High Value (RTGS) Payments User Guide

Oracle Banking Payments

Release 14.6.1.0.0

Part No. F70985-01

September 2022

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High Value (RTGS) Payments User Guide
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Contents

1. About this Manual

1.1   Introduction

This manual is designed to help you to quickly get familiar with the High Value (RTGS) Payments module of Oracle Banking Payments. It takes you through the various stages in processing an RTGS payment transaction and the associated maintenances.

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

1.2   Audience

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

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

1.3   Documentation Accessibility

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

1.4   Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	*About this Manual g*ives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*RTGS Maintenance* provides a snapshot of RTGS maintenance feature.
Chapter 3	*RTGS Processing* provides details of processing RTGS payment.
Chapter 4	Function ID Glossary has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation

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1.5   <u>Glossary of Icons</u>

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

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

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2. RTGS Maintenances

2.1 RTGS Payments Overview

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

Given below is a schematic representation of how a RTGS payment is exchanged and processed in the RTGS network.
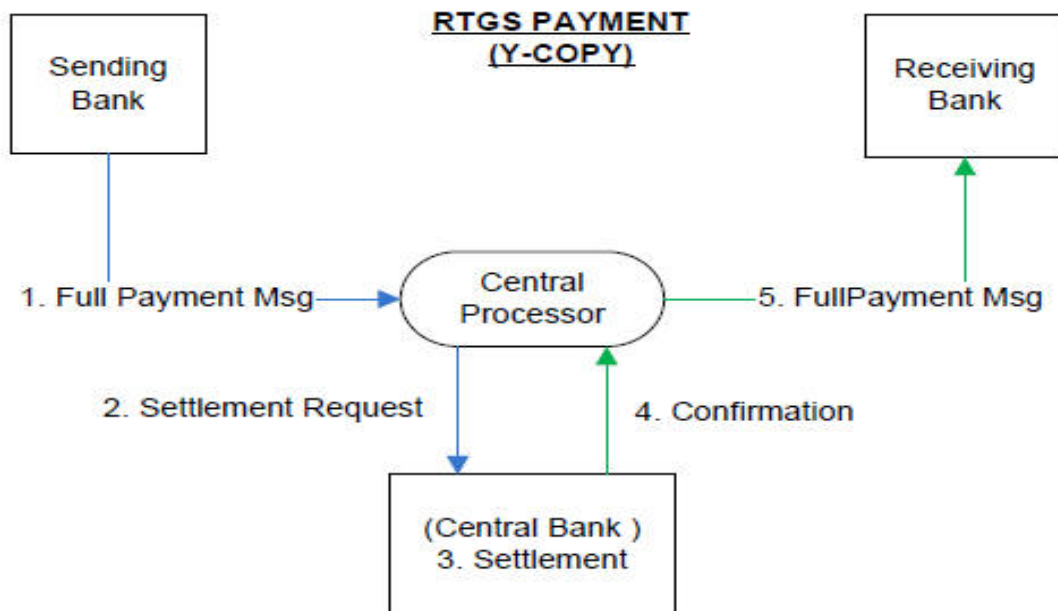
The RTGS product processor of Oracle Banking Payments processes an RTGS payment transaction initiated by an Operations user from the in-built user interface or by customers in the bank's Customer Channels like Internet banking or Mobile banking. The payment instructions initiated from the bank Channels are received by Oracle Banking Payments through ReST or SOAP based interfaces. This product processor can process RTGS payments that are exchanged on SWIFT-based RTGS networks that use SWIFT messages.

An outgoing RTGS payment is processed through most of the typical processing steps applicable for a SWIFT payment and additionally some RTGS specific business validations and processing steps. After successful processing, an outward RTGS SWIFT message, say MT103, is generated and sent to the RTGS network. Likewise, Incoming RTGS payment messages from the network can be received and processed resulting in credit of a beneficiary bank account or an outward SWIFT payment to the ultimate beneficiary. The outward SWIFT payment is processed by the Cross-Border product processor which is covered by a separate user manual.

Key Features of RTGS product processor

- Supports incoming and outgoing RTGS payment transactions (within a country or within a region)

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- Payment transactions are processed only in specified currencies of the network.
- Payment transaction is processed within the operating hours of the RTGS network and on RTGS working days.
- Provision to do balance check for the remitter account (ECA check)
- Sends RTGS payment message to the clearing network on behalf of a direct participant
- Supports processing of TARGET2 RTGS out of the box.
    - Customer payments processed via TARGET2 are defined as payments in the SWIFT FIN MT103 format.
    - Interbank payments processed via TARGET2 are defined as payment messages in the SWIFT Net FIN MT202 and MT202COV format.
- Supports processing of incoming Sender notification message (MT012) and abort notification message (MT019).
- Supports Multi Credit Transfer (MT102 & MT203). For more details, refer to *Cross Border User Guide section - 2.2 - Sender Receiver Agreement, section - 3.1.3- Outbound Multi Credit Transfer Consol Summary, and section - 3.1.4 - Outbound Multi Credit Transfer Consol View Summary.*

2.2 RTGS Directory Maintenances

A facility is provided for the upload of TARGET directory from fixed length ASCII format files.

This section contains the below topics:

- Section 2.2.1, "RTGS Directory Upload"
- Section 2.2.2, "RTGS Directory"
- Section 2.2.2.1, "RTGS Directory Summary"

2.2.1 RTGS Directory Upload

You can upload the RTGS directory through this screen. Files uploaded here are available in the RTGS Directory Maintenance screen

You can invoke "RTGS Directory Upload" screen by typing 'PMDRTGSU' 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.

RTGS Directory Upload	– X
New	

Network Directory Key *
File Name *
File Path *

Upload

Exit

Specify the following details:

Network Directory Key

Select the Network Directory Key from the list of values. All valid directory key's defined are listed here. The Network Directory key's supported are:

- EURO1
- LVTS
- TARGET2

File Name

Specify the updated file name (ASCII).

File Path

Specify the directory path in which the update file is available.

Click on 'Upload' button to upload the RTGS directory file and 'Save' the record.

2.2.2 RTGS Directory

You can maintain RTGS directory manually here. Also the, RTGS directories uploaded through 'RTGS Directory Upload' screen can be viewed here.

You can invoke "RTGS Directory Maintenance" screen by typing 'PMDRTGSD' 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 specify the following fields:

Network Directory Key

Select the relevant Network Directory key from the list of values. All valid Network Directory Key's are listed here.

BIC

Specify the BIC assigned to the participant.

Addressee

Select the BIC of the addressee, i.e., the receiver of the payment message from the list of values.

Account Holder

Specify the BIC of the settlement bank.

Institution Name

Specify the institution where the participant's account is to be credited with the amount of the funds transfer.

City Heading

Specify the city where the institution is sited.

National Sorting Code

Specify the national clearing code to be used in case the system is not able to resolve the TARGET-2 participant based on the bank code. TARGET–2 is a high value Euro Payment clearing system.

Main Bank Identification Flag

Main BIC Flag is used to resolve 8 characters BIC. If this option is checked, then the main BIC must be used when the bank code is incomplete.

Valid From Date

The date from which the clearing code is valid. The application date is defaulted here.

Valid Till Date

Specify the date up to which the clearing code is valid. If you do not specify the valid till date, then it will be set to 31-12-9999.

Participation Type

Select the type of participation from the drop-down. The options are as follows:

- Direct
- Indirect
- Multi-Addressee - Credit Institutions
- Multi-Addressee - Branch of Direct Participant
- Addressable BIC - Correspondent
- Addressable BIC - Branch of Direct participant
- Addressable BIC - Branch of Indirect participant
- Addressable BIC - Branch of Correspondent
- EBA
- ERP

Reserve

Indicates a reserve field that may be used in the future.

2.2.2.1 RTGS Directory Summary

You can view the summary of the RTGS directories maintained here.

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You can invoke "RTGS Directory Summary" screen by typing 'PMSRTGSD' 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
- Network Directory Key
- BIC

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

- Authorization Status
- Record Status
- Network Directory Key
- BIC
- Addressee
- Account Holder
- Institution Name
- City Heading
- National Sorting Code
- Main Bank Identification Flag
- Valid From Date
- Valid Till Date
- Reserve

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

2.3 Common Maintenances

The below mentioned common maintenances are used to process incoming and outgoing RTGS transactions:

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- External Credit Approval System (PMDECAMT)
- Exchange Rate System (PMDERTMT)
- Source Maintenance (PMDSORCE)
- Sanction Check System (PMDSNCKM)
- Host Parameters (PMDHSTPR)
- External Customer Input (STDCIFCR)
- External Customer Account Input (STDCRACC)
- Customer Service Model (PMDSRMDL)
- Customer Service Model Linkage (PMDCSMLK)
- Pricing Code (PPDCMNT)
- Pricing Value (PPDVLMNT)
- Network Maintenance (PMDNWMNT)
- Network Preferences (PMDNWPRF)
- Network Currency Preferences (PMDNCPRF)
- Network Holidays (PMDNWHOL)
- Source Network (PMDSORNW)
- Currency Correspondent (PMDCYCOR)
- System Parameters (PMDSYSPM)
- User Maintenance (PMDUSRDF)
- Bank Redirection (PMDBKRED)
- Account Redirection (PMDACRED)
- Payment Processing Cut off Time (PMDCTOFF)
- Role (PMDROLDF)
- SWIFT Codeword (PMDSWTCD)
- Special Characters Maintenance (PMDSPCHR)
- SWIFT Pricing Preferences (PMDSWPRF)

For detailed information on the above mentioned maintenances, refer to '*Payments Core User Guide', 'Pricing User Guide' and 'Cross Border User Guide*'.

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3. RTGS Processing

3.1 Outbound Message Processing

The system sends the following messages, as part of Outbound message generation process for RTGS messages.

RTGS Message Type	SWIFT Message Type	Normal Message
CUST_TFR_RTGS	103	CUST_TRANSFER
BANK_TFR_RTGS	202	BANK_TRANSFER
COVER_RTGS	202	COVER

3.2 Facility to Generate MT 103 and MT 205 in LVTS Format

- For all Canadian dollar payment messages with the value date as today's date should be sent as a LVTS message. LVTS is a Canadian payment system used for large value settlements. LVTS accepts MT 103 and MT 205. The LVTS messages need to have a user header in the message header. Following is the format of the user header:

   {3:{103: CAD} {108:< Tranche No>}}

- In MT 103 & 205 messages field 103 should always contain CAD and field 108 should have the tranche number used for the payment. LVTS payments can be in Tranche 1 or 2 or R. Tranche 2 is by default. If Tranche needs to be changed for a payment message, then it will be changed manually before releasing the payment message in SWIFT alliance.

- The presence of the user header in the message enables Y-copy supported by SWIFT. The following diagram illustrates the flow of payment messages between two LVTS members:
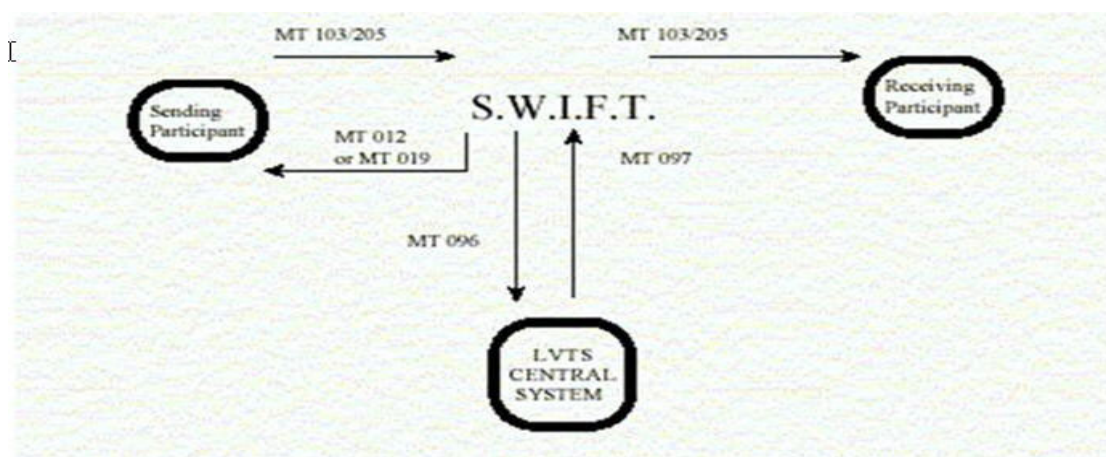
- MT 103 – Customer Payment Message
- MT 205 – Inter-Bank Payment Message
- MT 096 – Partial message sent to LVTS by SWIFT
- MT 097 – Message from LVTS to SWIFT containing the payment
- MT 012 – Acceptance notice sent to sender

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- MT 019 – Reject notice sent to sender

3.3 RTGS Outbound Transaction

This section contains the following topics:

3.3.1 Outbound High Value Payments Transaction Input

You can book RTGS Outbound transactions through Outbound Cross Border transaction screen by selecting RTGS network in the *'Network Code'.*

You can invoke 'Outbound Cross Border Payments Transaction Input' screen by typing 'PXDOTONL' 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 specify the following fields:

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

Branch Name
System defaults the transaction branch Name.

Host Code
System defaults the host code of transaction branch.

Host Code Description

System defaults the description of the host code.

Source Code

The system defaults the source code field. For manual transactions source code is defaulted as MANL.

Source Code Description

System defaults the description of the Source code selected.

Transaction Reference number

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

Related Reference Number

After specifying Source code and clicking the Process (P) button, system generates and displays 10 digit reference numbers. The system generated value can be changed to any reference number desired by the user.

Source Reference Number

Specify the Source Reference Number.

Note

If Source Reference Number is not given, system defaults the Transaction Reference Number in this field, on saving the transaction, based on Accounting & Message preference maintained in PMDSORCE.

Transfer Type

Select the transfer type of the transaction. Options available are as follows:

- Customer Transfer
- Bank Transfer

Note

Transfer Types - Cover Transfer and Bank Transfer Own A/C is not applicable for RTGS.

Network Code

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

Network Code Description

System defaults the description of the Network Code selected description of the Network Code selected.

gpi Enabled

This field is not editable and is disabled.

Pre-funded Payments

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

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Multi-Credit Transfer

Not applicable for RTGS.

Multi Credit Reference Number

Not applicable for RTGS.

3.3.1.1 Main Tab

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

Operations supported for Outbound Transaction

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

Execute Query- This option enables to modify an existing transaction.Specify the following details.

Instructed Currency Indicator

Select any of the two options:

- Transfer Currency - If the Instructed currency option is 'Transfer Currency' then the Instructed amount provided will be considered as the Transfer Amount. When the Transfer Currency option is selected, 'Debit Amount 'field is disabled
- Debit Currency - If the option is 'Debit Currency', then the Instructed Amount provided will be the Debit amount.When the Debit Currency option is selected, 'Transfer Amount 'field is disabled

Payment Details

Booking Date

The system defaults the booking date as application server date.

Instruction Date

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

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

Activation Date

System retains the Activation Date input by the user. Also, Activation date is an optional field. If the activation date is not provided, system derives the same.

Activation Date is calculated in the following way:

● The required number of days are present between activation date and instruction date taking into consideration the settlement days, float days and holidays

● Activation date is not a back date

● Activation Date is not a branch holiday

You can correct the dates and retry, if the validation fails on user input. Error message id displayed for the same.

Note

● If the payment request is received through web services, system re-derives the activation date and proceeds with the payment.

● If the transaction is moved to Network cut off queue, you can provide Activation Date and Instruction date while performing Carry Forward action.

● The' Value Date change' action from Future Valued Queue allows providing a new Activation date & Instruction date.

● ACH/RTGS transactions when force-released with a future instruction date, the transaction processing is completed with accounting on the current day itself. Dispatch records are inserted with settlement date as the instruction date. Dispatch of messages/file happens on the instruction date.

Transfer Currency

System defaults transfer currency if the network allows only single currency as per Network currency preferences (PMDNCPRF).

If multiple currencies are allowed then the system allows you to specify the transaction currency. Alternatively, you can select the transaction currency from the option list. The list displays all valid transaction currencies maintained in the system.

Transfer Amount

Specify the transaction amount, if required.

Debit Account

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

Debtor Name

System defaults the Name on selecting the Debit Account.

Debit Account Currency

System defaults account currency based on the debit account number selected.

Debit Currency Name

System defaults account currency name based on the debit account number selected.

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Debit Amount

The system populates this field as the transfer amount converted in debtor account currency, when instructed currency indicator is selected as 'Transfer Currency'.

Exchange Rate

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

If exchange rate is not specified, then the system populates the exchange rate on enrich or save, if the transfer amount is less than small FX limit maintained. If transfer amount is more than small FX limit and, if external exchange rate is applicable, then rate pick up will happen during transaction processing.

FX Reference Number

Specify the foreign exchange reference.

Customer Number

The system displays the CIF of the debit customer for Outbound transactions.

Charge Account Number

Specify the Charge Account Number by selecting an account number from the LOV. Charge/ tax amounts are debited to this Charge Account Number. If Charge Account is not available, charge amounts are debited to the transaction debit account.

Charge Account Branch

The system defaults the Branch of the Charge Account selected.

Charge Account Currency.

The system defaults the Account Currency of the Charge Account selected.

SSI Label

Select the required SSI label from the list of values.

Note

This list is populated with valid SSI Labels, applicable for the customer and the Network. If Customer or Network details are not available, the fetch action of the list of values displays the information message to this effect. The list of values is queried based on the fields SSI Label, Beneficiary Bank ID, Beneficiary Account & Account IBAN.

Enrich button

Click the Enrich button to populate the exchange rate, debit amount and charge/tax amounts.

If exchange rate pick up or charge pick up fails, system throw an error. You can then provide the required values and proceed with the transaction.

Credit Account

Specify the credit account of the transaction. Alternatively, you can select the Credit account from the option list. The list displays all valid accounts maintained in the system.

Creditor Name

System defaults the Name on selecting the Credit Account.

Credit Account Currency

The system displays the credit account currency based on the credit account selected.

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Credit Currency Name

System defaults account currency name based on the credit account number selected.

Credit Value Date

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

Debit Value Date

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

Message Date

For Outbound transactions, the system computes the message date based on the credit value date and displays it here along with the cut-off time.

Remarks

Specify the internal remarks, if any.

Bank Operation Code

The value of CRED would be defaulted in this field. If any other value is desired then select one of the following codes using LOV:

- CRED - This message contains a Credit Transfer where there is no SWIFT Service Level involved.
- CRTS - This message contains a Credit Transfer for test purposes.
- SPAY - This message contains a Credit Transfer that must be processed according to the Swift Pay Service Level.
- SPRI - This message contains a Credit Transfer to be processed according to the Priority Service Level.
- SSTD - This message contains a Credit Transfer to be processed according to the Standard Service Level.

Banking Priority

Select the priority for the transaction from the options - Normal/Urgent/Highly urgent.

Charge Whom

Select the option to specify, as who should be charged for the transaction initiated:
- OUR
- BEN
- SHA

50: Ordering Customer

During enrichment (or save), the debtor account number will be populated in the Account field. Name and address will be populated with customer details of the account present in Customer maintenance (CIF).

You can modify the following details:

Party Identifier

Specify the Party Identifier.

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BIC/ Name and Address 1

You can select the BIC using LOV. Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

BIC Code Description

System defaults the description of the BIC Code selected.

Name and Address 2

Specify the continuation of name and the second line of the address.

Name and Address 3

Specify the third line of the address.

Name and Address 4

Specify the fourth line of the address.

52: Ordering Institution

Party Identifier

Specify a national clearing code. The following codes should be used, preceded by '//'.

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CN	12.14n	China National Advanced Payment System (CNAPS) Code
CP	4!n	CHIPS Participant Identifier
ES	8.9n	Spanish Domestic Inter banking Code
FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!C	Indian Financial System Code

BIC/ Name and Address 1

Select the BIC using LOV. Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

BIC Code Description

System defaults the description of the BIC Code selected.

Name and Address 2

Specify the continuation of name and the second line of the address.

Name and Address 3

Specify the third line of the address.

Name and Address 4

Specify the fourth line of the address.

56: Intermediary Bank BIC

Party Identifier

Specify a national clearing code. The following codes should be used, preceded by '//'.

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CN	12.14n	China National Advanced Payment System (CNAPS) Code
CP	4!n	CHIPS Participant Identifier
ES	8.9n	Spanish Domestic Inter banking Code
FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!C	Indian Financial System Code

Bank Identifier Code

Specify the Intermediary bank BIC, if applicable. Alternatively, you can select the BIC from the option list. This field is an optional input field. All BIC present in BIC directory and all Local Bank Code belonging to RTGS payment type network are listed. You can select the BIC.

BIC Code Description

System defaults the description of the BIC Code selected.

Name and Address 1

Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

Name and Address 2

Specify the continuation of name and the second line of the address.

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Name and Address 3

Specify the third line of the address.

Name and Address 4

Specify the fourth line of the address.

Note

It is mandatory that, the Receiver must be a RTGS member.

57: Account with Institution

Party Identifier

Specify a national clearing code. The following codes should be used, preceded by '//'.

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CN	12.14n	China National Advanced Payment System (CNAPS) Code
CP	4!n	CHIPS Participant Identifier
ES	8.9n	Spanish Domestic Inter banking Code
FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!C	Indian Financial System Code

Bank Identifier Code

Select the BIC of the Institution account.

BIC Code Description

System defaults the description of the BIC Code selected.

Name and Address 1

Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

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Name and Address 2

Specify the continuation of name and the second line of the address.

Name and Address 3

Specify the third line of the address.

Name and Address 4

Specify the fourth line of the address.

Note

It is mandatory that, the Receiver must be a RTGS member.

58: Beneficiary Institution

Party Identifier

Specify a national clearing code. The following codes should be used, preceded by '//'.

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CN	12.14n	China National Advanced Payment System (CNAPS) Code
CP	4!n	CHIPS Participant Identifier
ES	8.9n	Spanish Domestic Inter banking Code
FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!C	Indian Financial System Code

BIC/Name and Address 1

Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

BIC Code Description

System defaults the description of the BIC Code selected.

Name and Address 2

Specify the continuation of name and the second line of the address.

Name and Address 3

Specify the third line of the address.

Name and Address 4

Specify the fourth line of the address.

59: Ultimate Beneficiary

These fields should not be input in case of Bank Transfer.

Account

Specify the account number of the ultimate/end beneficiary

BIC/ Name and Address 1

Sect the BIC code using LOV. This field is an display field. Ultimate Beneficiary name is defaulted here from the Main tab.

BIC Code Description

System defaults the description of the BIC Code selected.

Name and Address 2

Specify the name and the first line of the Ultimate Beneficiary's address.

Name and Address 3

Specify the name and the second line of the Ultimate Beneficiary's address.

Name and Address 4

Specify the name and the third line of the Ultimate Beneficiary's address.

Receiver Details

Receiver

Select the Receiver details from the list of values.

Receiver Description

System defaults the description of the Receiver selected.

Receiver/Receiver of Cover Description

This is not applicable for RTGS.

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3.3.1.2 Pricing Tab

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

The below mentioned attributes are available in the Pricing tab.

Pricing Component

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

Pricing Currency

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

Pricing Amount

Displays the charge amount calculated for each pricing component.

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.

Debit Amount

Displays the amount in debit currency to be debited.

3.3.1.3 Additional Details Tab

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

53: Sender Correspondent

This is not applicable for RTGS.

54a: Receiver Correspondent

This is not applicable for RTGS.

55: Third Reimbursement Institution

This is not applicable for RTGS.

13C: Time Indication Details

This field specifies one or several time indication(s) related to the processing of the payment instruction.

CLS Time

Specify the time up to which the transactions must be executed.

Receive Time

Specify the time from which the transactions that must be executed.

Send Time

Specify the time from which the transactions that must be executed up to a certain time.

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70E: Remittance Information

Information 1-4

Specify the information for the Ultimate Beneficiary of the transfer. This is applicable for customer transfer only.

72: Sender to Receiver Info

Information 1-6

Specify the sender to receiver information.

23E: Instruction Codes

Instruction Code 1-6

Select the type of instruction codes, using that are SWIFT compliant and applicable to the transaction accounts:

- CHQB - Indicates that beneficiary customer must be paid by cheque only.
- CORT - Indicates that Payment is made in settlement for a trade.
- HOLD - Indicates that beneficiary customer or claimant will call upon identification.
- INTC - Indicates a payment between two companies that belongs to the same group.
- PHOB - Please advise the intermediary institution by phone.
- PHOI - Please advise the intermediary by phone.
- PHON - Please advise the account with institution by phone.
- REPA - Payments has a related e-Payments reference.
- SDVA - Indicates that payment must be executed with same day value to the beneficiary.
- TELB - Please advise contact or beneficiary by the most efficient means of telecommunication.
- TELE - Please advise the account with institution by the most efficient means of telecommunication.

71G: Receiver charges

If Charge Whom field in the Preferences section of the Main tab has a value of "OUR" then you can specify the Receiver's charges in case of 'Customer Transfer' if they are required to be included in the Settlement amount.

26T: Transaction Type

26 T: Transaction Type

Specify the nature of the transaction. Maximum of 3 alpha-numeric characters are allowed. This is applicable for Customer Transfers only.

71F: Sender Charges

Sender Charge Ccy 1 through to Sender Charge Ccy 6

The system displays the charge currency of Sender's charges that are deducted from the Transfer amount by this bank (Sender) or by any of the previous banks in the payment chain. These charges are applicable in case of Customer Transfers and the Charge Whom field value selected is SHA or BEN.

Sender charge Amount 1 through to Sender Charge Amount 6

The system displays the amount of Sender's charges.

In case of an Inbound Customer transfer message, each of the previous banks in the payment chain would have deducted charges from the Transfer amount and details of the same would be present in the message. The Charge currency and Charge amount of each of these charges would be populated in up to 6 sets of these fields in addition to the charges deducted by this bank.

77B: Regulatory Reporting Details

Regulatory Report 1-3

Specify the codes for the statutory and regulatory information required by the authorities in the country of Receiver or Sender.

77T: Envelope Content Details

This is not applicable for RTGS.

Message Suppression Preferences

Payment Message

This is unchecked by default. Check this box to indicate that the message generation is for the payment messages like MT 103, MT202 and MT205.

Debit Confirmation

This is unchecked by default. Check this box to indicate debit confirmation. MT 900 is to be suppressed.

Cover Message Only/ Receive Notice

This is not applicable for RTGS.

Cover Details

This is not applicable for RTGS.

72:Sender to Receiver Info for Cover Message

Sender to Receiver Infoormation (1-6)

The additional information for the Receiver of Cover or other party is passed via Sender to Receiver Info field.

Information provided in this field (Lines 1 -6) is sent in MT202 COV / MT 205 COV messages, if the customer transfer is processed with cover in the outbound Cross-border/RTGS screens.

Note

Sender to Receiver Info for Cover Message is not applicable for payments originated via C2B files / MT 101.

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3.3.1.4 <u>UDF Tab</u>

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.

3.3.1.5 <u>MIS Tab</u>

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

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

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3.3.1.6 Messaging and Accounting Entries Tab

You can click the "Messaging and Accounting Entries" link in the transaction input screen to invoke the screen

Specify the Transaction Reference Number and click on Execute Query to obtain the Message details.

By default, the following attributes of the **Message Details** tab are displayed.

- DCN
- Message Type
- SWIFT Message Type
- Message Status
- Direction
- Message Date
- Authorization Status
- Acknowledgement Status
- Media
- Receiver or Sender
- PDE Flag
- Suppressed

Following Message details are also displayed on clicking Execute Query button

- DCN
- Message Type
- SWIFT Message Type
- Message Status
- Message

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3.3.1.7 Accounting Entries Tab

Click the Accounting Entries tab and view the accounting entries for the transaction initiated.
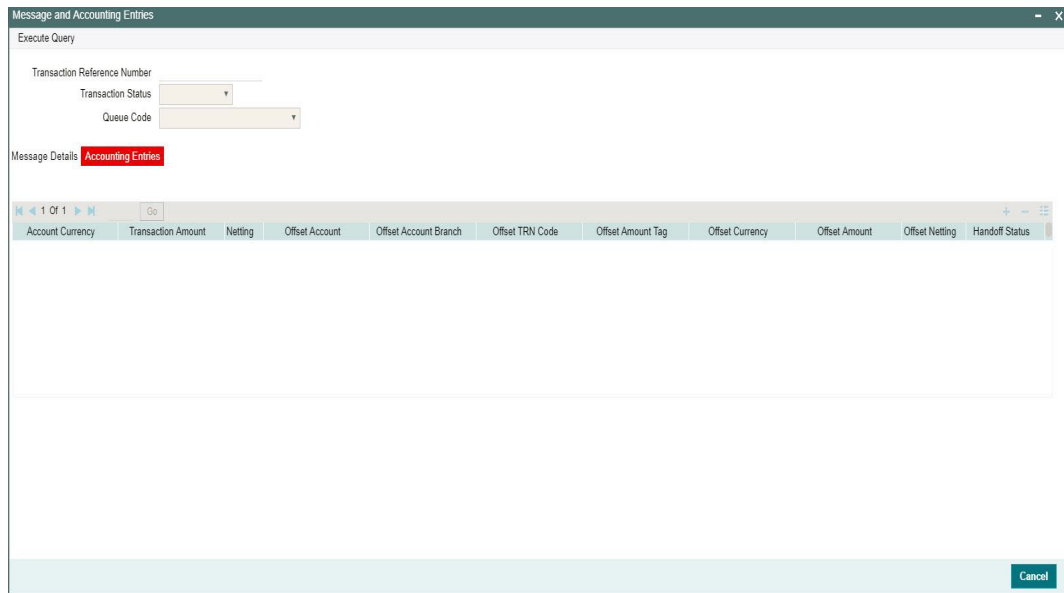
By default, the following attributes of the **Accounting Entries** tab are displayed:

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

3.3.1.8 Outbound RTGS Payment Transaction Processes

Saving of Outbound RTGS Payment Transaction

- System performs mandatory field checks & transaction validations as mentioned below while saving a transaction:

- Charge bearer is always 'SHA' for RTGS payment
- All the SWIFT related fields in Transaction have characters supported by SWIFT only.
- If Intermediary institution BIC is null then Account with institution BIC must not be null and must be a RTGS BIC
- If Intermediary institution BIC is not null and a RTGS BIC then Account with institution BIC is not mandatory for input
- If Intermediary institution BIC is not null and a RTGS BIC then Account with institution BIC must not be a RTGS BIC
- For Customer Transfer, either Ultimate Beneficiary name or BIC must be present
- For Bank Transfer,
  - If Account with Institution BIC and intermediary BIC is not present then Beneficiary institution BIC must be specified.
  - Beneficiary Institution BIC or Beneficiary Institution Name and address 1/2/3/4 is mandatory for specified
  - If Intermediary institution BIC is not null and a RTGS BIC then Beneficiary Institution BIC must not be a RTGS BIC.
- If any of the transaction validation fails, transaction is rejected with proper error code.
- For transaction created through upload of file or message, the transaction is moved to repair queue.

Authorization of Outbound RTGS Payment Transaction

- On authorization, the system starts to process various payment transactions. Only the transaction whose activation date as today is picked for processing.
- The RTGS Outbound payment would be processed through the following steps:
  - Transaction Validations
  - Account Validation (Open and Authorized record)
  - Bank Redirection
  - Account Redirection
  - RTGS Receiver Identification
  - Payment Dates Resolution
  - Processing Cut-off time check
  - Small FX Limit Check & Currency Conversion
  - Computation of Charge & Tax
  - Authorization Limit 1 Check
  - Authorization Limit 2 Check
  - Duplicate Check
  - Network Cutoff Time Check
  - Sanction Check
  - ECA Check
  - Debit /Credit Accounting Handoff
  - Message Generation

Outbound RTGS Payment - SOAP and REST web services

- Outbound RTGS payment request received from SOAP/ REST web services is also processed as RTGS Payment.
- If Transaction Branch is not received as part of the request, the same is populated as debit account branch. Based on transaction branch Host code is populated.

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- Host date is considered as booking date for the transaction.
- Debit account name, debit currency, customer are derived based on the debit account number received.
- Transactions created from requests received from SOAP/REST web services are always auto authorized.

Branch Holiday Parameter

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

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

This new parameter is called 'Branch Holiday Check.

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

3.3.1.9 RTGS Outbound Payments Input Summary

You can invoke "Outbound Cross Border Payments Transaction Summary" screen by typing 'PXSOTONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button

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

- Transaction Reference Number
- Multi Credit Reference Number
- Source Reference Number

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- Related Reference Number
- Network Code
- Source Code
- Authorization Status
- Template ID
- Booking Date
- Instruction Date
- Activation Date
- Transfer Currency
- Transaction Amount
- Transfer Type
- Maker ID
- Checker ID
- Branch Code
- Debit Account No
- Customer Number
- Customer Service Model
- Receiver BIC
- Account with Institution BIC
- Banking Priority
- gpi Enabled

In '**Advanced Search**' option, in the summary screen, in DATE fields, user has an option to select date as 'Today' by clicking the button.This is applicable for all the summary screens.

- Once calendar window opens, on top a button is displayed as "Today". On click, today's date gets selected.
- Based on this selection query gets executed. Once summary save is clicked, the query which is saved is with "today" and not with actual date.
- On execution, results are listed based on 'Today's date'.

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

Double click a record to view the detailed maintenance screen.

3.3.2 Outbound High Value Payments View

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

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You can invoke 'Outbound Cross Border Payments View' screen by typing 'PXDOVIEW' 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

    – Latest gCCT Confirmation Status

    – Pending Queue Details

    – Sanction Seizure

    – Cancellation Reason Details (Details pertaining to the cancellation request for the transaction gets updated here)

- Click Execute Query to populate the details of the transaction in the Outbound Cross Border Payments View screen.

- The UETR (Unique End-to-End Transaction Reference) is generated for the outbound transaction, if the Transfer Type is, 'Customer Transfer (with/without cover) or Bank Transfer.

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

3.3.2.1 Additional Details Tab

You can invoke this screen by clicking 'Additional Details' tab in the screen. For more details on the fields refer to section 3.3.1.3

3.3.2.2 Accounting Entries Tab

You can invoke this screen by clicking 'Accounting Entries' tab in the screen. For more details on the fields refer to section 3.3.1.7

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Note

In the Outbound RTGS Transaction Processing, posting the Debit Liquidation (DRLQ) entry immediately after resolving Processing Dates (After Repair field validations and after resolving Accounts & Dates) for RTGS pass-through payments.

3.3.2.3 All Messages Tab

You can invoke this screen by clicking 'All Messages' tab in the screen. For more details on the fields refer to section 3.3.1.6.
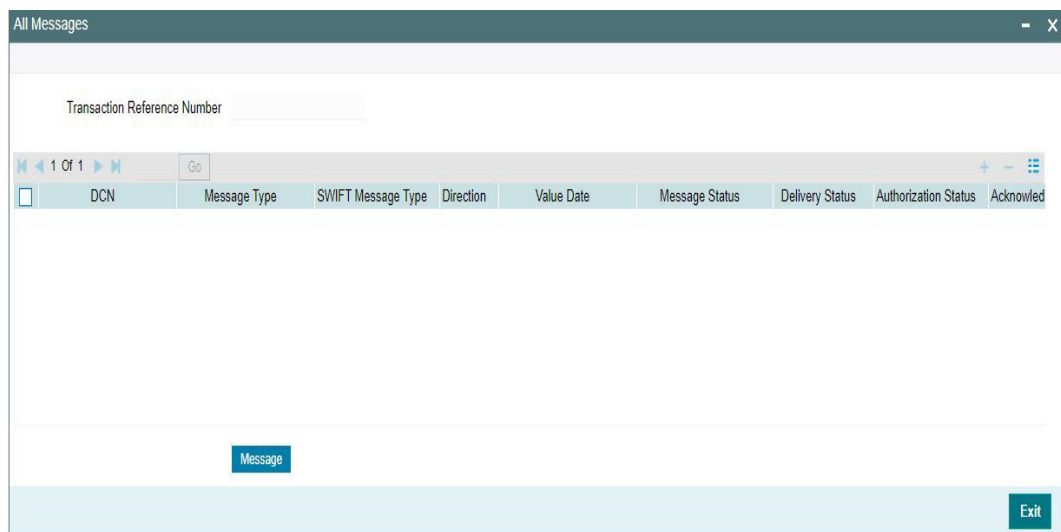
3.3.2.4 Exceptions Tab

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

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You can view the details of recall requests sent out and recall responses received for a Cross Border / RTGS transactions in the Exceptions tab.

Recall Request and Recall Response grids are displayed in this screen. Following details are displayed in these grids:

Transaction Reference Number

System displays the Transaction Reference Number by default on clicking 'Exception' tab.

Recall Request

Recall Reference

System displays the Field 20 of outbound n92/gSRP request message sent.

Recall Received Date

System displays the date on which outbound n92/gSRP request message was sent.

Recall Message Type

System displays the MT Message type of outbound request message - MT 192/ MT 292/ MT 199/ API.

Recall Reason Code

System displays the Recall request Reason Code sent in the outbound n92/gSRP request message.

Recall Reason

System displays the Value sent along with Recall Reason Code.

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Recall Response

Response Reference

System displays the Field 20 of n96/gSRP response message received.

Response Date

System displays the date on which n96/gSRP response message was received.

Response Message Type

System displays the MT Message type of response message - MT 196/ MT 296/ MT 199.

Response Reason Code

System displays the Response reason Code received in n96/gSRP response message.

Response Status Code

System displays the Response Status Code received in n96/gSRP response message.

3.3.2.5 gpi Confirmations

gCCT confirmation messages received for an Outbound gCCT payment can be viewed from Outbound Cross Border Payments view screen (PXDOVIEW).

This screen has 'Tracker Confirmations', 'Our Confirmations' Tabs displaying gCCT/gCOV confirmations received from the tracker and gCCT/gCOV confirmations sent out by the bank branch (in case of pass through transactions)

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Following are the details listed under 'Tracker Confirmations' and 'Our Confirmations' tab in the screen:

gCCT Confirmations:

- Reference Number
- Message Date and Time (Only for Tracker Confirmations)
- Status Code
- Reason Code
- Status Originator BIC
- Forwarded To BIC
- Currency
- Amount
- Exchange Rate

gCOV Confirmations:

- Reference Number
- Status Code
- Reason Code
- Status Originator BIC
- Forwarded To BIC
- Currency
- Amount

Message Button

Click on 'Message' button, to view gCCT/gCOV confirmation message that was received or generated and sent out.

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3.3.2.6 Recall Messages

You can view the recall request messages sent out, recall response messages received and gSRP alerts & status messages received from Tracker in this sub screen.

You can invoke this screen by clicking the 'Recall Messages' tab in PXDOVIEW screen.The tabs in this sub-screen are: Responses, Requests, Tracker Alerts.

Responses Tab

You can view the Recall Response messages received in this tab. Click on 'Responses' tab in the Recall Messages sub-screen to invoke this screen.
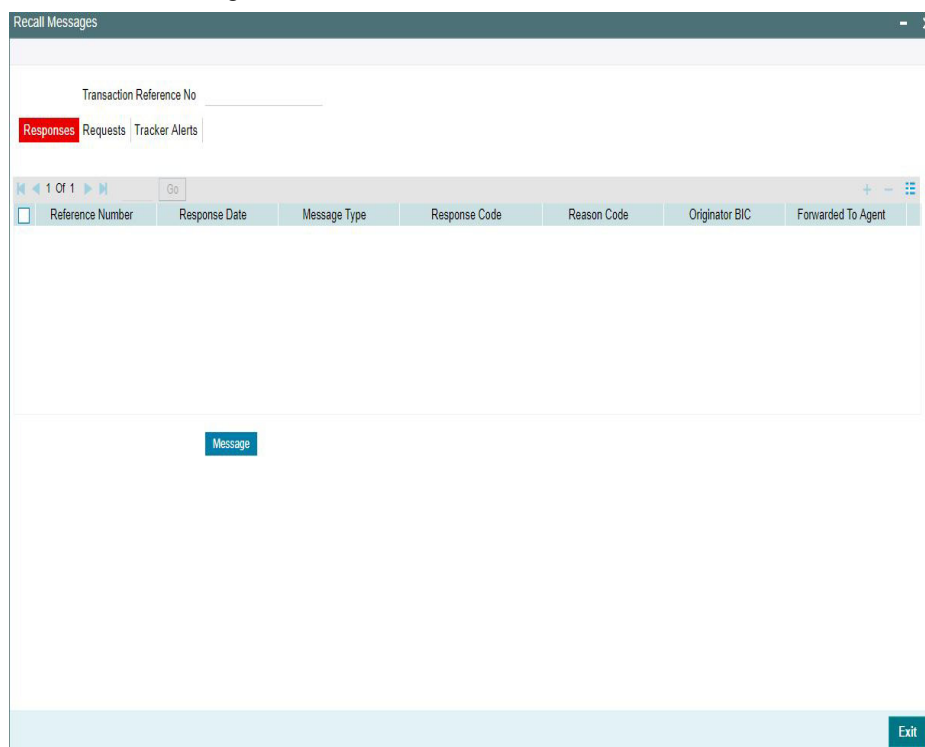
Transaction Reference Number

System displays the Transaction Reference Number by default on clicking 'Recall Messages' tab.

Reference Number

System displays the Field 20 of Response message.

Response Date

System displays the date on which recall response message was received.

Message Type

System displays the MT Message type of response - MT 196/ MT 296/ MT 199.

Response Code

System displays the Response Status code received in the response message (Field 79 Line 1, the first 4 Characters between '/')

Reason Code

System displays the Response Reason code received in the response message (Field 79 Line 1 - 4 Character code after the Response Status code).

Originator BIC

System displays the BIC received in the response message (Field 79-Line2).

Forwarded To Agent

System displays the BIC of agent, for the recall request that is forwarded to next agent (Field 79 Line 2 - BIC followed by Originator BIC).

Message Button

System displays the response message sent out in a new screen for the selected response record on clicking Message button.

Requests Tab

You can view the Recall Response messages received in this tab. Click on 'Responses' tab in the Recall Messages sub-screen to invoke this screen.
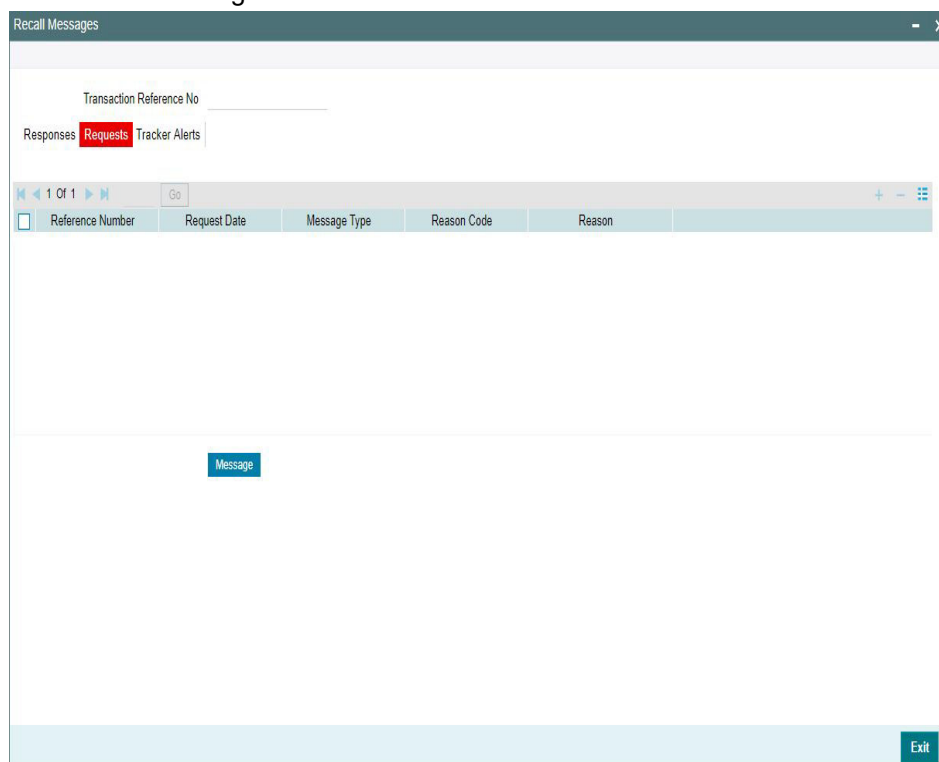
Transaction Reference Number

System displays the Transaction Reference Number by default on clicking 'Recall Messages' tab.

Reference Number

System displays the Field 20 of Outgoing n92/gSRP request message sent.

Request Date

System displays the date on which Outgoing n92/gSRP request message sent.

Message Type

System displays the MT Message type Outgoing n92/gSRP request message - MT 192/ MT 292/ MT 199/ API.

Reason Code

System displays the Reason code sent in the Outgoing n92/gSRP request message (Field 79 Line 1 , the first 4 Characters between '/ ').

Reason

System displays the Value sent along with Reason Code (Field 79 Line One – 4 Characters after Reason code).

Message Button

System displays the request message sent out in a new screen for the selected recall request record on clicking Message button.

Tracker Alerts

You can view the gSRP alerts and status messages received from tracker in this tab. Click on 'Tracker Alerts' tab in the Recall Messages sub-screen to invoke this screen.
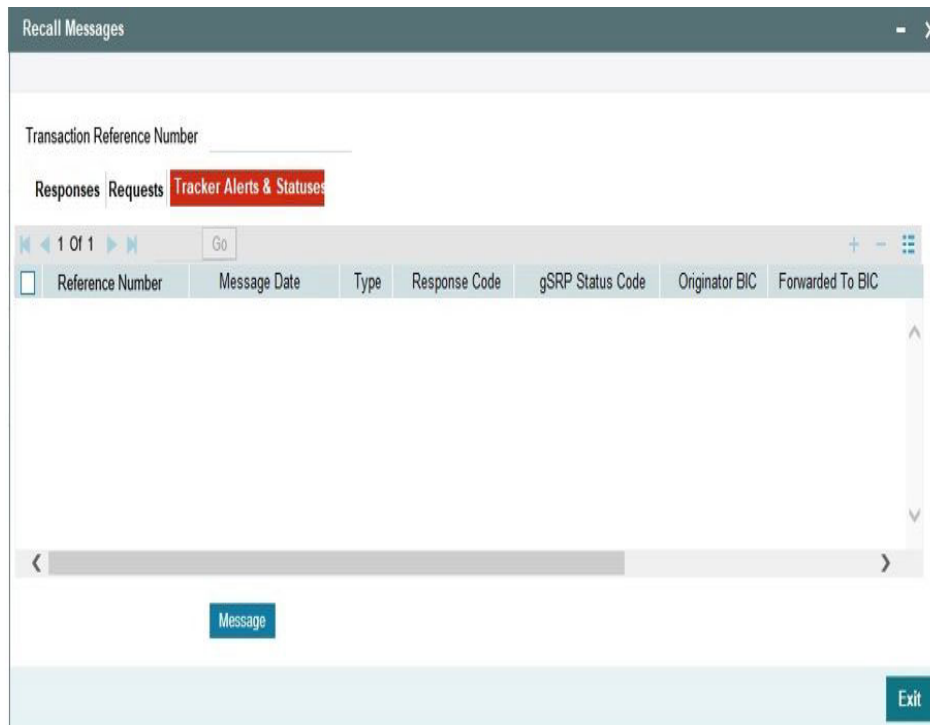
Transaction Reference Number

System displays the Transaction Reference Number by default on clicking 'Recall Messages' tab.

Reference Number

System displays the Field 20 of the inbound gSRP Tracker Alert (or) Status Notification message [MT 199]

Message Date

System displays the date on which Alert or Status Notification message was received.

Type

System displays the following messages with values:

- Alert - if received message is a gSRP Alert message
- Status - if received message is a gSRP Status Notification

Response Code

System displays the Response code received in the Incoming Alert (or) Status Notification message (Field 79 Line 1 – First four characters between '/')

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gSRP Status Code

System displays the Status/Reason code received in the Incoming Alert (or) Status Notification message (Field 79 Line1 – Four characters after Response code).

Originator BIC

System displays the BIC value received in, Field 79 Line 2 – First 8 (or) 11 Characters.

Forwarded To BIC

System displays the BIC value received in Field 79 Line 2, following 'Originator BIC' and '/'.of agent.

Message Button

System displays the request message received in a new screen for the selected recall request record on clicking Message button.

3.3.2.7 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

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● External Reference Number

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

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

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

3.3.2.8 UDF Tab

You can invoke this screen by clicking 'UDF' tab in the screen. For more details on the fields refer to section 3.3.1.4
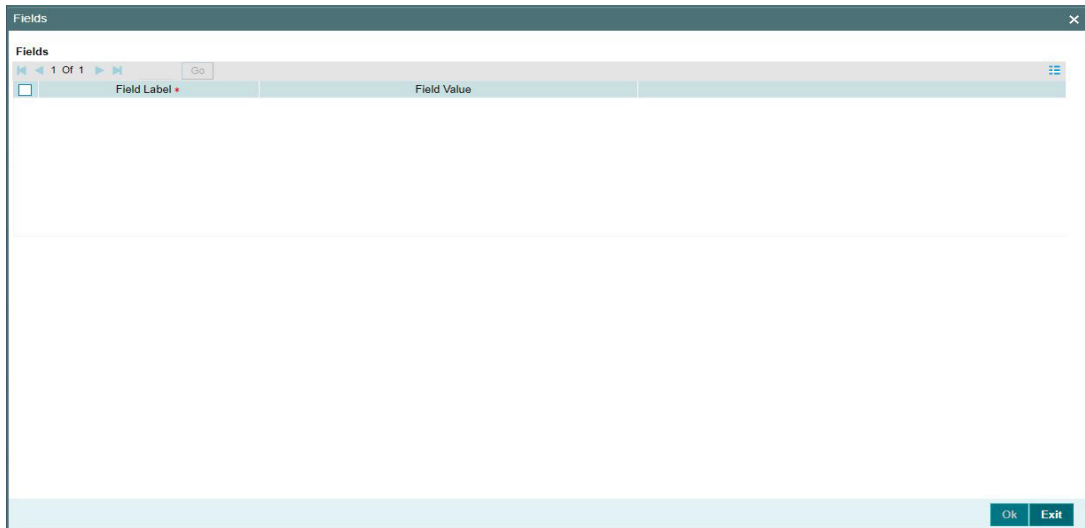
3.3.2.9 MIS Tab

You can invoke this screen by clicking 'MIS' tab in the screen. For more details on the fields refer to section 3.3.1.5

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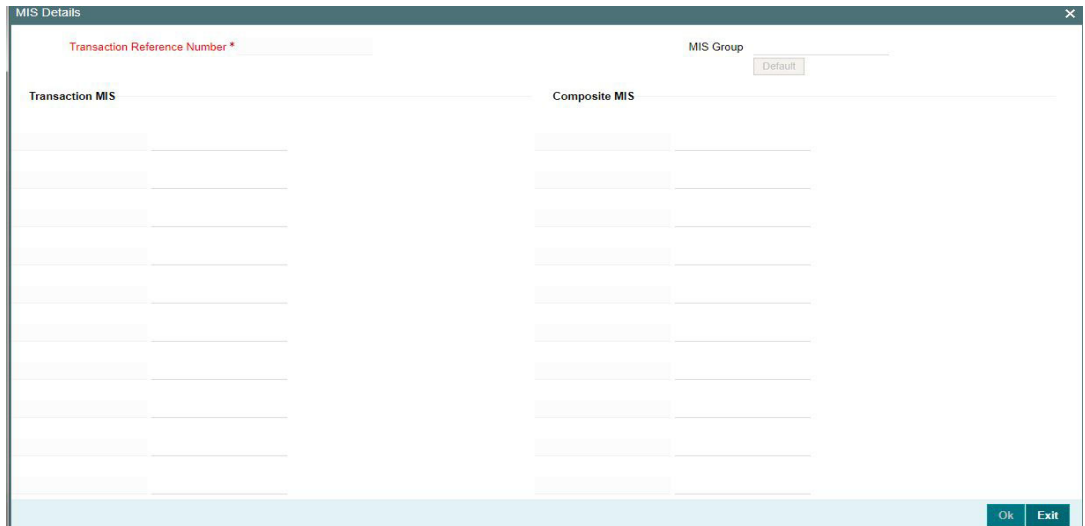
3.3.2.10 View Repair Log

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

3.3.2.11 Payment Chain

This is not applicable for RTGS.

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3.3.2.12 **RTGS Outbound Payment View Summary**

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

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

- Transaction Reference Number
- Multi Credit Reference Number
- Source Reference Number
- Related Reference Number
- File Reference Number
- UETR
- Payment Batch ID
- Network Code
- Source Code
- FX Reference Number
- Consolidation Reference Number
- SSI Label
- Booking Date
- Instruction Date
- Activation Date
- Transaction Currency
- Transaction Amount

- Transaction Status
- Banking Priority
- gpi Enabled
- Recall Status
- Network Status
- Consol Status
- PSD Handling Required
- Transfer Type
- Transaction Branch
- Debtor Account Number
- Customer Number
- Customer Service Model
- Creditor Account Number
- Account with Institution BIC
- Receiver BIC
- Template ID
- Exception Queue
- Funding Status
- Prefunded Payments

Note

- Network Status - The options supported are Null, ACK Received and NACK Received. ACK/NACK received for the outbound customer payment message MT 103, can be searched here with the 'Network Status' search criteria
- Funding Status - The options supported are Null, Notification Pending, Funded and Not Funded. For the RTGS outbound transactions booked, Funded and Not Funded status are updated, based on the MT 012 and MT 019 received respectively

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In '*Advanced Search*' option, in the summary screen, in DATE fields, user has an option to select date as'Today' by clicking the button.This is applicable for all the Summary screens.

- Once calendar window opens, on top a button is displayed as "Today". On click, today's date gets selected.
- Based on this selection query gets executed. Once summary save is clicked, the query which is saved is with "today" and not with actual date.
- On execution, results are listed based on 'Today's 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 to view the detailed maintenance screen.

3.3.2.13 Outbound Cross Border/ RTGS Cancellation Request

You can input the cancellation requests for outbound cross border and RTGS transactions in this screen.

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You can invoke this screen by clicking 'Cancel Request' action button in the Outbound Cross Border Payments View Summary screen (PXSOVIEW).

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

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

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

Remarks

Specify the cancellation request input here, if any.

Cancellation Reason details

Narrative (79) Line 1

Select the Narrative(79) from the list of values.

This field lists the Cancellation Reason Codes applicable for n92 SWIFT message. All the valid cancellation codes are listed here. You can also enter free text in this field.

Narrative(79) Line 2-35

Specify the Narrative in every lines from Line 2 - Line 35(if any). The maximum characters allowed for each line is 50.

Copy of the Original Message

You can check this box to copy the Original Message, atleast the mandatory fields of the original message.

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

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

Following are the validations, on saving the cancellation request:

- System checks whether a valid gSRP reason code is selected in field 'Narrative (79) Line 1' and if any of the selected transaction is 'gpi Enabled'. If there is no valid gSRP reason code selected, then the Save action is not allowed.
- For the transactions, for which the Cancellation Request Status is marked as 'Cancellation Rejected, on saving further validations are done, such as:
  - Previous cancellation request for the transaction is in unauthorized status
  - Transaction status is in Cancelled / Seized / Reversed/ Consolidated
  - Recall Status is not blank

On authorization of the cancellation request:

- For each transaction selected, below validations are done and transaction level cancellation request status are marked as 'Cancellation Rejected'
  - Transaction status is in Cancelled / Seized / Reversed/ Consolidated
  - Previous cancellation request status is 'Cancellation Requested'
- After successful validations, the cancellation request for successful transactions are logged into a module specific cancellation request table which is referred during outbound transaction processing.
  - Cancellation Request status is marked as 'Cancellation Requested'
  - Cancellation Request reference & request reason (Narrative Line1) are updated in the outbound transaction which can be viewed in the View Detail screen (PXDOVIEW)

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3.4   RTGS Inbound Transaction

This section contains the following topics:

3.4.1   Inbound High Value Payments Transaction Input

You can create RTGS Inbound transaction. All transactions that are entered using this screen has payment type as 'RTGS' and transaction type as 'Inbound'. Inbound RTGS transactions of transfer type – Customer Transfer (MT 103, MT 103+) or Bank Transfer (MT 202) – can be created from this screen. This screen should be used as a "fallback" mechanism for processing Inbound payments when the Inbound RTGS payment messages cannot be received automatically from SWIFT.

You can book RTGS Inbound transactions through Inbound Cross Border transaction screen. by selecting RTGS network in the **'Network Code'.**

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

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Operations supported for Inbound Transaction

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

- **Delete**
  - This enables the user to delete unauthorized transactions from the system.
  - If a transaction has been authorized at least once, deletion of the transaction is not allowed.
  - After the transaction has been reversed and authorized, it is not possible to do further operations on the transaction.
  - Transaction in any of the exception queues can be reversed.

- **Copy**
  - This option enables copying an existing transaction details to create a new transaction. New Transaction reference number will be generated for the new transaction.
  - All details of copied (existing) transaction are retained in the new transaction created.

You can specify the following fields:

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Transaction Branch code

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

Branch Name

Displays the Branch Name

Host code

The system defaults the host code of transaction branch.

Host Code Description

Displays the description of the Host code displayed

Source Code

The system defaults the source code field. For manual transactions source code is defaulted as MANL.

Source Code Description

System displays the description of the Source code selected.

Transaction Reference number

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

Related Reference Number

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

Source Reference Number

Specify the Source Reference Number, if required.

Transfer Type

Select the required type of transfer.

- C - Customer Transfer
- B - Bank Transfer

Network Code

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

Network Code Description

System displays the description of the Network code selected.

gpi Enabled

System defaults the gpi Enabled.

Inbound gpi

Check this box to indicate the transparency between all the parties involved in payment chain, when the settlement is completed

UETR

UETR is Unique End to End Transaction Reference number.This is a reference number specific to the transaction which is used to track the transaction through the life cycle

Credit to GL

Check this flag to receive inbound payments from other systems internal to the Bank, for which actual credit is processed by that system itself. This flag indicates that the Inbound RTGS payment needs to be credited to a GL instead of a beneficiary customer account.

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Note

It is not mandatory to have a credit account /customer for the transaction if credit to GL flag is checked. On enrich or save the system populates the credit account as the 'Intermediary Credit GL' maintained for the source.

3.4.1.1 Main Tab

Payment Details

Booking Date

The system defaults the booking date as application server date.

Instruction Date

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

Activation Date

System retains the Activation Date input by the user. Also,.Activation date is an optional field. If the activation date is not provided, system derives the same.

Activation Date is calculated in the following way:

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- The required number of days are present between activation date and instruction date taking into consideration the settlement days, float days and holidays
- Activation date is not a back date
- Activation Date is not a branch holiday

You can correct the dates and retry, if the validation fails on user input. Error message id displayed for the same.

Note

- If the payment request is received through web services, system re-derives the activation date and will proceed with the payment.
- If the transaction is moved to Network cut off queue, it is possible to provide Activation Date and Instruction date while performing Carry Forward action.
- The' Value Date change' action from Future Valued Queue allows providing a new Activation date & Instruction date
- ACH/RTGS transactions when force-released with a future instruction date, the transaction processing will be completed with accounting on the current day itself.Dispatch records will be inserted with settlement date as the instruction date. Dispatch of messages/file will happen on the instruction date

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Transfer Currency

System defaults transfer currency if the network allows only single currency as per Network currency preferences (PMDNCPRF).

If multiple currencies are allowed then the system allows you to specify the transaction currency. Alternatively, you can select the transaction currency from the option list. The list displays all valid transaction currencies maintained in the system.

Transfer Currency Name

System defaults the name of the Transfer currency displayed.

Transfer Amount

Specify the transaction amount.

Instructed Currency

Specify the Instructed/ Debit currency instructed by the customer. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.

Instructed Currency Name

System defaults the name of the Instructed currency displayed.

Instructed Amount

Specify the Debit Amount /Instructed amount by the originator.

Credit Account

Specify the credit account, to which the amount is to be credited. Alternatively, you can select the Credit account from the list of values. You can select, both DDA and loan accounts from the list of values, as the Credit Account.

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

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Creditor Name

System defaults the name of the Credit account selected.

Credit Account Currency

The system displays the credit account currency based on the credit account selected in the 59: Ultimate Beneficiary section

Credit Amount

You can input the credit amount to be received here.

Exchange Rate

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

If exchange rate is not specified, then the system populates the exchange rate on enrich or save, if the transfer amount is less than small FX limit maintained. If transfer amount is more than small FX limit and, if external exchange rate is applicable, then rate pick up will happen during transaction processing.

Sender Bank

Specify the Sender Bank details, from where the payment is sent. Select the BIC of the Sender Bank from the list of values displayed.

Enrich button

Click the Enrich button to populate the exchange rate, debit amount and charge/tax amounts.

If exchange rate pick up or charge pick up fails, system throws an error. You can then provide the required values and proceed with the transaction.

Customer Number

System defaults the value of Customer Number on clicking Enrich, based on the Account selected in Ultimate Beneficiary section

SSI Label

Select the required SSI label from the list of values.

FX Reference

Specify the foreign exchange reference.

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Debit Account

Specify the debit account of the transaction. Alternatively, you can select the debit account from the option list. The list displays all valid accounts maintained in the system.

Also user can select the BIC in 50: Ordering Customer and on clicking Enrich, Debit Account details gets populated

Debtor Name

System defaults the name of the Debit account selected.

Debit Account Currency

The system displays the debit account currency based on the debit account selected.

Debit Amount

System defaults the Transfer Amount specified. On clicking Enrich, system calculates the Debit Amount based on the Exchange Rate specified and the Currency specified.

Debit Value Date

The system displays the Debit Value Date.

Credit Value Date

The system displays the Credit Value Date.

Bank Operation Code

The value of CRED would be defaulted in this field. If any other value is desired then select one of the following codes using LOV:

- CRED - This message contains a Credit Transfer where there is no SWIFT Service Level involved.
- CRTS - This message contains a Credit Transfer for test purposes.
- SPAY - This message contains a Credit Transfer that must be processed according to the SWIFT Pay Service Level.
- SPRI - This message contains a Credit Transfer to be processed according to the Priority Service Level.
- SSTD - This message contains a Credit Transfer to be processed according to the Standard Service Level.

Banking Priority

Select the required priority of payment messages. Default value will be normal

- Highly Urgent
- Urgent
- Normal

Charge Whom

Specify the charge bearer for the transaction. The list displays the following values:

- OUR
- BEN
- SHA

Debit Entry Date

For inbound transactions, the system computes the Debit Entry Date.

Credit Entry Date

For inbound transactions, the system computes the Credit Entry Date.

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Message Date

For inbound transactions, the system computes the message date based on the credit value date and displays it here along with the cut-off time.

50: Ordering Customer

During enrichment (or save), the debtor account number is populated in the Account field. Name and address will be populated with customer details of the account present in Customer maintenance (CIF).

You can modify the following details:

Party Identifier

Specify the Party Identifier.

BIC/ Name and Address 1

You can select the BIC using LOV. Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

BIC Code Description

System defaults the description of the BIC Code selected.

Name and Address 2

Specify the continuation of name and the second line of the address.

Name and Address 3

Specify the third line of the address.

Name and Address 4

Specify the fourth line of the address.

52: Ordering Institution

Party Identifier

Specify a national clearing code. The following codes should be used, preceded by '//'.

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CN	12.14n	China National Advanced Payment System (CNAPS) Code
CP	4!n	CHIPS Participant Identifier
ES	8.9n	Spanish Domestic Inter banking Code

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FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!C	Indian Financial System Code

BIC/ Name and Address 1

You can select the BIC using LOV. Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

BIC Code Description

System defaults the description of the BIC Code selected.

Name and Address 2

Specify the continuation of name and the second line of the address.

Name and Address 3

Specify the third line of the address.

Name and Address 4

Specify the fourth line of the address.

58: Beneficiary Institution

Party Identifier

Specify a national clearing code. The following codes should be used, preceded by '//'.

BIC/ Name and Address 1

You can select the BIC using LOV. Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

BIC Code Description

System defaults the description of the BIC Code selected'

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CN	12.14n	China National Advanced Payment System (CNAPS) Code
CP	4!n	CHIPS Participant Identifier
ES	8.9n	Spanish Domestic Inter banking Code

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FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!C	Indian Financial System Code

Name and Address 2

Specify the continuation of name and the second line of the address.

Name and Address 3

Specify the third line of the address.

Name and Address 4

Specify the fourth line of the address.

59: Ultimate Beneficiary

These fields should not be input in case of Bank Transfer.

Account

Specify the account number of the ultimate/end beneficiary.

BIC/ Name and Address 1

You can select the BIC using LOV. Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

BIC Code Description

System defaults the description of the BIC Code selected.

Name and Address 2

Specify the name and the first line of the Ultimate Beneficiary's address.

Name and Address 3

Specify the name and the second line of the Ultimate Beneficiary's address.

Name and Address 4

Specify the name and the third line of the Ultimate Beneficiary's address.

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3.4.1.2 Pricing Tab

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

The below mentioned attributes will be available in the Pricing tab

Pricing Component

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

Pricing Currency

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

Pricing Amount

Displays the charge amount calculated for each pricing component.

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.

Debit Amount

Displays the amount in debit currency to be debited.

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3.4.1.3 Additional Details Tab

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

53: Sender Correspondent

This is not applicable for RTGS.

54a: Receiver Correspondent

This is not applicable for RTGS.

55: Third Reimbursement Institution

This is not applicable for RTGS.

13C: Time Indication Details

This field specifies one or several time indication(s) related to the processing of the payment instruction.

CLS Time

Specify the time up to which the transactions must be executed.

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Receive Time

Specifies the time up to which the transactions that must be executed.

Send Time

Specifies the time up to which the transactions must be executed.

70E: Remittance Information

70: Remittance Information

Specify the information for the Ultimate Beneficiary of the transfer. This is applicable for customer transfer only.

72: Sender to Receiver Information

Information 1-6

Specify the sender to receiver information from the sender.

77B: Regulatory Reporting

Regulatory Report 1-4

Specify the codes for the statutory and regulatory information required by the authorities in the country of Receiver or Sender.

23E: Instruction Codes

Instruction Code 1-4

Select the type of instruction codes using LOV, which are SWIFT compliant and applicable to the transaction accounts:

- CHQB - Indicates that beneficiary customer must be paid by cheque only.
- CORT - Indicates that Payment is made in settlement for a trade.
- HOLD - Indicates that beneficiary customer or claimant will call upon identification.
- INTC - Indicates a payment between two companies that belongs to the same group.
- PHOB - Please advise the intermediary institution by phone.
- PHOI - Please advise the intermediary by phone.
- PHON - Please advise the account with institution by phone.
- REPA - Payments has a related e-Payments reference.
- SDVA - Indicates that payment must be executed with same day value to the beneficiary.
- TELB - Please advise contact or beneficiary by the most efficient means of telecommunication.
- TELE - Please advise the account with institution by the most efficient means of telecommunication.

71G: Receiver charges

If Charge Whom field in the Preferences section of the Main tab has a value of "OUR" then you can specify the Receiver's charges in case of 'Customer Transfer' if they are required to be included in the Settlement amount.

Currency

Specify the charge currency.

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Amount

Specify the charge amount due to the receiver.

Amount Collected

The system populates this field based on the Receiver charges specified.

26T: Transaction Type

26 T: Transaction Type

Specify the nature of the transaction. Maximum of 3 alpha-numeric characters are allowed. This is applicable for Customer Transfers only.

71F: Sender Charges

Sender Charge Ccy 1 through to Sender Charge Ccy 6

The system displays the charge currency of Sender's charges that are deducted from the Transfer amount by this bank (Sender) or by any of the previous banks in the payment chain. These charges are applicable in case of Customer Transfers and the Charge Whom field value selected is SHA or BEN.

Sender charge Amount 1 through to Sender Charge Amount 6

The system displays the amount of Sender's charges.

In case of an Inbound Customer transfer message, each of the previous banks in the payment chain would have deducted charges from the Transfer amount and details of the same would be present in the message. The Charge currency and Charge amount of each of these charges would be populated in up to 6 sets of these fields in addition to the charges deducted by this bank

77B: Regulatory Reporting

Regulatory Report 1-4

Specify the codes for the statutory and regulatory information required by the authorities in the country of Receiver or Sender.

77T: Envelope Contents Details

This is not applicable for RTGS.

Message Suppression Preferences

The generation of messages can be suppressed at transaction level by selecting the appropriate preference flag:

Credit Confirmation
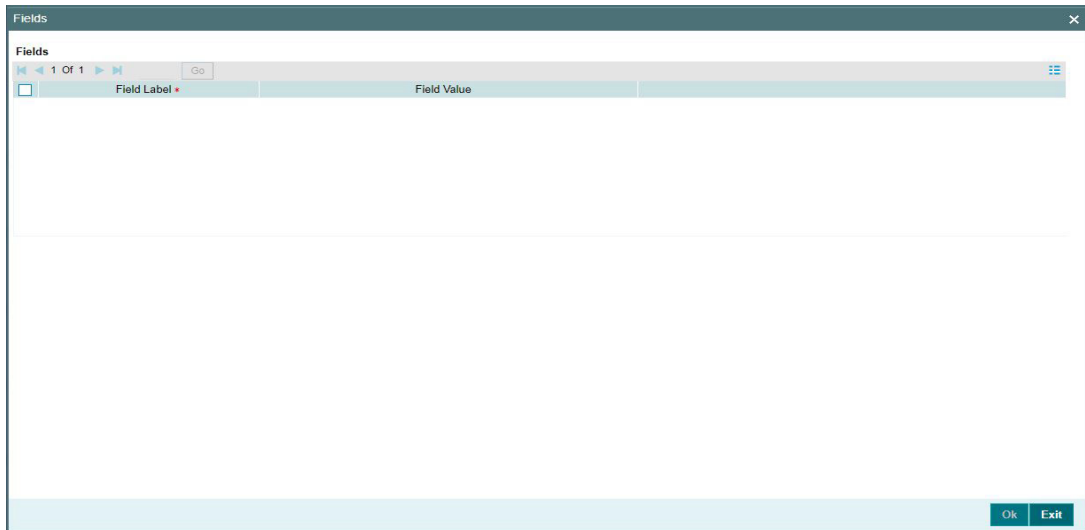
This flag is unchecked by default. Check this box to indicate that credit confirmation message MT 910 is to be suppressed.

Charge Claim

Select this flag to suppress is MT191.

3.4.1.4 UDF Tab

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

You can specify user defined fields for each transaction.

Fields

Field Label
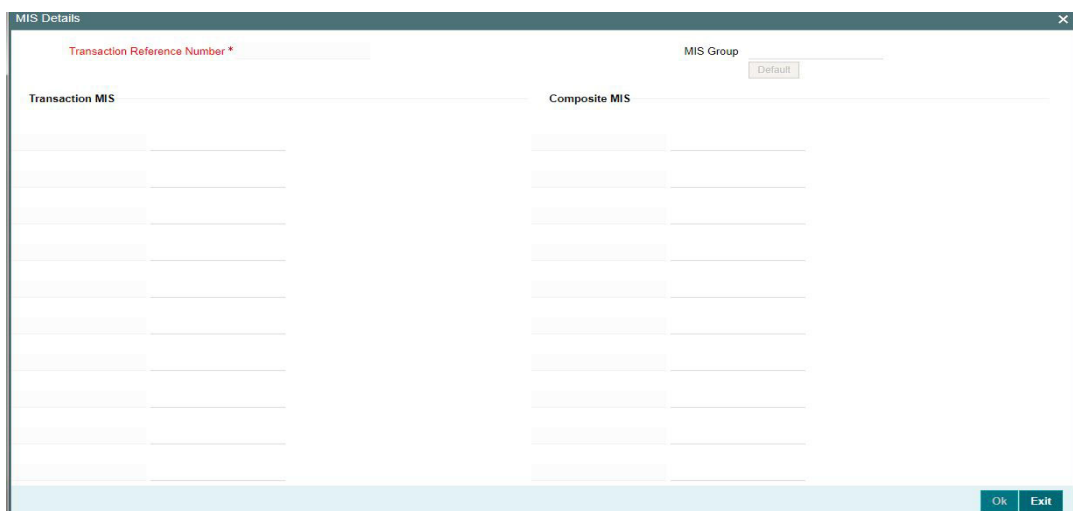
The system displays all fields that are part of the associated UDF group.

Value

The system displays the default value, where exists for the UDF fields. You can change the default value or specify value for other fields (where default value does not exist).

3.4.1.5 MIS Tab

You can maintain the MIS information for the Transaction. If the MIS details are not entered for the Transaction the same is defaulted from the product maintenance. Click the 'MIS' link to invoke the 'MIS' sub-screen..

Specify the following details

Transaction Reference

The system displays the transaction reference number of the transaction.

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MIS Group

Specify the MIS group code. Alternatively, you can select the MIS group code from the option list. The list MIS group displays all valid MIS groups maintained in the system for different sources in the Source maintenance. By default, the MIS group linked to the 'Manual' source is populated while booking a transaction from this screen.

Default button

Click this button after selecting a MIS group different from the default MIS Group (which was populated) so that any default MIS values can be populated from to link to the Transaction MIS and Composite MIS classes.

Transaction MIS

The default MIS values for Transaction MIS classes are populated for the MIS group. You can change one or more default MIS values or specify more MIS values. Alternatively, you can select MIS values from the option list.

Composite MIS

The default MIS values for Composite MIS classes are populated for the MIS group. You can change one or more default MIS values or specify more MIS values. Alternatively, you can select MIS values from the option list.

Saving of Inbound Transaction

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

- Charge bearer will always be 'SHA' for RTGS payment.
- For Customer Transfer user must enter Ordering customer details.
- For Bank Transfer user must enter Beneficiary Institution details.

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

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

Authorization of Inbound Transaction

On authorization, the system will start to process various transactions. Only the transaction whose activation date as today will be picked for processing. The transaction authorization process involves the following steps:

- Bank Redirection
- Account Redirection
- Payment Dates Resolution
- Small FX Limit Check & Currency Conversion
- Computation of Charge and tax
- Authorization Limit 1 Check
- Authorization Limit 2 Check
- Duplicate Check
- Sanction Check
- EAC Check
- Debit/Credit Accounting Handoff

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Inbound RTGS payment messages received from SWIFT will be booked and a transaction would be automatically created for the same. A Transaction reference number with the mask YYYYMMDDnnnnnnnn would be generated. Currency of the Interbank settlement amount will be considered as transfer currency for Inbound transactions. This transaction would also be processed through the processing steps mentioned above and additionally the following steps:

- Transfer Type Resolution
- Transaction Type Resolution
- Transaction Validations.

3.4.1.6 RTGS Inbound Payments Input Summary

You can view all the Inbound RTGS transactions created in the Host of the selected branch of the logged in user. You can also view transactions that are present in various Operations (Exception) queues. However, you cannot perform any operations.

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

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

- Transaction Reference Number
- Related Reference Number
- Source Reference Number
- Multi Credit Reference Number
- Network Code
- Source Code
- Authorization Status
- Booking Date
- Instruction Date

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- Activation Date
- Transfer Currency
- Transfer Amount
- Transfer Type
- Maker ID
- Transaction Branch
- Credit Account
- Customer Number
- Customer Service Model
- Sender BIC
- gpi Enabled
- Checker ID

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

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

3.4.2 <u>Inbound High Value Payments View</u>

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

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

- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.

- Click the Fetch button and select the required value.

- Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:

  - External System Status

  - Transaction Status

  - Pending Queue Details

  - Sanction Seizure

- Click Execute Query to populate the details of the transaction in the Inbound Cross Border Payments View screen.

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

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3.4.2.1 .Additional Details Tab

Click on the 'Additional Details' tab to view the field details. Refer to sec 3.4.1.3. for description of any field.

3.4.2.2 Accounting Entries Tab

You can invoke this screen by clicking Accounting Entries tab in the screen. For more details on the fields refer to section 3.3.1.7.

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Note

In the Inbound RTGS Transaction Processing, posting the Debit Liquidation (DRLQ) entry immediately after resolving Processing Dates [After Repair field validations and after re-solving Accounts & Dates] for RTGS pass-through payments.

3.4.2.3 All Messages Tab

You can invoke this screen by clicking All Messages tab in the screen. For more details on the fields refer to section 3.3.1.6
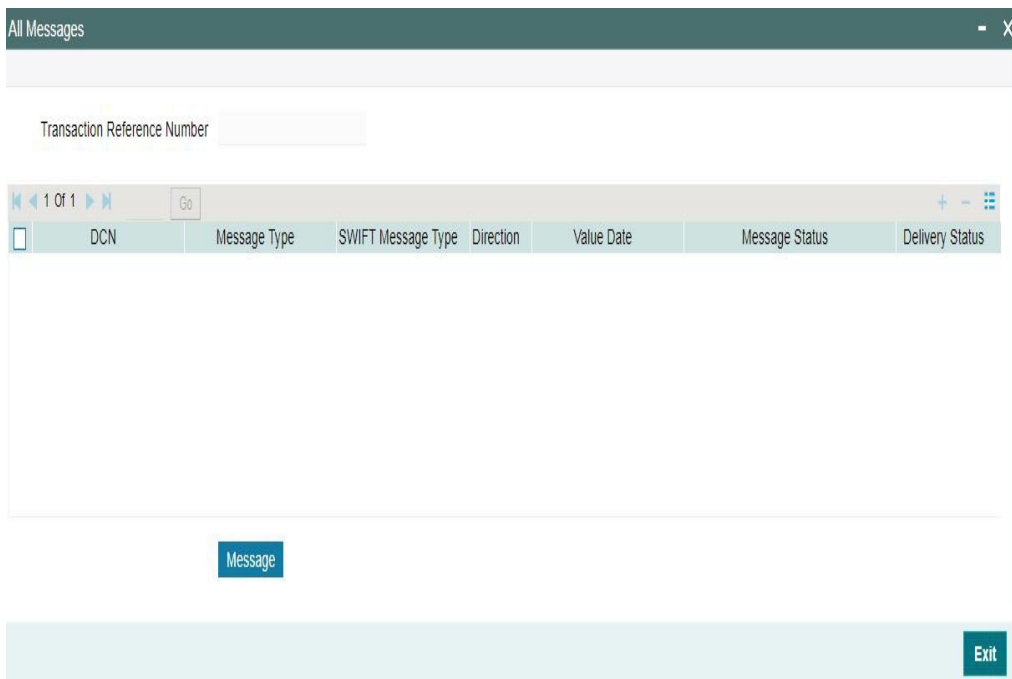
3.4.2.4 Exceptions Tab

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

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You can view the details of recall requests sent out and recall responses received for a Cross Border / RTGS transactions in the Exceptions tab.

Recall Request and Recall Response grids are displayed in this screen. Following details are displayed in these grids:

Transaction Reference Number

System displays the Transaction Reference Number by default on clicking 'Exception' tab.

Recall Request

Recall Reference

System displays the Field 20 of outbound n92/gSRP request message sent.

Recall Received Date

System displays the date on which outbound n92/gSRP request message was sent.

Recall Message Type

System displays the MT Message type of outbound request message - MT 192/ MT 292/ MT 199/ API.

Recall Reason Code

System displays the Recall request Reason Code sent in the outbound n92/gSRP request message.

Recall Reason

System displays the Value sent along with Recall Reason Code.

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Recall Response

Response Reference

System displays the Field 20 of n96/gSRP response message received.

Response Date

System displays the date on which n96/gSRP response message was received.

Response Message Type

System displays the MT Message type of response message - MT 196/ MT 296/ MT 199.

Response Reason Code

System displays the Response reason Code received in n96/gSRP response message.

Response Status Code

System displays the Response Status Code received in n96/gSRP response message.

3.4.2.5 gpi Confirmations

You can invoke this screen by clicking 'gpi Confirmations' tab in the screen. For more details on the fields refer to section 3.3.2.5.

3.4.2.6 Recall Messages

You can view the recall request messages sent out, recall response messages received and gSRP alerts & status messages received from Tracker in this sub screen.

You can invoke this screen by clicking the 'Recall Messages' tab in PXDIVIEW screen.The tabs in this sub-screen are: Responses, Requests, Tracker Alerts.

For more details on these fields and screen, refer to section 3.3.2.6.

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3.4.2.7 View Queue Action Log

You can invoke this screen by clicking 'View Queue Action' tab in the screen. For more details on the fields refer to section 3.3.2.7.

3.4.2.8 UDF Tab

You can invoke this screen by clicking UDF tab in the screen. For more details on the fields refer to section 3.4.1.4

3.4.2.9 MIS Tab

You can invoke this screen by clicking MIS tab in the screen. For more details on the fields refer to section 3.4.1.5.

3.4.2.10 View Repair Log

You can invoke this screen by clicking View Repair Log tab in the screen. For more details on the fields refer to section 3.3.2.10

3.4.2.11 RTGS Inbound Payment View Summary

You can invoke "RTGS Inbound Payment View Summary" screen by typing 'PXSIVIEW' 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
- Related Reference Number
- Multi Credit Reference Number
- Source Reference Number
- File Reference Number
- UETR
- Network Code
- Source Code
- Booking Date
- Instruction Date
- Activation Date
- Transaction Currency
- Transaction Amount
- Transaction Status
- Recall Status
- gpi Agent
- Transfer Type
- Transaction Branch

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- Creditor Account Number
- Customer Number
- Debtor Account Number
- Receiver BIC
- Exception Queue
- PSD Handling Required

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

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

3.4.3 PSD2 Compliance

This is applicable for both Cross Border and RTGS.

- System does the PSD2 compliance checks if PSD is applicable for the Host and the source. The below are the different scenarios handled in PSD2 check.
    - **Intra EU/EEA** *(*BOTH LEGS IN**) –** Both Sending and Receiving Payment Service Providers (PSPs) are in EU or EEA countries.
    - **ONE LEG OUT (Outgoing) –** The Sending PSP is in EU/EEA country but the Receiving PSP is outside of EU/EEA regions
    - **ONE LEG OUT (Incoming) –** The Sending PSP is outside EU/EEA but the Receiving PSP (this bank) is within EU/EEA regions
- For each of the above listed scenarios there can be 4 different cases based on the payment currency and FX requirement**:**
    - Intra EU/EEA in EU/EEA currencies – no FX
    - Intra EU/EEA in EU/EEA currencies – with FX
    - Intra EU/EEA in non-EU/EEA currencies – no FX
    - Intra EU/EEA in non-EU/EEA currencies – with FX

For more details on the PSD2 Compliance, refer to *Cross Border User Manual*.

3.4.4 gSRP Cancellation Processing

For more details about gSRP Cancellation Processing pertaining to High Value Payments - RTGS, refer *Cross Border User Guide, section 4.6 & 4.7*.

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