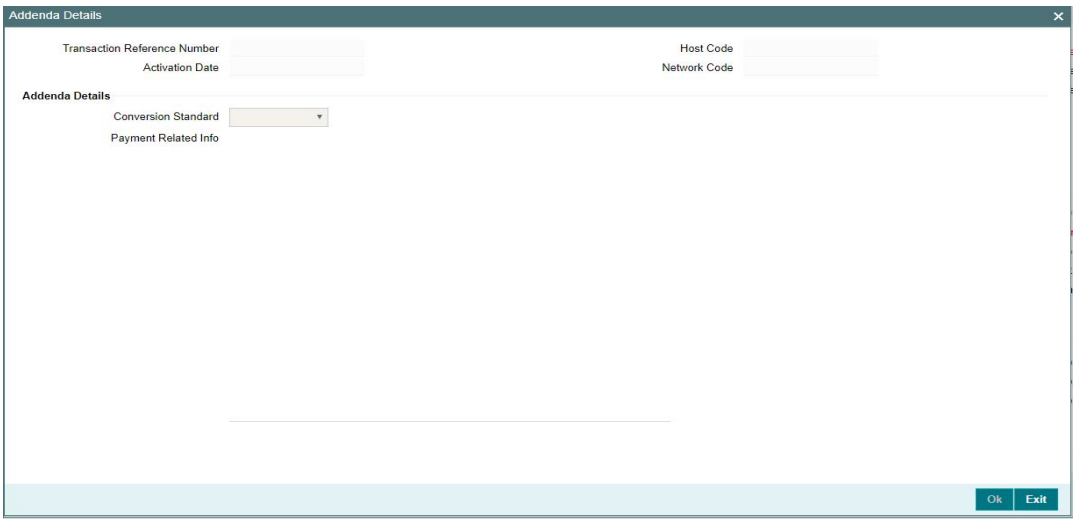
System default this field on click of 'Reversal' button.

Reversal Date

System displays the current system date of reversal.

2.2.4.1 Addenda Details

Please click on this button to capture Additional Payment Related Information in the Addenda record for the ACH entry in the Inbound file.



Specify the following fields:

Transaction Reference No

The system displays the Transaction Reference No.

Host Code

The system displays the Host Code.

Activation Date

Specify the Activation date.

Network Code

The system displays the Network Code.

Addenda Details

Conversion Standard

Select one of the following standards using which the data in this field needs to be converted, during generation of the Addenda record(s) in the NACH file:

- ASC X12.5 (Interchange Control Structure)
- ASC X12.6 (Application Control Structure)
- Payment related UN/EDIFACT syntax
- ANSI ASC X12 transaction set containing a BPR or BPS data segment

Payment Related Info

Specify Payment Related Info. Data only up to 80 characters would be allowed since only a Max. of 1 Addenda record is allowed. Addenda record is optional for these SEC codes.

Enrich Button

On click of this button, System Computes the Exchange Rate & Charges if applicable.

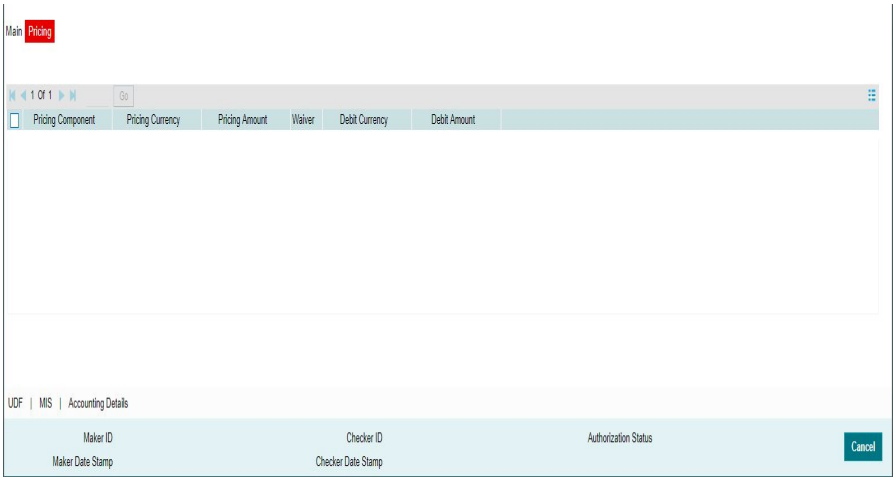
Exchange rate is computed if the creditor account currency is different from Transfer currency. User can view the computed rate in the Exchange Rate field in Main Tab.

User can view the computed Charges in pricing Tab.

User must click on ‘Save’ button, to save the inbound payment and make it available for authorization. On authorization by a different user, system starts processing the US NACHA Inbound Payment.

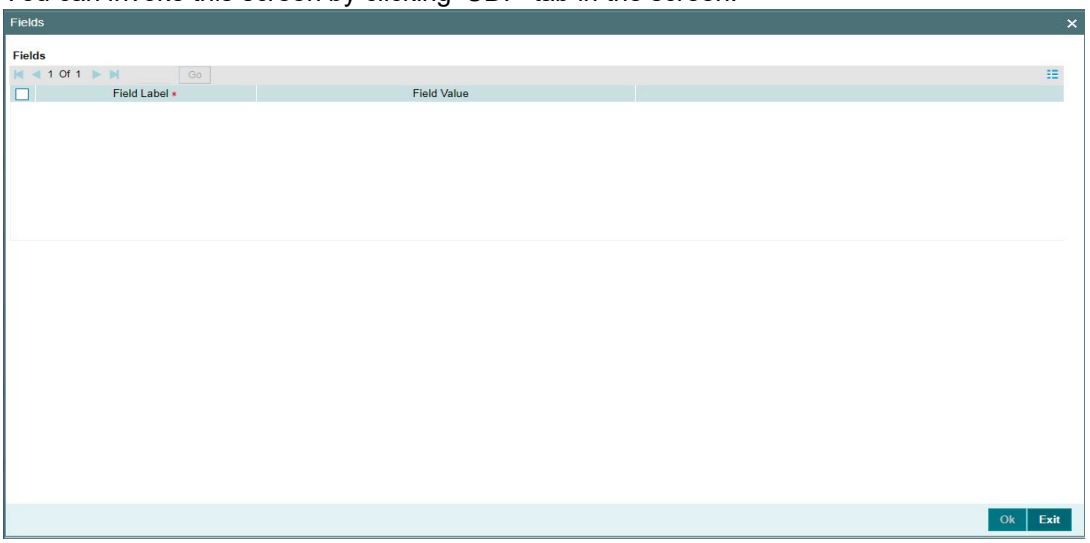
2.2.4.2 Pricing Tab

Click on Pricing tab to view the Pricing details. For more details on fields, refer to section 3.2.1.2.



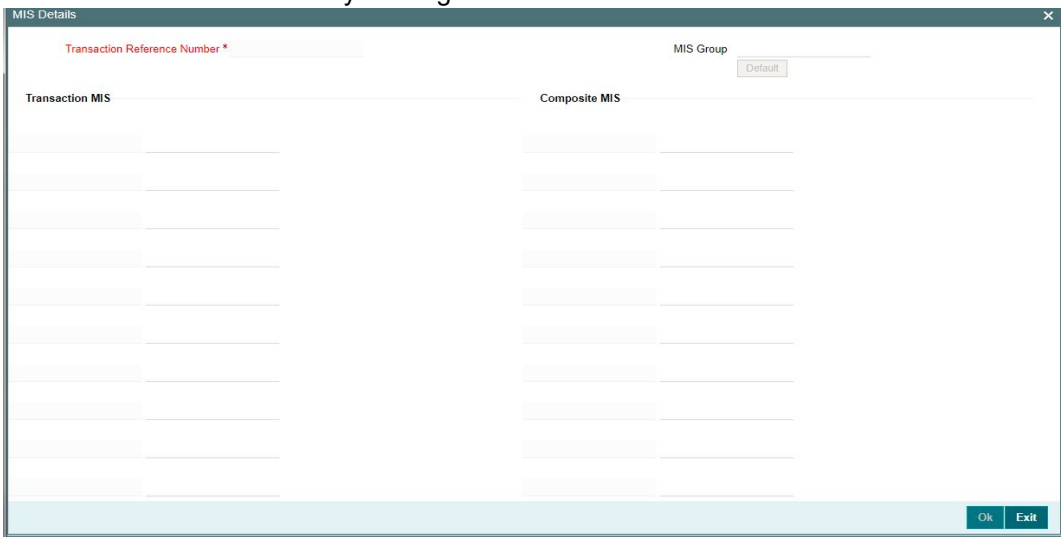
2.2.4.3 UDF Tab

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



2.2.4.4 MIS Tab

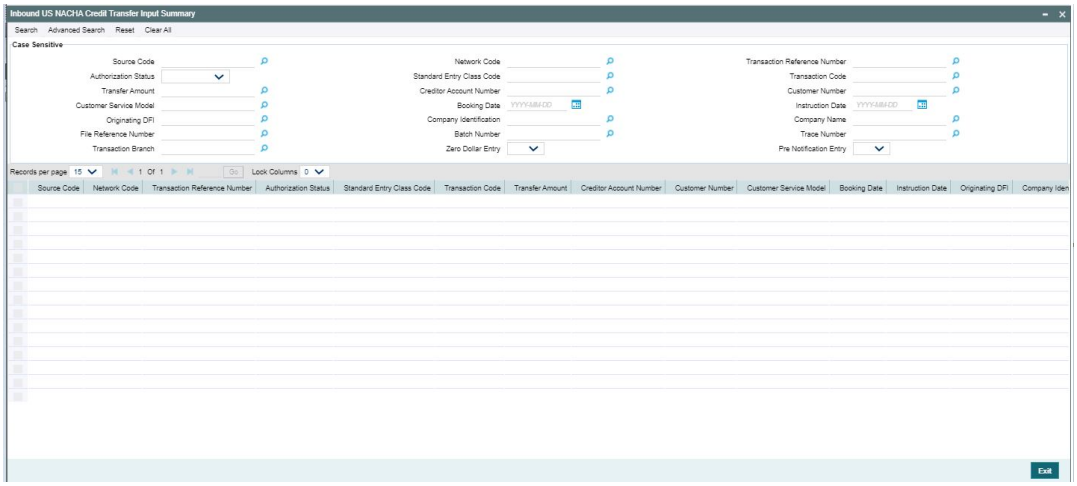
You can invoke this screen by clicking ‘MIS’ tab in the screen.



User must click on save button in PNDITONL Screen screen to save the Inbound payment and make it available for authorization. On authorization by a different user, system starts processing the US NACHA Inbound Payment.

2.2.4.5 NACHA Inbound Payments Summary

You can invoke ‘NACHA Inbound Payments Summary’ screen by typing ‘PNSITONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Source Code
- Network Code
- Transaction Reference Number
- Authorization Status
- Standard Entry Class Code
- Transaction Code
- Transfer Amount
- Creditor Account Number

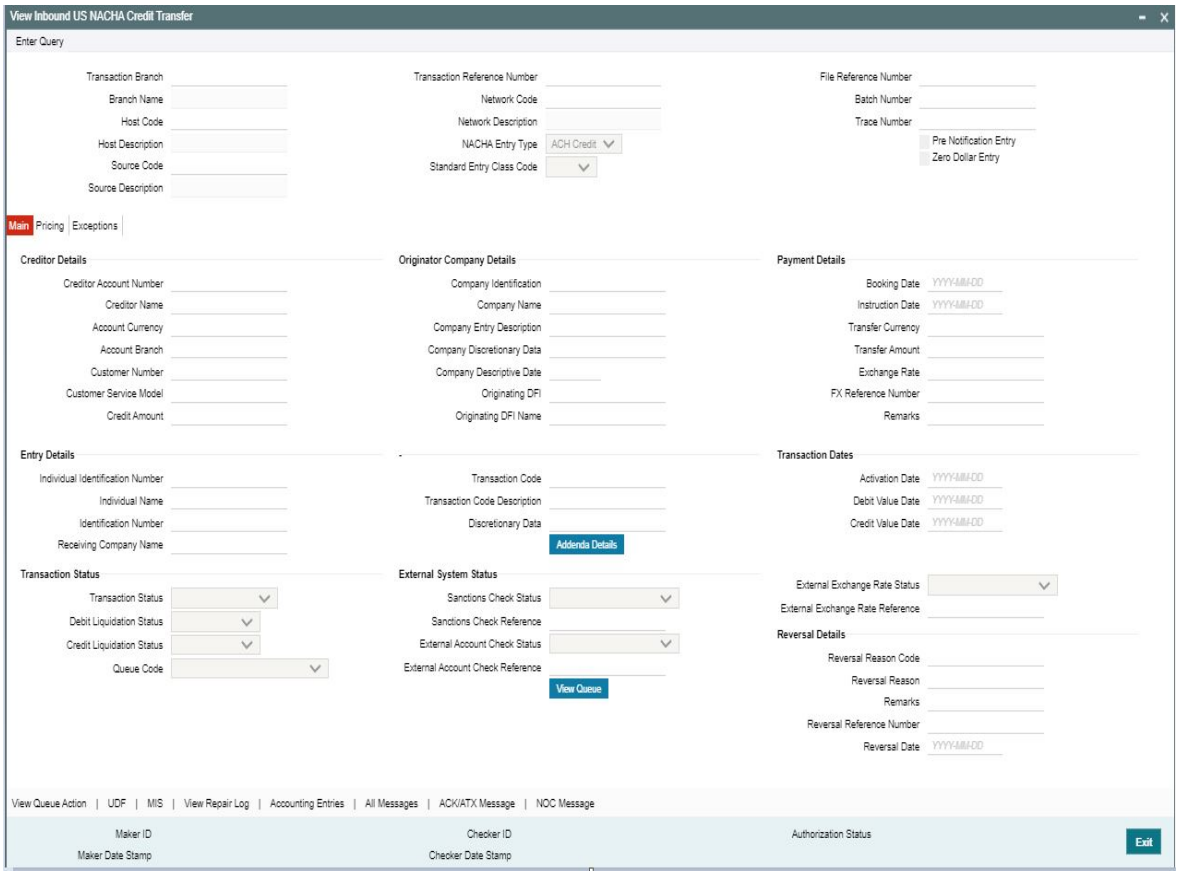
- Customer Number
- Customer Service Model
- Booking Date
- Instruction Date
- Originating DFI
- Company Identification
- Company Name
- File Reference Number
- Batch Number
- Trace Number
- Transaction Branch
- Zero Dollar Entry
- Pre Notification Entry

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

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

2.2.5 NACHA Inbound Credit Transfer View

You can invoke ‘View Inbound US NACHA Credit Transfer’ screen by typing ‘PNDIVIEW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required value.
- Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
  - External System Status
  - Transaction Status
- Click Execute Query to populate the details of the transaction in the Inbound NACHA Payment View screen.
- Click the ‘Reverse’ button from this screen to launch the Inbound US NACHA Credit Transfer Input (PNDITONL) screen in ‘Read-only’ mode except for the 'Reversal Details' section with all the details of inbound NACHA credit transactions.
- When you click the ‘Reverse’ button, the system performs the following validations:
  - The system shows an error message if the Transaction status is not ‘Processed’.
  - The system shows an error message if the user selects more than one record.
  - The system checks for user/role queue access is provided in (PMDROLQA/ PMDUSRQA).
  - On the success of the above validations, the user can input the reversal reason code, remarks for the reversal in the Inbound US NACHA Credit Transfer Input (PNDITONL) screen.
  - On authorization, the system marks the original Inbound credit Transaction Status as Reversed.

Trace Number

This is a unique identification of each ACH entry record in the outgoing NACHA file, which is generated during file generation.

Batch Number

This is a unique identification of every batch in the outgoing NACHA file, which is generated during file generation.

For more details on Main, Pricing tabs refer to ‘PNDITONL’ screen details above.

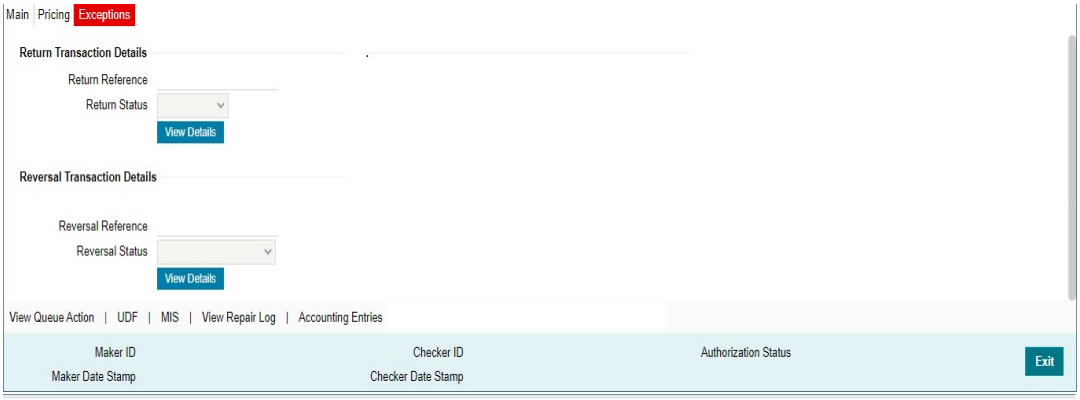
Note

Originating DFI & Originating DFI Name:

The system displays the ODFI 9-digit routing number and ODFI Name from the NACHA directory maintenance (PMDNCHDR) based on the validation of the 8-digit ODFI number (without check digit) present in the incoming NACHA File in the company batch header.

2.2.5.1 Exceptions Tab

Click on Exceptions Tab to invoke this sub screen.



Return Transaction Details

Return Reference

This field displays the Return Reference.

Return Status

You can view the current Status of the Return Transaction.

Reversal Transaction Details

This field displays the Reversal Transaction Details.

Reversal Reference

This field displays the Reversal Reference.

Reversal Status

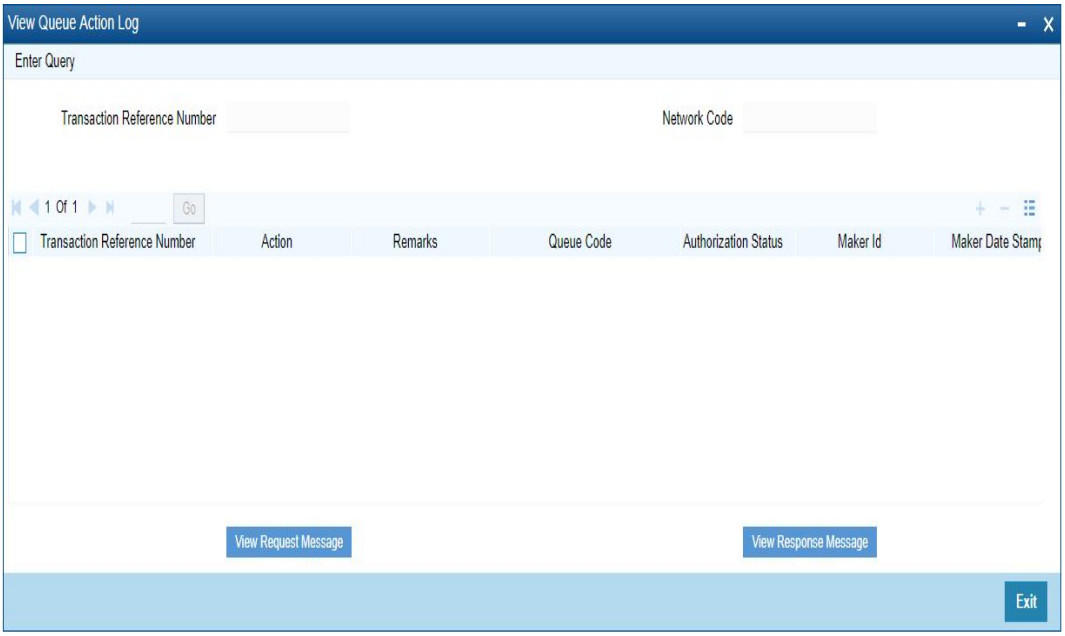
This field displays the Reversal Status.

View Details

This button launches the PNDORTNV screen, listing the return transaction.

2.2.5.2 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.



Following details are displayed:

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

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

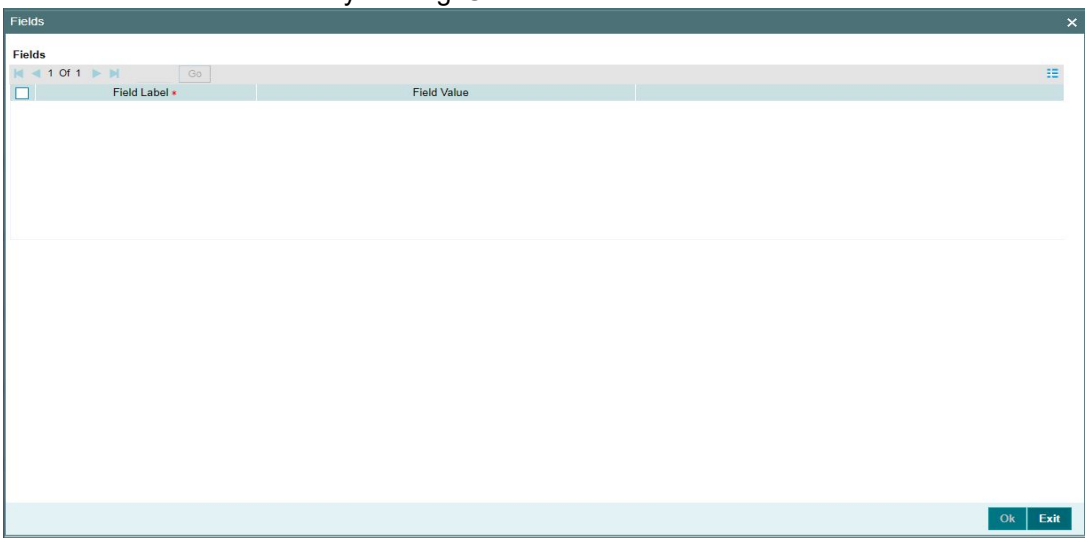
Also user can view the request sent to and the response received from external systems for the following:

- Sanction screening
- External credit approval
- External Account Check

- External FX fetch
- External price fetch
- Accounting system

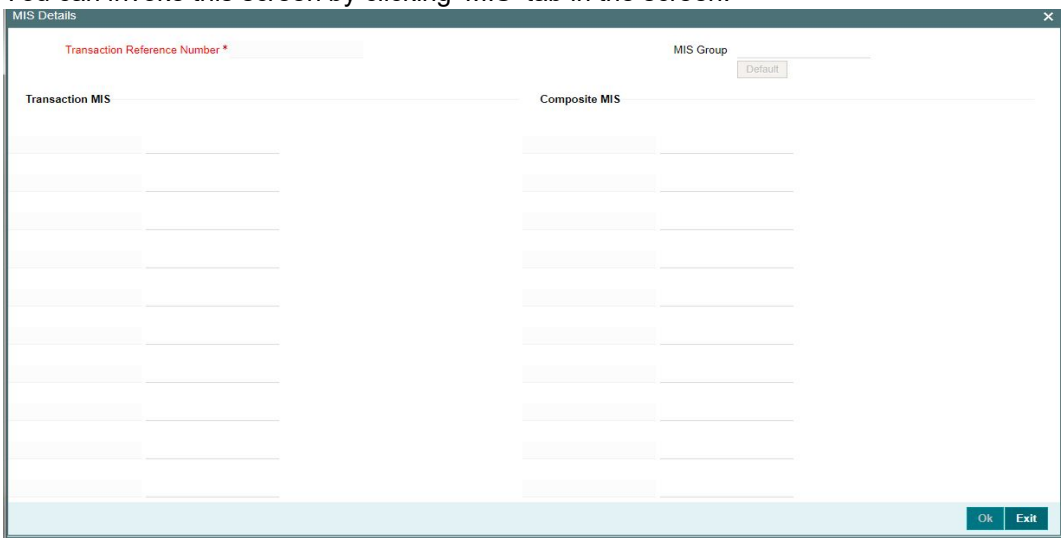
2.2.5.3 UDF Tab

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



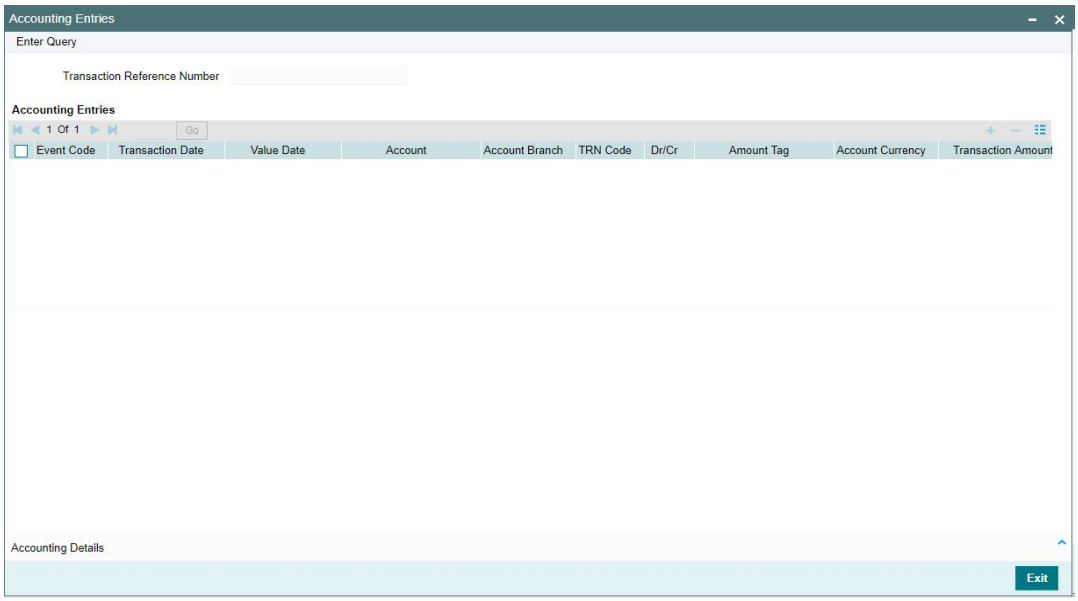
2.2.5.4 MIS Tab

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



2.2.5.5 Accounting Entries Tab

You can view the Accounting Entries posted for the Inbound NACHA Payment in Accounting entries Tab.

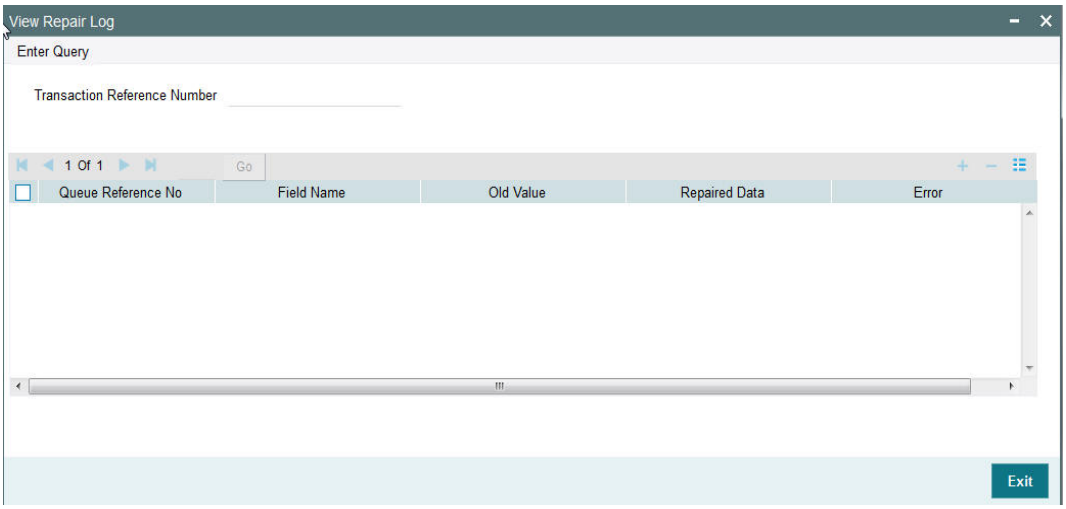


By default, the following attributes of the **Accounting Entries** tab are displayed:

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

2.2.5.6 View Repair Log

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

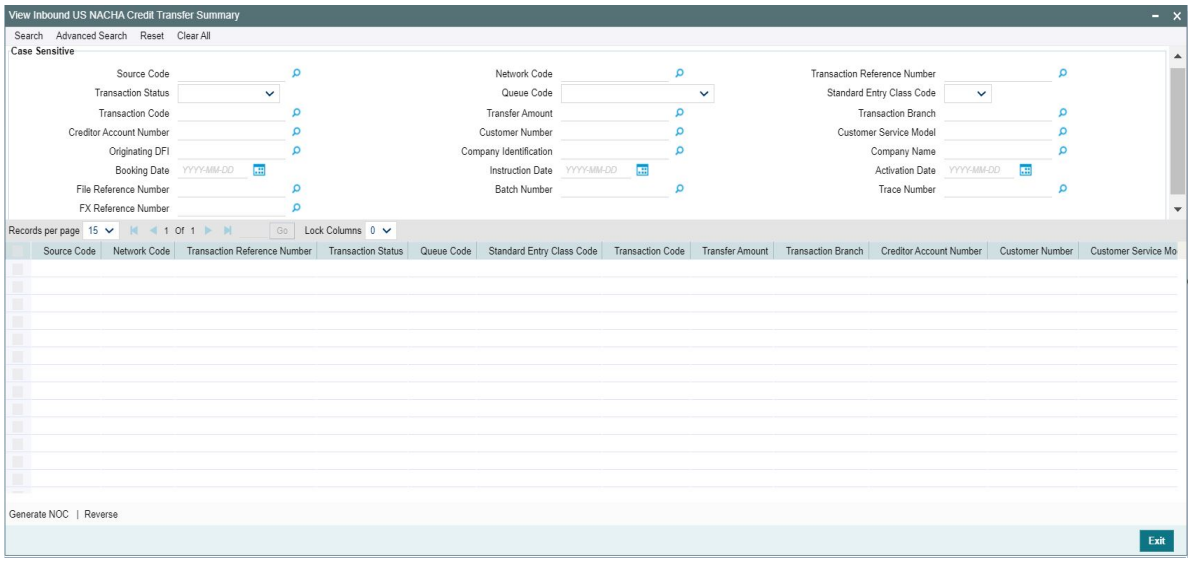


Following details are displayed:

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

2.2.5.7 NACHA Inbound View Summary

You can search for records in the NACHA Inbound View Summary Screen. You can invoke 'View Inbound US NACHA Credit Transfer Summary' screen by typing 'PNSIVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Source Code
- Network Code
- Transaction Reference Number
- Transaction Status
- Queue Code
- Standard Entry Class Code
- Transaction Code
- Transfer Amount
- Transaction Branch
- Creditor Account Number
- Customer Number
- Customer Service Model
- Originating DFI
- Company Identification
- Company Name
- Booking Date
- Instruction Date
- Activation Date
- File Reference Number
- Batch Number
- Trace Number
- FX Reference Number

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

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

2.2.6 Credit Inbound Transaction Processing

Inbound transaction follows the below listed processing steps:

- Non STP Validation
- SEC Code Specific Validations
- Repair Validations
  - Beneficiary Name Match Checks
- Business Override Validations
  - Duplicate Checks
- Authorization Limits Check
- Sanctions Check
- Future Date Checks
- FX Validation
- Pricing
- External Account Check
- Accounting
- Zero Dollar Entry Processing

- Pre Notification Entry Processing

2.2.6.1 Non STP Processing

- The Non STP rules are applied on Inbound NACHA transactions booked via incoming NACHA file upload.
- If any transaction meets the criteria maintained in the Non STP Rule Detailed (PMDNSRLE) screen, transactions move to Non STP Queue (PQSNSTPQ).

2.2.6.2 SEC Code specific validations

- The system checks if the Individual Name or Receiving Company Name is present in the incoming message in Record Type '6' for the below SEC Codes:

SEC Codes	Individual Name or Receiving Company Name
TEL, WEB	Mandatory (M). This field must be present in the incoming file.
CCD, CIE, CTX, PPD, RCK	Required (R) This field may not be present in the incoming file.
ARC, BOC, POP	Optional (O) This field may not be present in the incoming file.

2.2.6.3 Repair Validations

Beneficiary Name Match Check

- If the 'Beneficiary Name Match Required' check box is selected in the screen 'Payment Network Preferences' (PMDNWPRF) for the Network code (NACHA), the system performs Beneficiary Name Matching validations. If it is not selected, the system skips the Beneficiary Name Match validations.
- The system checks whether the Individual Name or Receiving Company Name is present in the incoming message as follows:
  - If Individual Name or Receiving Company Name is present, the system checks against Company Name (PMDORGDT) or Account Name (STDCRACC), or Customer Account Name Match (PMDCUSNM).
  - If Individual Name or Receiving Company Name matches, the system proceeds with processing. If it does not match, the system moves it to the repair queue. In the repair queue, the user can edit the 'Creditor Name' and authorize it.

Note

The SEC Codes XCK, ATX, ACK are not included in Beneficiary Name Match Check.

2.2.6.4 Business Override Validations

Duplicate Checks

- The duplicate check for a transaction is done during transaction processing if the Duplicate check is applicable for the Source. Payment fields marked for duplicate check in Source Maintenance Detailed (PMDSORCE) are matched with all the payments booked within the duplicate period. The booking date of the payments is considered for evaluating the duplicate period.
- The duplicate period is considered based on the number of days maintained for the source. If the maintenance is not available, then the duplicate check is not done.
- If there are any matching payments with the fields identical with the payment being processed, then the payment is moved to Business Override Queue (PQSOVRQU) for further investigation.

2.2.6.5 Authorization Limit Checks

- Two levels of authorization limits can be maintained for a Network and source in PMDSORNW (optional).If the transfer amount is greater than authorization limit 1, the transaction is moved to Authorization Limit 1 Queue.
- On approval from Authorization Limit 1 Queue, if the transfer amount is greater than authorization limit 2, the transaction is moved to Authorization Limit 2 Queue. If the transfer amount is less than authorization limit 2, the transaction proceeds to next processing step.
- If the Authorization Limit check is done on booking date, it is not repeated on Value date processing.

2.2.6.6 Sanction Check

- The transaction is sent for sanction screening to an external system if sanctions screening is enabled for the source and network in Source Network Preferences PMDSORNW.

2.2.6.7 Future Date Checks

- The transactions are segregated as Current dated/Future dated based on the Activation Date. Future valued transactions is moved to Future Value Queue.
- The transaction processing of current valued transactions continues with the next step of processing.

2.2.6.8 FX Validation

- FX processing is applicable in cases where the transfer currency and credit account currency are different.

2.2.6.9 Pricing

- The pricing is computed based on the pricing code maintains in Network Currency Preference (PMDNCPRF) for the network code, transaction type as 'Inbound' and transfer currency as 'USD' combination.

2.2.6.10 External Account Check

- External account validation is done for the credit account in External Account Check (EAC). Customer and account status checks is done by the external ECA system along with other validation checks.
- If external account check fails, transaction is available in ECA Queue with error details received.

2.2.6.11 Accounting

- Accounting details are handed off to the accounting system with debit/credit liquidation accounting code linked at US NACHA Credit Accounting Preference (PNDCRPRF) for the network code, transaction type as 'Inbound' and transfer currency as 'USD' combination.

2.2.6.12 Zero Dollar Entry Processing

- Incoming NACHA credit transaction is treated as Zero Dollar Entry if the following conditions are met:
  - The SEC code is either CCD or CTX.
  - The Transaction code is equal to 24, 34, 44, or 54.
  - The Transfer Amount is zero.
  - If the above conditions are satisfied the transaction is marked as ‘Zero Dollar Entry’
- If incoming credit is marked as ‘Zero Dollar Entry’, the system checks the following conditions:
  - Creditor Account (for credits), is valid (open, authorized)
- If the ‘Zero Dollar Entry’ check box is selected, the system skips the below processing:
  - Duplicate Check
  - Auth Limit Check
  - FX Limit Check/Rate Pick up
  - Pricing Check
  - ECA Check
  - Addenda Records
  - Advice Generation

Note

- Standard/Same Day processing steps are applicable for zero dollar transactions.
- ACK/ATX acknowledgment generation is supported.

Zero Dollar Entry Processing (Manually Booked)

- The system validates the following conditions for Zero Dollar Entry:
  - The ‘Zero Dollar Entry’ check box is selected .
  - The SEC code is either CCD or CTX.
  - The Transaction code is equal to 24, 34, 44, or 54.
  - The Transfer Amount is zero.
  - If validation fails, the system upfront rejects the transaction and displays an error message.

2.2.6.13 Pre Notification Entry Processing

- Incoming NACHA credit transaction is treated as Pre Notification Entry if the following conditions are met:
  - The SEC code is selected from list of codes ARC, BOC, CCD, CTX, CIE, POP, PPD, WEB, TEL, RCK, and XCK.
  - The Transaction code is equal to 23, 33, 43 or 53.
  - The Transfer Amount is zero.
  - If the above conditions are satisfied the transaction is marked as 'Pre Notification Entry'
- If incoming credit is marked as 'Pre Notification Entry', the system checks the following conditions:
  - Creditor Account (for credits), is valid (open, authorized)
- If the 'Pre notification Entry' check box is selected, the system skips the below processing:
  - Duplicate Check
  - Auth Limit Check
  - FX Limit Check/Rate Pick up
  - Pricing Check
  - ECA Check
  - Addenda Records
  - Advice Generation

Note

- Standard/Same Day processing steps are applicable for pre notification transactions.
- ACK/ATX acknowledgment generation is supported.

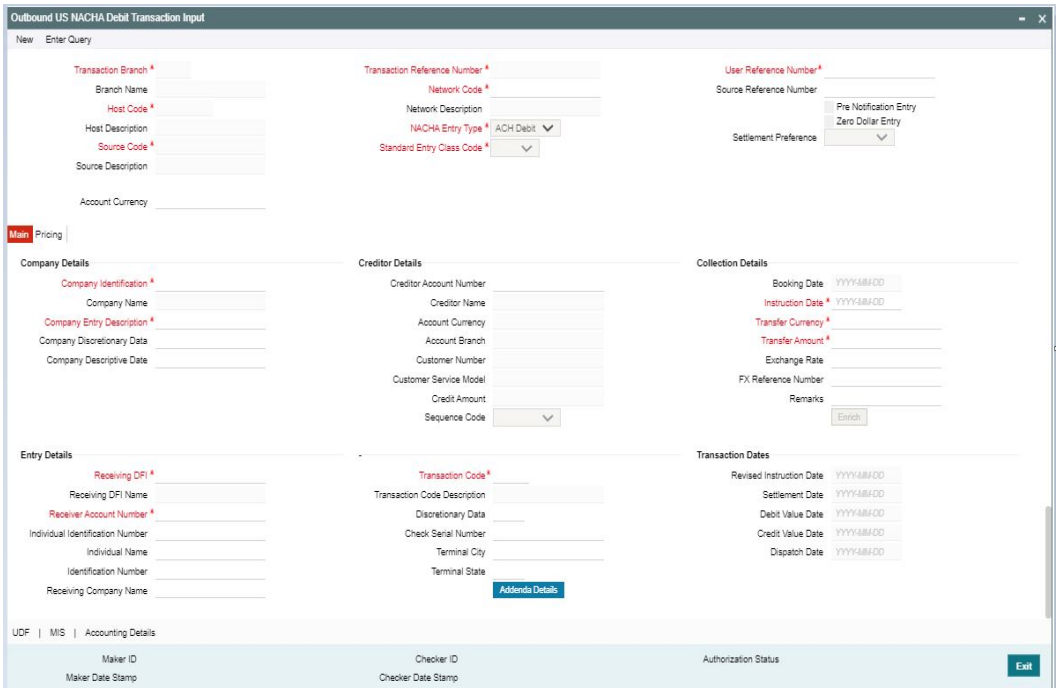
Pre Notification Entry Processing (Manually Booked)

- The system validates the following conditions for Pre Notification Entry:
  - The 'Pre Notification Entry' check box is selected .
  - The SEC code is selected from list of codes ARC, BOC, CCD, CTX, CIE, POP, PPD, WEB, TEL, RCK, and XCK.
  - The Transaction code is equal to 23, 33, 43 or 53.
  - The Transfer Amount is zero.
  - If validation fails, the system upfront rejects the transaction and displays an error message.

2.3 NACHA Direct Debit

2.3.1 Outbound NACHA Debit Transaction Input

You can invoke “Outbound NACHA ACH Debit Transaction Input” screen by typing the function ID ‘PNDODONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following fields:

Transaction Branch

Defaulted with logged in Branch Code.

Host Code

Defaulted with Host Code to which the Logged in Branch is associated.

Source Code

Defaulted as ‘MANL’; for Manually Input transactions. For transactions received through channel, relevant source code from Source maintenance would be defaulted.

Network Code

User has to select the appropriate NACHA network Code from the list.

NACHA Entry Type

This would be a defaulted to “ACH Debit”, to indicate that the transaction is NACHA Debit transfer.

SEC code

Select the required SEC codes – The values are CCD, CTX, PPD, ARC, BOC, POP, WEB, TEL, RCK, XCK.Transaction Reference Number

Unique Reference number for the payment generated by the system.

User Reference

The system defaults the User reference number same as the Transaction Reference Number. You can edit this value to provide own reference number.

Source Reference Number

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

Pre Notification Entry

Select the Pre Notification Entry check box, if outbound transaction is a Pre Notification transaction.

Zero Dollar Entry

Select the Zero Dollar Entry check box, if outbound transaction is a Zero Dollar transaction.

Settlement Preference

Select the required Settlement Preference. The values are:

- Same Day
- Standard
- Blank

Originator (Creditor) Details

Company ID

Select the Company Identification of the ACH Debit transaction from the list of values. The list displays all the Company ID maintained in PMDORGFT & PMDCIACC maintenance screen.

Company Name

The name appears by default upon selection of the Company Identification.

Originator Account Number

Specify the creditor account number of the corporate or owned by the Receiver individual as applicable for selected SEC code.

Account Currency

The system populates the Account Currency.

Originator Name

The system populates the Originator’s name.

Customer No

The system populates the Customer Number.

Customer Service Model

The system specifies the Customer Service Model.

Receiver Debtor Details

Receiver Account Number

Please select the Customer Account to be debited. Option is available to use the Pick-list which displays all valid Account Numbers available in the system.

Receiving Company Name

Specify the Receiving Company Name.

Receiving Consumer Name

Specify the Receiving Consumer Name.

Receiving DFI

Select a 9 digit ABA number of the Receiving DFI (RDFI) using a LOV that would fetch values from the NACHA participants directory (FedACH directory) maintenance.

Receiving Point

Select a 9 digit ABA number of the Receiving Point, using a LOV that would fetch values from the NACHA participants directory (FedACH directory) maintenance.

Identification Number

This field is optional for the applicable SEC codes like CCD, CTX etc. This field typically need to have the customer or accounting identification number (normally issued by Originator) by which the Receiver is known to the Originator.

Individual Identification Number

This field would be mandatory for input only when the selected SEC code is “CIE”, and optional for other applicable SEC codes like PPD, WEB and so on.

Payment Details

Booking Date

This will be defaulted as application server date.

Instruction Date

This will be the Instruction (Value) date of the ACH Debit transaction i.e. the intended Collection Date, as instructed by the customer.

Dispatch Date

The date on which the transaction would be dispatched to NACHA as part of an outgoing NACHA file.

Transfer Currency

Specify the currency of outgoing payment, which would be defaulted and fixed to USD.

Transfer Amount

Amount of the outgoing Debit transaction in the Transfer currency. This amount is populated in the Amount field of the Entry Details record.

Exchange Rate

If Transfer currency & originator account currency are different then Exchange rate can be provided by user. System retains the input value and validate the same against override and stop variances maintained at Network Preferences.

FX Reference Number

This Fx reference number is sent in the External Fx rate request during processing.

Credit Amount

This field will be populated with the transfer amount converted in originator account currency using the Exchange rate.

Revised Instruction Date

Revised Instruction Date is auto populated.

As part of Processing dates resolution step during processing, Instruction date would be validated to be a working day for NACHA. This date would be adjusted (moved ahead), if required, which would then be populated in this field.

Settlement date

This would be same as the Revised Instruction date. This is the date on which the settlement with the Originator would happen i.e. the originator account would be credited (posted) with Credit Value date.

Credit Value Date

The value date with which the credit to Originator account would be done as part of the CRLQ event of transaction accounting on the Settlement date. This date would be calculated as Revised Instruction Date plus 2 NACHA business days. This will be a View only field.

Debit Value Date

The value date with which the debit to Clearing GL would be done as part of the DRLQ event of transaction accounting on the Settlement date. This date would be same as Settlement date. This will be a View only field.

Remarks

Specify any user remarks for the outgoing payment transaction.

Other Transaction Details

Company Entry Description

Specify the data as per the ACH entry in the outgoing file.

Company Discretionary Data

Specify the data as per the ACH entry in the outgoing file.

Company Descriptive Date

In outgoing ACH Debit transaction, even if this field contains one of the standard keywords for same-day settlement cycles, the same would not be considered by system. This is because same-day processing of ACH Debit transactions is not in scope.

Transaction Code

Select relevant options for the ACH Debit transaction of selected SEC code.

- Zero dollar transaction codes are 29, 39, and 49, applicable for CCD and CTX SEC code.
- Pre-notification transaction codes are 28, 38, and 48.
- Normal transaction codes are 27, 37, 47, and 57.

Transaction Code Description

Select the Transaction Code Description.

Check Serial Number

Specify the serial number of the physical cheque which is being collected through this ACH Debit transaction.

Terminal City

Specify the truncated name or abbreviation identifying a city, town or village in which the Point of Purchase electronic terminal is present where the original cheque based transaction happened.

Terminal State

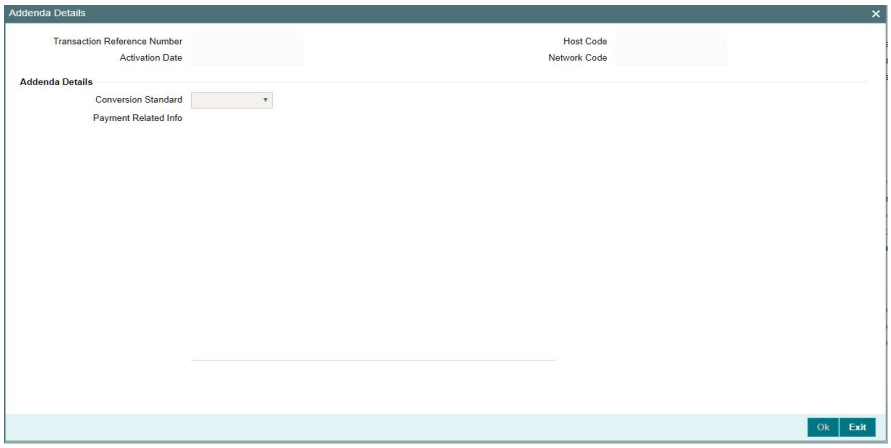
Specify the 2 character state code of a US state in which the city, town or village is present where the Point of Purchase electronic terminal is present.

Discretionary Data

Specify the Discretionary Data.

Addenda Details Button

Please click on this button to capture Additional Payment Related Information in the Addenda record for the ACH entry in the incoming file.For more details on the fields, refer to section-3.2.3.1.



Enrich Button

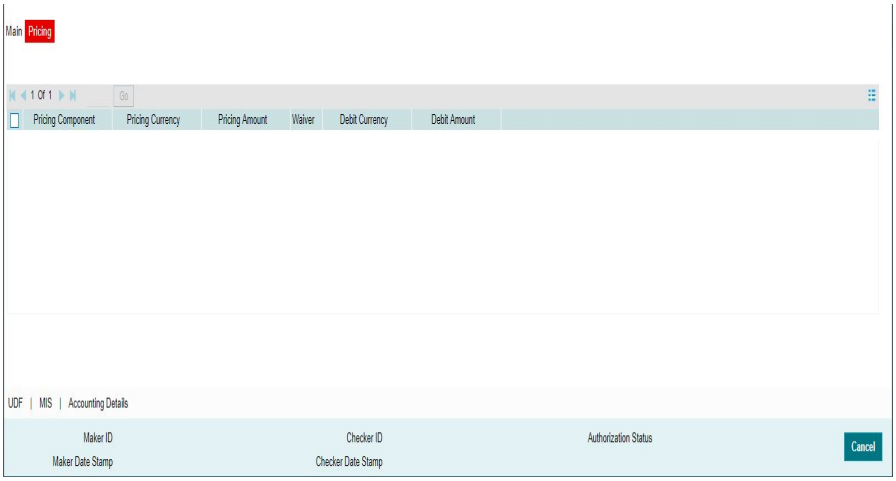
On click of this button, System Computes the Exchange Rate & Charges if applicable.

Exchange rate is computed if the creditor account currency is different from Transfer currency. User can view the computed rate in the Exchange Rate field in Main Tab.

User can view the computed Charges in pricing Tab.

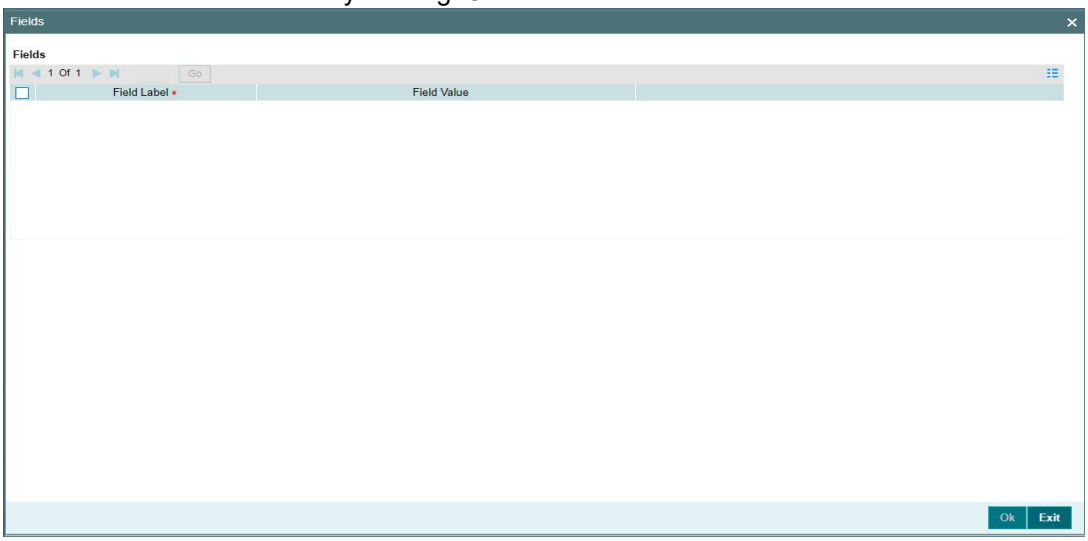
2.3.1.1 Pricing Tab

Click on Pricing tab to view the Pricing details. For more details on fields, refer to section 3.2.1.2.



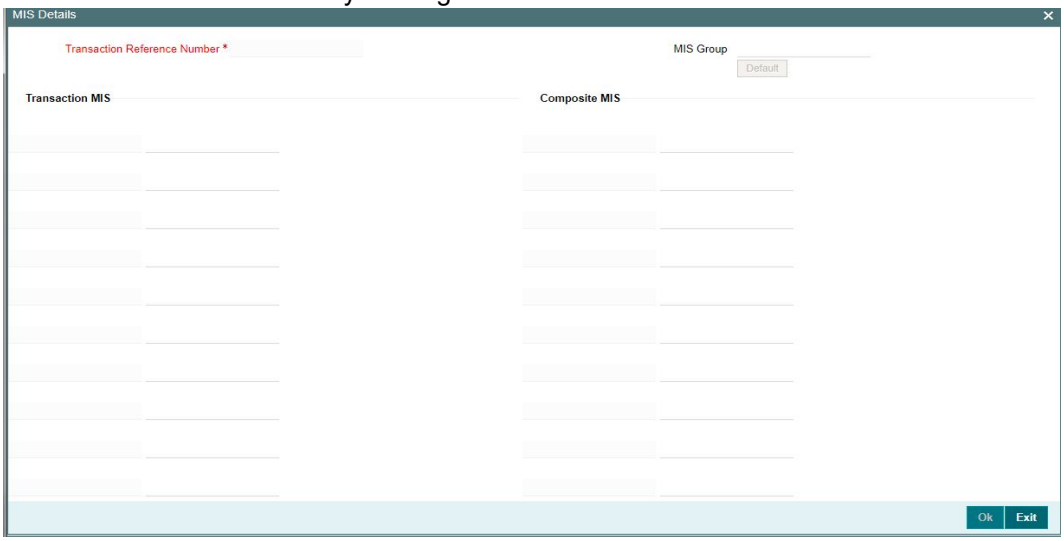
2.3.1.2 UDF Tab

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



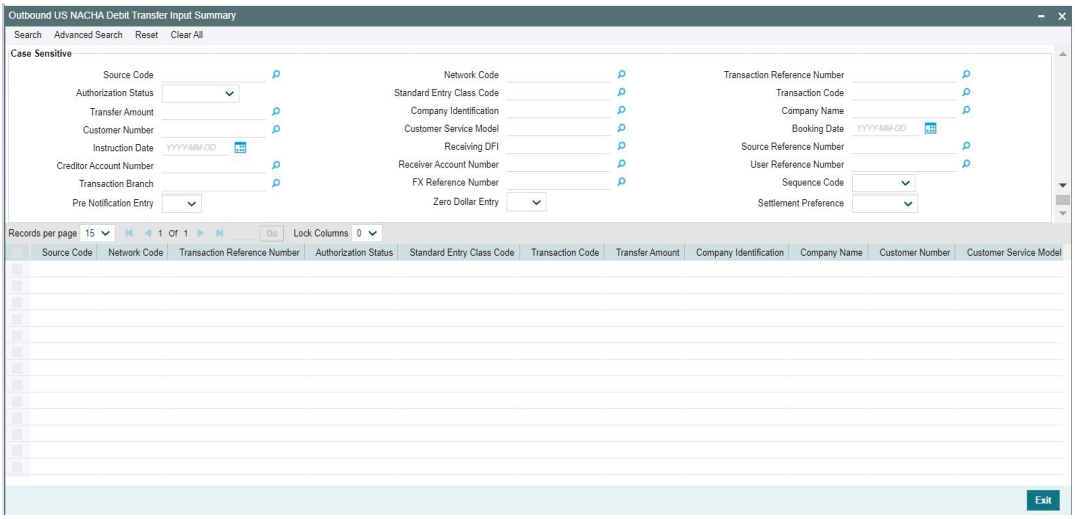
2.3.1.3 MIS Tab

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



2.3.1.4 Outbound NACHA ACH Debit Transaction Input Summary

You can invoke “Outbound NACHA ACH Debit Transaction Input Summary” screen by typing ‘PNSODONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

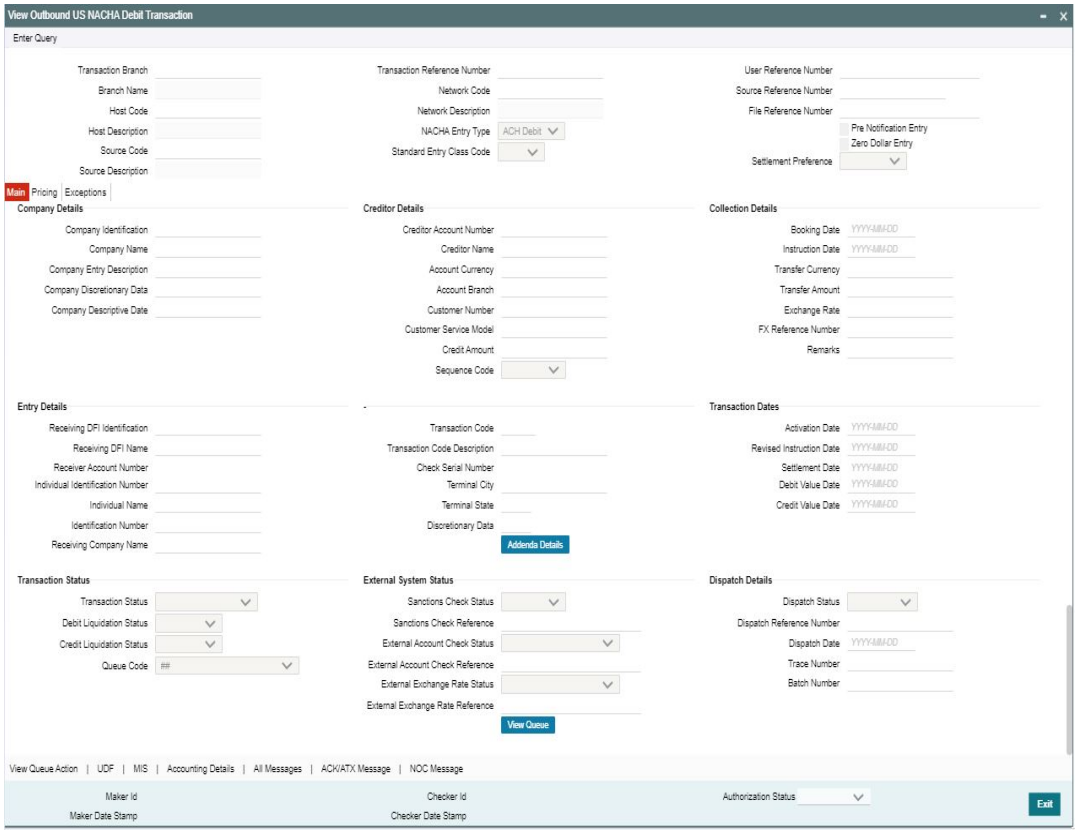
- Source code
- Network Code
- Transaction Reference Number
- Authorization Status
- Standard Entry Class Code
- Transaction Code
- Transfer Amount
- Company Identification
- Company Name
- Customer Number
- Customer Service Model
- Booking Date
- Instruction Date
- Receiving DFI
- Source Reference Number
- Creditor Account Number
- Receiver Account Number
- User Reference Number
- Transaction Branch
- FX Reference Number
- Sequence Code
- Pre Notification Entry
- Zero Dollar Entry
- Settlement Preference

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.Outbound US NACHA Debit Transaction View

You can view the Outbound NACHA ACH Debit transactions through this screen.

You can invoke ‘Outbound US NACHA Debit Transaction View’ screen by typing ‘PNDODOVW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

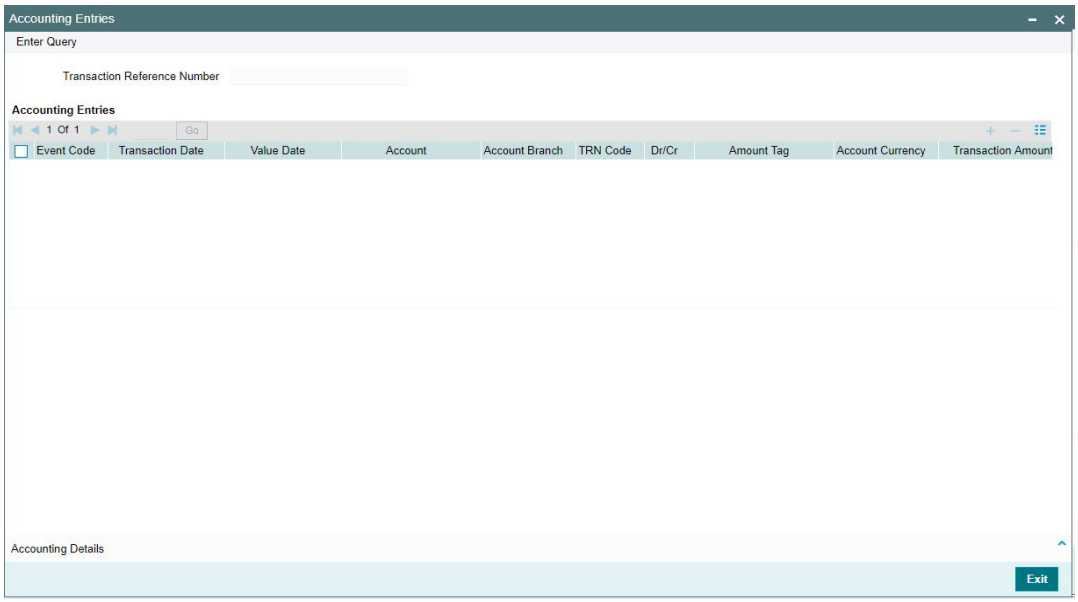


- From this screen, click Enter Query. The Transaction Reference field gets enabled, for the user to specify the Reference Number.
- Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
  - Transaction Status
  - External System Status
- Click Execute Query to populate the details of the transaction in the Outbound NACHA ACH Debit Detailed View screen.

For more details on Main, Pricing tabs, refer to ‘PNDODONL’ screen details above.

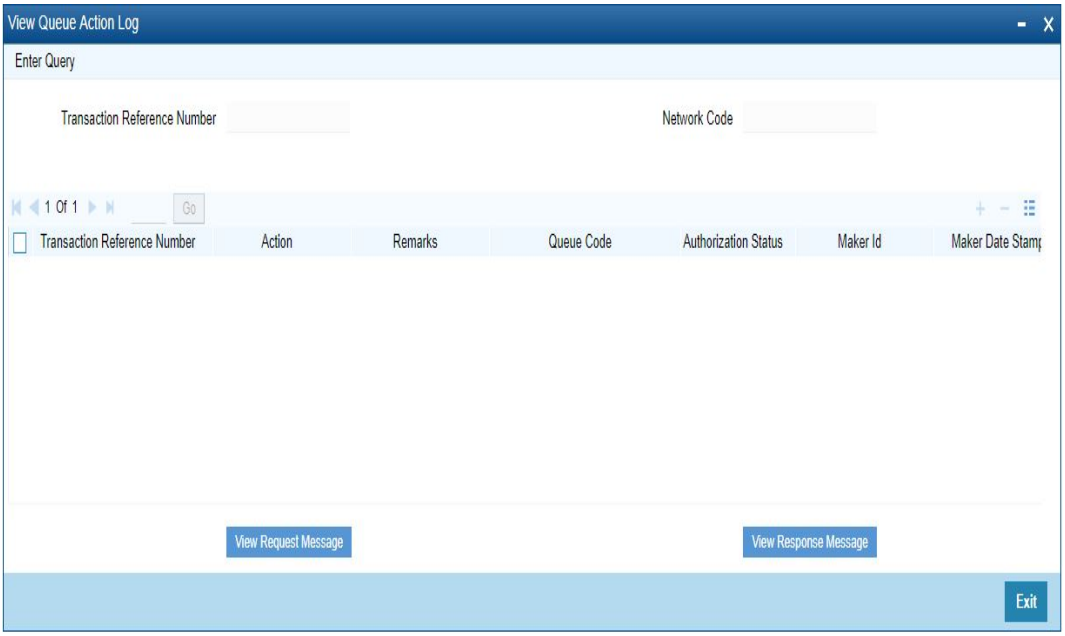
2.3.1.5 Accounting Details Tab

You can view the Accounting Entries posted for the Outbound NACHA ACH debit Payment in Accounting Details tab. For more details on fields, refer to 3.2.4.4.



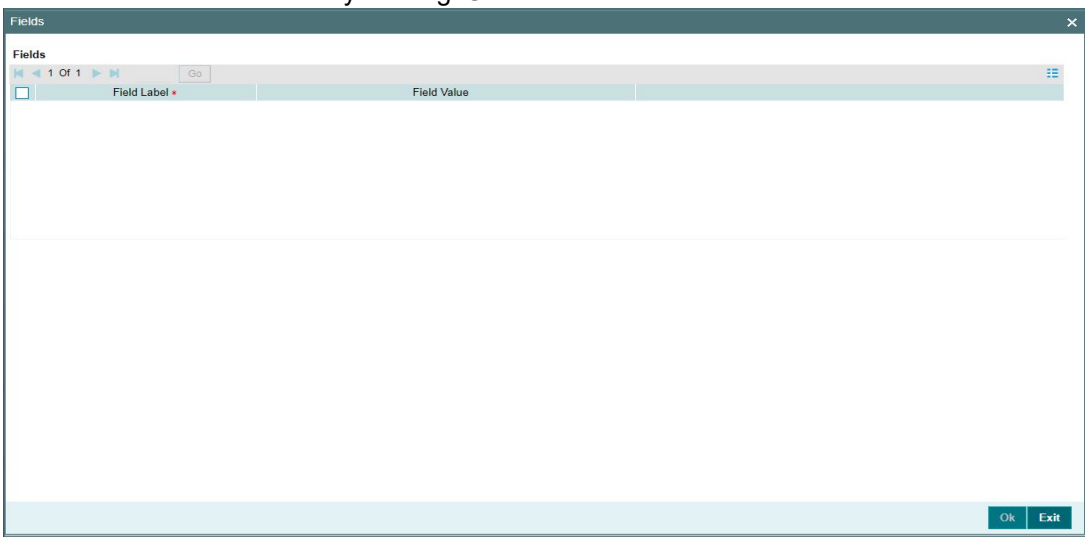
2.3.1.6 View Queue Action Log

User can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen, where the Transaction Reference Number is auto populated and related details are displayed. For more details on the fields refer to section 3.2.4.1.



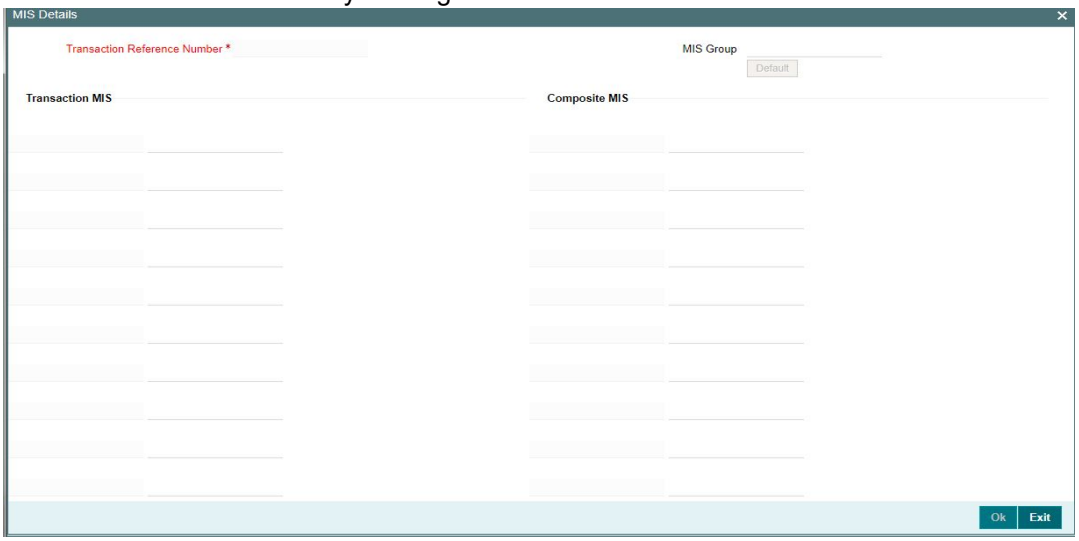
2.3.1.7 UDF Tab

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



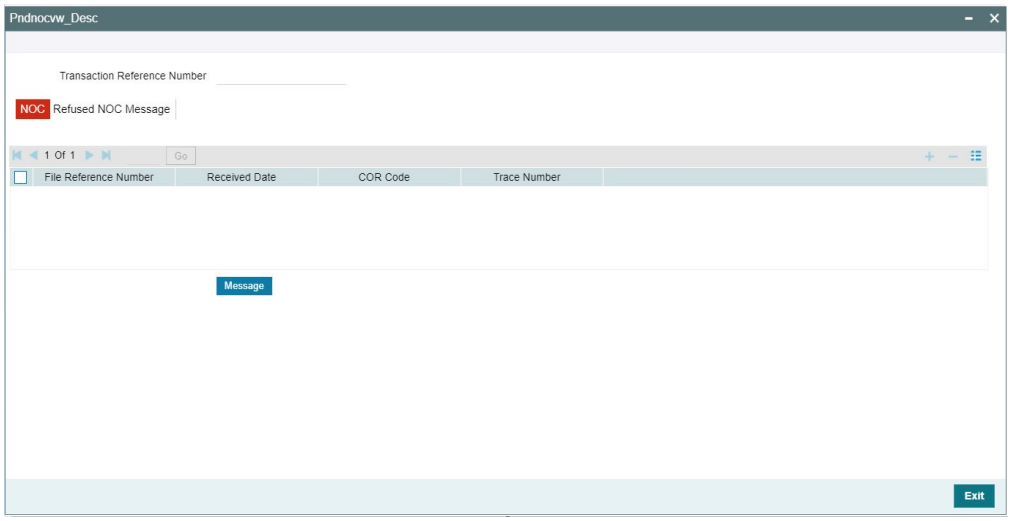
2.3.1.8 MIS Tab

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

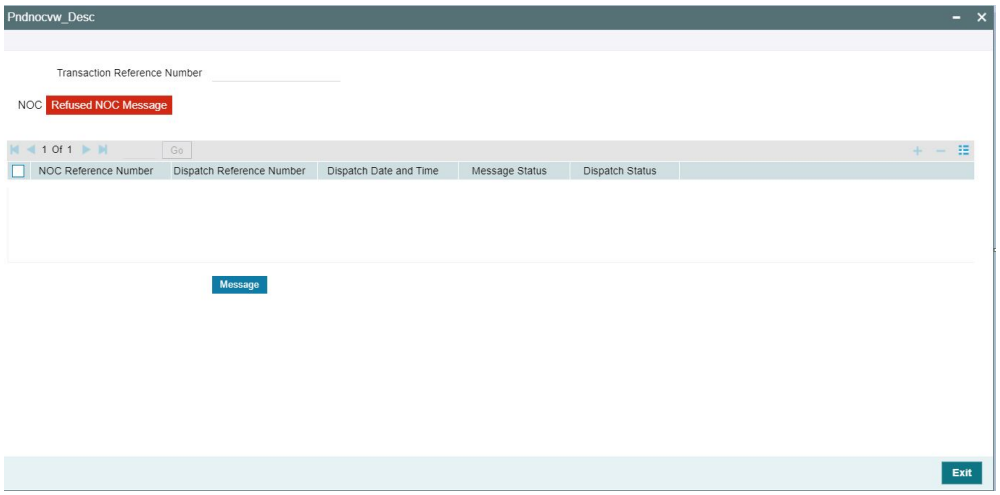


2.3.1.9 NOC Message Tab

You can invoke this screen to view the NOC Message received under NOC tab by clicking ‘NOC Message’ tab in the screen.



You can invoke this screen to view the generated 'Refused NOC' received under Refused NOC tab by clicking ‘Refused NOC Message’ tab in the screen.

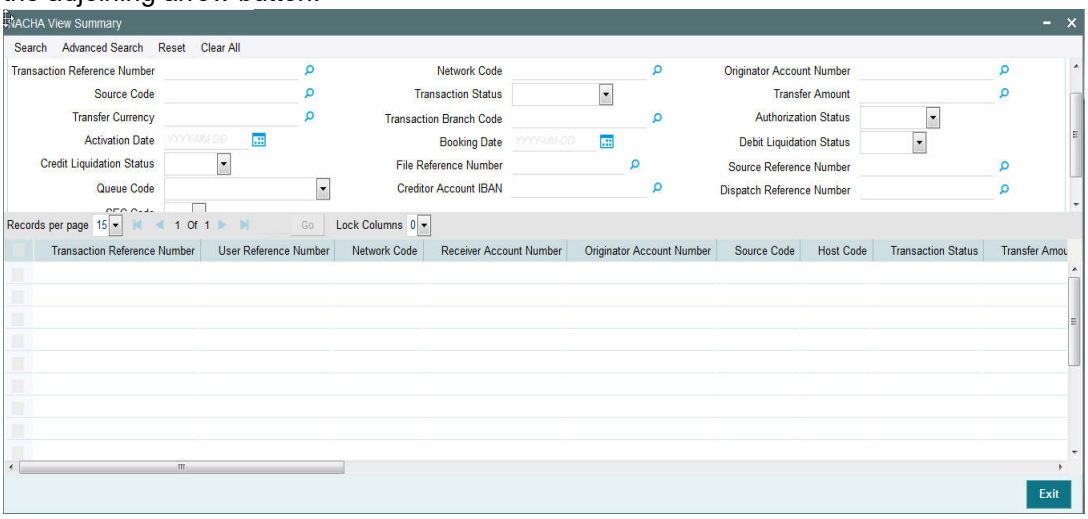


Note

You can view the dispatched Refusal NOC message (as per NACHA format with header/control records '1', '8', '9' and '5', '6', '7') from NACHA Dispatch Log summary (PMSDNLOG) only.

2.3.1.10 Outbound NACHA ACH Debit View Summary

You can invoke 'Outbound NACHA ACH Debit View Summary' screen by typing 'PNSODOVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Transaction Reference Number
- Source Code
- Transfer Currency
- Activation Date
- Credit Liquidation Status
- Queue Code
- SEC Code
- Network Code
- Transaction Status
- Transaction Branch Code
- Booking Date
- File Reference Number
- Creditor Account IBAN
- Originator Account Number
- Transfer Amount
- Authorization Status
- Debit Liquidation Status
- Source Reference Number
- Dispatch Reference Number

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

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

2.3.2 Debit Outbound Transaction Processing

Outbound transaction follows the below listed processing steps:

- Non STP Validation
- Settlement Preference Derivation
- Date Derivation
- Same Day ACH Debit
- Process Exception Validations
- Repair Validation
  - SEC Code Specific Validation
- Mandate Check
- Business Override Validations
  - Duplicate Checks
- Authorization Limits Check
- Processing Cut-off Checks
- Sanctions Check
- Future Date Checks
- Pricing
- FX Validation
- External Account Check
- Dispatch Processing
- Zero Dollar Entry Processing
- Pre notification Entry Processing

2.3.2.1 Non STP Validation

- The Non STP rules are applied on Outbound NACHA transactions booked via SOAP/ REST service request (XML/JSON).
- If any transaction meets the criteria maintained in the Non STP Rule Detailed (PMDNSRLE) screen, transactions move to Non STP Queue (PQSNSTPQ).

2.3.2.2 Settlement Preference Derivation

- For NACHA Outbound Debit transaction, the field ‘Prefer Same-Day ACH Debit Processing’ referred for the NACHA Entry Type value as ‘ACH Debit’ or ‘All’. If the option selected is ‘Yes’, then the ‘Settlement Preference’ value is set as ‘Same Day’. Otherwise, the value is set as ‘Standard’.

Note

If the user does not select Settlement Preference during manual booking or does not send in NACHA transaction via SOAP/REST service request, then the derivation is done.

2.3.2.3 Date Derivation

Instruction Date

- If the Original Instruction date is given and backdated, then the system default the Host date as the Instruction Date.
- The system checks the Instruction date for network holidays, currency holidays (Debit). If the Instruction date falls on Network / Currency holidays, the instruction date moves forward to the Network Working date / Currency Working date.
- If the Original Instruction date is not given and the Activation Date is given, then the Instruction Date is derived after the Activation Date is checked for holidays. Instruction Date is derived as Activation Date plus Dispatch Days minus working days.

Activation Date

- Instruction Date minus Dispatch Days (For Same Day, Dispatch days is zero and For Standard settlement, the Settlement Days is picked up from the Network Preference) if:
  - The system checks the Activation Date for the branch holiday/network holiday. If the date falls on a holiday, then the activation date is moved backward to the Previous Branch Working Date / Network Working Date.
  - If the Activation Date falls below the booking date, then the Activation Date is set to the Booking date. The branch holiday/network holiday is applied, and the activation date moves forward. The Instruction Date also moves forward by applying the Dispatch Days minus Network Working days.

Dispatch Date

The Dispatch Date is derived as Instruction Date minus Dispatch Days (Network working days).

2.3.2.4 Same Day ACH Debit

- If the Outbound NACHA DD is marked as ‘Same Day ACH Debit’, on the authorization of the transaction:
  - The system posts ‘itemized accounting’ at the respective outbound NACHA DD transaction level and credits the customer account for the transfer amount. Accounting handoff is done. The message was dispatched as per current support.
- System triggers Charge Liquidation and debit the customer account (creditor) for respective outbound NACHA DD transactions.

2.3.2.5 Process Exception Validations

The following validations are covered in this processing step:

- Debit account is valid or not (Debit account record is open and authorized)
- No status check is done for the debit customer/account.
- The transaction is moved to Process Exception Queue (PQSPRQUE) in case of validation failure.

2.3.2.6 Business Override Validations

Duplicate Checks

- The duplicate check for a transaction is done during transaction processing if the Duplicate check is applicable for the Source. Payment fields marked for duplicate check

in Source Maintenance are matched with all the payments booked within the duplicate period. The booking date of the payments is considered for evaluating the duplicate period.

- The duplicate period is considered based on the number of days maintained for the source. If the maintenance is not available, then the duplicate check is not done.
- If there are any matching payments with the fields identical with the payment being processed, then the payment is moved to Business Override Queue (PQSOVRQU) for further investigation.

2.3.2.7 Authorization Limit Checks

- Two levels of authorization limits can be maintained for a Network and source in PMDSORNW (optional).If the transfer amount is greater than authorization limit 1, the transaction is moved to Authorization Limit 1 Queue.
- On approval from Authorization Limit 1 Queue, if the transfer amount is greater than authorization limit 2, the transaction is moved to Authorization Limit 2 Queue. If the transfer amount is less than authorization limit 2, the transaction proceeds to next processing step.
- If the Authorization Limit check is done on booking date, it is not repeated on Value date processing.

2.3.2.8 Processing Cut-off Checks

- Transaction cut off time validation is based on the Transaction Cut-off Time Maintenance (PMDCTOFF) screen. Transaction cut-off time check is done only for transaction with payment activation date is current date.
- Transaction Cut-off time for the payment network and Transaction Type 'Outbound' is fetched from the maintenance for the following combination:
  - Source - Specific/ALL
  - Service Model - Specific/ALL
  - Customer - Specific/ALL
- Cut off time is derived as follows:

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

- If payment processing time is lesser than or equal to the Cut-off date time derived, then the payment is considered as 'Pre Cut-off' payment and proceeds with further processing.
- If payment save date time or payment receipt date time exceeds the Cut-off date time derived then the payment is considered as 'Post Cut-off' payment and transaction is moved to Processing Cut-off Queue (PQSPRCUQ).

2.3.2.9 Sanctions Check

- The transaction is sent for sanction screening to an external system if sanctions screening is enabled for the source and network in Source Network Preferences PMDSORNW.

2.3.2.10 Future Date checks

- The transactions are segregated as Current dated/Future dated based on the Activation Date. Future valued transactions is moved to Future Value Queue.
- The transaction processing of current valued transactions continues with the next step of processing.

2.3.2.11 FX Validation

- FX validation is applicable in cases where the transfer currency and credit account currency are different.

2.3.2.12 External Account Check

- External account validation is done for the credit account in External Account Check (EAC). Customer and account status checks is done by the external ECA system along with other validation checks.
- If external account check fails, transaction is available in ECA Queue with error details received.

2.3.2.13 Dispatch Processing

- Dispatch accounting entries are posted based on the Dispatch Accounting code maintained in the US NACHA Debit Accounting Preference (PNDDRPRF) for the Transaction Type 'Outbound'.

2.3.2.14 Zero Dollar Entry Processing

- The system validates the following conditions for Zero Dollar Entry:
  - The ‘Zero Dollar Entry’ check box is selected.
  - The SEC code is either CCD or CTX.
  - The Transaction code is equal to 29, 39, or 49.
  - The Transfer Amount is zero.
  - If validation fails, the system upfront rejects the transaction and displays an error message.
- If the ‘Zero Dollar Entry’ check box is selected, the system skips the below processing:
  - Duplicate Check
  - Auth Limit Check
  - FX Limit Check/Rate Pick up
  - Pricing Check
  - ECA Check
  - Advice Generation

Note

- Sanctions check is applicable even for zero dollar transaction.
- Standard/Same day processing steps are applicable for zero dollar transaction.

2.3.2.15 Pre notification Entry Processing

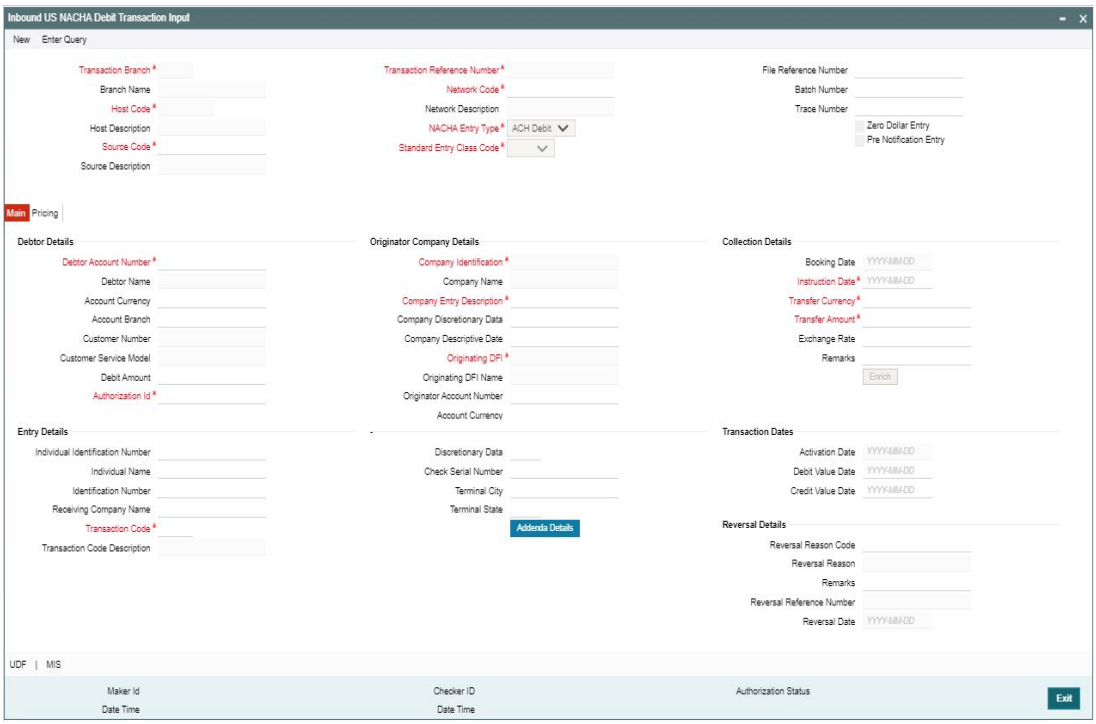
- The system validates the following conditions for Pre Notification Entry:
  - The ‘Pre notification Entry’ check box is selected .
  - The SEC code is selected from list of codes ARC, BOC, CCD, CTX, CIE, POP, PPD, WEB, TEL, RCK, and XCK.
  - The Transaction code is equal to 28, 38, or 48.
  - The Transfer Amount is zero.
  - If validation fails, the system upfront rejects the transaction and displays an error message.
- If the ‘Pre notification Entry’ check box is selected, the system skips the below processing:
  - Duplicate Check
  - Auth Limit Check
  - FX Limit Check/Rate Pick up
  - Pricing Check
  - ECA Check
  - Advice Generation

Note

- Sanctions check is applicable even for pre notification transaction.
- Standard/Same day processing steps are applicable for pre notification transaction.

2.3.3 Inbound NACHA ACH Debit Transaction Input

You can invoke “Inbound US NACHA Debit Transaction Input ” screen by typing the function ID ‘PNDIDONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following fields:

Transaction Reference Number

Unique Reference number for the payment generated by the system**.**

Transaction Branch

Defaulted with logged in Branch Code.

Host Code

Defaulted with Host Code to which the Logged in Branch is associated.

Source Code

Defaulted as 'MANL'; for Manually Input transactions. For transactions received through channel, relevant source code from Source maintenance would be defaulted.

Network Code

This is selected by default.

NACHA Entry Type

This would be a defaulted to "ACH Debit", to indicate that the transaction is NACHA Debit transfer.

SEC code

Select the required SEC codes – The values are CCD, CTX, PPD, ARC, BOC, POP, WEB, TEL RCK and XCK.

Transaction Reference Number

Unique Reference number for the payment generated by the system**.**

User Reference

System defaults the User reference number same as the Transaction Reference Number. You can edit this value to provide own reference number.

Source Reference Number

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

File ID Modifier

System displays the Unique number for the received file.

File Creation Time

System displays the File generation time in HHMM format in the received NACHA file.

Batch Number

This is a unique identification of every batch in the inbound NACHA file, which is generated during file generation.

Trace Number

This is a unique identification of each ACH entry record in the inbound NACHA file, which is generated during file generation.

Zero Dollar Entry

Select the Zero Dollar Entry check box, if inbound transaction is a Zero Dollar transaction.

Pre Notification Entry

Select the Pre Notification Entry check box, if inbound transaction is a Pre Notification transaction.

Receiver Debtor Details

Receiver Account Number

Select the Customer Account to be debited. Option is available to use the Pick-list which displays all valid Account Numbers available in the system.

Account Currency

Defaulted on selecting Debtor Account Number.

Receiving Company Name

Defaulted on selecting Debtor Account Number.

Receiving Company ID

Specify the ID of the Receiving Company.

Receiving Consumer Name

Specify the Receiving Consumer Name.

Identification Number

This field is optional for the applicable SEC codes of CCD and CTX.

Individual Identification Number

This field is applicable but optional for SEC code of PPD and CIE.

Customer Number

System identifies the Customer number maintained in the system for the Creditor based on the selected Creditor Account Number and the same is defaulted in this field.

Customer Service Model

Defaulted with Customer Service Model linked to the identified customer**.**

Originator (Creditor) Details

Company ID

Specify the Identification of Originator of the ACH Credit transaction.

Company Name

The name appears by default upon selection of the Company Identification.

Originating DFI

You can input or search the Originating DFI from the list of values.Select a 9 digit ABA number of the Originating DFI (ODFI) (Creditor bank) which maintains the Originator's account number.This is mandatory.

Originating DFI Name

System defaults the name upon selection of the Originating DFI.

Sending Point

Select the Sending Point from the list of values.

If the ABA number in Immediate Origin field in the File Header record is not same as the ABA number in the Originating DFI Identification field in the Batch Header record (of the batch containing this transaction) then the user would need to input or search and select (from LOV) a 9 digit ABA number of the Immediate Origin field.

Sending DFI Name

System defaults the name upon selection of the Sending DFI.

Payment Details

Booking Date

This will be defaulted as application server date.

Instruction Date

This will be the Instruction (Value) date of the ACH Debit transaction i.e. the intended Collection Date, as instructed by the customer.

Activation Date

This is the date on which transaction would be processed, and would be same as Instruction Date.No Branch Holiday check would be done on the Activation Date.

Transfer Currency

Specify the currency of outgoing payment, which would be defaulted and fixed to USD.

Transfer Amount

Amount of the outgoing Debit transaction in the Transfer currency. This amount is populated in the Amount field of the Entry Details record.

Exchange Rate

If Transfer currency & originator account currency are different then Exchange rate can be provided by user. System retains the input value and validate the same against override and stop variances maintained at Network Preferences.

FX Reference Number

This Fx reference number is sent in the External Fx rate request during processing.

Debit Amount

This field will be populated with the transfer amount converted in Receiver account currency using the Exchange rate.

Credit Value Date

The value date with which the credit to Clearing GL would be done as part of the CRLQ event of transaction accounting on the Settlement date. This date would be same as Instruction Date.This will be a View only field.

Debit Value Date

The value date with which the debit to Receiver account would be done as part of the DRLQ event of transaction accounting on the Activation date. This date would be same as Instruction date. This will be a View only field.This will be a View only field.

Remarks

Specify any user remarks for the outgoing payment transaction.

Other Transaction Details

Company Entry Description

Specify the data as per the ACH entry in the outgoing file.

Company Discretionary Data

Specify the data as per the ACH entry in the outgoing file.

Company Descriptive Date

In outgoing ACH Debit transaction, even if this field contains one of the standard keywords for same-day settlement cycles, the same would not be considered by system. This is because same-day processing of ACH Debit transactions is not in scope.

Transaction Code

Select relevant options for the ACH Debit transaction of selected SEC code.

Transaction Code Description

Select the Transaction Code Description.

Check Serial Number

Specify the serial number of the physical cheque which is being collected through this ACH Debit transaction.

Terminal City

Specify the truncated name or abbreviation identifying a city, town or village in which the Point of Purchase electronic terminal is present where the original cheque based transaction happened.

Terminal State

Specify the 2 character state code of a US state in which the city, town or village is present where the Point of Purchase electronic terminal is present.

Discretionary Data

Specify the Discretionary Data.

Addenda Details Button

Please click on this button to capture Additional Payment Related Information in the Addenda record for the ACH entry in the incoming file. For more details on the fields, refer to section 3.2.3.1.

Enrich Button

On click of this button, System Computes the Exchange Rate & Charges if applicable.

Exchange rate is computed if the creditor account currency is different from Transfer currency. User can view the computed rate in the Exchange Rate field in Main Tab.

User can view the computed Charges in pricing Tab.

Reversal Details

Reversal Reason Code

Select from the list of values for Reversal Reason Code. The list of NACHA reversal reason codes is maintained in PMDRJMNT screen.

Reversal Reason

System display the description of the selected reason code.

Remarks

Specify the operational reason for reversal of the transaction. This is mandatory field.

Reversal Reference Number

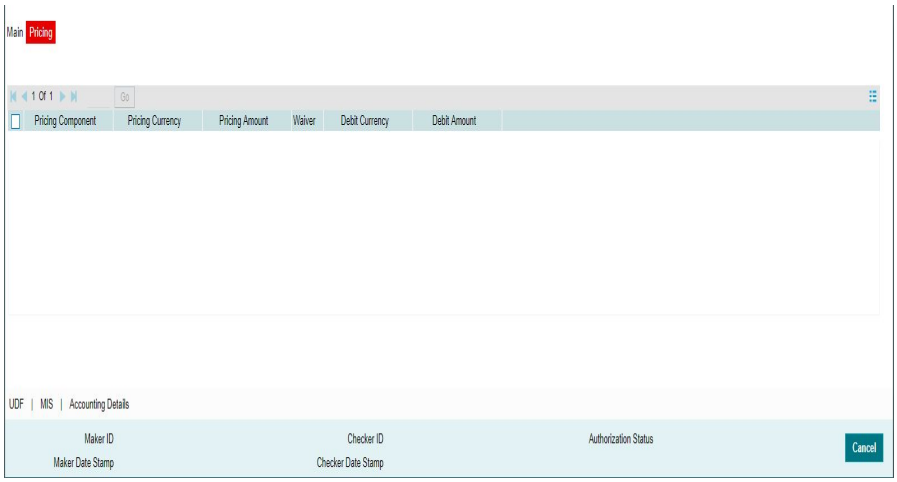
System default this field on click of 'Reversal' button.

Reversal Date

System displays the current system date of reversal.

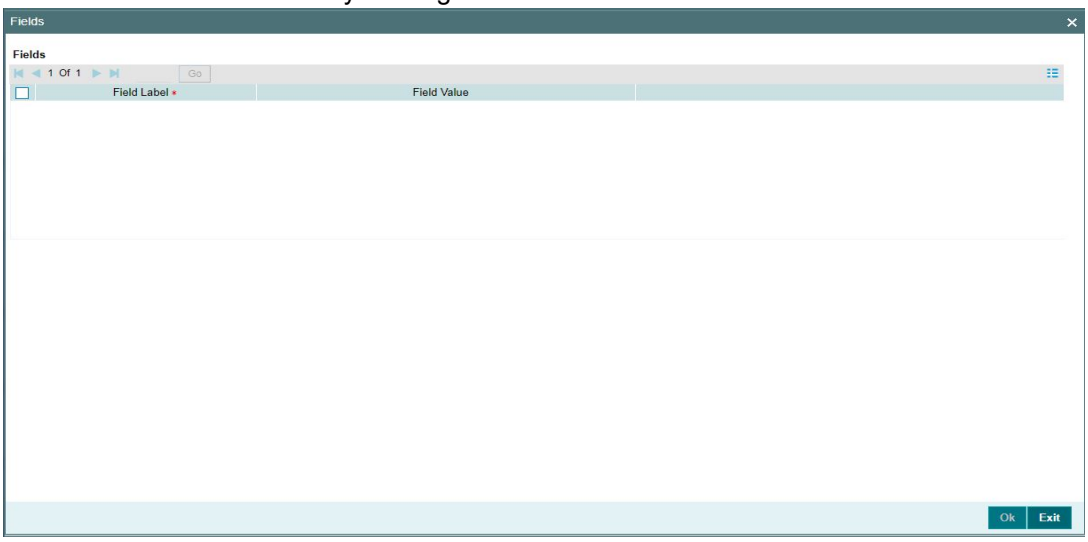
2.3.3.1 Pricing Tab

Click on Pricing tab to view the Pricing details. For more details on fields, refer to section 3.2.1.2.



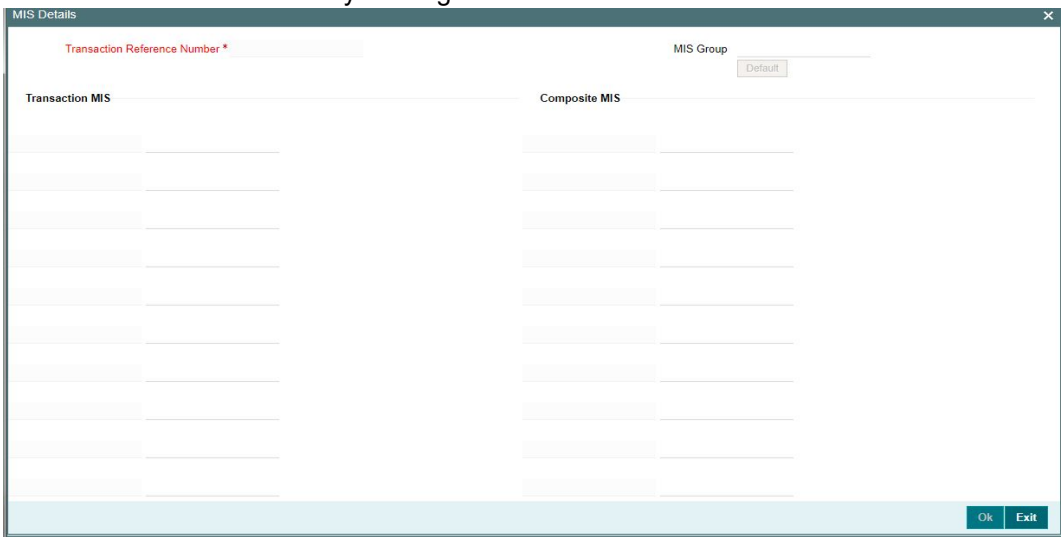
2.3.3.2 UDF Tab

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



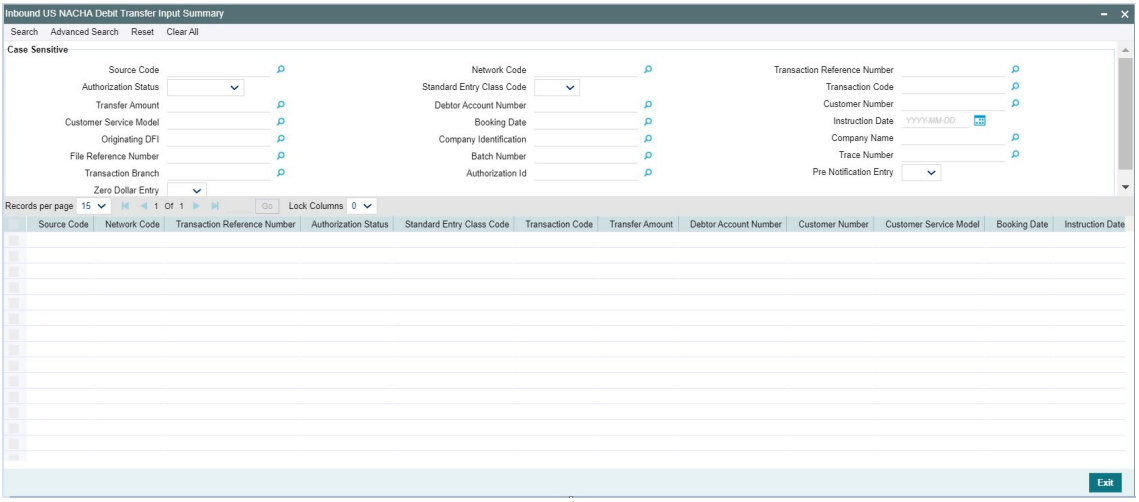
2.3.3.3 MIS Tab

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



2.3.3.4 Inbound NACHA ACH Debit Transaction Input Summary

You can invoke “Inbound NACHA ACH Debit Transaction Input Summary” screen by typing ‘PNSIDONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Source Code
- Network Code
- Transaction Reference Number
- Authorization Status
- Standard Entry Class Code
- Transaction Code
- Transfer Amount
- Debtor Account Number
- Customer Number
- Customer Service Model

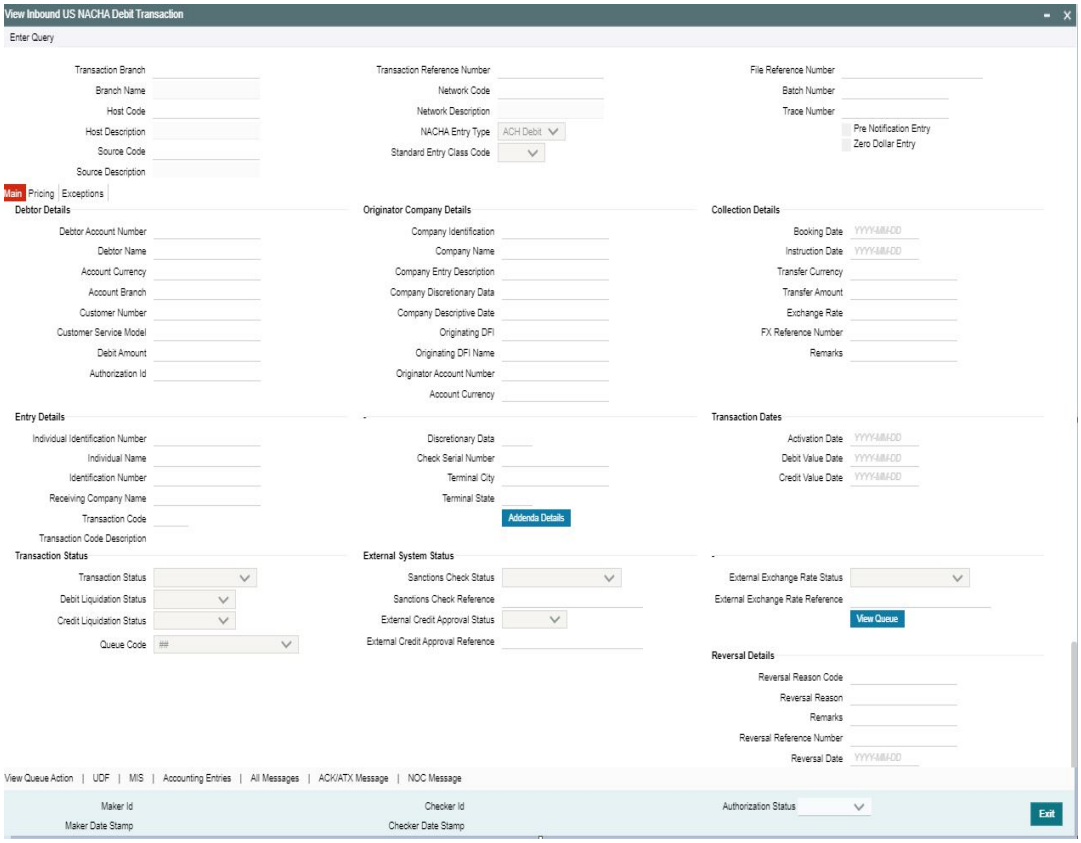
- Booking Date
- Instruction Date
- Originating DFI
- Company Identification
- Company Name
- File Reference Number
- Batch Number
- Trace Number
- Transaction Branch
- Authorization Id
- Pre Notification Entry
- Zero Dollar Entry

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

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

2.3.4 Inbound NACHA ACH Debit Transaction View

You can invoke ‘View Inbound US NACHA Debit Transaction’ screen by typing ‘PNDIDIVW’ 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, for the user to specify the Reference Number.

- Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
  - Transaction Status
  - External System Status
- Click Execute Query to populate the details of the transaction in the Inbound NACHA ACH Debit Detailed View screen.
- Click the ‘Reverse’ button from this screen to launch the Inbound US NACHA Debit Transaction Input (PNDIDONL) screen in ‘Read-only’ mode except for the 'Reversal Details' section with all the details of inbound NACHA debit transactions.
- When you click the ‘Reverse’ button, the system performs the following validations:
  - The system shows an error message if the Transaction status is not ‘Processed’.
  - The system shows an error message if the user selects more than one record.
  - The system checks for user/role queue access is provided in (PMDROLQA/ PMDUSRQA).
  - On the success of the above validations, the user can input the reversal reason code, remarks for the reversal in the IInbound US NACHA Debit Transaction Input (PNDIDONL) screen.
  - On authorization, the system marks the original Inbound credit Transaction Status as Reversed.

For more details on Main, Pricing tabs, refer to ‘PNDIDONL’ screen details above.

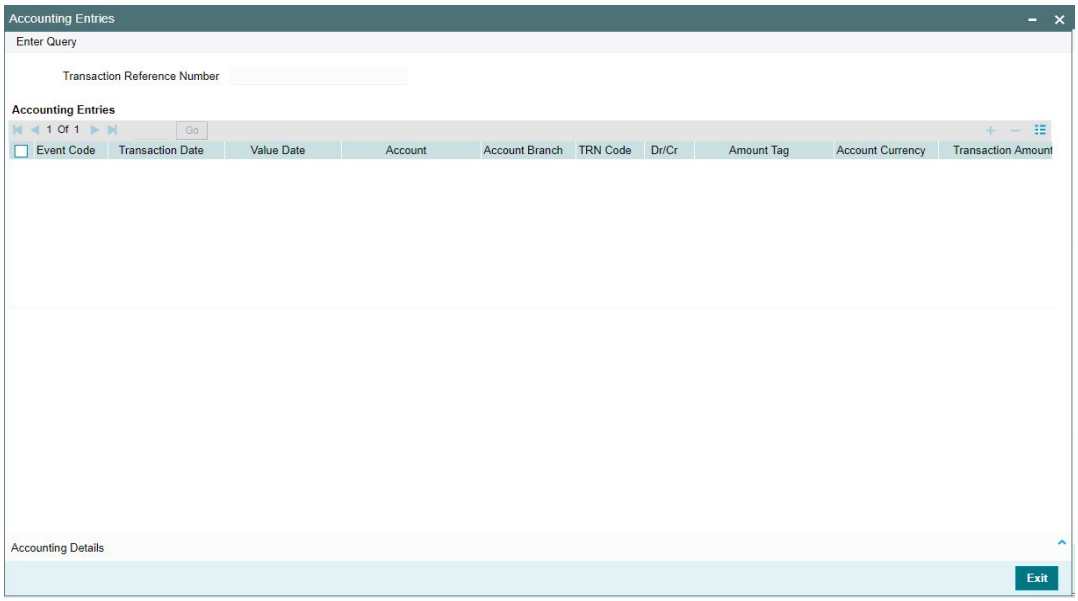
Note

Originating DFI & Originating DFI Name:

The system displays the ODFI 9-digit routing number and ODFI Name from the NACHA directory maintenance (PMDNCHDR) based on the validation of the 8-digit ODFI number (without check digit) present in the incoming NACHA File in the company batch header.

2.3.4.1 Accounting Entries Tab

You can view the Accounting Entries posted for the Inbound NACHA ACH debit Payment in Accounting Details tab.

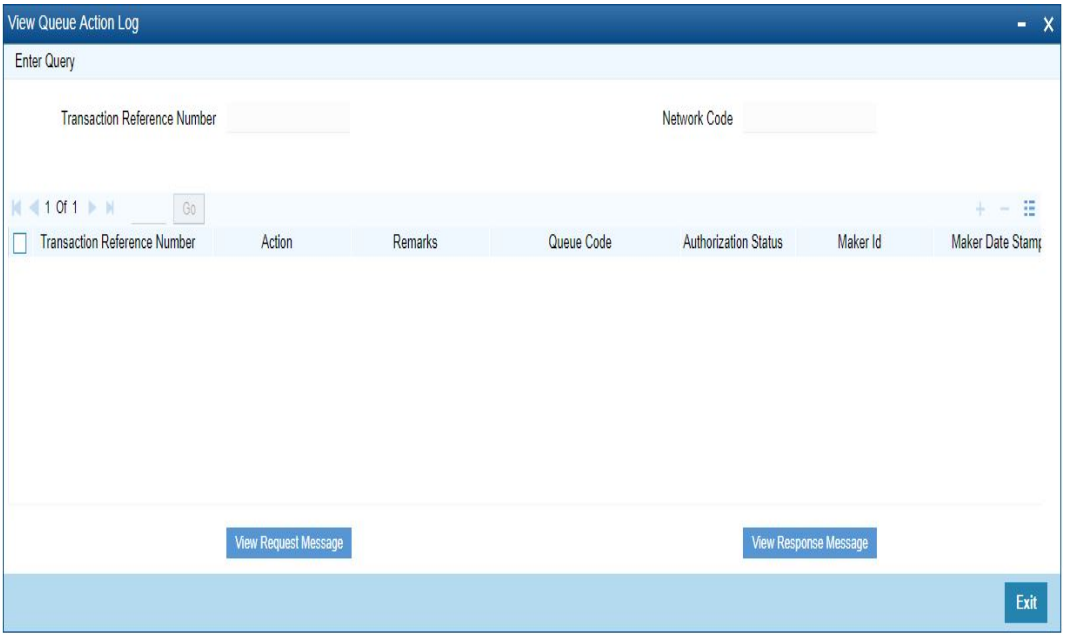


Note

System supports itemized accounting for outgoing NACHA DD.

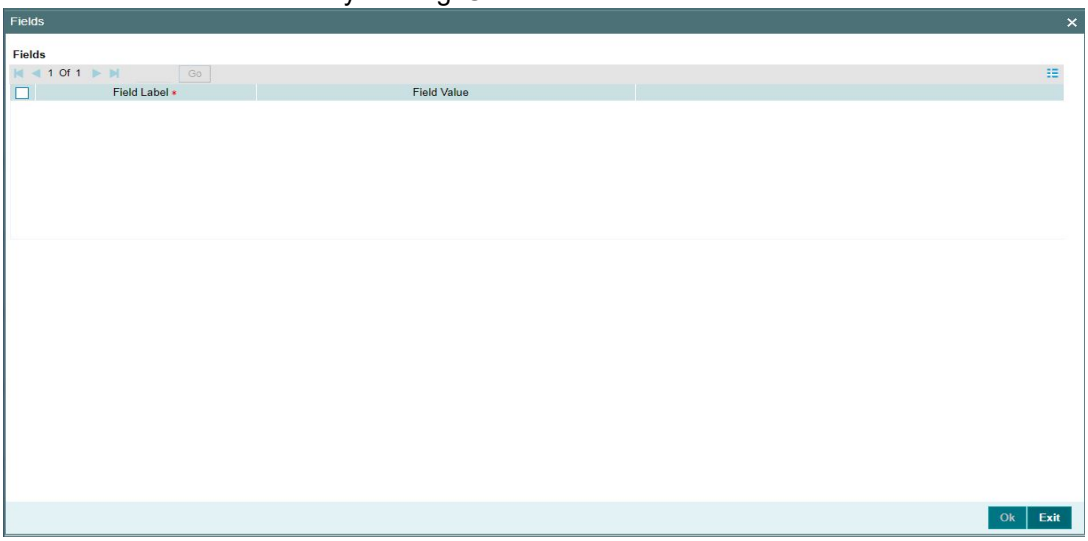
2.3.4.2 View Queue Action Log

User can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen, where the Transaction Reference Number is auto populated and related details are displayed. For more details on the fields refer to section 3.2.4.1.



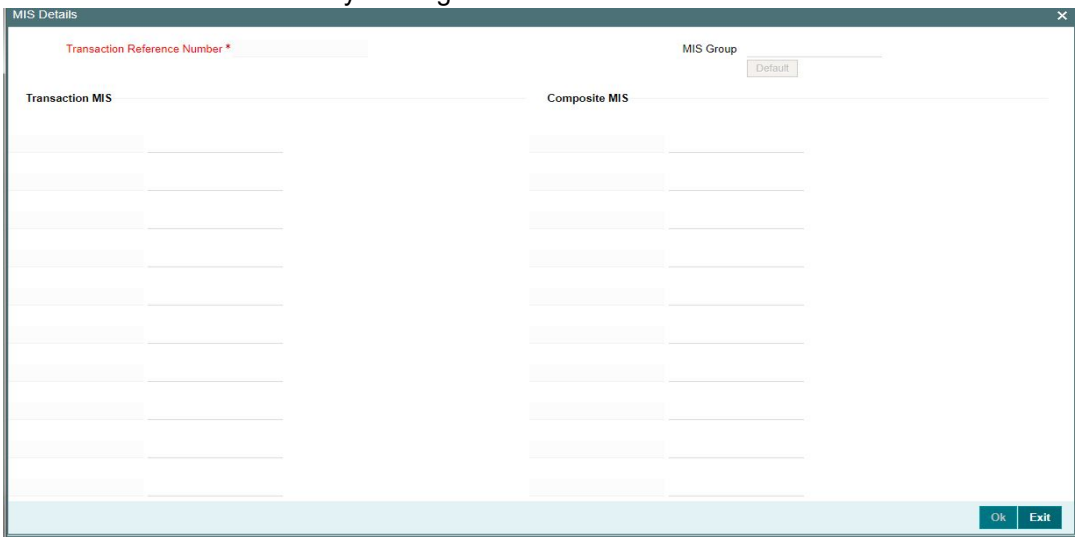
2.3.4.3 UDF Tab

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



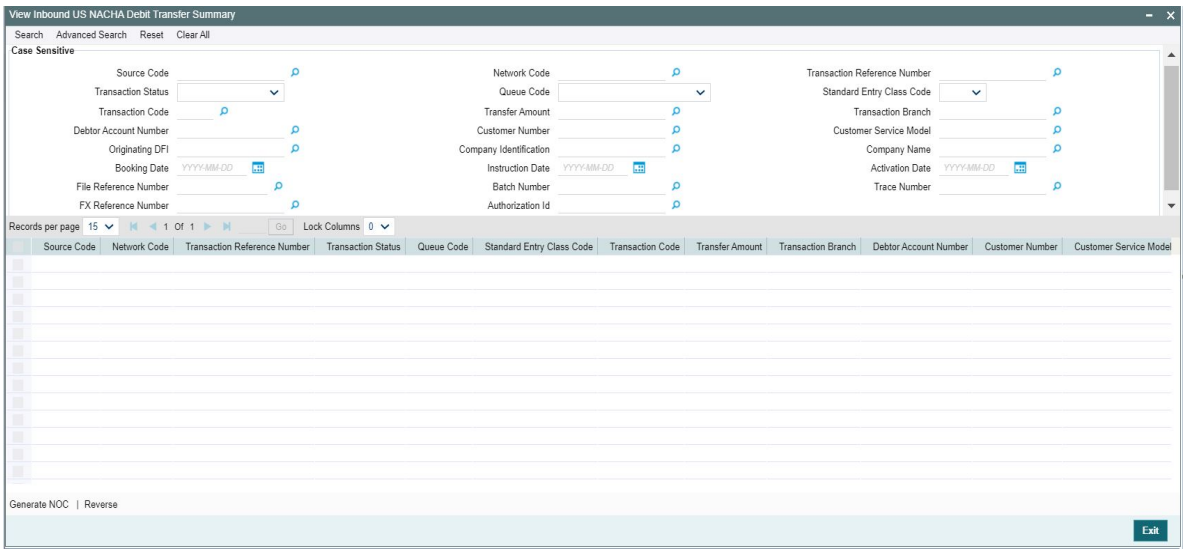
2.3.4.4 MIS Tab

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



2.3.4.5 Inbound NACHA ACH Debit Transfer View Summary

You can invoke “View Inbound US NACHA Debit Transfer View Summary” screen by typing ‘PNSIDIVW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Source Code
- Network Code
- Transaction Reference Number
- Transaction Status
- Queue Code
- Standard Entry Class Code
- Transaction Code
- Transfer Amount
- Transaction Branch
- Debtor Account Number
- Customer Number
- Customer Service Model
- Originating DFI
- Company Identification
- Company Name
- Booking Date
- Instruction Date
- Activation Date
- File Reference Number
- Batch Number
- Trace Number
- FX Reference Number
- Authorization 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.

2.3.5 Debit Inbound Transaction Processing

Inbound transaction follows the below listed processing steps:

- Non STP Validation
- Debit Account Resolution
- Repair Validations
- Business Override Validations
  - Duplicate Checks
- Authorization Limits Check
- Sanctions Check
- Future Date Check
- Pricing
- FX Validation
- External Credit Approval Check
- Accounting
- Zero Dollar Entry Processing
- Pre Notification Entry Processing

2.3.5.1 Non STP Validation

- The Non STP rules are applied on Inbound NACHA transaction booked via incoming NACHA file upload.
- If any transaction meets the criteria maintained in the Non STP Rule Detailed (PMDNSRLE) screen, transactions move to Non STP Queue (PQSNSTPQ).

2.3.5.2 Business Override Validations

Duplicate Checks

- The duplicate check for a transaction is done during transaction processing if the Duplicate check is applicable for the Source. Payment fields marked for duplicate check in Source Maintenance are matched with all the payments booked within the duplicate period. The booking date of the payments is considered for evaluating the duplicate period.
- The duplicate period is considered based on the number of days maintained for the source. If the maintenance is not available, then the duplicate check is not done.

If there are any matching payments with the fields identical with the payment being processed, then the payment is moved to Business Override Queue (PQSOVRQU) for further investigation.

2.3.5.3 Authorization Limit Checks

- Two levels of authorization limits can be maintained for a Network and source in PMDSORNW (optional).If the transfer amount is greater than authorization limit 1, the transaction is moved to Authorization Limit 1 Queue.

- On approval from Authorization Limit 1 Queue, if the transfer amount is greater than authorization limit 2, the transaction is moved to Authorization Limit 2 Queue. If the transfer amount is less than authorization limit 2, the transaction proceeds to next processing step.
- If the Authorization Limit check is done on booking date, it is not repeated on Value date processing.

2.3.5.4 Sanctions Check

- The transaction is sent for sanction screening to an external system if sanctions screening is enabled for the source and network in Source Network Preferences PMDSORNW.

2.3.5.5 Future Date Checks

- The transactions are segregated as Current dated/Future dated based on the Activation Date. Future valued transactions is moved to Future Value Queue.
- The transaction processing of current valued transactions continues with the next step of processing.

2.3.5.6 FX Validation

- FX validation is applicable in cases where the transfer currency and debit account currency are different.

2.3.5.7 External Credit Approval Check

- The payment amount and charge/tax amount are sent to the external DDA system for credit approval.
- External Credit Approval is done for all the external accounts for which the ‘External Credit Approval Required’ flag is enabled. ECA system for the credit check is derived based on the External Account maintenance.
- If the ECA response status for a payment transaction is 'Approved', then further processing continues. If ECA validation fails i.e. the status is 'Override', 'Rejected', or 'Timed out', then the transaction is logged in the ECA Exception queue.

Note

The external ECA system does customer and account status checks along with account balance checks.

2.3.5.8 Zero Dollar Entry Processing

- Incoming NACHA debit transaction is treated as Zero Dollar Entry if the following conditions are met:
  - The SEC code is either CCD or CTX.
  - The Transaction code is equal to 29, 39, or 49.
  - The transfer Amount is zero.
  - If the above conditions are satisfied the transaction is marked as ‘Zero Dollar Entry’
- If incoming credit is marked as ‘Zero Dollar Entry’, the system checks the following conditions:
  - Debtor Account (for Debits), is valid (open, authorized)
- If the ‘Zero Dollar Entry’ check box is selected, the system skips the below processing:
  - Duplicate Check

- Auth Limit Check
- FX Limit Check/Rate Pick up
- Pricing Check
- ECA Check
- Addenda Records
- Advice Generation

- The system generates ACK/ATX acknowledgment for inbound debit with Sec code CCD/CTX and Discretionary Data 'AK' as per current support.

Note

- Standard/Same day processing steps are applicable for zero dollar transaction.
- ACK/ATX acknowledgment generation is supported.

Zero Dollar Entry Processing (Manually Booked)

- The system validates the following conditions for Zero Dollar Entry:
  - The 'Zero Dollar Entry' check box is selected.
  - The SEC code is either CCD or CTX.
  - The Transaction code is equal to 29, 39, or 49.
  - The Transfer Amount is zero.
  - If validation fails, the system upfront rejects the transaction and displays an error message.

2.3.5.9 Pre Notification Entry Processing

- Incoming NACHA debit transaction is treated as Pre Notification Entry if the following conditions are met:
  - The SEC code is selected from list of codes ARC, BOC, CCD, CTX, CIE, POP, PPD, WEB, TEL, RCK, and XCK.
  - The Transaction code is equal to 28, 38, or 48.
  - The Transfer Amount is zero.
  - If the above conditions are satisfied the transaction is marked as 'Zero Dollar Entry'
- If incoming credit is marked as 'Pre Notification Entry', the system checks the following conditions:
  - Debtor Account (for Debits), is valid (open, authorized)
- If the 'Pre notification Entry' check box is selected, the system skips the below processing:
  - Duplicate Check
  - Auth Limit Check
  - FX Limit Check/Rate Pick up
  - Pricing Check
  - ECA Check
  - Addenda Records
  - Advice Generation

Note

- Standard/Same day processing steps are applicable for pre notification transaction.
- ACK/ATX acknowledgment generation is supported.

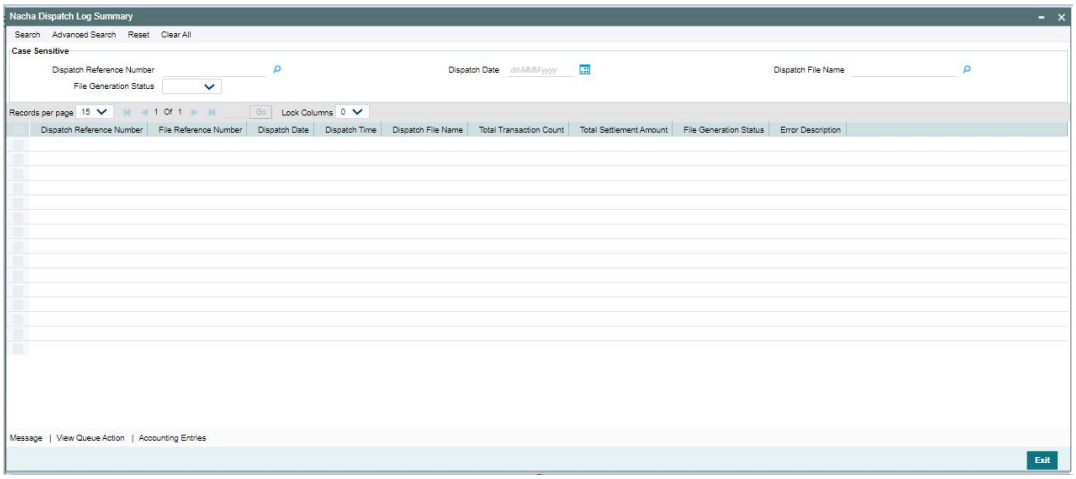
Pre Notification Entry Processing (Manually Booked)

- The system validates the following conditions for Pre Notification Entry:
  - The 'Pre Notification Entry' check box is selected .
  - The SEC code is selected from list of codes ARC, BOC, CCD, CTX, CIE, POP, PPD, WEB, TEL, RCK, and XCK.
  - The Transaction code is equal to 28, 38, or 48.
  - The Transfer Amount is zero.
  - If validation fails, the system upfront rejects the transaction and displays an error message.

2.4 NACHA Payment Browser

2.4.1 NACHA Dispatch Log Summary

You can invoke "NACHA Dispatch Log Summary" screen by typing 'PMSDNLOG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Dispatch Reference Number
- File Generation Status
- Dispatch Date
- Dispatch File Name

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

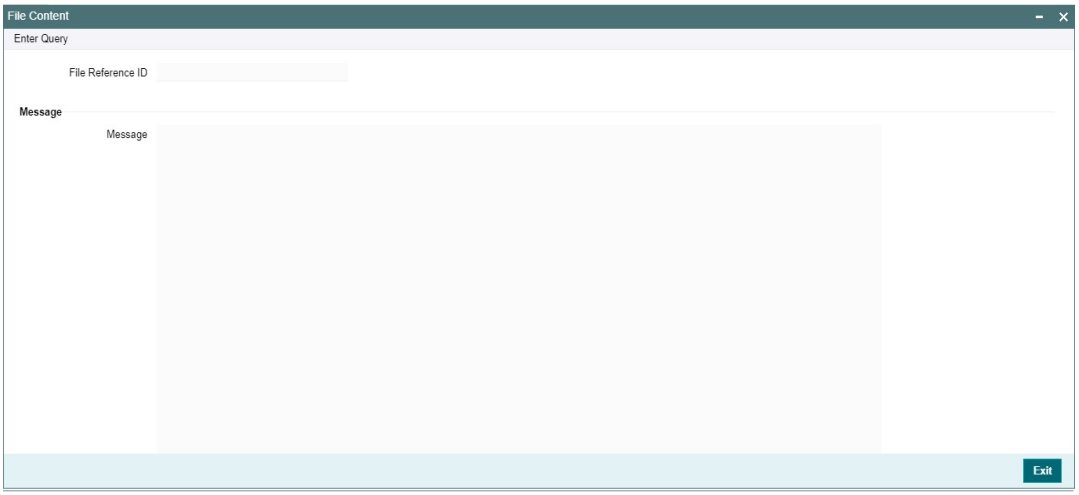
Note

- On the successful generation of the file, the File Generation Status updates as ‘Success’. The Dispatch file name generates with ‘.ach’ as end qualifier.
- The below-mentioned mask rule defines the Dispatch File Name:
  - Naming Convention - 'ACHACHPXXXXXXXXXFDYYYYMMDDTHHMMSSmmmm.ach'
  - Application Code (Pre-set value) - ‘ACH’
  - Application Code of the File (Pre-set value) - ‘ACHP’
  - RTN - Routing Number of Sending Branch from (PMDABANR)
  - Test or Production Flag - Set as System Parameters in DB
  - File Transmission Date - Pre-set value ‘D’
  - File Transmission Date - File generation date ‘YYYYMMDD’
  - File Transmission Time Stamp - Pre-set value ‘T’
  - File Transmission Time Stamp - HHMMSSmmmm (‘mmmm’ refers to milliseconds. The milliseconds be always preceded by '0' ex.0999)

You can use following actions:

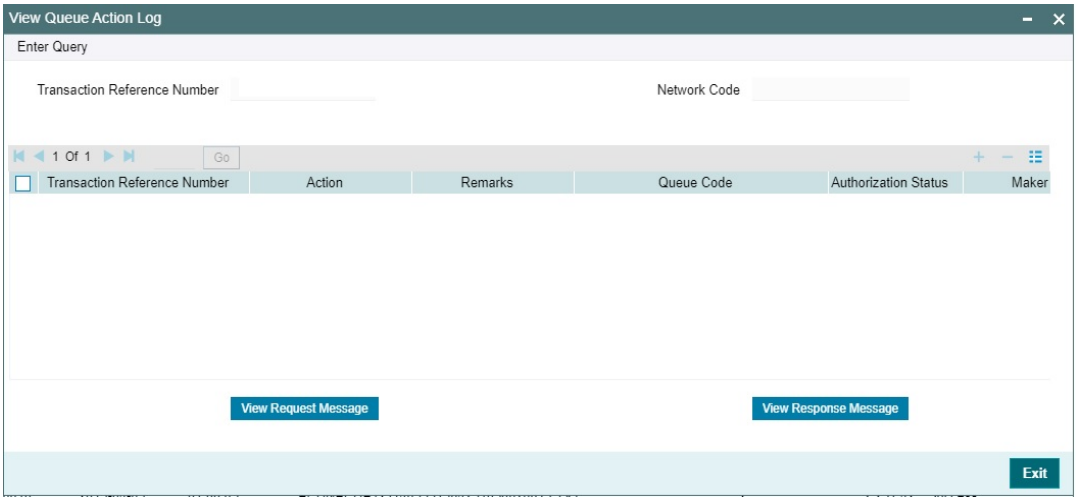
2.4.1.1 Message

Click the “Messages” button in the screen to invoke this sub-screen.



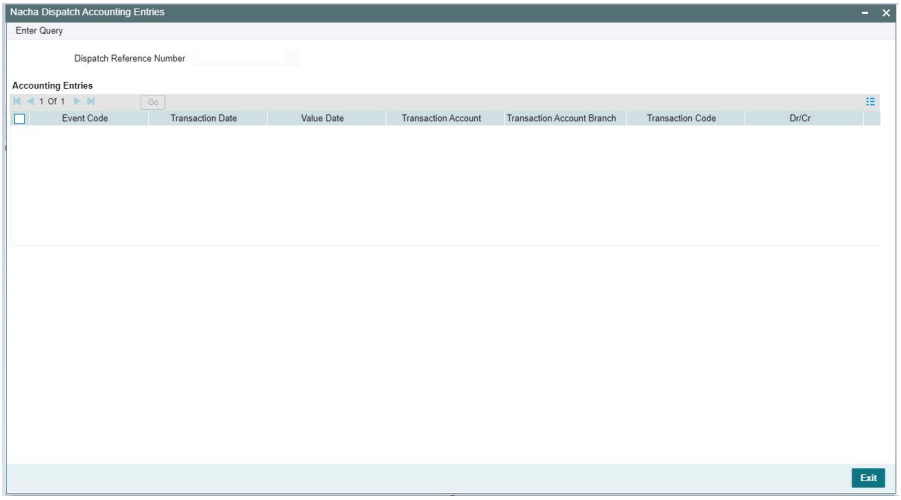
2.4.1.2 View Queue Action Log

Click the “View Queue Action Log” button in the screen to invoke this sub-screen.



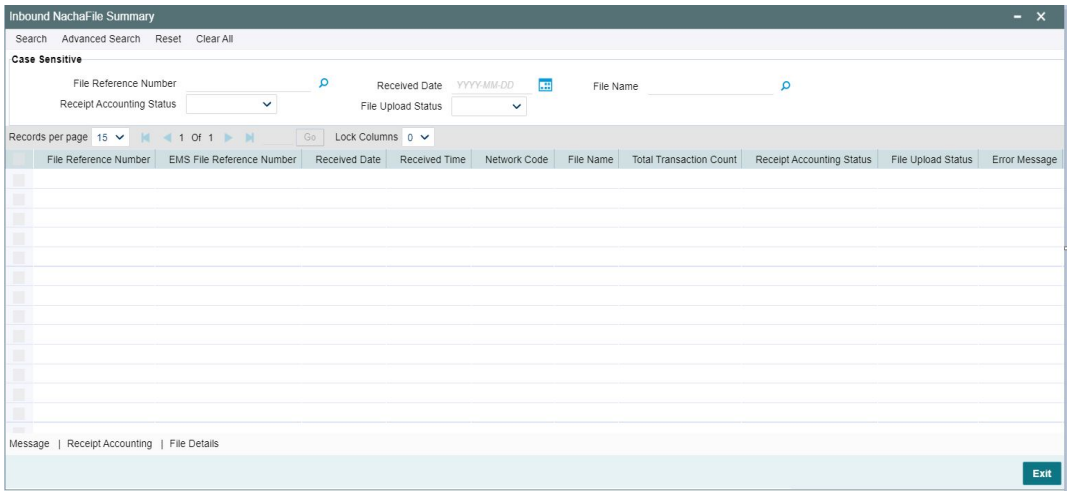
2.4.1.3 Nacha Dispatch Accounting Entries

Double click the record to invoke this sub-screen. You can also select the record and click the “Accounting Entries” button in the screen to invoke this sub-screen.



2.4.2 Inbound NACHA File Summary

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



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

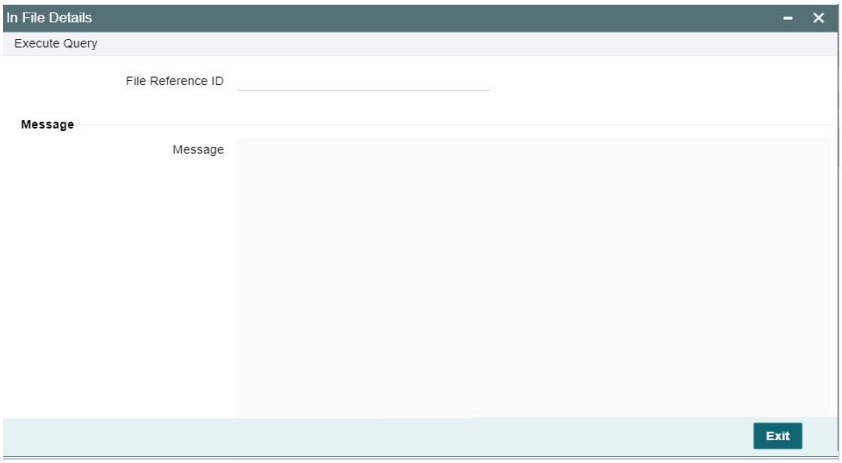
- File Reference Number
- Received Date
- File Name
- Receipt Accounting Status
- File Upload Status

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.

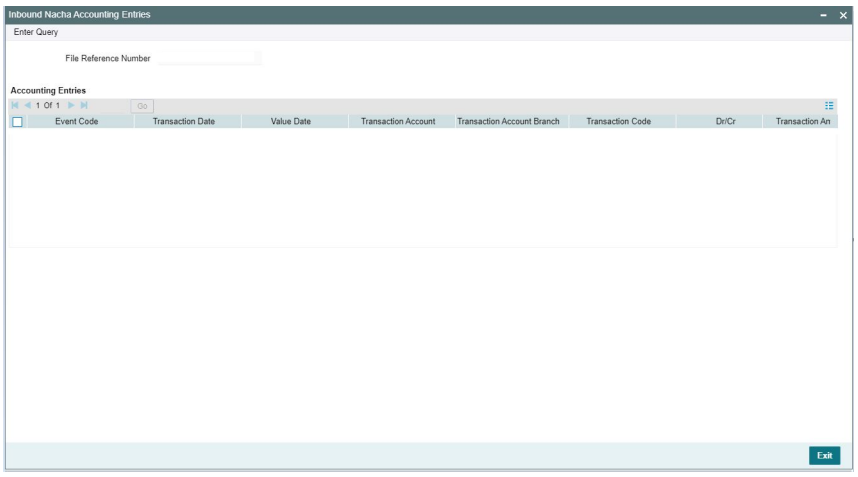
2.4.2.1 Messages Tab

Click the “Messages” tab in the screen to invoke this sub-screen. The In File Details sub screen shows the full file contents received in the file.



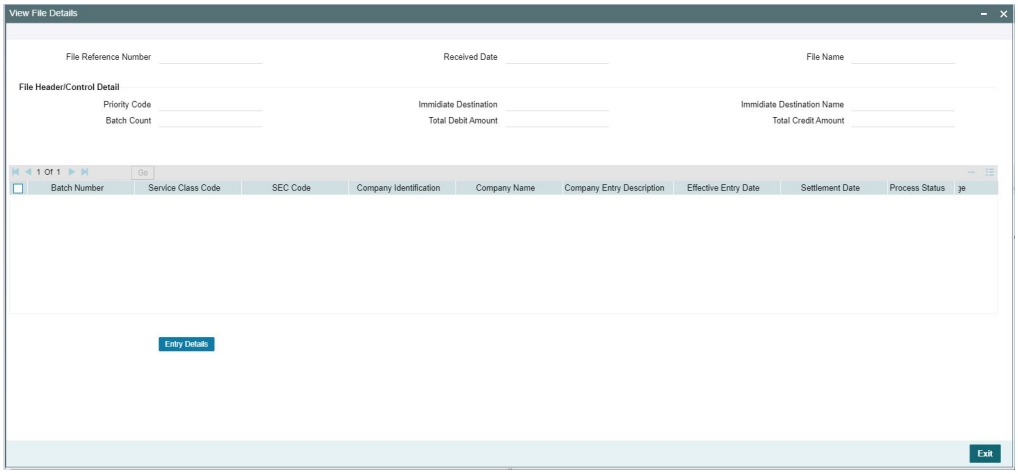
2.4.2.2 Receipt Accounting Tab

Click the “Receipt Accounting” tab in the screen to invoke this sub-screen. The Inbound NACHA Accounting Entries sub screen lists all the receipt accounting posted on a file, based on the Transaction Code of the transactions.



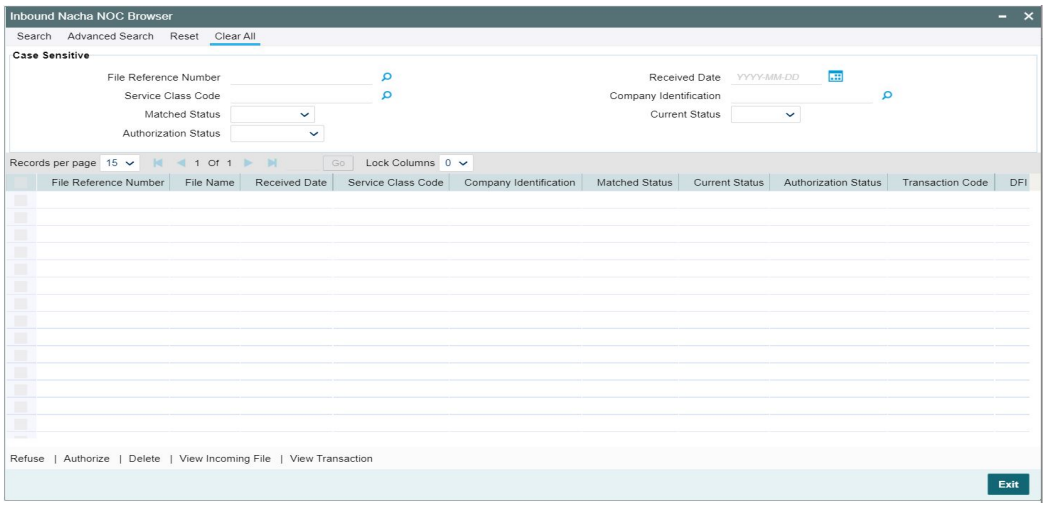
2.4.2.3 File Details Tab

Click the “File Details” tab in the screen to invoke this sub-screen.This screen list few fields of the parsed File Header / Control Details, all the parsed batch records along with Process Status and Error Message.



2.4.3 Inbound NACHA NOC Browser

You can invoke “Inbound NACHA NOC Browser” screen by typing ‘PNSINOCB’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- File Reference Number
- Received Date
- Service Class Code
- Company Identification
- Matched Status
- Current Status
- Authorization Status

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

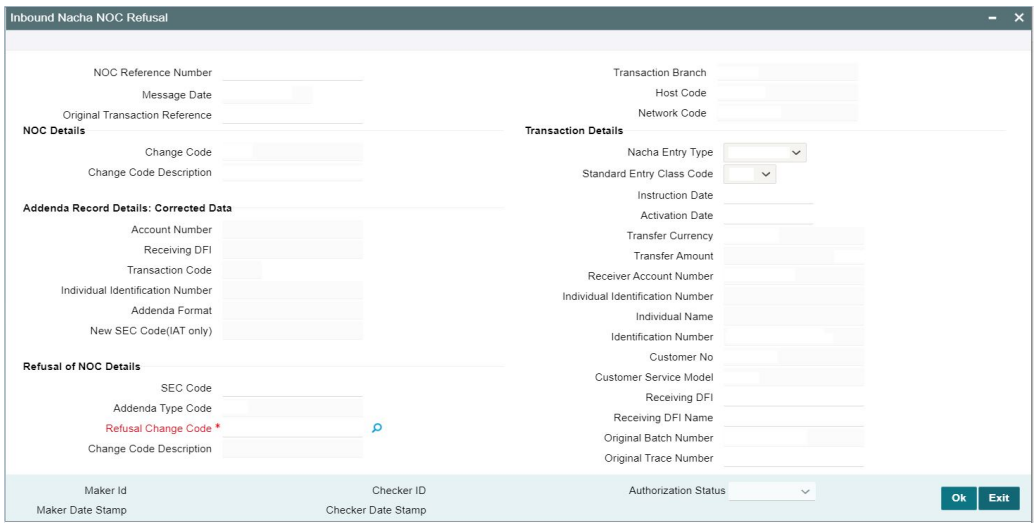
Double click a record or click the ‘Details’ button after selecting a record to view the detailed screen.

You can use following actions:

Actions	Functions
Refuse	• You capture refusal details through this tab. For more details refer to Section 2.4.3.1, "Refuse Tab".
Authorize	• This action launches the same sub screen, as the Refuse user action with all fields disabled and the 'Authorizer Remarks' field enabled.
Delete	• Allows the user, who initiated the action to delete the action before authorization.
View Incoming File	• You can click on the View Incoming File tab, to launch the Inbound NACHA File Summary (PNSINLOG) based on the File Reference number value.
View Transaction	• You can view the transaction details for the selected record. • You can click on the View Transaction action, to launch the View Outbound US NACHA Credit Transaction (PNDOVIEW) / View Outbound US NACHA Debit Transaction (PNDODOVW) screens for the selected NOC record. This sub-screen is launched only if the matched status is 'Matched' and the Original Transaction Reference is not blank.

2.4.3.1 Refuse Tab

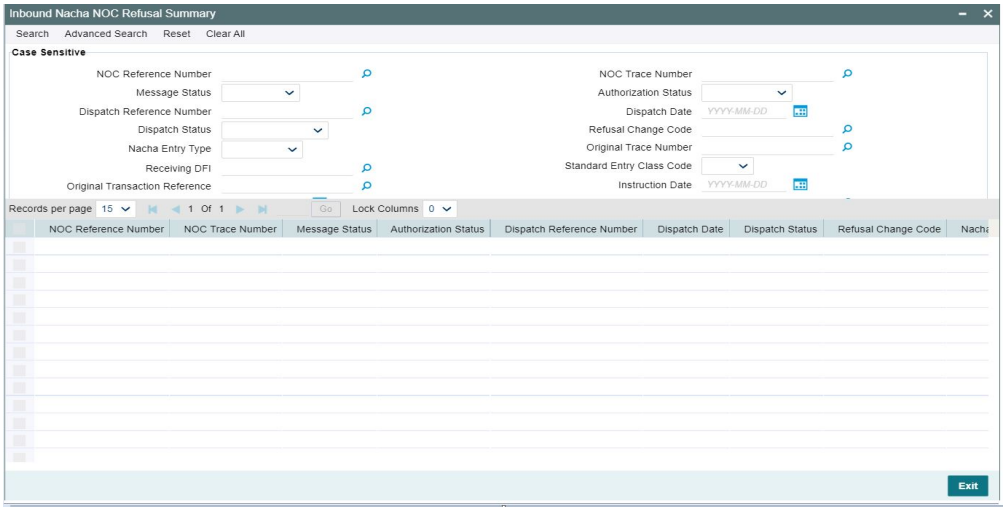
Click the "Refuse" tab in the screen to invoke this sub-screen. The Inbound NACHA NOC Refusal sub-screen capture the Refusal details.



- The system validates whether Refusal action is taken already. If so, the action is not allowed.
- The system checks the Current Status field value, and if the value is 'Refused', the error message is shown.

2.4.4 Inbound NACHA NOC Refusal Summary

You can invoke “Inbound NACHA NOC Refusal Summary” screen by typing ‘PNSRNOGN’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- NOC Reference Number
- NOC Trace Number
- Message Status
- Authorization Status
- Dispatch Reference Number
- Dispatch Date
- Dispatch Status
- Refusal Change Code
- Nacha Entry Type
- Original Trace Number
- Receiving DFI
- Standard Entry Class Code
- Original Transaction Reference
- Instruction Date

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

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

You can select the particular record and authorize it.

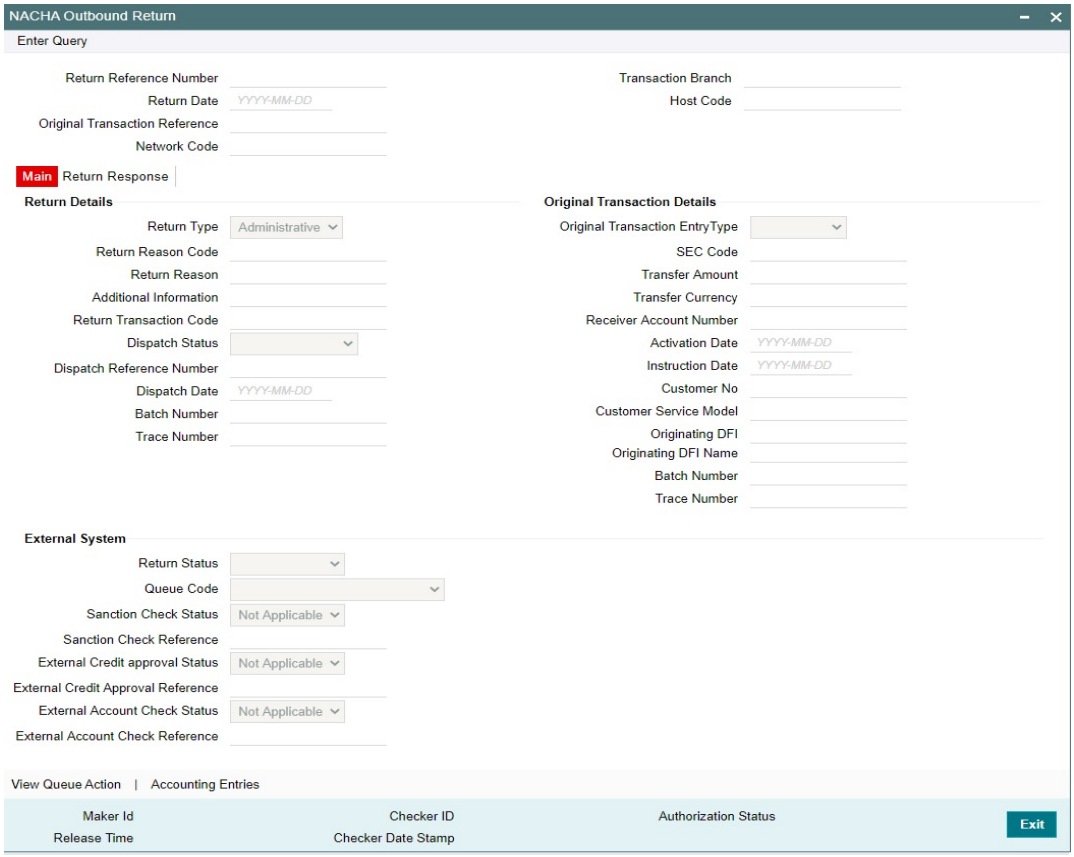
On authorization, the Refusal NOC message gets generated. It gets linked to the respective underlying Credit/Debit transaction.

2.5 NACHA Payments Return and Reversals

2.5.1 NACHA Outbound Return

You can view the outbound return transaction, using this screen.

You can invoke “NACHA Outbound Return” screen by typing the function ID ‘PNDORTNV’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following fields:

Return Reference Number

Specify the Transaction Reference Number generated for the outbound return transaction.

Transaction Branch

This field gets defaulted on Host Code selected.

Return Date

This field displays the Date when return was initiated.

Host Code

System Defaults with Host Code to which the Logged in Branch is associated.

Original Transaction Reference

This field gets defaulted to “Credit”, to indicate that the transaction is NACHA Credit transfer.

Network Code
You can select the appropriate NACHA network Code from the list.

2.5.1.1 Main Tab

Return Details

Return Type

This field displays the Return Type of the transaction.

Return Reason Code

Specify the Return Reason Code from EAC / Repair Queue or the auto return mapped.

Return Reason

The description of the reason code gets defaulted from the static data of NACHA Return Codes.

Additional Information

You can leave this field blank.

Return Transaction Code

This field displays the Transaction Code mentioned in the Outbound Return Entry Detail Record.

Dispatch Status

This field displays Dispatch Status on dispatching the outbound return.

Dispatch Reference Number

This field displays Dispatch Reference Number on dispatching the outbound return.

Dispatch Date

This field displays Dispatch Date on dispatching the outbound return.

Batch Number

This field displays Batch Number on dispatching the outbound return.

Trace Number

This field displays Trace Number on dispatching the outbound return.

Original Transaction Details

Original Transaction Entry Type

Following fields are defaulted from the original underlying outbound credit transaction:

- SEC Code
- Transfer Amount
- Transfer Currency
- Receiver Account Number
- Activation Date
- Instruction Date
- Customer No
- Customer Service Model
- Originating DFI
- Originating DFI Name
- Batch Number

- Trace Number

External System

Return Status

The current status of Out Return Transaction is displayed.

Queue Code

This field displays the Exception Queue, where the Return Transaction is currently held.

Sanction Check Status

This field displays the SC Check Status, when Return Transaction undergoes SC.

Sanction Check Reference

This field displays the SC Check References, when Return Transaction undergoes SC.

External Credit approval Status

Manual Return of Inbound Credit, initiated post liquidation, undergoes ECA.

External Credit Approval Reference

Manual Return of Inbound Credit, initiated post liquidation, undergoes ECA.

External Account Check Status

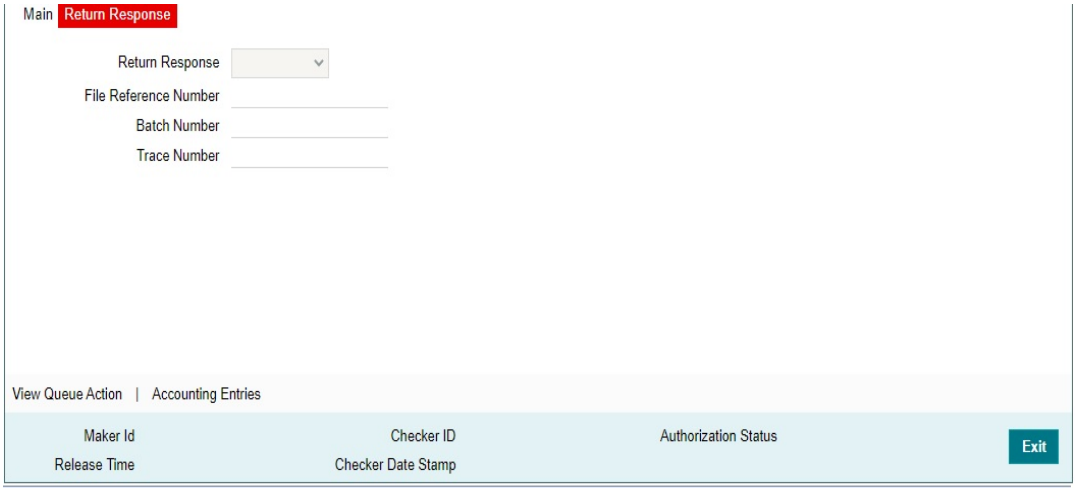
Manual Return of Inbound Debit, initiated post liquidation, undergoes EAC.

External Account Check Reference

Manual Return of Inbound Debit, initiated post liquidation, undergoes EAC.

2.5.1.2 Return Response

Return Response Tab displays the response received from ODFI, on the out return sent.



Return Response

This field displays the Return Response as Re-Initiated or Dishonored

File Reference Number

This field displays the File Reference Number from the Batch & Entry Detail record of the response, as received in the inbound file.

Batch Number

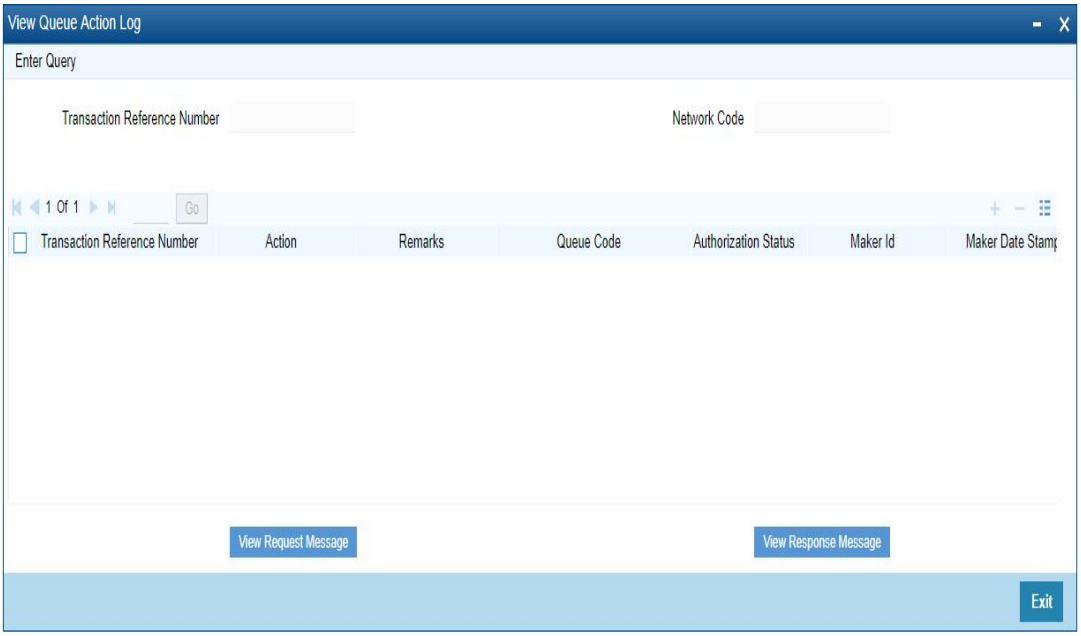
This field displays the Batch Number from the Batch & Entry Detail record of the response, as received in the inbound file.

Trace Number

This field displays the Trace Number from the Batch & Entry Detail record of the response, as received in the inbound file.

2.5.1.3 View Queue Action Log

The View Queue action lists the Queues action log of the return transaction.



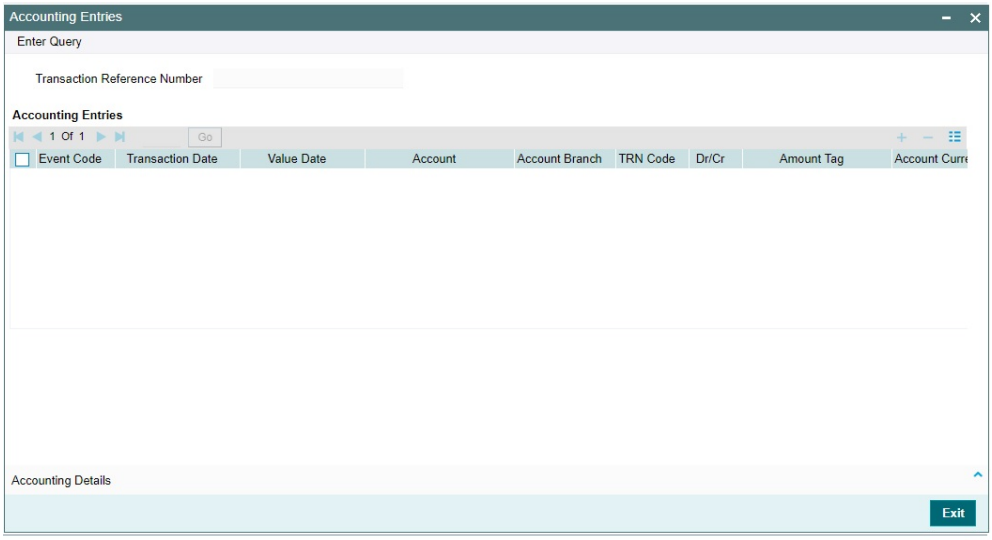
Following details are displayed:

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

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

2.5.1.4 Accounting Entries

The Accounting Entries lists the entries that are posted on the return transaction.



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

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

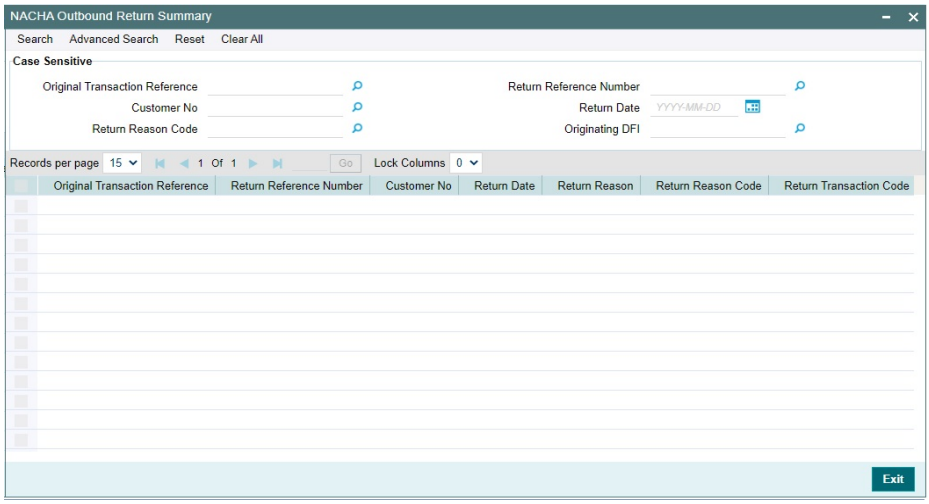
The system displays the Offset Amount being debited or credited.

Offset Netting

The system displays if the Offset Netting is required.

2.5.1.5 NACHA Outbound Return Summary

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



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

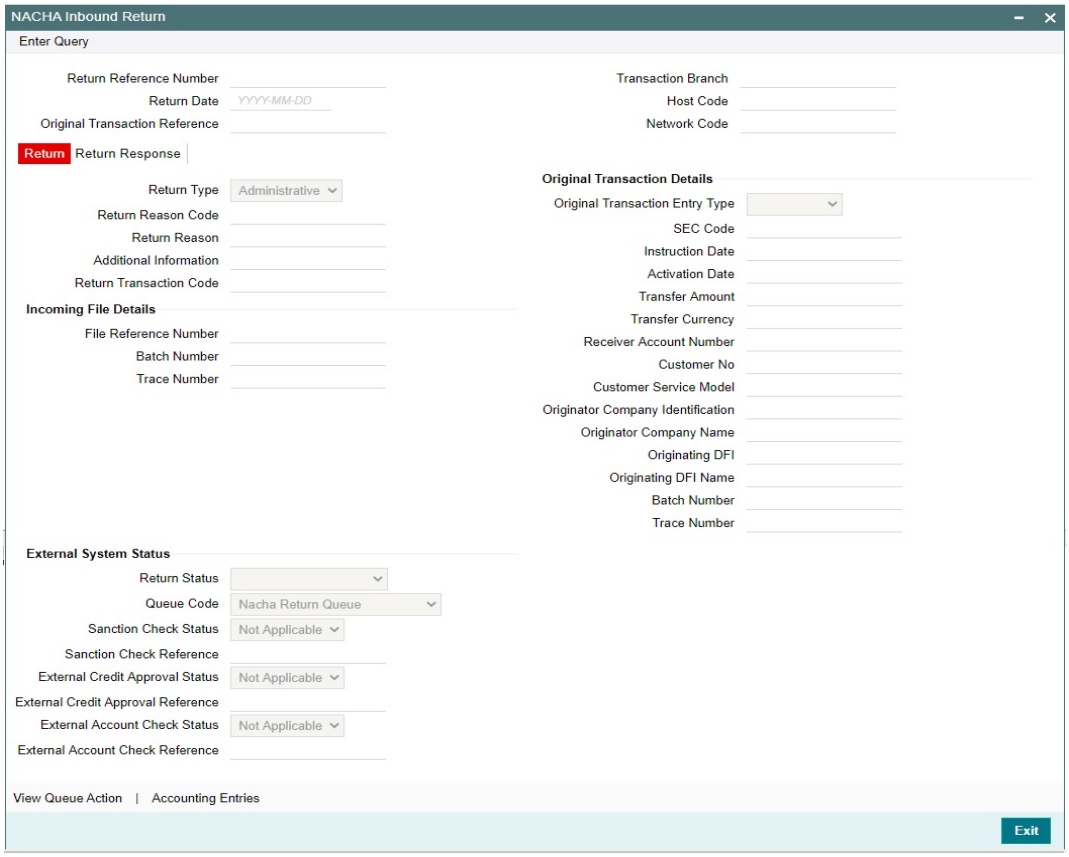
- Original Transaction Reference
- Return Reference Number
- Customer No
- Return Date
- Return Reason Code
- Originating DFI

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

2.5.2 NACHA Inbound Return

You can view the Inbound Return Transactions, using this screen.

You can invoke “NACHA Inbound Return” screen by typing the function ID ‘PNDIRTNV’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following fields:

Return Reference Number

Specify the Transaction Reference Number generated for the outbound return transaction.

Transaction Branch

This field gets defaulted on Host Code selected.

Return Date

This field displays the Date when return was initiated.

Host Code

System Defaults with Host Code to which the Logged in Branch is associated.

Original Transaction Reference

This field gets defaulted to “Credit”, to indicate that the transaction is NACHA Credit transfer.

Network Code

You can select the appropriate NACHA network Code from the list.

2.5.2.1 Return

Return Type

This field displays the Return Type of the transaction.

Return Reason Code

Specify the Return Reason Code mentioned in the inbound return Addenda Record.

Return Reason

The description of the reason code gets defaulted from the static data of NACHA Return Codes.

Additional Information

This field displays the Addenda Information mentioned in the inbound return Addenda Record.

Return Transaction Code

This field displays the Transaction Code mentioned in the Inbound Return Entry Detail Record.

Incoming File Details

File Reference Number

This field displays File Reference Number as received in the Inbound Return Transaction.

Batch Number

This field displays Batch Number as received in the Inbound Return Transaction.

Trace Number

This field displays Trace Number as received in the Inbound Return Transaction.

Original Transaction Details

Following fields are defaulted from the original underlying outbound credit transaction:

- Original Transaction Entry Type
- SEC Code
- Activation Date
- Instruction Date
- Transfer Amount
- Transfer Currency
- Receiver Account Number
- Customer No
- Customer Service Model
- Originator Company Identification
- Originator Company Name
- Originating DFI
- Originating DFI Name
- Batch Number
- Trace Number

External System

Return Status

The current status of Out Return Transaction is displayed.

Queue Code

This field displays the Exception Queue, where the Return Transaction is currently held.

Sanction Check Status

This field displays the SC Check Status, when Return Transaction undergoes SC.

Sanction Check Reference

This field displays the SC Check References, when Return Transaction undergoes SC.

External Credit Approval Status

This field is selected as Applicable when the Inbound Dr Return is accepted & undergoes EAC or vice versa.

External Credit Approval Reference

This field displays the External Credit Approval Reference.

External Account Check Status

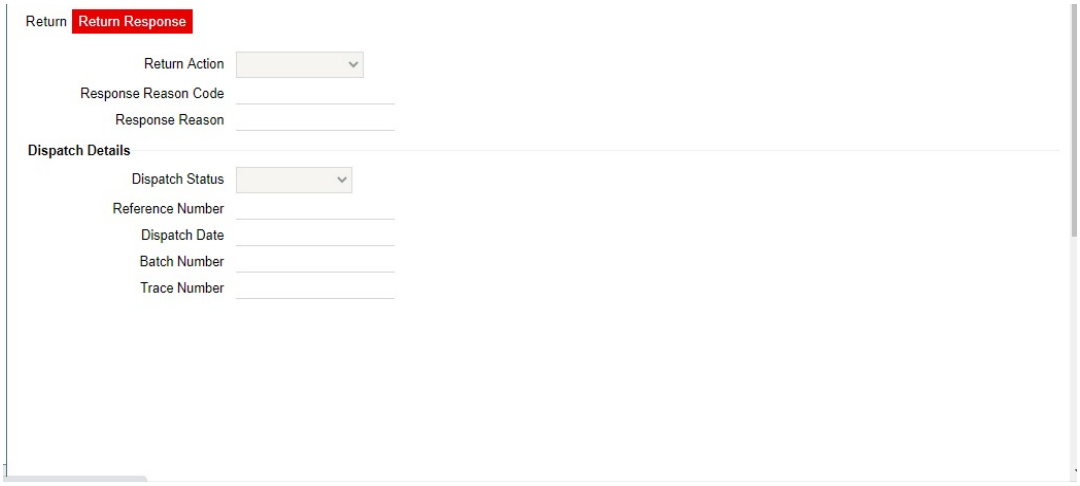
This field is selected as Applicable when the Inbound Cr Return is accepted & undergoes EAC or vice versa.

External Account Check Reference

This field displays the External Account Check Reference.

2.5.2.2 Return Response

Return Response Tab displays the response received from ODFI, on the out return sent.



Return Action

This field displays the following drop down list:

- Accepted
- Re-Initiated
- Dishonored

Response Reason Code

This field displays the Response Reason Code.

Response Reason

This field displays the Return Response as Re-Initiated or Dishonored.

Dispatch Details

Dispatch Status

This field displays Dispatch Status, when the inbound return is Re-initiated or Dishonored and dispatched.

Reference Number

This field displays Dispatch Reference Number, when the inbound return is Re-initiated or Dishonored and dispatched.

Dispatch Date

This field displays Dispatch Date, when the inbound return is Re-initiated or Dishonored and dispatched.

Batch Number

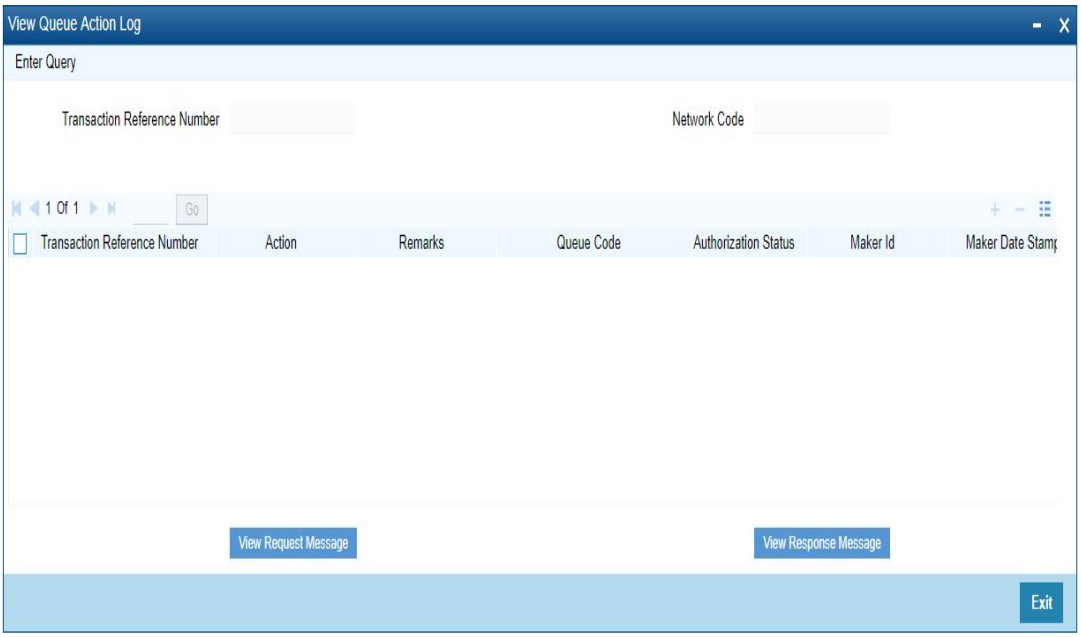
This field displays Batch Number, when the inbound return is Re-initiated or Dishonored and dispatched.

Trace Number

This field displays Trace Number, when the inbound return is Re-initiated or Dishonored and dispatched.

2.5.2.3 View Queue Action Log

The View Queue action lists the Queues action log of the return transaction.



Following details are displayed:

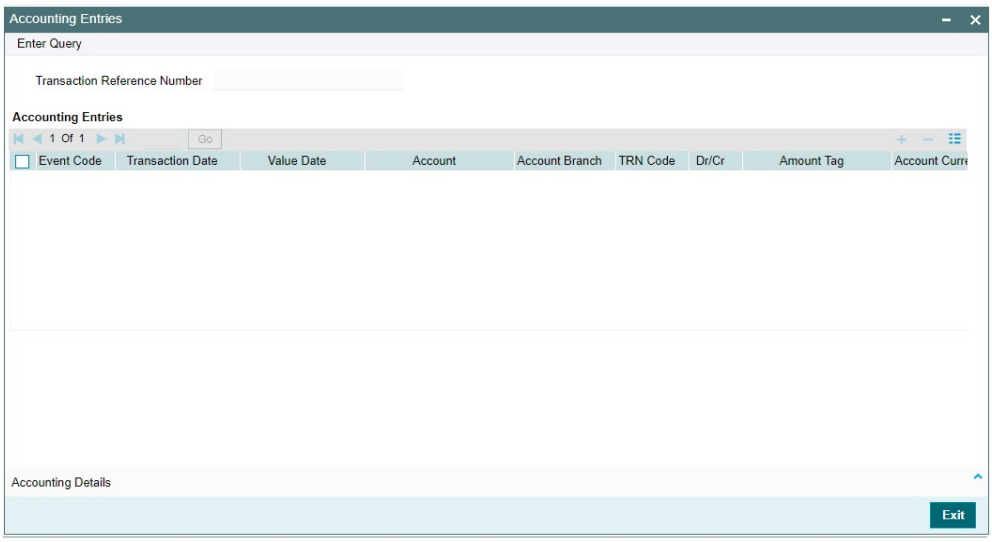
- Transaction Reference Number
- Network Code
- Action
- Remarks
- Queue Code

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

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

2.5.2.4 Accounting Entries

The Accounting Entries lists the entries that are posted on the return transaction.



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

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

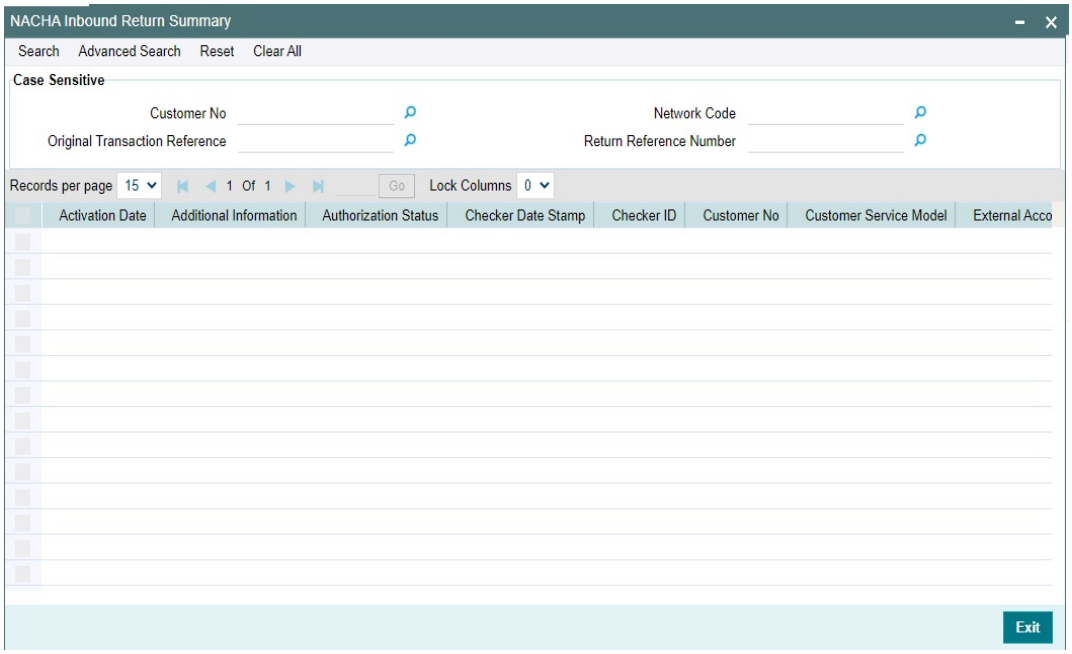
The system displays the Offset Amount being debited or credited.

Offset Netting

The system displays if the Offset Netting is required.

2.5.2.5 NACHA Inbound Return Summary

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



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

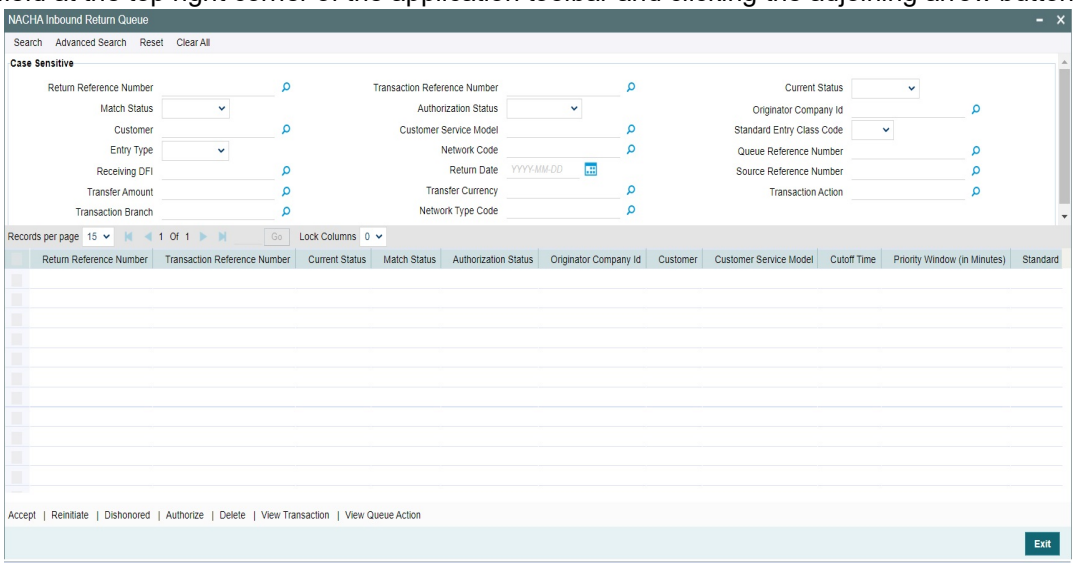
- Customer No
- Network Code
- Original Transaction Reference
- Return Reference Number

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

2.5.3 NACHA Inbound Return Queue

All inbound return transactions created are parked on this queue screen.

You can invoke the ‘NACHA Inbound Return Queue’ screen by typing ‘PQSNRTNQ’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

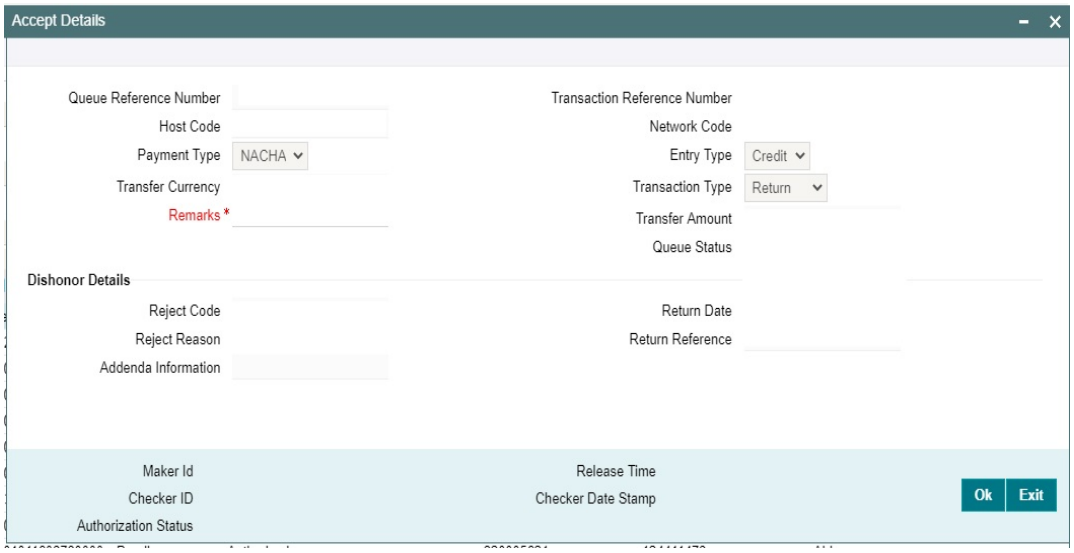
- Return Reference Number
- Transaction Reference Number
- Current Status
- Match Status
- Authorization Status
- Activation Date
- Originator Company Id
- Customer
- Customer Service Model
- Standard Entry Class Code
- Entry Type
- Network Code
- Queue Reference Number
- Receiving DFI
- Source Reference Number
- Transfer Amount
- Transfer Currency
- Transaction Action
- Transaction Branch
- Network Type Code

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

You can perform below actions:

2.5.3.1 Accept

You can invoke Accept Details sub screen by clicking on the Accept button.



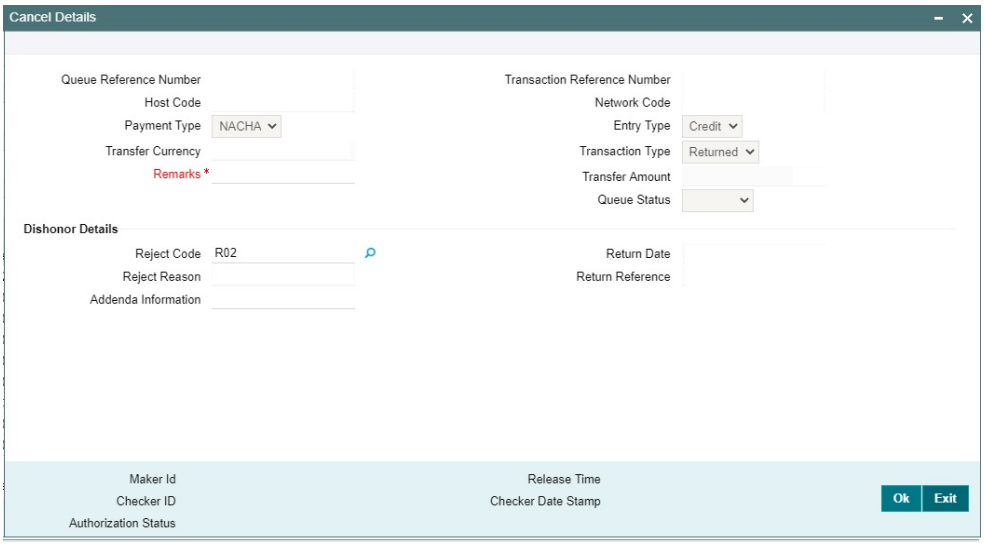
You can search using one or more of the following parameters:

2.5.3.2 Reinitiate

You can invoke “NACHA Outbound Payment Transaction Input” (PNDOTONL) sub screen by clicking on the Reinitiate button. For more information about the screen, refer to

2.5.3.3 Dishonor

You can invoke Cancel Details sub screen by clicking on the Dishonor button to capture NACHA Reason code & Addenda info.

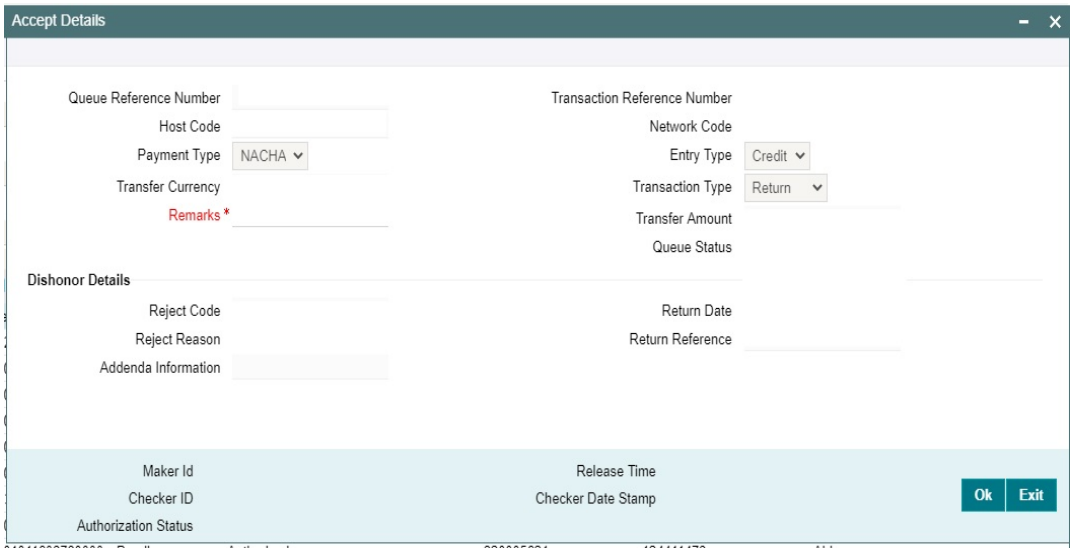


2.5.3.4 Authorize

You can invoke “NACHA Outbound Payment Transaction Input” (PNDOTONL) sub screen by clicking on the Authorize button. For more information about the screen, refer to

2.5.3.5 Delete

You can invoke Accept Details sub screen by clicking on the Delete button.



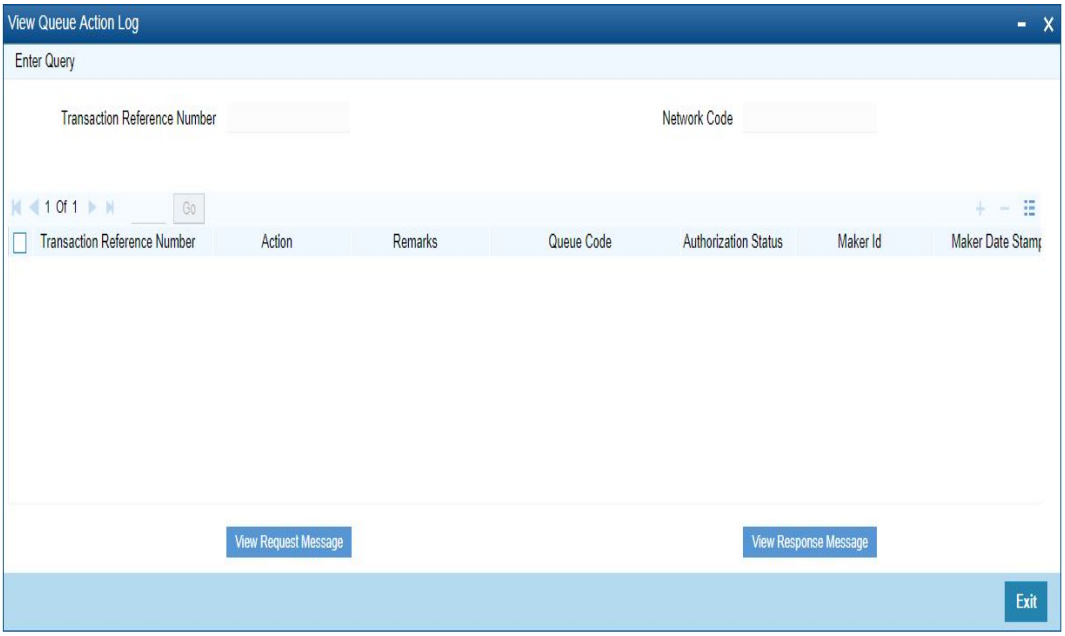
You can search using one or more of the following parameters:

2.5.3.6 View Transaction

You can invoke “NACHA Inbound Return” (PNDIRTNV) sub screen for selected transaction by clicking on the View Transaction button. For more information about the screen, refer to

2.5.3.7 View Queue Action Log

You can view the list of queue action log of the inbound return transaction. 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.



Following details are displayed:

- Transaction Reference Number
- Network Code

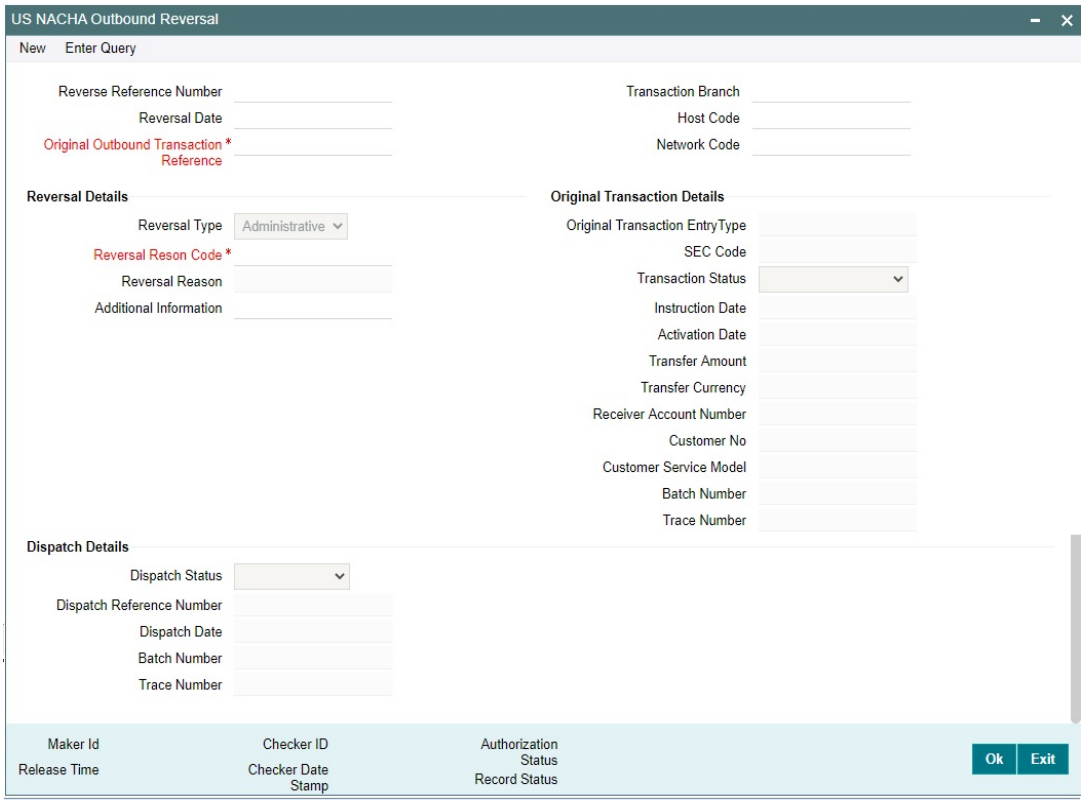
- Action
- Remarks
- Queue Code
- Authorization Status
- Maker ID
- Maker Date Stamp
- Checker ID
- Checker Date Stamp
- Queue Status
- Queue Reference No
- Primary External Status
- Secondary External Status
- External Reference Number

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

2.5.4 US NACHA Outbound Reversal

You can initiate a Reversal Request for both Credit & Debit entries, using this screen.

You can invoke “US NACHA Outbound Reversal” screen by typing the function ID ‘PNDOREVR’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following fields:

Reverse Reference Number

System defaults the Reverse Reference Number.

Transaction Branch

This field gets defaulted on Host Code selected.

Reversal Date

This field displays the current Date.

Host Code

System Defaults with Host Code to which the Logged in Branch is associated.

Original Outbound Transaction Reference

Specify the Original Outbound Transaction Reference from the list of values. LOV lists all outbound Credit entries and for which no R action is received / taken. Select the Credit entry to be reversed.

Network Code

You can select the appropriate NACHA network Code from the list.

Reversal Details

Reversal Type

This field displays the Reversal Type of the transaction.

Reversal Reason Code

Specify the Return Reason Code from the list of values. LOV lists the Reason Codes maintained in Reject Code Maintenance (PMDRJMNT) for the NACHA network.

Reversal Reason

This field displays the description of the selected reason code.

Additional Information

You can specify the remarks for the reversal action.

Reversal Transaction Code

This field displays the Transaction Code mentioned in the Inbound Return Entry Detail Record.

Original Transaction Details

Following fields displays the selected parent credit transaction:

- Original Transaction Entry Type
- SEC Code
- Instruction Date
- Activation Date
- Transfer Amount
- Transfer Currency
- Receiver Account Number
- Customer No
- Customer Service Model
- Batch Number
- Trace Number

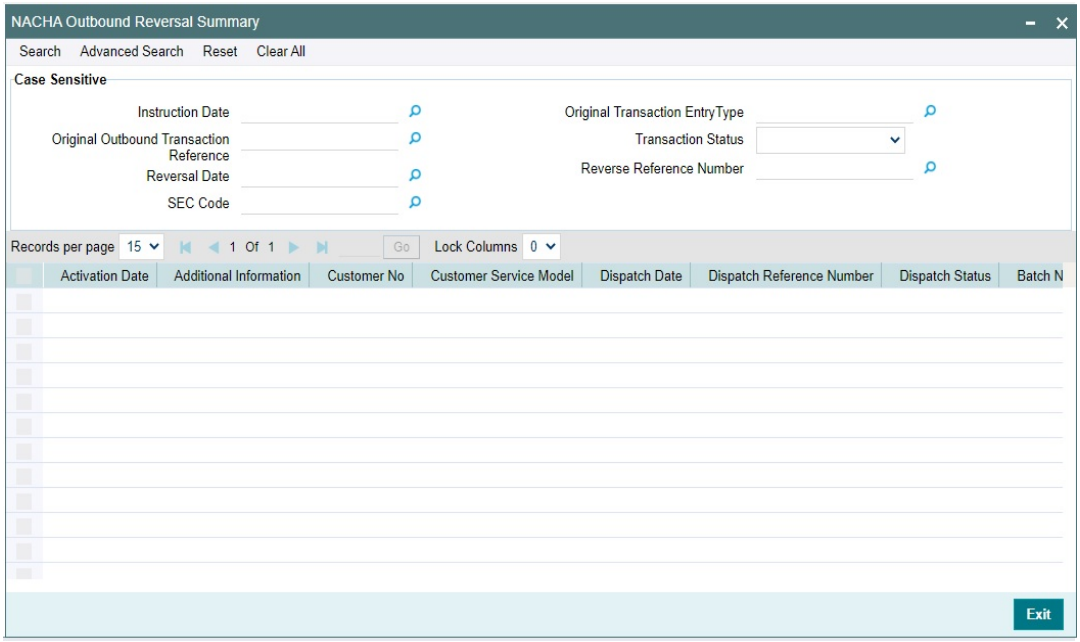
Dispatch Details

Following Dispatch field details are:

- Dispatch Status
- Dispatch Reference Number
- Dispatch Date
- Batch Number
- Trace Number

2.5.4.1 NACHA Outbound Reversal Summary

You can invoke the 'NACHA Outbound Reversal Summary' screen by typing 'PNSOREVR' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



Following details are displayed:

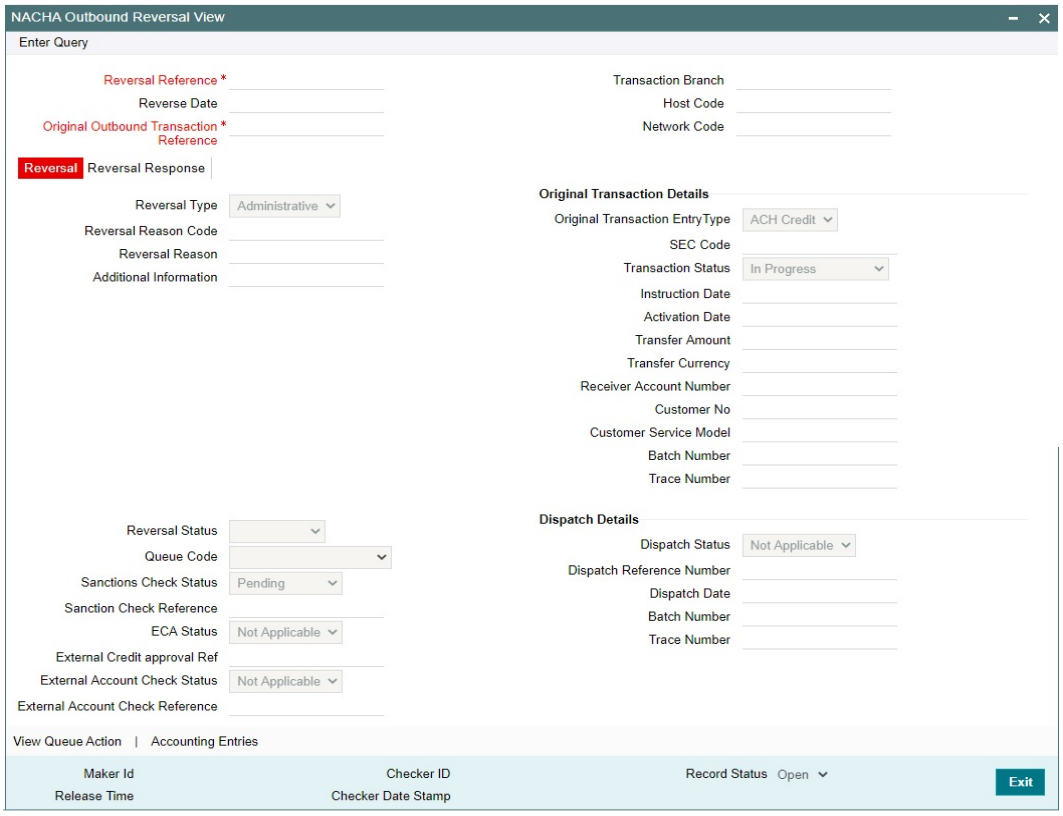
- Instruction Date
- Original Outbound Transaction Reference
- Reversal Date
- SEC Code
- Original Transaction EntryType
- Transaction Status
- Reverse Reference Number

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

2.5.5 NACHA Outbound Reversal View

You can view the Outbound Reversal Requests raised, using this screen.

You can invoke “NACHA Outbound Reversal View” screen by typing the function ID ‘PNDOREVV’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following fields:

Reversal Reference

Specify the Transaction Reference Number generated for the outbound reversal transaction.

Transaction Branch

This field gets defaulted on Host Code selected.

Reversal Date

This field displays the Date when reversal was initiated.

Host Code

System Defaults with Host Code to which the Logged in Branch is associated.

Original Transaction Reference

This field gets defaulted to “Credit”, to indicate that the transaction is NACHA Credit transfer.

Network Code

You can select the appropriate NACHA network Code from the list.

2.5.5.1 Reversal

Reversal Type

This field displays the Reversal Type of the transaction.

Reversal Reason Code

This field displays the Reversal Reason Code

Reversal Reason

The description of the reason code gets defaulted from the static data of NACHA Reversal Codes.

Additional Information

This field displays the Additional Information.

Reversal Transaction Code

This field displays the Transaction Code.

Original Transaction Details

Following fields are defaulted from the original underlying outbound credit transaction:

- Original Transaction Entry Type
- SEC Code
- Activation Date
- Instruction Date
- Transfer Amount
- Transfer Currency
- Receiver Account Number
- Customer No
- Customer Service Model
- Batch Number
- Trace Number

External System Status

Reversal Status

The current status of Out Reversal Transaction is displayed.

Queue Code

This field displays the Exception Queue, where the Return Transaction is currently held.

Sanction Check Status

This field displays the SC Check Status, when Return Transaction undergoes SC.

Sanction Check Reference

This field displays the SC Check References, when Return Transaction undergoes SC.

ECA Status

This field is selected as Applicable when the Inbound Dr Return is accepted & undergoes EAC or vice versa.

External Credit Approval Reference

This field displays the External Credit Approval Reference.

External Account Check Status

This field is selected as Applicable when the Inbound Cr Return is accepted & undergoes EAC or vice versa.

External Account Check Reference

This field displays the External Account Check Reference.

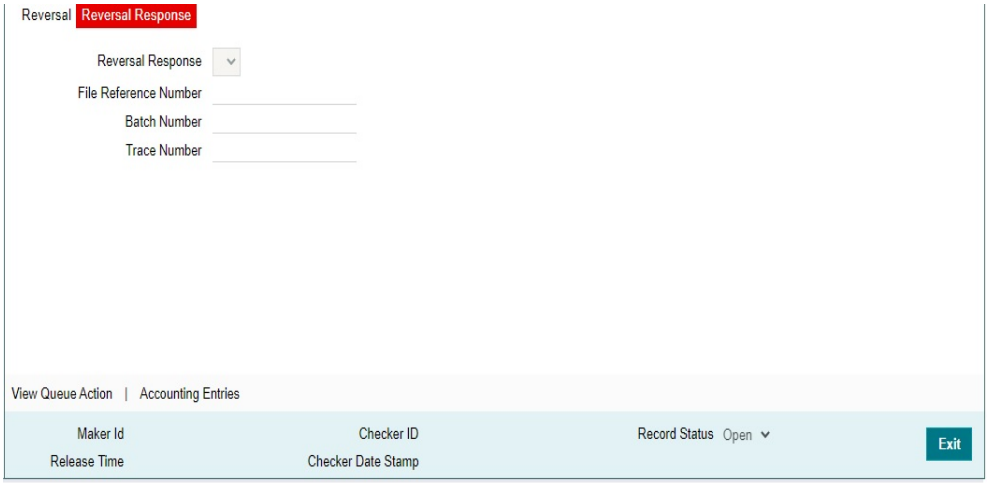
Dispatch Details

You can view following Dispatch field details, once the Out Reversal Transaction is dispatched:

- Dispatch Status
- Dispatch Reference Number
- Dispatch Date
- Batch Number
- Trace Number

2.5.5.2 Reversal Response

Reversal Response Tab displays the response received from ODFI, on the out return sent.



Reversal Response

This field display the Reversal Response.

File Reference Number

This field displays the Response Reason Code.

Batch Number

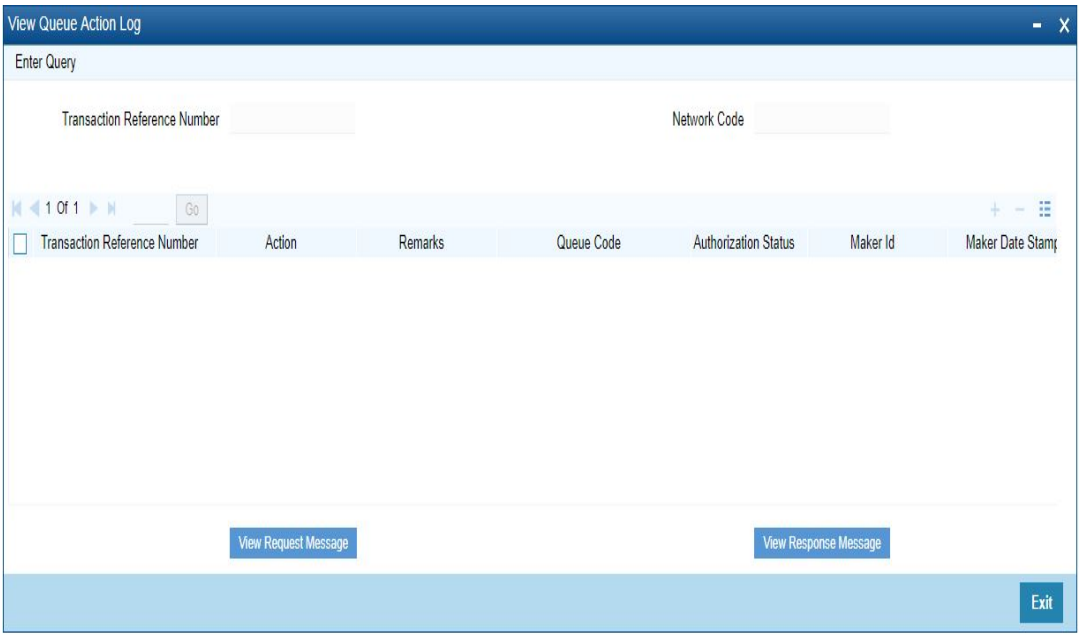
This field displays the Batch Number.

Trace Number

This field displays the Trace Number.

2.5.5.3 View Queue Action

The View Queue action lists the Queues action of the return transaction.



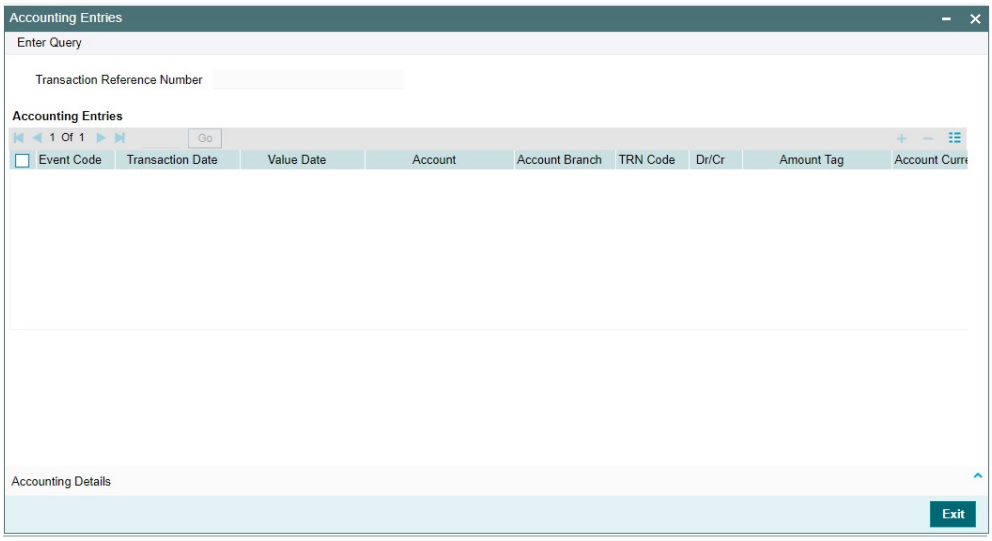
Following details are displayed:

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

You can view the Queue Action Log of the Out Reversal Transaction.

2.5.5.4 Accounting Entries

The Accounting Entries lists the entries that are posted on the return transaction.



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

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

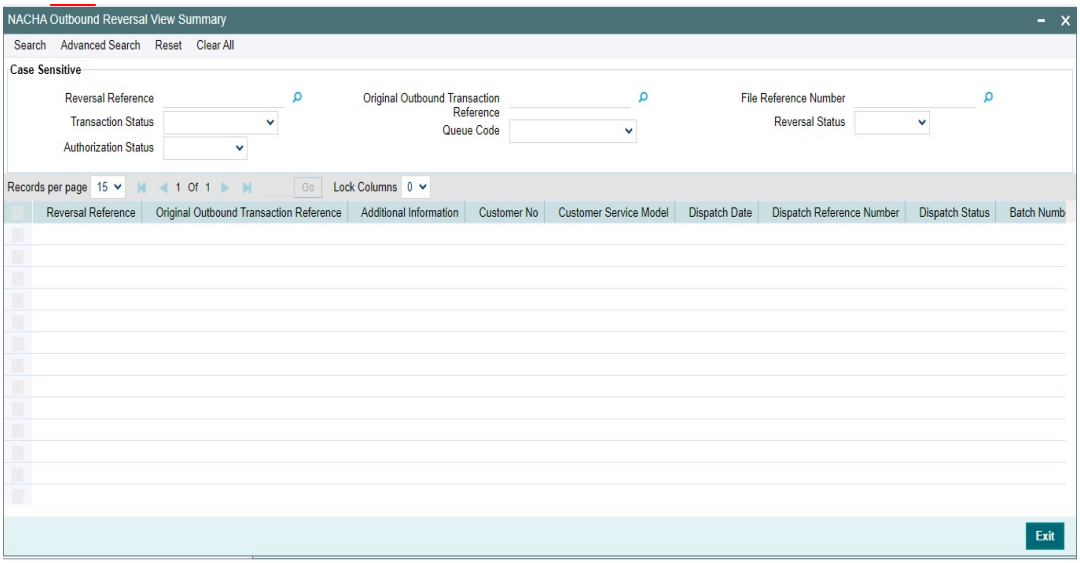
The system displays the Offset Amount being debited or credited.

Offset Netting

The system displays if the Offset Netting is required.

2.5.5.5 NACHA Outbound Reversal View Summary

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



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

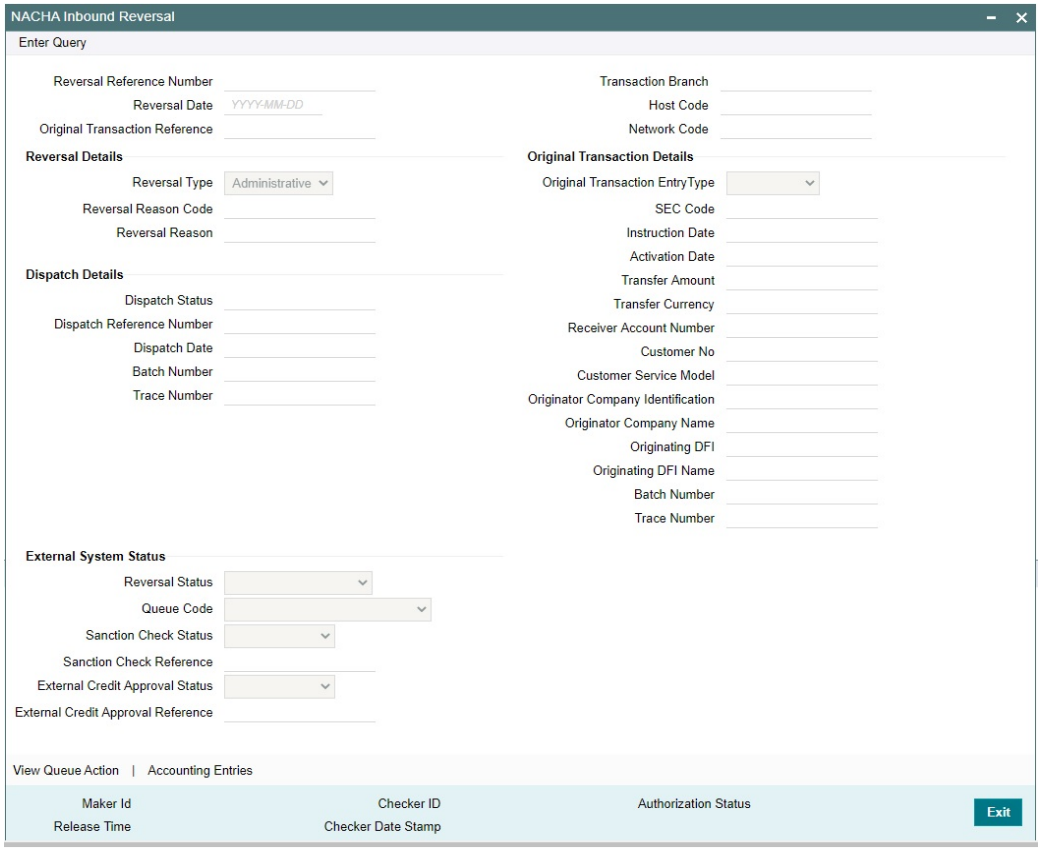
- Reversal Reference
- Transaction Status
- Authorization Status
- Original Outbound Transaction Reference
- Queue Code
- File Reference Number
- Reversal Status

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

2.5.6 NACHA Inbound Reversal

You can view the inbound reversal requests, using this screen.

You can invoke “NACHA Inbound Reversal” screen by typing the function ID ‘PNDIREVW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following fields:

Reversal Reference Number

Reversal Reference Number is auto generated.

Transaction Branch

This field gets defaulted on Host Code selected.

Reversal Date

This field displays the Date as received in the inbound request.

Host Code

System Defaults with Host Code to which the Logged in Branch is associated.

Original Transaction Reference

This field displays the parent transaction identified based on the Trace Number received in the Addenda of the Inbound Reversal request.

Network Code
You can select the appropriate NACHA network Code from the list.

2.5.6.1 Reversal Details

Reversal Type

This field displays the Return Type with following drop down values:

- Administrative Reversal - If received within 2 days of parent transaction value date
- Extended Reversal - If received after 2 days of parent transaction value date

Reversal Reason Code

Specify the Return Reason Code as received in the inbound file in the Addenda record.

Reversal Reason

This field displays the description of the selected reason code from static data.

Original Transaction Details

Following fields are defaulted from the details of the parent inbound credit transaction:

- Original Transaction Entry Type
- SEC Code
- Activation Date
- Instruction Date
- Transfer Amount
- Transfer Currency
- Receiver Account Number
- Customer No
- Customer Service Model
- Originator Company Identification
- Originator Company Name
- Originating DFI
- Originating DFI Name
- Batch Number
- Trace Number

Dispatch Details

You can view following Dispatch field details, once the Out Reversal request is dispatched:

- Dispatch Status
- Dispatch Reference Number
- Dispatch Date
- Batch Number
- Trace Number

External System

Reversal Status

The current status of Out Reversal Transaction is displayed.

Queue Code

This field displays the Exception Queue, where the Reversal Transaction is currently held.

Sanction Check Status

This field displays the SC Check Status.

Sanction Check Reference

This field displays the SC Check References.

External Credit Approval Status

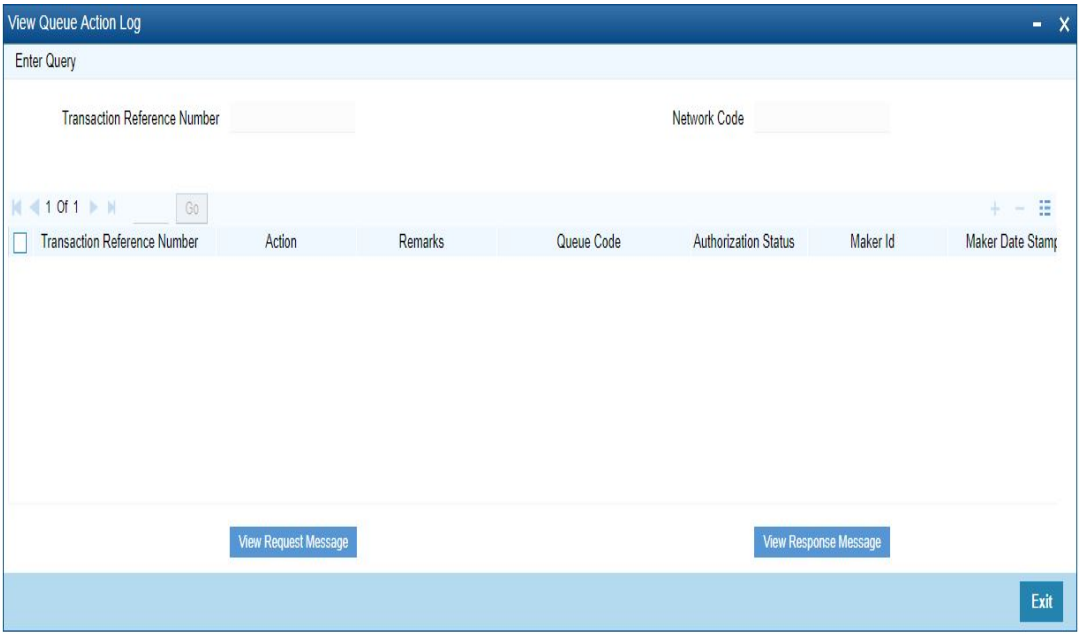
This field is selected as Applicable.

External Credit Approval Reference

This field displays the External Credit Approval Reference.

2.5.6.2 View Queue Action Log

The View Queue action lists the Queues action log of the reversal transaction.



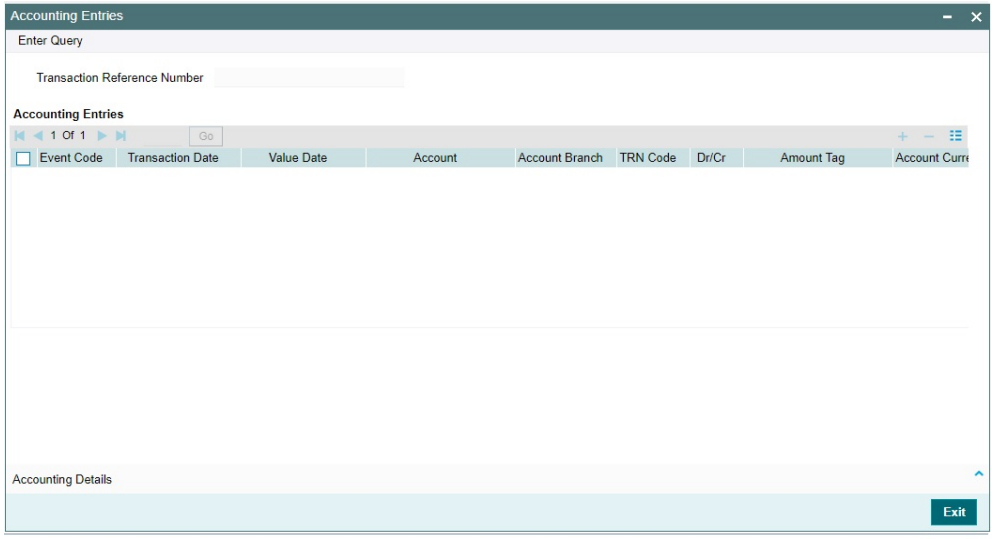
Following details are displayed:

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

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

2.5.6.3 Accounting Entries

The Accounting Entries lists the entries that are posted on the reversal transaction.



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

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

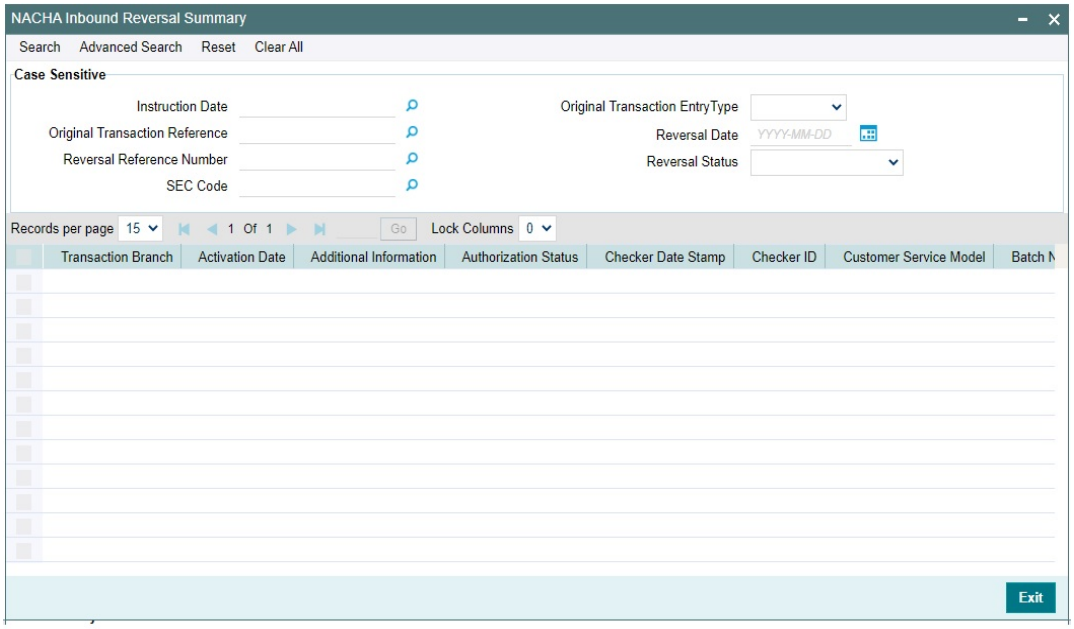
The system displays the Offset Amount being debited or credited.

Offset Netting

The system displays if the Offset Netting is required.

2.5.6.4 NACHA Inbound Reversal Summary

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



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

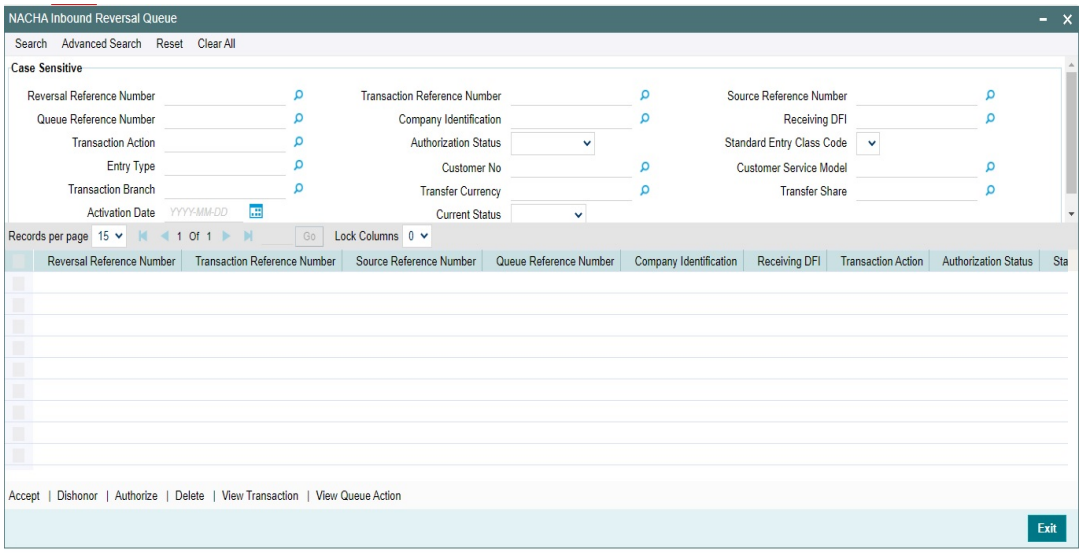
- Instruction Date
- Original Transaction Reference
- Reversal Reference Number
- SEC Code

- Original Transaction Entry Type
- Reversal Date
- Reversal Status

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

2.5.7 NACHA Inbound Reversal Queue

You can invoke the ‘NACHA Inbound Reversal Queue’ screen by typing ‘PQSNREVQ’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

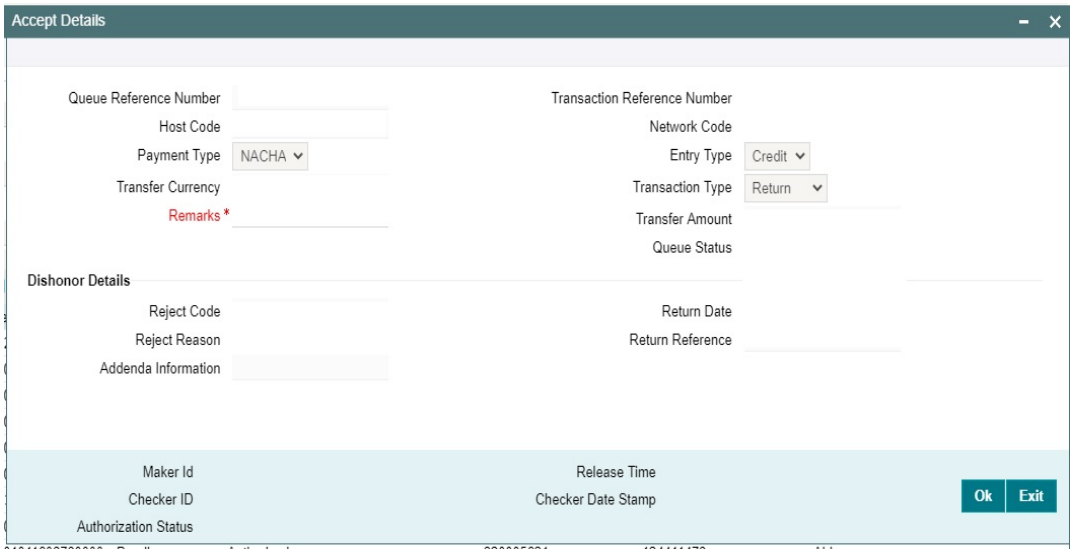
- Reversal Reference Number
- Transaction Reference Number
- Source Reference Number
- Queue Reference Number
- Company Identification
- Receiving DFI
- Transaction Action
- Authorization Status
- Standard Entry Class Code
- Entry Type
- Customer No
- Customer Service Model
- Transaction Branch
- Transfer Currency
- Transfer Share
- Activation Date
- Current Status

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

You can perform below actions:

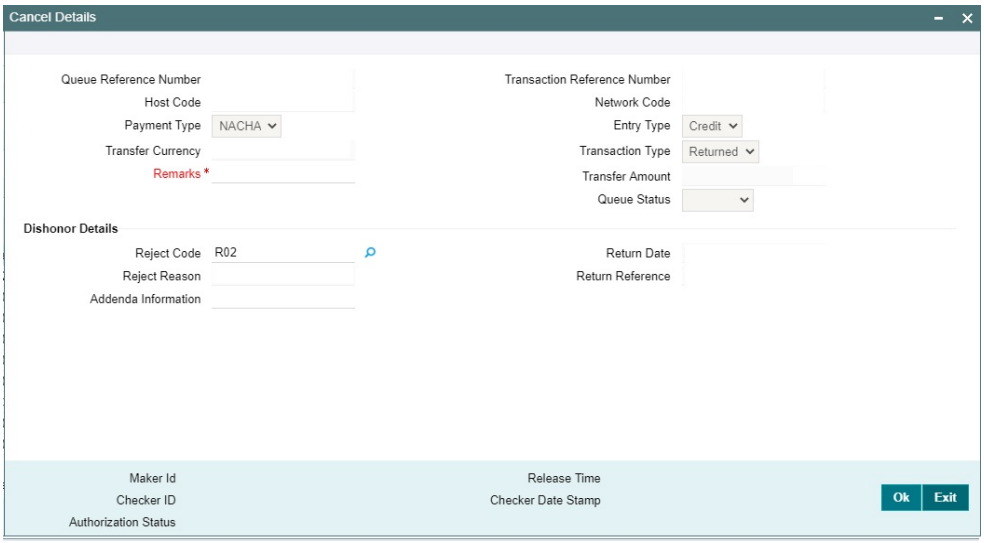
2.5.7.1 Accept

You can invoke Accept Details sub screen by clicking on the Accept button.



2.5.7.2 Dishonor

You can invoke Cancel Details sub screen by clicking on the Dishonor button to capture NACHA Reason code & Addenda info.

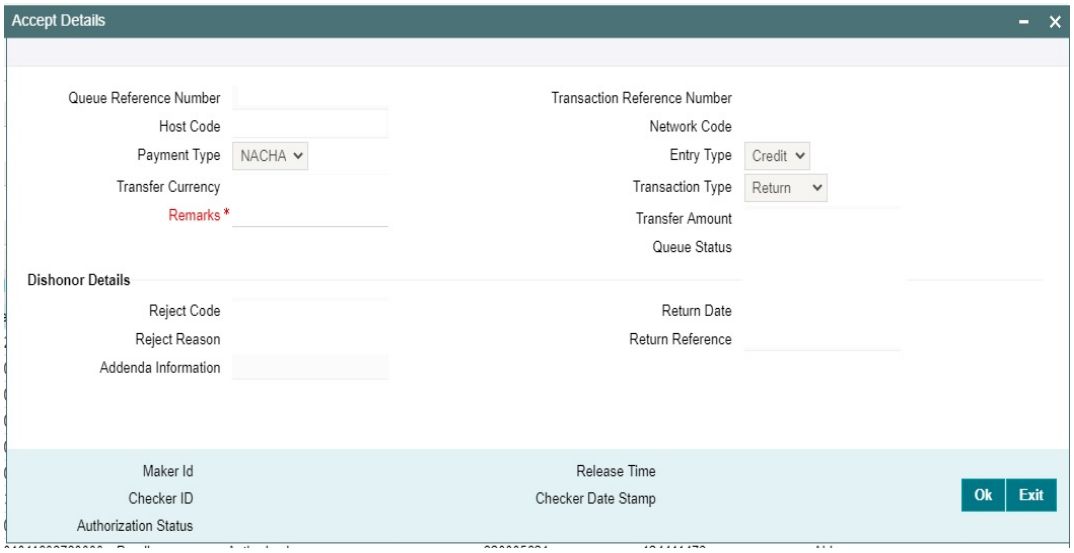


2.5.7.3 Authorize

You can invoke “NACHA Outbound Payment Transaction Input” (PNDOTONL) sub screen by clicking on the Authorize button.For more information about the screen, refer to

2.5.7.4 Delete

You can invoke Accept Details sub screen by clicking on the Delete button.

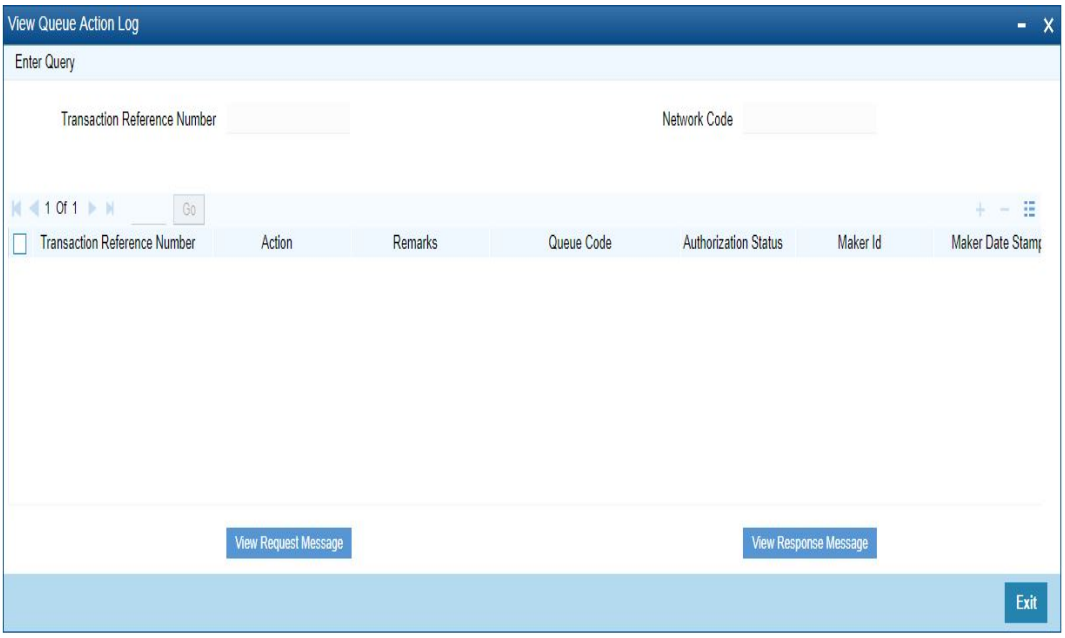


2.5.7.5 View Transaction

You can invoke “NACHA Inbound Return” (PNDIRTNV) sub screen for selected transaction by clicking on the View Transaction button. For more information about the screen, refer to

2.5.7.6 View Queue Action Log

You can view the list of queue action log of the inbound return transaction. 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.



Following details are displayed:

- Transaction Reference Number
- Network Code
- Action

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

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

3. Function ID Glossary

P

PMDABANR 2-94
PMDCIACC 2-12
PMDNACDP 2-9
PMDNCHDR ..2-20, 2-51, 2-86
PMDNCHUP 2-22
PMSCIACC 2-13
PMSDNLOG 2-93, 2-98, 2-100
PMSINLOG 2-96
PMSNACDP 2-11
PMSNCHDR 2-21
PNDCRPRF 2-2
PNDDMAND 2-14, 2-19
PNDDRPRF 2-7
PNDIDIVW 2-85
PNDIDONL 2-78, 2-86
PNDIREVW 2-126
PNDIRTNV 2-107
PNDITONL 2-43, 2-51
PNDIVIEW 2-50
PNDNWPRF 2-5
PNDODONL 2-62, 2-69
PNDODOVW 2-69
PNDOREVR 2-117
PNDOREVV 2-120
PNDORTNV 2-101
PNDOTONL 2-23, 2-32
PNDOVIEW 2-32
PNSCRPRF 2-4
PNSDMAND 2-18
PNSDRPRF 2-9
PNSIDIVW 2-89
PNSIDONL 2-84
PNSINLOG 2-96
PNSIREVW 2-130
PNSIRTNV 2-113
PNSITONL 2-49
PNSNWPRF 2-6
PNSODONL 2-68
PNSODOVW 2-73
PNSOREVV 2-125
PNSORTNV 2-106
PNSOTONL 2-30
PQSNREVQ 2-131
PQSNRTNQ 2-114