ACH Debit User Guide

Oracle Banking Payments

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ACH Debit User Guide
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Contents

1. About this Manual

1.1 Introduction

This manual helps you to get familiar with the ACH Credit transfer related maintenances and processing.

1.2 Audience

This manual is intended for the following User Roles:

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

1.3 Documentation Accessibility

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

1.4 Organization

This manual is organized into the following chapters.:

Chapter	Description
Chapter 1	*About this Manual g*ives information on the intended audience. It also lists the various chapters covered in this User Manual*.*
Chapter 2	*Maintenance Screens* - This chapter helps you to get familiar with various maintenances required for processing ACH Debit transactions.
Chapter 3	*Generic Validation* - This chapter helps you provide the details of generic validations processing.
Chapter 4	*Originated Debit Processing* - This chapter helps you to upload and process files received from corporate customers containing bulk payment initiation requests.
Chapter 5	*Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

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1.5 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

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2. Maintenance Screens

2.1   Existing Maintenances

This section lists the existing maintenances that are to be re-used while processing the ACH Debits.

2.1.1   Common Core Maintenances

The following are the Common Core maintenances that are referred during the ACH Debit processing:

Function IDs	Screen Name	Screen Usage	Optional or Mandatory
STDCNMNT	Country Code Maintenance	For defining Country Codes	Mandatory
CYDCDEFE	Currency Definition	For defining Currency Codes country-wise	Mandatory
CYDCCYPR	Currency Pair Maintenance	For maintaining Currency pairs country-wise	Mandatory
CYDRATEE	Currency Exchange Rates Input	For Internal Exchange rate maintenance	Mandatory
ISDBICDE	BIC Code Details	For maintaining BIC codes	Optional - for other bank BICs
STDHSTCD	Host Code	For Host Code maintenance	Mandatory
STDCRBRN	Branch Core Parameters Maintenance	For Branch Detail maintenance	Mandatory
STDLOCHL	Local Holiday Calendar Maintenance	For Branch Holiday details	Mandatory
STDCRGLM	External Chart of Accounts	For GL definitions	Mandatory
STDCRTRN	External Transaction Code Maintenance	For transaction code maintenance	Mandatory
STDECAMT	External Credit Approval System	For maintaining external core systems for accounts	Mandatory
STDCIFCR	External Customer Input	For customer details required for transactions	Mandatory
STDCRACC	External Customer Account Input	For customer account details for transactions	Mandatory

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Please refer to the Common Core - Core Entities and Services User Guide for field details and more information on the above listed maintenances.

2.1.2 Payments Core Maintenances

The following are the Payments Core maintenances which are referred during the payment processing:

Function IDs	Screen Name	Screen Usage	Optional or Mandatory
PMDHSTPR	Host Parameters Detailed	For maintaining host level preferences	Mandatory
PMDSORCE	Source Maintenance Detailed	For maintaining source codes and the related preferences	Mandatory
PMDSORNW	Source Network Preferences Detailed	For maintaining the preferences for a combination of Source code, Network Code and Transaction Type	Mandatory
PMDNWCOD	Network Code Maintenance	For maintaining Network codes mandatory	Mandatory
PMDCTOFF	Process Cutoff Maintenance	For maintaining cutoff time for a Source, Network, Customer service model and customer.	Optional
PMDACCTL	Account Template Detailed	For maintaining accounting templates which can be linked in Network preference or pricing codes	Mandatory
PMDNWRLE	Network Rule Detailed	For defining rules for Network resolution channel-wise	Mandatory
PMDNWHOL	Network Holiday Maintenance	For defining holidays applicable for Networks	Mandatory
PMDBTPRF	Batch Processing Preferences Detailed	For maintaining bulk file preferences at Host level	Mandatory
PMDSJBPR	Payments Seed Job Parameters Detailed	For maintaining seed jobs used in bulk upload	Mandatory
PMDFLPRM	File Parameters Detailed	For maintaining schema definition path for inbound files received	Mandatory for XSD validation
PMDNARMT	Statement Narratives Detailed	For maintaining the field details which are to be populated in the Narrative of Accounting handoff	Optional

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Function IDs	Screen Name	Screen Usage	Optional or Mandatory
PMDCRSTR	Customer Payment Restrictions	For restricting the customer/account for certain Networks	Optional
PMDTRRLE	Transaction Code Rule Detailed	For defining the rules based on which the transaction code is to be replaced during accounting handoff	Optional
PMDBKRED	Bank redirection Maintenance	For maintaining the redirection details for the bank details received in requests or receipts, if applicable	Optional
PMDACRED	Account redirection Maintenance	For maintaining the re-direction details for the customer account received in requests or receipts, if applicable	Optional

Please refer to the Payments Core User Guide for field details and more information on the above listed maintenances.

2.1.3 External Systems and Network Mapping Maintenances

The following are the External Systems and Network Mapping maintenances which are referred during the payment processing:

Function IDs	Screen Name	Screen Usage	Optional or Mandatory
PMDSNCKM	Sanctions Check System Detailed	For maintaining Sanctions system and linking the internal statuses to the response statuses	Mandatory
PMDSCMAP	Sanctions System Mapping	For mapping Network to Sanctions systems	Mandatory
PMDERMAP	External Exchange Rate System Mapping	For linking the Network to External Exchange Rate System	Mandatory
PMDECAMT	External Credit Approval System Detailed	For maintaining the core system for accounts and the related response statuses that can be received on amount block or account validation requests	Mandatory

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Function IDs	Screen Name	Screen Usage	Optional or Mandatory
PMDERTMT	Exchange Rate System Detailed	For maintaining the external FX system details	Mandatory
PMDACCMT	External Accounting System Detailed	For maintaining external Accounting system details	Mandatory
PMDACMAP	Accounting System Mapping	For mapping Network to Accounting system	Mandatory

Please refer to the Payments Core User Guide for field details and more information on the above listed maintenances.

2.1.4 Pricing Related Maintenances

The following are the Pricing Related maintenances which are referred during the payment processing:

Function IDs	Screen Name	Screen Usage	Optional or Mandatory
PPDCDMNT	Pricing Code Maintenance	For maintaining the pricing code with price component details	Optional
PPDVLMNT	Pricing Value Maintenance	For maintaining the Price value which is applicable for the Source/customer service level /customer	Optional

Please refer to the Payments Pricing User Guide for field details and more information on the above listed maintenances.

For details the maintenances which are common for all ACH payments, please refer *Section 2.2 ACH Common Maintenances from ACH CT User Guide*.

2.2 Generic Validation Related Maintenances

This section contains the following sub-sections:

- Section 2.2.1, "Customer Agreement for ACH Debit Origination"
- Section 2.2.2, "Originated ACH Debit Preferences"

2.2.1 Customer Agreement for ACH Debit Origination

You can maintain the Customer Agreement for ACH Debit Origination. Customer Agreement can be maintained for a combination of Network, Customer and Customer Account. In the

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same maintenance, it is possible to maintain the disallowed Debit Accounts, if any, for an Originated ACH Debit transaction.

You can invoke this screen by typing 'PZDCUSAG' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details:

Host Code

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

Network Code

Specify the Network Code from the list of values. All valid Network Codes (Function ID: PMDNWCOD) maintained in the system for the payment type 'ACH DD' are listed.

Network Type Description

This field is defaulted based on the Network selected.

Network Description

System defaults the description of the Host Code displayed,

Identifier Type

This field have the drop-down options as Customer ID and Company ID. Default option is Company ID.

Customer Number

Based on the option selected for Identifier Type field, the list of values for Customer field is populated with valid customer IDs or Co IDs. Select the appropriate value from the list.

Company Name

This field is defaulted as Customer Name/Company Name based on the Customer ID/Co ID selected.

Customer Account No

All valid accounts maintained in the system are listed if the identifier type is company ID. If Identifier type is customer Id, the accounts of the selected customer are listed.

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Customer Account

The credit account used in ACH DD transaction can be maintained in this field. This is a mandatory filed.

All valid accounts maintained for the Processing Host and the accounts of other Hosts allowed for the Processing Host are listed, if the Identifier type selected is 'Company ID'.

System checks whether an account is allowed for the Processing Host based on the Allowed Processing Host Maintenance (Function ID: PMDPRHST).

Account Name

Account Name is populated based on the Customer Account selected.

Debit Origination Allowed flag

This flag needs to be checked if Debit originations are to be allowed for the Host Code, Network Code, Customer identifier and Customer Account combination.

Agreement Start Date & End Date

This is an optional maintenance. If any of these dates are provided system validates whether the agreement is valid while processing transaction. Start date can be current date or future date. End date has to be same or later than the Start Date.

Agreement is not considered as valid before the Start Date or after the End Date.

Disallowed Debtor Accounts

The list of Debtor Accounts disallowed in ACH DD transaction originated for the customer/ account can be maintained. This is an optional maintenance. While processing Originated ACH DD transaction, the system validates that debit account is not part of the Disallowed list maintained.

2.2.1.1 Customer Agreement for ACH Debit Origination Summary

You can invoke "Customer Agreement for ACH Debit Origination Summary" screen by typing 'PZSCUSAG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.
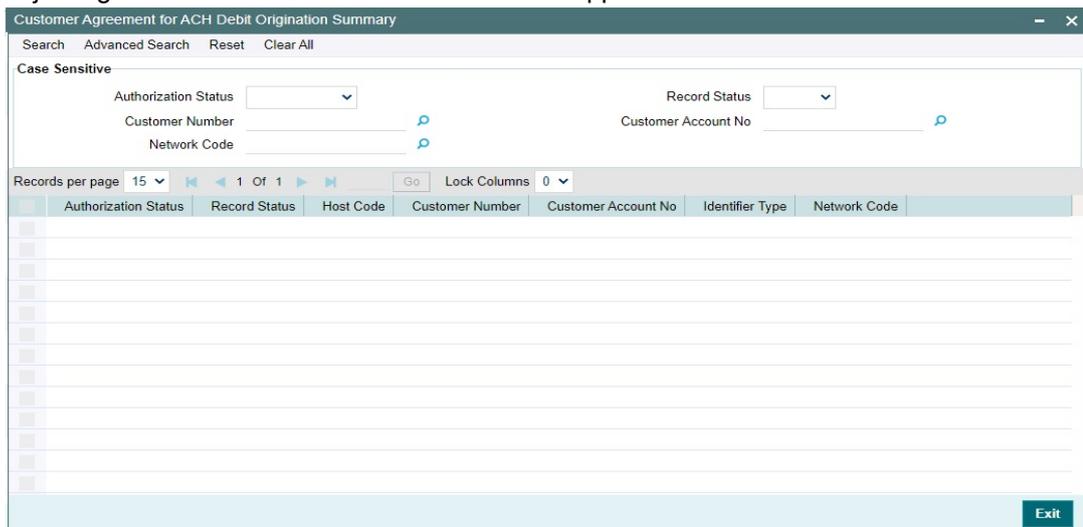
You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Customer Number

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- Customer Account No
- Network Code

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

2.2.2 Originated ACH Debit Preferences

You can capture preferences for ACH Debit Network for originated transactions, using this screen.

You can invoke the 'Originated ACH Debit Preferences' screen by typing 'PZDONPRF' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application toolbar.

You can specify the following fields:

Host Code

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

Network Code

Specify the Network Code from the list of values. The list of values contains all the valid Networks maintained for the Payment Type 'ACH DD' in ACH Network Details (Function ID: PMDACHNW). This is a mandatory field.

Network Currency

The system defaults the Network Currency based on the Network Code selected.

Network Description

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

Network Type Description

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

Allow All Currencies

This field is defaulted from the Network Code selected.

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2.2.2.1 Debit Preferences

During originated ACH DD Transaction processing, preferences are fetched from the 'Debit Preferences' tab.

Accounting Codes

Debit Liquidation

Specify the accounting code for debit liquidation. Alternatively, you can select the debit liquidation code from the option list. The list displays all accounting codes for which Debit / Credit Indicator for Main transaction is 'Debit'. This is a mandatory field.

Credit Liquidation

Specify the accounting code for credit liquidation. Alternatively, you can select the credit liquidation code from the option list. The list displays all accounting codes for which Debit / Credit Indicator for Main transaction is 'Credit'. This is a mandatory field.

Dispatch Accounting

Specify the accounting code for Dispatch Accounting. If dispatch accounting code is not maintained, accounting is skipped during dispatch file generation.

Network Account Details

Network Account

Specify the Nostro account from the list of values. All valid Nostro accounts defined for the Processing Host with account currency as Network currency are listed.

Price Code Details

Transaction Price Code

Specify the Transaction Price Code from the list of values. All valid price codes maintained in Price Code Maintenance (Function ID PPDCDMNT) are listed.

Exchange Rate Preferences

FX rate type

The Exchange rate pick up for a transaction is based on FX rate type maintained in Network Preferences. All open and authorized exchange rate types available in core system are listed in this field.

Rate Override Variance%

Specify the Rate Override Variance. If exchange rate is manually provided for a transaction exceeds the override limit specified, then the system displays an override message.

Rate Stop Variance%

Specify the Rate Stop Variance. The system displays an error message if the exchange rate variance exceeds the stop limit.

External FX Applicable

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If this flag is checked, Exchange Rate Request is sent to External FX system for obtaining exchange rate, if the transfer amount exceeds Small FX Limit maintained.

FX Cancellation

The value of this field can be set as 'FX Unwind Queue' or 'Auto Interface'. If FX reference number is available for a transaction and if it is cancelled or rolled over from an exception queue, this preference is applied.

FX reversal request is sent to external system automatically if the mode is 'Auto Interface'. If the Mode is 'FX Unwind Queue', the transaction is inserted into FX unwind queue for the operator to manage a manual reversal of FX contract. The transaction proceeds with the cancellation or the roll over.

Small FX Limits

Limit Currency

Specify the small FX limit currency code. Alternatively, you can select the currency code from the option list. The list displays all valid currency codes maintained in the system.

Limit Amount

Specify the Small FX Limit Amount. System converts the transfer amount in Small FX limit currency and compares with this limit.

Validation Preferences

Customer Agreement Check Required

If availability of Customer Agreement check is to be validated while the Batch is processed, you can enable this flag. System checks whether maintenance is available for the Customer /Credit account in 'Customer Agreement for ACH Debit Origination' (Function ID: PZDCUSTAG) maintenance.

Mandate Check Required

If a valid Creditor Mandate maintenance is required for processing Originated ACH Debit request, you can check this flag. Mandatory details are validated during transaction processing.

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2.2.2.2 Return Preferences Tab

The preferences for processing of Returns received for an Originated Debit can be maintained in R-transaction Preferences tab.

Re-pick up FX Rate

This field value can be maintained as 'Yes', if FX rate has to be re-picked for R-transactions which has accounting / FX impact.

Return Days

The Return Days allowed for Originated ACH Credits can be captured in this field. If the return days are maintained, system is validated whether the Return is received within the allowed days. This validation gets skipped, if the maintenance is not available for Return days.

Return days are counted as Network working days. If the last allowed date is a branch holiday then it is moved forward as next branch working day.

Return GL

This field lists all the valid GLs available in External Chart of Accounts maintenance (Function ID: STDCRGLM) of type 'Liability'. This GL is used to post the return transaction accounting if it is cancelled during processing. If this GL is not maintained no Accounting is posted on cancel of a Return transaction.

Accounting Codes

File Accounting

Accounting codes applicable for Receipt Accounting of Return messages of ACH Receipts can be selected.

2.2.2.3 Cancellation Preference Tab

The preferences for processing of Cancellation received for an Originated Debit can be maintained in Cancellation Preferences tab.

Debit Preferences	Return Preferences	**Cancellation Preferences**	Reversal Preferences

Network Allows Cancellation No ▾

Cancel Days _____

Maker	Date Time:	Mod No	Record Status	
Checker	Date Time:		Authorization Status	Exit

Network Allows Cancellation

Default value for this field is No, you can also modify to Yes.

Cancel Days

Specify the Cancel Days, if the 'Network Allows cancellation' is entered as 'Yes'.

If the Network allows cancellation, system validates the Cancel days if the dispatch is over. Cancellation days are counted as Network working days and counted from the original transaction Dispatch Date. Cancel days are allowed to be specify only if Network allows.

2.2.2.4 Reversal Preference Tab

The preferences for processing of Reversal received for an Originated Debit can be maintained in Reversal Preferences tab.

Debit Preferences	Return Preferences	Cancellation Preferences	**Reversal Preferences**

Network Allows Reversal No ▾   Reversal Days _____

Re-pick up FX No ▾   File Accounting Code _____

Value Date for Reversals Original Value Date ▾

Maker	Date Time:	Mod No	Record Status	
Checker	Date Time:		Authorization Status	Exit

Network Allows Reversal

Default value for this field is No, you can also modify to Yes.

Re-pick up FX

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Default value for this field is No, you can also modify to Yes.

Value Date for Reversals

Select the following values for this field:

- Original Value Date
- Reversal Date

Reversal Days

Reversal days is applicable only if the Network allows reversal. If Reversal days are maintained, the system validates that the reversal request is being processed within the reversal days from original transaction settlement date. Reversal days is counted as Network working days.

File Accounting Code

Specify the Accounting Code for dispatch accounting.

2.2.2.5 Originated ACH Debit Preference Summary

This screen gives the summary of the Originated ACH Credit Transfer Preferences records. You can invoke 'Originated ACH Debit Preferences Summary' screen by typing 'PZSONPRF' 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 Code
- Network Currency

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

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2.3 ACH Debit Receipts Maintenances

2.3.1 ACH Debit Receipts Preferences

You can capture the ACH Debit Receipts Preferences, using this screen. ACH Debit Receipt transaction processing fetches the preferences from 'Payment Preference' tab. If any Return transaction is initiated for that transaction, the preferences from the Return Preferences tab is considered.

You can invoke 'ACH Debit Receipts Preferences' screen by typing 'PZDINPRF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following fields:

Host Code

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

Network Code

Specify the Network Code from the list of values. The list of values contains all the valid Networks maintained for the Payment Type 'ACH CT' in ACH Network Details (Function ID: PMDACHNW).This is a mandatory field.

Network Currency

The system defaults the Network Currency based on the Network Code selected.

Network Description

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

Network Type Description

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

Allow All Currencies

This field is defaulted from the Network Code selected.

2.3.1.1 Payment Preferences Tab

Accounting Codes

Debit Liquidation

Specify the accounting code for debit liquidation. Alternatively, you can select the debit liquidation code from the option list. The list displays all accounting codes where main transaction is maintained with debit indicator. This is a mandatory field.

Credit Liquidation

Specify the accounting code for credit liquidation. Alternatively, you can select the credit liquidation code from the option list. The list displays all accounting codes where main transaction is maintained with credit indicator. This is a mandatory field.

File Account Required

File Accounting required' flag is provided for supporting Receipt file accounting. By default, this field value is 'No'.

File Accounting Code

Specify the File Accounting Code from the list of Values, only if File Account Required field is selected as Yes.

Note

For the Network in ACH Network Maintenance (Function ID:PMDACHNW) 'Allow All Currencies' is maintained as 'Yes', then file accounting is defaulted as 'No' and disabled.

Settlement Account Details

Derive Settlement Account

This field value is to be maintained as 'Yes' if Credit Settlement Account for the event ZICR is to be derived based on Settlement Account derivation Rule.

Note

If File accounting required flag is 'Yes' then system do not allow 'Derive Settlement Account' as 'Yes'.

Network Account

Specify the Network Account from the list of values. This field can be maintained only if Derive Settlement Account is maintained as 'No'. All valid Nostro Accounts are listed in this field.

Network account is mandatory if File accounting required is 'Yes'

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Settlement Date Preferences

Back Value Days Allowed

Back value limit days can be maintained in this field. During the initial validations, the system validates the same and cancel the transaction if back value limit days is over.

Back Value Date Handling

Select the Back Value Date Handling from the options below:

- Retain Original Value Date (default)
- Adjust to Current Date

This parameter decides whether the Debit/Credit Value date is retained as the Settlement Date received in the message or whether it is to be moved to current date if the settlement date is a back date.

Future Value Days Allowed

Specify the Future value limit days. During the initial validations, the system validates the same and cancel the transaction if future value limit days is over.

Note

Back/future value days is counted as calendar days.

Other Preferences

Mandate Check Required

Select Mandate Check Required as Yes or No.

Activation Date movement on Branch Holiday

Select Activation Date movement on Branch Holiday as Move Forward or Move Backward.

Price Code Details

Transaction Price Code

Specify the Transaction Price Code applicable to the Network, transaction type and currency. You can also select the Transaction Price Code from the option list. The list displays all valid pricing codes maintained in the system.

Exchange Rate Preferences

FX rate type

Exchange rate pick up for a payment transaction is based on FX rate type maintained in Network Preferences. All open and authorized exchange rate types available in core system is listed for this field.

Rate Override Variance %

Specify the Rate Override Variance.

If the variance between the exchange rate manually provided for a payment with internal rate exceeds the override limit specified, then the system displays a message and the transaction is saved.

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Rate Stop Variance %

Specify the Rate Stop Variance. The system displays an error message if the exchange rate variance exceeds the stop limit.

External FX Applicable

If this flag is checked, Exchange Rate Request is sent to External FX system for obtaining exchange rate.

FX Cancellation

The value of this field can be set as 'FX Unwind Queue' or 'Auto Interface'. If FX reference number is available for a transaction and if it is cancelled or rolled over from an exception queue, this preference is applied.

FX reversal request is sent to external system automatically if the mode is 'Auto Interface'. If the Mode is 'FX Unwind Queue', the transaction is inserted into FX unwind queue for the operator to manage a manual reversal of FX contract. The transaction proceeds with the cancellation or the roll over.

Small FX Limits

Limit Currency

Specify the Small FX limit currency code. Alternatively, you can select the currency code from the option list. The list displays all valid currency codes maintained in the system.

Limit Amount

Specify the Small FX Limit Amount.

For payments with cross currency conversions, the transfer amount is converted to equivalent amount in the small FX limit currency and is compared with small FX limit amount.

2.3.1.2 Return Preferences Tab

The preferences maintained in this tab is applicable for Return transactions of ACH Credit Transfer Receipts.

Re-pick up FX Rate

This flag can be checked if FX rate has to be re-picked up for R-transactions which has accounting/FX impact.

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Return Days

The number of days allowed after the value date of the inbound transaction within which return of the transaction has to be processed can be captured in this field. Return days are counted in days which are working days for both Branch & Network.

Return days are considered as days which are working days for both Network & Branch.

Return GL

This field lists all the valid GLs available in External Chart of Accounts maintenance (Function ID: STDCRGLM) of type 'Liability'. This GL is used to post the return transaction accounting if it is cancelled during processing. If this GL is not maintained no Accounting is posted on cancel of a Return transaction.

Accounting Codes

File Accounting

Accounting codes applicable for Dispatch Accounting and Receipt Accounting of R-messages of ACH Receipts can be selected.

2.3.1.3 Reversal Preferences

The preferences maintained in this tab is applicable for Reversal Preferences of ACH Debit Transfer Receipts.

Reversal Preferences

Reversal Days

If Reversal days are maintained, the system validates that the reversal request is being processed within the reversal days from original transaction settlement date. Reversal days are counted as Network working days.

Receipt Accounting

Specify the Receipt Accounting from the list of values. The accounting code for file accounting of pacs.007 file can be maintained in this field

Reversal Preferences

Re-pick up FX Rate

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This preference can be set as Yes or No. If the reversal is accepted for a settled transaction and reversal accounting is processed, new FX rate is picked up for cross currency transactions if the value is set as 'Yes'.

2.3.1.4 ACH Debit Receipts Preferences Summary

This screen gives the summary of the ACH Credit Receipts Preferences records.

You can invoke 'ACH Debit Receipts Preferences Summary' screen by typing 'PZSINPRF' 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
- Host Code
- Network Code
- Network Currency

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

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3. ACH Debit Origination

3.1 ACH Debit -Origination Input

3.1.1 Originated ACH DD Input

This maintenance is used for capturing the ACH Debit request details.

You can invoke the 'Originated ACH DD Input' screen by typing 'PZDOTONL' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application toolbar.

You can specify the following fields:

Host Code

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

Transaction Branch

The system defaults the Transaction Branch of transaction branch on clicking 'New'.

Source Code

Specify the Source Code from the list of values. Lists all valid sources available for the Host.

Network Code

Specify the Network Code from the list of values. Lists all valid Network Codes of payment type 'ACH DD' available for the Host.

Transaction Identification

The System defaults the Transaction Identification.

End to End Identification

This field is defaulted as Transaction Reference. You can edit the field.

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Instruction Identification

Specify the Instruction Identification.

Source Reference Number

Specify the Source Reference Number. This field is optional for the transactions input from User Interface.

File Reference Number

You can specify the File Reference Number.

Batch Identification

Specify the Batch Identification.

Link Transaction Reference

Specify the Link Transaction Reference.

3.1.1.1 Main Tab

Creditor Details

Creditor Name

Creditor Name is displayed on the Creditor Account selected.

Creditor Account

Specify the Creditor Account from the list of values. All valid accounts in the system are listed that are allowed to be operated for the Host.

Creditor IBAN

Creditor IBAN is displayed on the Creditor Account selected.

Account Branch

Account Branch is displayed on the Creditor Account selected.

Creditor Account Currency

Creditor Account Currency is displayed on the Creditor Account selected.

Creditor Amount

Specify the Creditor Amount.

Customer Number

Customer Number is displayed on the Creditor Account selected.

Customer Service Model

Customer Service Model is displayed on the Creditor Account selected.

Company Identification

Specify the Company Identifier from the list of values. All valid company identifiers as available in Originator Details maintenance PMDORGDT.

Company Name

Company Name is displayed on the Company Identification selected.

Country of Residence

Specify the Country of Residence from the list of values. Lists the country of the customer account from STDCRACC, if not available, populated from STDCIFCR.

Other Creditor Details

This button opens the Other Creditor Details tab. You can specify the Postal Address, multiple Identification details, Contact details and Account other details of the Creditor.

Payment Details

Mandate ID

Specify the Mandate ID from the list of values.

Booking Date

System defaults this field to Current Date.

Requested Value Date

Specify the Requested Value Date.

Value Date

The system derives Value Date based on the ACH CT Date Derivation logic. If the Requested value date entered is a past date, it is moved forward to current date.

Activation Date

The system derives Activation Date.

Debit Value Date

Debit Value Date is same as the Value Date derived.

Credit Value Date

Credit Value Date is same as the Value Date derived.

Instructed Currency Indicator

Select the Instructed Currency Indicator from the drop down values:

- Transfer Currency (Default)
- Credit Currency

Transfer Currency

Specify the Transfer Currency from the list of values.

Transfer Amount

If the Instructed Currency Indicator is 'Transfer Currency' it is mandatory to specify the Transfer Amount.

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Interbank Settlement Currency

This field value is same as Transfer Currency.

Interbank Settlement Amount

This field value is same as Transfer Amount.

Charge Bearer

Select the Charge Bearer from the drop down values:

- DEBT
- CRED
- SHAR
- SLEV

Exchange Rate

You can specify the Exchange rate or system fetches the exchange rate based on the FX preferences maintained for the Network in ACH Debit Preferences PZDONPRF.

FX Reference Number

Specify the FX Reference Number, if any.

Local Currency Equivalent

This field displays Local Currency Equivalent of the Transfer Amount.

Remarks

You can specify any internal Remarks related to the transaction.

Debtor Details

Debtor Name

Debtor Name is displayed on the Account selected.

Account

Specify the Account Number from the list of values.

Debtor IBAN

If Debtor IBAN is maintained for the account for the Network code, the same is populated.

Debtor Account Currency

Specify the Debtor Account Currency from the list of values. All valid currencies are listed for the field.

Country of Residence

Specify the Country of Residence from the list of values. All valid country codes are listed for the field.

Other Debtor Details

This button opens a Debtor Details Tab in which Postal Address, multiple Identification details, Contact details and Account other details of the Debtor can be added.

The Unstructured address lines are populated from the address available in External Account maintenance STDCRACC.

You can edit all the address fields, once defaulted.

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Debtor Agent Details

BICFI

Specify the BICFI code from the list of values. All valid BIC codes are listed for this field.

Clearing System Code

Clearing System Code is populated based on the Debtor Agent Member ID selected.

Clearing System Proprietary

Clearing System Proprietary is populated based on the Debtor Agent Member ID selected.

Member Identification

Specify the Member Identification from the list of values. Lists all valid Clearing codes maintained in ACH Network Directory PMDACHDR for the Network Key of the Transaction Network.

Name

Specify the Debtor Agent Name from ACH Directory details, if the Member ID is listed. If only BIC is available, the Name is populated from the BIC Directory details.

Debtor Agent Details

Specify the Debtor Agent Details from ACH Directory details, if the Member ID is listed. If only BIC is available, the Name is populated from the BIC Directory details.

Creditor Agent Details

BICFI

Transaction Branch BIC is defaulted.

Clearing System Code

Specify the Clearing System Code from the list of values.

Clearing System Proprietary

Clearing System Proprietary is displayed on the Clearing System Code selected.

Member Identification

Specify the Member Identification from the list of values. This field can be defaulted as the Member ID for the Branch defined in Branch Identifier Maintenance PMDACHBR.

Name

Creditor Agent Name is populated from ACH Directory details if the Member ID is listed. If only BIC is available, the Name is populated from the BIC Directory details.

Creditor Agent Details

Creditor Agent Details are populated from ACH Directory details if the Member ID is listed. If only BIC is available, the Creditor Agent details are populated from the BIC Directory details.

Enrich

The following actions are completed, when you click Enrich button:

- Derivation of Processing Dates is done for the UI entered transactions at the time of Enrich.
- Internal Exchange rate fetch and price details population is also be part of Enrich
- You can change the transaction details and do the Enrich again to fetch the values

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3.1.1.2 Other Details Tab

Click the 'Other Details' Tab in the Transaction screen to invoke this sub screen.

You can view the below details in this sub screen:

- Instruction for Creditor Agent
- Instruction for Next Agent
- Payment Type Information
- Creditor Scheme Details
- PreNotification Details

3.1.1.3 Charges Information Tab

Click the 'Charges Information' Tab in the Transaction screen to invoke this sub screen.

You can view the Charges Information Agent Details in this sub screen.

3.1.1.4 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.

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.

3.1.1.5 UDF Tab

Click the 'UDF' Tab in the Transaction screen to invoke this sub screen.

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This sub-screen defaults values of UDF fields that are part of the UDF group specified for the 'Manual' source.
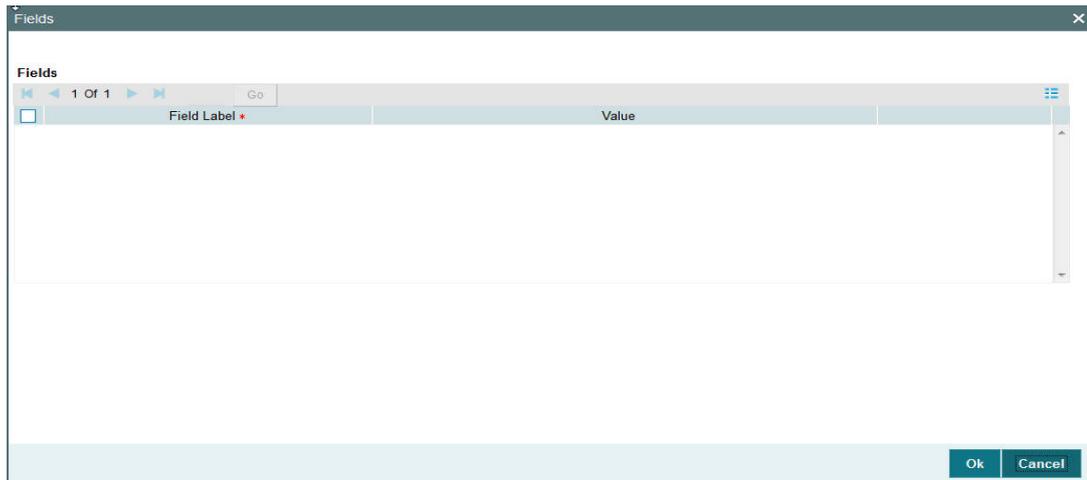
Specify the following details.

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)

3.1.1.6 Other Parties and Agent Details

Click the 'Other Parties and Agent' Tab in the Transaction screen to invoke this sub screen.
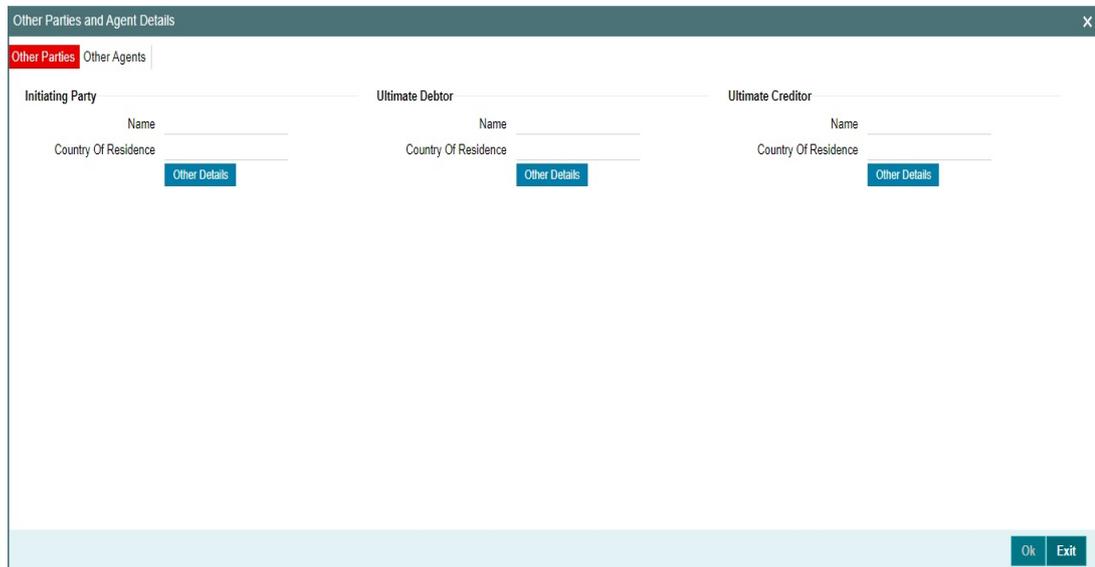
Other Parties tab in this sub screen lists below details:

- Initiating Party
- Ultimate Debtor
- Ultimate Creditor
- Other Details

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Other Agents tab in this sub screen lists below details:

- Instructing Agent
- Instructed Agent
- Intermediary Agent 1
- Intermediary Agent 2
- Intermediary Agent 3
- Previous Instructing Agent 1
- Previous Instructing Agent 2
- Previous Instructing Agent 3

3.1.1.7 Tax and Regulatory Reporting Tab

Click the 'Tax and Regulatory Reporting' Tab in the Transaction screen to invoke this sub screen.

In the Regulatory Reporting tab in this sub screen, you can view Authority and Details field.

In the Tax tab in this sub screen, you can view Creditor, Debtor, Record and Tax Amount Details field.

3.1.1.8 Remittance Information Tab

Click the 'Remittance Information' Tab in the Transaction screen to invoke this sub screen.

In the Related Remittance Information tab in this sub screen, you can view:

- Remittance Location Details
- Postal Address
- Address Type

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In the Remittance Information tab in this sub screen, you can view:

- Structured Remittance Info
- Creditor Reference Information
- Invoicer
- Invoicee
- Garnishment Remittance
- Garnishee
- Garnishment Administrator
- Additional Remittance Info

3.1.1.9 Originated ACH DD Input Summary

You can invoke 'Originated ACH DD Input Summary' screen by typing 'PZSOTONL' 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 Identification
- Instruction Identification
- End to End Identification

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- Source Reference Number
- FX Reference Number
- Network Code
- Source Code
- Booking Date
- Instruction Date
- Activation Date
- Transaction Currency
- Transaction Amount
- Mandate ID
- Authorization Status
- Transaction Branch
- Debtor Account Number
- Customer Number
- Company Identifier
- Creditor Account Number
- Creditor Bank Member ID

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

3.1.2 ACH Debit Standing Instruction Template

You can maintain SI for ACH Credit transactions, using this Standing Instruction Template screen.

You can invoke the 'ACH Debit Standing Instruction Template' screen by typing 'PZDOTSTM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application toolbar.

You can specify the following fields:

Template Id

You can specify the Template Id.

Please refer Section 3.1.1, "Originated ACH DD Input" for other field and sub screens.

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4. Originated Debit Processing

This chapter contains the following sections:

- Section 4.1, "ACH Debit Bulk File Upload"
- Section 4.2, "Batch Level Processing"
- Section 4.3, "Transaction Level Processing"
- Section 4.4, "Batch Level Processing for Network cutoff check & Accounting"
- Section 4.5, "Dispatch File Generation"
- Section 4.6, "Future Dated Transactions"
- Section 4.7, "Originated ACH Debit Transaction"

ACH debit request can be sent as bulk file in pain.008.001.08 format.

4.1 ACH Debit Bulk File Upload

On the upload of a bulk file, system performs the below validations:

- File format validations
- Validation of Number of transactions and control sum, if available

If any of the validations fail, the file is rejected and pain.008 message is sent to the customer.

It is possible to receive multiple party identifiers for the same party.

4.2 Batch Level Processing

A file can contain multiple batches. Debit accounts of multiple customers will be allowed within a file.

- Batch ID (the ID received in the tag *PaymentInformationIdentification <PmtInfId>* of pain.008) provided in the file remains linked to each transaction record till the end of the payment life cycle. It is available as a transaction level information for view and query.
- The Bulk file splits into batches and processing continues for each batch. The following processing steps are completed at batch level before processing is done at individual transaction level.

4.2.1 Batch Reject Validations

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

- Back date limit days validation. This is based on the 'Back Value Allowed Limit Days maintained in Batch Validation Maintenance Function ID: PMDBTVAL.
- Number of transactions and control sum validation for the Batch, if the details are available.
- Source and Batch ID combination is unique.
- Branch derivation from the Creditor Agent details (BIC or Clearing Member ID) fails.
- If BIC is available for the Creditor Agent, Branch code is derived based on the BIC code linked to the Branch. If Clearing Member ID is received for the Creditor Agent, Branch is derived based on the ACH Branch Identifier maintenance PMDACHBR.

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4.2.2 Process Exception Check for Batches

The following Process Exception validations is done for the batch:

- Credit Account is valid (whether the record is open and authorized). The account belongs to the processing Host OR is allowed to be processed in the Processing Host based on Allowed Processing Hosts maintenance.
- Credit /Transfer currencies are valid currencies maintained in the system.
- Credit account currency in pain.008 file and the account currency derived by the system are same.
- Co ID is valid.

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

Status checks based on the status of customer/account are not applicable.

4.2.3 Network Resolution

The System do Network Resolution for individual records based on the rules maintained in Network Rule Maintenance (Function ID: PMDNWRLE) for the channel type 'Pain.008'.

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

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

4.2.4 Batch Duplicate Check

System first validate for the availability of Non-urgent Debit preference maintenance (Function ID:PMDODPRF) based on below look -up priority.

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

Note

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

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

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

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

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

4.2.5   Re-grouping of the Batch

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

- Network
- Transfer Currency
- CO ID
- FX reference

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

4.2.6   Customer Agreement Validation

If customer agreement check is required for the Network based on the maintenance available in ACH Debit Network Preferences (Function ID: PZDNWPRF), system performs the following validations:

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

All validations are done together and if any of the above validation fails, the Batch is moved to Business override Queue.

4.2.7   Holiday Checks & Date Derivation

For Value Date, Network Holiday and Debit /Credit currency holiday checks are applicable. If Value Date is a holiday it is moved forward.

For Activation date both Network Holidays and Branch holidays are considered. If Activation date is a holiday, move it backward

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The Derivation logic covers the steps for arriving at the Cutoff Time Type and the Dispatch cycle applicable.

Since the Batch cutoff time maintained is in Network Time Zone, it is converted to Host Time Zone while doing the Cutoff time validation. The Cutoff time displayed in the Exception Queues are in Host Time Zone.

The cutoff time is populated in EAC request in UTC.

If the Batch is received post Batch cutoff time (based on the Cutoff time type derived), system rollover the dates at the time of Date derivation itself. If Activation Date is future, Consol Batch will be marked as Future Dated.

The Holiday checks applicable for the Value Date and Activation Date is applied.

Staging of the batch to a process cutoff queue is done for current dated batches received after cutoff time maintained in Process cutoff Maintenance (Function ID PMDCTOFF).This is optional.

4.2.8 Future Value Check

Batches are segregated as Current dated/Future dated based on the Activation Date. No upfront FX and ECA is applicable for Future valued batches. The transaction records in Future Value batches is send to ACH Credit processor for completing individual processing till sanctions check.

4.2.9 FX Processing

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

Auto rate pick up happens only if the transfer amount is within the small FX limit as maintained in Originated ACH Direct Debit Preferences PYDONPRF. Transfer amount is converted to limit currency maintained, using midrate of FX Rate Type linked, before doing Small FX Limit check.

If the transfer amount is above the Small FX limit specified, system checks whether External Exchange Rate is applicable. If external system is available the transaction details, then system send exchange rate request to external system for receiving the exchange rate along with FX Reference Number. Based on the response received, exchange rate is populated and further processing of transaction continue.

If Small FX limit is not maintained auto rate pick up is done for all cross currency payment transactions without any limit check.

Payment contract is moved to Exchange Rate Exception queue in the following cases with proper error code details:

- Exchange Rate derivation based on core system maintenance fails.
- Small FX limit is breached and no external exchange rate is applicable.
- Response from Exchange Rate system is not having exchange rate.

Note

FX rate override and error limit check is done if the exchange rate is manually input from Exchange Rate Queue.

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If a new Value Date is returned by the External FX system, the existing value date is replaced with the new Value Date received.

Value Date Update by External FX System

If a new Value Date is returned by the External FX system, the existing value date is replaced with the new Value Date received. If the Batch is received post Batch cutoff time (based on the Cutoff time type derived), system rollover the dates at the time of Date derivation itself.

Note

If the Value Date returned by the FX system and newly derived Value Date are different FX unwind will be done.

4.2.10 EAC Check

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

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

For EAC request sent, system have the 'accountHost' populated in the DTO with the Host of the account. This is in addition to the 'hostCode' tag which hold the Processing Host code.This is in addition to Processing Host details populated.

In EAC response the secondary status and status description received is available in EAC queue details. It is possible to Query based on Secondary Status.

4.3 Transaction Level Processing

This section contains the following sub-sections:

- Section 4.3.1, "Bank /Account Re-direction"
- Section 4.3.2, "Reject Validations"
- Section 4.3.3, "Applying Generic Replacement Values"
- Section 4.3.4, "Process Exception Validations"
- Section 4.3.5, "Repairable Validations"
- Section 4.3.5, "Repairable Validations"

Outbound payments follows the below listed processing steps:

- Bank/Account Re-direction
- Cancel Validation
- Applying Generic rules for Replacement
- Process Exception Validations
- Repair Validations
- Overridable Validations
- Applying Generic rules for Report
- Authorization Limits check
- Sanctions Check

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- Pricing

4.3.1 Bank /Account Re-direction

The System performs the Bank/Account re-direction for the Creditor Account and Debtor Bank code, if records are maintained in PMDBKRED/PMDACRED.

4.3.2 Reject Validations

The following reject validations is covered in this step:

- Mandatory Field Validations
- Allowed currency check
- All generic validation with Resultant Action 'Cancel'

Validations maintained in Generic Validation Framework of Action Type 'Cancel' is evaluated and transaction is cancelled, if any of the rule condition is satisfied.

4.3.3 Applying Generic Replacement Values

For the message elements listed in Generic Validation Framework with Resultant Action as 'Replace', the replacement values are applied.

4.3.4 Process Exception Validations

The following validations is covered in this processing step:

- Debit account restrictions based on Customer agreement maintenance (PZDCUSTAG)
- All generic validation with Resultant action 'Exception'

The transaction is moved to Process Exception Queue in case of validation failure.

4.3.5 Repairable Validations

The System performs the below repairable validations:

- Debtor Bank code validation
- All generic validation with Resultant action 'Repair'

Validation is done to verify whether the Creditor Bank Code is listed in the ACH directory.

4.3.6 Overridable Validations

The following are the Overridable validations, failure of which moves the transaction to Business Override Queue:

- **Duplicate days check**

Duplicate Check days fetch is from the Non-urgent payment preferences Function ID: PMDONPRF. If the 'Duplicate Check Days' is maintained as 0, then the duplicate check is skipped.

The following parameters is available for duplicate check:

  – Debtor Account
  – Creditor Account
  – Transfer Amount

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- Value Date

- Debtor Bank Code

- Customer

- Network

- End to End ID

- Instruction ID - This is a duplicate check parameter added in Source Code Maintenance (PMDSORCE)' Duplicate Check Parameters screen

- **Mandate validations**

If Mandate availability check and all the related validations is done only if Mandate check required flag is enabled in Originated ACH Debit Preferences screen Function ID: PZDONPRF.

Mandate ID is not available as part of transaction details or the Mandate ID provided is not maintained in the Creditor Mandate maintenance for the Processing Host, the transaction is moved to Business Override Queue.

The mandate status has to be Active and authorized for the system to consider it as a valid mandate.

If Mandate ID is available in Creditor Mandate Maintenance, the Mandate details are matched with the transaction details for the following fields to ascertain the validity:

- Creditor Account

- Debtor Account

- Debtor Bank Code

If maximum amount allowed for the mandate is maintained, the system checks whether the transfer amount is less than or equal to the limit amount.

If any of the above validations fail, the transaction is moved to Business Override Queue.

For transactions with Activation Date as Current date, mandate utilization is updated.

- **Generic validations maintained with Action Type as 'Override'**

Validations maintained in Generic Validation Framework of Action Type 'Override' are evaluated and transaction is moved to Business Override Queue if any of the rule condition is satisfied.

4.3.7 Applying Generic rules for Report

All generic rules maintained with Resultant Action as 'Report' is evaluated. If any rule is satisfied, the transaction is logged in Generic Validation Report log and proceeds with next processing step.

No queue is applicable for this validation.

4.3.8 Authorization Limits Check

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

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On approval from Authorization Limit 1 Queue, if the transfer amount is greater than authorization limit 2, the transaction is moved to Authorization Limit 2 Queue. If the transfer amount is less than authorization limit 2, the transaction proceeds to next processing step.

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

4.3.9 Sanction Check

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

If sanction is approved, the transaction is resumed with the further processing. In case of seizure, seizure accounting is posted, if it is applicable. If the status is rejected or interim, the transaction is moved to sanction check queue.

Note

If sanctions is approved on a subsequent date with value date change on dates re-derivation, the rollover preference is applied as maintained in Outbound Non-urgent preferences.

All transactions which are part of a Future Value Queue is sent back to the Bulk File Processor.

4.3.10 Charge /Tax Computation

Charge computation is applicable if the bulk file pricing preference is 'Transaction level' for the customer in Customer Preferences Function ID PMDFLPRF.

If transaction level charges are applicable, Pricing is internal pricing/External pricing based on host preference maintained.

Price code linked in the Originated ACH Debit Network Preferences are applied, if internal charges are applicable.

4.4 Batch Level Processing for Network cutoff check & Accounting

For Batches with Activation Date as Current Date, on completion of transaction level processing up to Pricing, Batch level processing is continued. Successful transactions within a Consol Batch is grouped together and Network Cutoff check and Accounting is completed.

Grouping of the successful transactions happens on the earliest occurrence one of the below scenarios:

- On completion of processing of all transactions successfully
- On reaching the Wait time after receipt of the file
- On reaching Batch Cutoff time maintained in Debit Batch Preferences

On reaching the Batch cutoff time, the consol batches with pending transaction is carried forward to next Activation Date automatically. Processing dates are re-derived for those batches.

4.4.1 Network Cutoff Check

The Network cutoff is considered in Host time while verifying whether Network cutoff time is over. If Network cutoff is over, batch is moved to Network Cutoff Queue.

4.4.2 Accounting

Accounting template for debit and credit can be set at Originated ACH Credit Preferences is considered for posting the accounting entries.

The accounting method is decided by the 'Batch Booking' tag value. If the tag is not available in the pain.008 request received, Non-urgent preferences maintained is considered so that Itemized accounting or Debit consolidation can be done.

Accounting entries is posted as below:

Bulk Accounting -A single debit / credit accounting is posted for the consolidated batch:

Transaction Type	Event	Dr/Cr	Account	Account Type	Amount Tag
Originated DD - Payment	ZODR	Dr	Network Clearing GL	GL	Batch Amt
Originated DD - Payment	ZODR	Cr	Clearing Suspense	GL	Batch Amt
Originated DD - Payment	ZOCR	Dr	Clearing Suspense	GL	Batch Amt
Originated DD - Payment	ZOCR	Cr	Customer Account	Account	Batch Amt

Itemized Accounting- for each individual transaction the below accounting is posted:

Transaction Type	Event	Dr/Cr	Account	Account Type	Amount Tag
Originated DD - Payment	ZODR	Dr	Network Clearing GL	GL	Transfer Amt
Originated DD - Payment	ZODR	Cr	Clearing Suspense	GL	Transfer Amt
Originated DD - Payment	ZOCR	Dr	Clearing Suspense	GL	Transfer Amt
Originated DD - Payment	ZOCR	Cr	Customer Account	Account	Transfer Amt

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Account Host is part of the accounting entries hand off details. Tags for Account Hosts of transaction account and offset account is added:

- TXN_ACC_HOST
- OFFSET_ACC_HOST

Once the accounting entries are handed off, system generates the Notification XML (if notification is applicable for the source as maintained in PMDSORCE) and Information Reporting XML in the generic format.

4.5   Dispatch File Generation

The existing maintenances ACH Dispatch Preferences (Function ID: PMDACHDP) and ACH Dispatch Parameters Function ID:PMDACHDP) is applicable for ACH DD too. The following Dispatch File type are added in ACH Dispatch Parameters:

- Originated DD - Payment

The Dispatch file is generated in pacs.003.001.08 format.All the messages irrespective of the Value Date is bulked in a single file. In a Dispatch cycle, multiple files are generated for the same Network based on the maximum File size, Number of transactions and Maximum Settlement Amount allowed for the Network as maintained in ACH Dispatch Parameters PMDDISPR.

It is possible to invoke Dispatch job using an external scheduler (similar to the support available in ACH CT).

Dispatch Accounting is applicable if Dispatch Accounting code is maintained in the outbound preferences. All transactions of same value date is grouped, before passing the dispatch accounting.

Transaction Type	Event	Dr/Cr	Account	Account Type	Amount Tag
Originated DD - Payment	ZODS	Dr	Nostro Account	Account	PMT_STTL_AMT
Originated DD - Payment	ZODS	Cr	Network Clearing GL	GL	PMT_STTL_AMT

The following Narrative elements are applicable for Dispatch accounting entries:

Field Name	Applicable Payment Type	Dispatch Accounting Value fetched from
Message ID	ACH DD	Dispatch Message
Network Service ID	ACH DD	From ACH Network Maintenance PMDACHNW - Service ID or Service Code proprietary
File Creation Date & Time	ACH DD	Dispatch file created Date & Time

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Field Name	Applicable Payment Type	Dispatch Accounting Value fetched from
File Name	ACH DD	Dispatch File Name

4.6 Future Dated Transactions

Batches with activation Date as future date, transaction level processing till sanction check is done on Booking Date itself and the Batch/Consol Batch is stored in the Future Value Queue.

During beginning of day when the future value job is run, the Consol Batches with Activation date as Current Date is picked up for processing. The transactions which completed successful Booking dated processing for each consol batch is re-grouped. The transaction processing dates are updated based on the linked Consol Batch.

The Consol Batch processing on Activation Date starts from initial validations processing step.

4.6.1 Application of Outbound Non-Urgent Debit Preferences

When Outbound Non-urgent Debit preferences are fetched, the records maintained in Processing Host is considered. Debit Preferences are applied in the following scenarios:

- Non-urgent preference record availability check -Bulk file processing
- Batch duplicate days and transaction duplicate days fetch
- Rollover preference application

    This is applicable in the following cases:

    – EAC interim response

    – Sanctions later day approval

    – Process cutoff & Network cut off

The transaction is auto rolled-over/ cancelled/retained in the Queue based on the Rollover preference maintained.

4.7 Originated ACH Debit Transaction

4.7.1 View Originated ACH Debits

The details of originated ACH Debit transactions processed in the system can be viewed from View Originated ACH Direct Transaction (PZDOVIEW).The record can be queried entering the Transaction ID or from the View Originated ACH Debit Transaction Summary screen (PZSOVIEW).

The screen have the following tabs:

4.7.1.1 Main Tab

This tab have the key fields used in the Originated Credit Transfer processing for view.

4.7.1.2 Processing Details Tab:

This tab provides the transaction status details and the External System Requests Status details.

4.7.1.3 Other Details Tab

The screen lists the fields for:

- Instruction for Creditor Agent
- Instruction for Next Agent
- Payment Type Information
- Mandate Additional Details
- Creditor Scheme Identification
- PreNotification Details

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4.7.1.4 Charges Information Tab

This tab provides the Charges Information Agent details and system computed charge details.

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4.7.1.5 R-Transaction Tab

This tab provides the reversal transactions and Return of Reversal Transactions details.

4.7.1.6 View Originated ACH Debits Summary

You can invoke "View Originated ACH Debits Summary" screen by typing 'PZSOVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click New button on the Application toolbar.
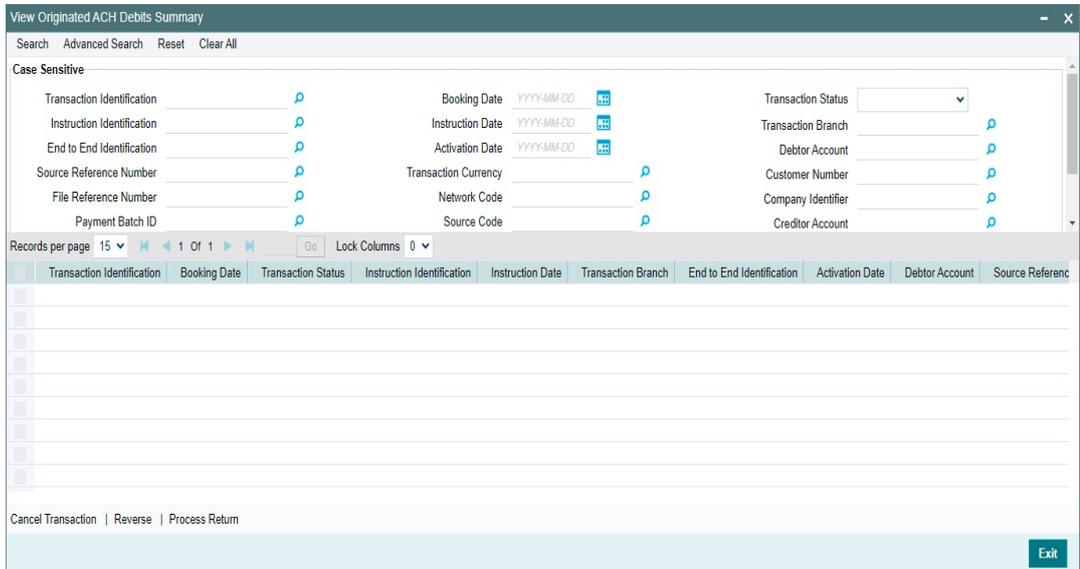
You can search using one or more of the following parameters:

- Transaction Identification
- Instruction Identification
- End to End Identification
- Source Reference Number
- File Reference Number
- Payment Batch ID
- Consolidation Reference Number

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- FX Reference Number

- Booking Date

- Instruction Date

- Activation Date

- Transaction Currency

- Network Code

- Source Code

- Exception Queue

- Mandate ID

- Transaction Status

- Transaction Branch

- Debtor Account

- Customer Number

- Company Identifier

- Creditor Account

- Creditor Bank Member ID

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

Cancel Transaction

You can initiate Cancel Request from Originated ACH DD View screen after querying and selecting the cancellation required transaction. You can cancel any ACH Debit transaction created from Bulk file upload/UI/Channel.

When you click on Cancel Transaction button, below screen is displayed:

Reverse

Reversal of Originated ACH Debit can be initiated, using 'Reverse' button. For more information, please refer Section 4.7.2, "Originated ACH DD Reversal Input".

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Process Return

You can click on Process Return button to initiate Return Transaction. When you click on Process Return, a new standalone Return Of Settled ACH DD Receipts Input screen (Function ID: PZDITRTN) is opened.

4.7.2 Originated ACH DD Reversal Input

You can invoke the screen by clicking the Reverse button on View Originated ACH Debits screen (Function ID: PZDOVIEW)

Also, you can invoke Originated ACH DD Reversal Input' screen by typing 'PZDRVOTN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following details:

Original Transaction Identification

You can specify the Original Transaction Identification from the list of values. All transactions of payment type 'ACH DD' are listed that are in 'Processed', 'In Progress', 'Exception' and 'Future Valued' status.

If the Reversal screen is launched from the summary screen, the selected transaction reference is defaulted.

Reversal Reference

This field is the system generated reference for the Reversal transaction.

Host Code

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

Source Code

Specify the required Source Code from the list of values. All valid source codes maintained for the Host are listed.

Source Reference Number

You can specify the Source Reference Number, This is an optional field for UI input.

Transaction Branch

The system defaults the Transaction Branch on clicking 'New'.

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Network Code

This field is defaulted based on the Original Transaction selected.

Reversal Details

Reason Code

Specify the Reason Code from the list of values. All valid reason codes maintained for ACH DD in ACH Reason code maintenance Function ID: PMDRSNCD for the Network and Payment type 'Reversal' are listed.

Reason Code Description

Reason Code Description is defaulted based on the Reason Code selected.

Additional Information

You can specify any Additional Information related to Reversal.

Below fields are auto populated, based on the Original Transaction Identification specified:

- Settlement Currency
- Settlement Amount
- Settlement Date
- Reversal Account
- Account Currency
- Account Branch
- Debit Amount
- Exchange Rate
- FX Reference Number

Value Date

If Original Transaction Settlement Date is not yet reached, the Reversal value date is Original Transaction Value Date. If the Original Transaction value date is already over, the Reversal Value Date is based on the preference maintained in Preference screen Function ID: PZDONPRF.

Activation Date

Activation Date is same as Value Date.

Booking Date

Booking Date is same as Value Date.

Others

Other details button opens to Originator Details screen. Original transaction Creditor details are defaulted as Originator details. You can specify all fields details.

Original Transaction Details

You can view the below fields:

- Instruction Identification
- End To End Identification
- Other Details
- Interbank Settlement Date

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- Inter Bank Settlement Currency
- Inter Bank Settlement Amount
- Message Identification
- Original Transaction Source Code
- Original Source Reference

4.8 Reversal Processing

If the Reversal request is received.for ACH DD Origination, it is first verified whether the original transaction is already dispatched or not.

If original transaction is yet to be dispatched, it gets cancelled. If it is already dispatched, the reversal transaction is created and processed with the following steps:

- Sanctions screening
- Return days validation
- FX rate fetch, if applicable
- ECA check
- Reversal accounting

If Network allows reversal as maintained in Originated ACH Credit Transfer preferences, pacs.007.001.09 message is generated on reversal processing completion.

Note

If cancellation request is received for a dispatched transaction and if the Network allows cancellation, then camt.056.001.09 message is generated on completion of sanctions screening and cancel days validation.

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5. Originated ACH Debit - Return Processing

Return messages of Originated ACH Debits can be received as pacs.004.001.09 message. Upload and processing of pacs.004 message is supported.

5.0.1 Return Processing

The following processing steps are applicable, when pacs.004 message received as Return of Originated Credit Transfer is received:

- Matching with the original transaction
- Return Days validation
- Sanctions screening
- FX rate fetch
- EAC Check
- Accounting Handoff
- Notification/IR XML generation

5.1 Input and View screens for Originated ACH Return

You can specify the Return details for an Originated ACH Credit Transfer. This is a back-up screen for Return input for cases where the upload of pacs.004 fails/not applicable.

You can invoke 'ACH DD Origination - Return' screen by typing 'PZDOTRTN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following fields:

Original Transaction Identification

This field is defaulted as the transaction identification of the selected Originated ACH DD record if the screen is opened from the View summary. This screen can function as a

standalone screen as well. On New action, you can select the Original transaction reference from the list of Originated ACH Debit transactions which are in 'Processed' status.

Return Reference Number

This field is the system generated reference for the Return transaction.

Host Code

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

Source Code

Specify the Source Code from the List of Values. All valid source codes are listed.

Source Reference Number

Transaction Branch is system generated for the Return transaction.

Transaction Branch

The system defaults the Transaction Branch of transaction branch on clicking 'New'.

Network Code

The system defaults the Network Code based on the Original Transaction Identification selected.

Sender's Message ID

This Message ID of the related pacs.004 message can be entered in this field.

Sender's Return ID

Specify the Sender's Return Identification.

File Reference

Transaction Branch is system generated for the Return transaction.

Return Details

Settlement Currency

This field is defaulted as Settlement Currency of original ACH DD Origination transaction.

Settlement Amount

This field is defaulted as Settlement Amount of original ACH DD transaction. However, you can modify the lesser amount, if required.

Settlement Date

If the Original transaction value date is back dated Settlement Date for R-transaction is moved forward to current date If current date is a Network or currency holiday (for debit/credit currencies) the date is moved to next working day for both Network and Currency. In other cases, Original transaction value date is defaulted.

Return Account

This is same as the Debit account of the original ACH DD Receipt transaction. Based on the Return account, Account Currency & Account Branch details are populated.

Account Currency

Specify the Account Currency.

Account Branch

Specify the Account Branch.

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Return Debit Amount

This field is same as the Credit account of the ACH DD Origination transaction.

Other Details

Specify the Return Details. Please refer screen PYDITRTN from *ACH CT User Manual*.

Primary Return Code

Specify the Primary Return Code from the list of values. All the return codes maintained for the Network are listed.

Primary Code Description

The system defaults the Primary Code Description based on the Primary Return Code selected.

Secondary Return Code

Specify the Secondary Return Code from the list of values. All the return codes maintained for the Network are listed.

Secondary Code Description

The system defaults the Secondary Code Description based on the Secondary Return Code selected.

Additional Information

Specify any additional Information.

Booking Date

The system defaults to current Date.

Value Date

This field is defaulted as the Settlement Date derived.

Activation Date

This is the date on which the Return transaction is getting processed. This is same as Booking Date.

Enrich

Click on Enrich button upon providing above details.

Exchange Rate

This field is populated based on whether Exchange rate re-pick up is applicable or not.

FX Reference Number

You can specify the FX Reference Number, if External exchange rate is applicable, then during FX Reference Number gets validated.

Original Transaction Details:

Origination Transaction Details are defaulted based on the Original Transaction selected:

- Instruction Identification
- End To End Identification
- Other Details
- Interbank Settlement Date
- Inter Bank Settlement Currency
- Inter Bank Settlement Amount
- Message Identification

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- Original Transaction Source Code
- Original Source Reference

Please refer screen PYDITRTN from *ACH CT User Manual*.

5.1.0.1 <u>ACH DD Origination - Return Summary</u>

You can invoke 'ACH DD Origination - Return Summary' screen by typing 'PZSOTRTN' 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:

- Return Reference
- Primary Return Code
- Settlement Amount
- Debtor Agent Member ID
- Authorization Status
- Original Transaction Identification
- Network Code
- Settlement Date
- Creditor Account Number
- End to End Identification
- Settlement Currency
- Debtor Account Number
- Creditor Agent Member ID

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5.1.1 Originated ACH DD Return View Screen

You can invoke 'Originated ACH DD Return View' screen by typing 'PZDORTVW' 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:

- Return Reference
- Return Identification
- Return Message Identification
- Original Transaction Identification
- Host Code
- Transaction Branch
- Network Code
- Source Code
- File Reference Number

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

The details are shown in following tab details:

- Main
- Processing Details

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6. Originated Credit Transfer - Reversal Processing

If the Reversal request is received.for ACH CT Origination, it is first verified whether the original transaction is already dispatched or not.

If original transaction is yet to be dispatched, it gets cancelled. If it is already dispatched, the reversal transaction is created and processed with the following steps:

- Sanctions screening
- Return days validation
- FX rate fetch, if applicable
- EAC check
- Reversal accounting

If Network allows reversal as maintained in Originated ACH Credit Transfer preferences, pacs.007.001.09 message is generated on reversal processing completion.

Note

If cancellation request is received for a dispatched transaction and if the Network allows cancellation, then camt.056.001.09 message is generated on completion of sanctions screening and cancel days validation.

6.1 Viewing Reversal Transaction Details

You can view Reversal transactions in Originated ACH Credit Transfer View screen (Function ID PYDOVIEW) - R-transaction Tab, for more details, please refer Section 4.5, "Originated ACH Credit Transfer Transaction View screen".

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6.1.1 Originated ACH DD Reversal and Cancellation View

You can invoke 'Originated ACH DD Reversal and Cancellation View' screen by typing 'PZDORVVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screen lists the fields for:

- R-transaction Reference
- Original Transaction Identification
- Source Reference
- Host Code
- Transaction Branch
- Source Code
- Network Code
- Transaction Type

The Main Tab lists the fields for:

- Reversal or Cancellation Details
- Original Transaction Details

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6.1.1.1 Processing Details

The Processing Details lists the fields for:

- Status Details
- External Communications
- Dispatch Details
- Error Details

6.1.1.2 Originated ACH DD Reversal and Cancellation View Summary

You can invoke 'Originated ACH DD Reversal and Cancellation View Summary' screen by typing 'PZSORVVW' 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:

- R-transaction Reference
- Transaction Status
- Network Code
- Activation Date
- Interbank Settlement Amount
- File Reference

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- Original Transaction Identification
- Queue Code
- Booking Date
- Interbank Settlement Date
- Customer Account
- End To End Identification
- Reason Code
- Value Date
- Interbank Settlement Currency
- Debit Amount

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

You can perform below actions:

Process Return of Reversal

You can select a Reversal transactions in 'Processed' status from the summary screen and initiate Return Transaction.

Transactions of type 'Cancel' is not allowed for this action.

A new standalone Return of Originated ACH DD Reversal screen (Function ID: PZDOVRTN) is opened on initiating the 'Process Return of Reversal' action.

Note

No queue action right is required for initiating this action. However, access right for the Return screen PYDOVRTN is required.

6.2 Return of Originated ACH DD Reversal Screen

You can specify return details on Return of Originated ACH DD Reversal screen (Function ID: PZDOVRTN). On opening the screen from PZSORVVW using the 'Process Return of Reversal' Action, the fields related to the original transaction are defaulted in the screen.

You can invoke 'Return of Originated ACH DD Reversal' screen by typing 'PZDOVRTN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following fields:

Host Code

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

Source Code

Specify the Source Code from the list of Values.

Original Reversal Reference

Specify the Original Reversal Reference from the list of vales. You can select the reversal transaction for which return is to be initiated. All ACH DD Reversal transactions of status 'Processed' are listed.

If the screen is launched from PZSORVVW, the selected reversal reference is defaulted.

Return Reference

Return Reference Number is system generated.

Original Transaction Identification

Original Transaction Identification is defaulted based on the Original Reversal Reference selected.

Transaction Branch

Transaction Branch is system generated.

Network Code

The system defaults the Network Code based on the Original Transaction Identification selected.

Sender Message Identification

Specify the Message ID.

Sender Return Identification

Specify the Sender's Return Identification.

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Return Details

Return Code

Specify the Return Code from the list of values. All the return code allowed for the Network are listed for the field from ACH Return code maintenance (Function ID: PMDACHRN).

Return Code Description

Return Code Description is defaulted based on the Return Code selected.

Additional Information

You can specify the additional information related to the Return reason.

Settlement Currency

This field is defaulted as the Settlement Currency of original ACH DD Reversal transaction.

Settlement Amount

This field is defaulted as the Settlement Amount of original ACH DD Reversal transaction.

Return Account

This will be same as the credit account of the original ACH DD Reversal transaction.

Account Name

Account Name is defaulted based on the Return Account selected.

Account Currency

Account Currency is defaulted based on the Return Account selected.

Account Branch

Account Branch is defaulted based on the Return Account selected.

Credit Amount

The Credit Amount calculated based on the exchange rate is populated on Enrich, if internal /manual rate is used.

Booking Date

Booking Date is defaulted as current date.

Value Date

This field is defaulted as the settlement date of the Reversal transaction. If this is a Network Holiday, the date is moved to next Network working day.

Activation Date

Activation Date is defaulted as current date.

Exchange Rate

If External exchange rate is applicable, then during FX processing Rate and Reference gets validated.

FX Reference

You can specify FX Reference, if required.

Enrich

Click on Enrich button upon providing above details.

Original Transaction Details:

You can view the below Origination Transaction Detail fields.

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- End to End Identification
- Instruction Identification
- Settlement Currency
- Settlement Amount
- Value Date
- Creditor Agent Member ID
- Creditor Name
- Creditor Account Number
- Creditor IBAN
- Creditor Account Currency
- Creditor Account Branch
- Creditor Agent BIC
- Debtor Name
- Debtor Account Number
- Debtor IBAN
- Debtor Agent BIC
- Debtor Agent Member ID

6.2.1 Return of Originated ACH DD Reversal Summary

You can invoke 'Return of Originated ACH DD Reversal Summary' screen by typing 'PZSOVRTN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.
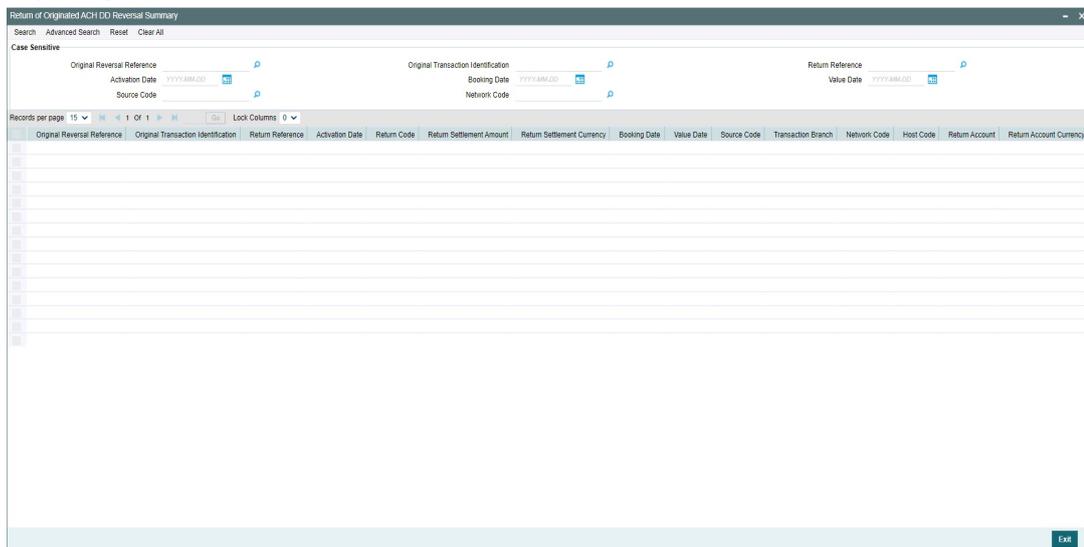
You can search using one or more of the following parameters:

- Original Reversal Reference
- Activation Date
- Source Code
- Original Transaction Identification
- Booking Date
- Network Code
- Return Reference

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- Value Date

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

6.3   Return of Originated ACH DD Reversal View

You can invoke 'Return of Originated ACH DD Reversal View' screen by typing 'PZDOVRVW' 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:

- Host Code
- Source Code
- Original Reversal Reference
- Return Reference
- Original Transaction Reference
- Transaction Branch
- Sender Message Identification
- Sender Return Identification
- Network Code

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

The details are shown in following tab details:

- Main
- Processing Details

This screen also support following actions:

- View Queue Action
- Accounting Entries

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6.3.1 Return of Originated ACH DD Reversal View Summary

You can invoke 'Return of Originated ACH DD Reversal View Summary' screen by typing 'PZSOVRVW' 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:

- Return Reference
- Return Account
- Activation Date
- Source Code
- Network Code
- Original Transaction Reference
- Return Code
- Booking Date
- Queue Code
- Original Reversal Reference
- Value Date
- Return Transaction Status
- End to End Identification

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

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7.1   Generic Validation Framework

For maintaining Generic validations for ACH DD Receipts, select the ACH DD Network and transaction type as 'Receipts'.

ACH DD Receipts transactions supports the following validation types:

- Min Value
- Max Value
- Min Length
- Max Length
- Length
- Mandatory
- Null Value
- Value Equal To
- Back Value Limit Days
- Future Value Limit Days
- Clearing Code Mask Validation
- Clearing Code Validation
- IBAN Validation
- Data Type
- Must Start With
- Must Contain
- Must not start with
- Must not contain
- Special Character Validation
- Custom

Note

Validations using external validators are enabled for ACH DD Receipts transactions.

Custom Rule for Generic validation is applicable for ACH DD Receipts.

7.2   Process Cutoff Check using Generic Validation

Validation type 'Process Cutoff 'is allowed for:

- Networks of Payment Type   ACH DD
- Transaction Type   Receipts
- ISO Tag   FIToFICstmrDrctDbt/DrctDbtTxInf/SttlmTmIndctn/CdtDtTm
- Resultant Action   Override

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When the validation type is 'Process Cutoff', the field Validator Name lists all valid Custom rules maintained for the transaction type' Receipts'.

When the validation type is 'Process Cutoff', system performs this validation only for ACH DD Receipts with transactions Activation Date as current date. All the conditions maintained in Custom Rule is satisfied, the cutoff time check is done for the transaction comparing the processing time with cutoff time in the rule. The cutoff time and current processing time are considered in Host time zone.

Example for rule:

ValueOf { SOURCE_CODE' } EQUAL 'MANL' AND ValueOf { 'PRODUCT_TYPE' } EQUAL 'PRODUCT1' AND ValueOf { CURRENT_TIME' } GT '14:30'

If the rule is satisfied, the transaction is moved to Business Override Queue. The error details maintained in Generic Validation Framework are populated in the error details.

The cutoff time check is done along with other validations with Resultant action 'Business Override'.

7.3   <u>Back Value days check using Generic Validation</u>

For the validation type 'Back Value Limit Days' it is possible to maintain the back value days as a parameter or a validator name for Custom rule

- Networks of Payment Type   ACH DD
- Transaction Type   Receipts
- ISO Tag   FIToFICstmrDrctDbt/DrctDbtTxInf/ IntrBkSttlmDt
- Resultant Action   Cancel / Report (existing)

Example for rule:

ValueOf { SOURCE_CODE' } EQUAL 'MANL' AND ValueOf { 'PRODUCT_TYPE' } EQUAL 'PRODUCT1' AND ValueOf { 'BACK_VALUE_DAYS' } GT '5'

If the rule is satisfied, the transaction is cancelled if the Resultant action is cancel. If the resultant action is Report, the exception is logged and processing continues.

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8. ACH DD Receipts Processing

8.1 Upload of pacs.003 Messages

ACH DD transfer Receipts can be received as pacs.003.001.08 messages.

8.1.1 Pacs.003 Message Upload

File level Validations

On upload of the message, system performs the below validations:

- File format validations - This is done based on the XSD maintained in the 'Schema Definition File Path' for the file type 'ACHDDReceipt' in File Parameters Detailed screen PMDFLPRM.
- Validation of Number of transactions and control sum in the file, if available
- Uniqueness of Message ID of the incoming message

If any of the above listed validations fails, the file is rejected.

If the message is received with file envelope, the below details are derived from the file envelope details available for the message:

- Host Code
- Transaction Branch
- Network Code -It is assumed that Network Code is provided for inward files received from clearing houses. The Network code received is mapped to every transaction record.
- If the file is received without Network code, individual transactions are sent directly to the ACH DD Receipts processor without Date derivation and File accounting checks
- Source Code

You can receive the settlement date in the Group Header ((FIToFICstmrDrctDbt/GrpHdr/ / IntrBkSttlmDt) or as part of Transaction Information in the tag (FIToFICstmrDrctDbt/ DrctDbtTxInf/ /IntrBkSttlmDt) in the inbound pacs.003 message. The Settlement Date received at transaction level is given priority and if this is not available, the Settlement date received in the group header is considered. This date is considered as the instruction Date received.

Instruction Date Derivation

Processing dates derivation is done for each transaction record, provided Network code is available. If Instruction Date received is a past date, the handling is based on the preference 'Back Value Date Handling' in ACH DD Receipt preferences (Function ID: PZDINPRF). If the preference is to Retain as Original Value date, the Instruction Date is the Settlement Date received, even if it is a Back Date.

If the Instruction Date is a back date and the preference is maintained as 'Adjust to current date', the Instruction Date is considered as current date. If current date is a Network holiday, the instruction date is rolled over to next Network working day.

Both Network holiday check and transfer currency holidays is applied if the Network preference is 'Adjust to Current Date'. The instruction date is moved forward accordingly Holiday checks are not applicable if the preference is 'Retain as Original Value Date'.

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Activation Date Derivation

The Activation Date is the Instruction Date derived provided,

- Instruction date is not a back date
- Instruction Date is not Branch Holiday

If instruction date is a Branch holiday, Activation Date is moved forward or back ward (provided it is not a back date) to next working date based on preference maintained for Activation Date Movement in ACH DD Receipts Preferences (Function ID:PZDINPRF).

If the Instruction Date is a back date, the Activation Date is derived as current date provided current date is a Branch working date. If current date is a holiday, Activation date is the next Branch working date.

File Accounting

System checks whether file accounting required flag is checked for the Network. If file accounting is not applicable, the transaction records are send for individual transaction processing.

If Receipt accounting is applicable, File Accounting Code is fetched from ACH Debit Receipts Preferences PZDINPRF-Main Tab is used for accounting entries generation. The transactions with same Instruction Date and currency is grouped and file accounting is posted for the consolidated amounts for each group.

Receipt accounting is passed as below:

Receipt Accounting	Event	Dr/Cr	Account	Account Type	Amount Tag
DD Receipts - Collection	ZIRC	Dr	Network Clearing GL	GL	PMT_STTL_AMT
DD Receipts - Collection	ZIRC	Cr	Nostro Account	Account	PMT_STTL_AMT

The interbank settlement amount FIToFICstmrDrctDbt/ DrctDbtTxInf/ IntrBkSttlmAmt for each transaction is considered for arriving at the consolidated Amount for the Amount Tag PMT_STTL_AMT.

Sending the transaction records to ACH Debit Receipts Processor

The individual receipt transaction records of the message is sent for processing to ACH Debit Receipts processor.

8.1.2 Receipt Transaction Processing

ACH Receipt follows the below listed processing steps:

- Network Resolution - for individual transaction with no Network Code
- Settlement Account Derivation, if applicable
- Processing Dates derivation, if pending
- Account Re-direction
- Reject Validations
- Applying Generic rules for Replacement
- Process Exception Validations
- Repair Validations

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- Overridable Validations

- Applying Generic rules for Report

- Authorization Limits check

- Sanctions Check

- Future Value Check

- FX Rate fetch

- Pricing

- External Credit Approval for Debit Account

- External Account Check for Credit Account if account is of type 'Normal'

- Debit/Credit Accounting Handoff

- Information Reporting/Notification XML generation

Network Resolution

Network derivation is applicable for transactions not linked to a Network Code. The Network rules maintained for the Channel Type Pacs.003 is evaluated.

If the Network derivation fails, the transaction is moved to Network Resolution Queue You can repair the record and provide a proper Network Code.

Processing Dates Derivation

Processing date derivation is applicable to transaction records for which it is not done at file level. The instruction Date and Activation Date derivation is same as the details provided in file level for derivation for Instruction Date and Activation Date.

Note

For ACH DD receipts the Value date derived do not change even if the transaction is released from the exception queue on a later date. Only Activation Date changes.

The Debit Value Date can change only as a result of a new Value Date received from External FX system in the later stage of processing.

Settlement Account Derivation

Credit Settlement Account derivation is applicable if 'Derive Settlement Account 'flag is checked in ACH DD Receipts preferences for the Network. The settlement account is derived using the settlement account rule maintained (Function ID: PMDSETRL) for the Host & Network.

Based on the settlement rule, the settlement account can be derived as Nostro Account, GL or Credit account of the transaction.

If 'Derive Settlement Account' is maintained as No, the credit settlement account is the Nostro account maintained in the preferences provided there is no Clearing GL linked as transaction account in Credit liquidation accounting template.

If GL is maintained as transaction account in the Credit liquidation accounting template, the credit liquidation is the GL.

Account Re-direction

The System performs Account re-direction for the Debit Account if records are maintained in Account Re-direction maintenances PMDACRED.

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Note

Bank re-direction is not applicable.

Cancel Validations

The following cancel validations are done in this step:

- Mandatory Field Validations
- Allowed currency check
- Validation whether Debits / FX allowed for the customer
- Back Value /Future Value allowed days check for the transaction
- All generic validation with Resultant Action 'Cancel'

Mandatory Fields the details received in the payment request and the values populated by the System.

Transfer currency is matched with the Network currency for doing the allowed currency validation provided 'Allow All Currencies' flag is 'No' for the Network

Inbound Debit Processing Preferences PMDIDPRF is checked to see whether

- Debits are allowed for the customer/account
- FX is allowed for the customer for cross currency transactions

The lookup priority is the same as the existing one for payments PMDINPRF:

Look-up Priority	Host Code	Source Code	Customer	Account
1	Specific	Specific	Specific	Specific
2	Specific	ALL	Specific	Specific
3	Specific	Specific	Specific	ALL
4	Specific	ALL	Specific	ALL
5	Specific	Specific	ALL	ALL
6	Specific	ALL	ALL	ALL

If the Debits are not allowed or FX Rate preference maintained is 'Not Allowed' the transaction is cancelled. If no preference is found, the inbound debit is processed with FX by default.

Back Value /Future Value allowed days check is done based on the limit days maintained in ACH DD Receipt preferences.

Validations maintained in Generic Validation Framework of Action Type 'Cancel' is evaluated and transaction is cancelled if any of the rule condition is satisfied.

On cancel of an ACH DD Receipts, system checks whether the error code is linked to a Return Code for ACH Debit Return processing. If yes, auto return is processed.

If the Error Code is not linked to a Network Return Code, then the transaction is moved to Repair Queue. Only 'Cancel' action is allowed for such transactions.

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Note

Cancel of ACH Receipts from any queue processes the ACH Receipts Return. You can select the Network Return Code in the Queue Action screen.

Applying Generic Replacement Values

For the message elements listed in Generic Validation Framework with Resultant Action as 'Replace', the replacement values is applied.

Process Exception Validations

The following validations are covered in this processing step:

- Debit account is valid or not (Debit account record is open and authorized)
- No status check is done for the debit customer/account.
- If settlement account derivation is applicable, the system validates whether the Credit settlement account is derived successfully. If the Credit Settlement account is of type 'Normal', then check whether it is a valid record (open/authorized).

Credit account currency of the derived Account is same as transfer currency.

- All generic validation with Resultant action 'Exception'

The transaction is moved to Process Exception Queue in case of validation failure.

Repairable validations

The System performs all generic validation with Resultant action 'Repair'. The transaction is moved to Repair Queue in case of validation failure.

Overridable validations

The following are the Overridable validations, failure of which moves the transaction to Business Override Queue:

Duplicate days check

- Duplicate Check days are fetched from the Source code maintenance.
- The following parameters are available for duplicate check:
    - Debtor Account
    - Creditor Account
    - Transfer Amount
    - Value Date
    - Debtor Bank Code -Debtor Bank Clearing Member ID is considered if this parameter is configured
    - Customer
    - Network
    - End to End ID
    - Product Type
    - Clearing System Reference
- Validation based on Creditor Account/Mandate/Creditor scheme ID based Restrictions maintained in PMDCARES, PMDMNRES & PMDSHRES. If any restriction record is found and if Restriction start date and End date are available, additional check is done on the validity of the record for current date.
- Mandate validations

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- If Mandate availability check and al the related validations is done only if Mandate check required flag is enabled in ACH Debit Receipts Preferences screen Function ID: PZDINPRF.
- Mandate ID is not available as part of transaction details or the Mandate ID provided is not maintained in the Debtor Mandate maintenance for the Processing Host, the transaction is moved to Business Override Queue.
- The mandate status has to be Active and authorized for the system to consider it as a valid mandate.
- If Mandate ID is available in Creditor Mandate Maintenance, the Mandate details are matched with the transaction details for the following fields to ascertain the validity:

  Creditor Account
  Debtor account
  Debtor Bank Member ID / Creditor Bank Member ID

- If maximum amount allowed for the mandate is maintained, the system checks whether the transfer amount is less than or equal to the limit amount. If transaction amount is provided in the mandate that is have to be same as transfer amount of the Debit transactions.
- If any of the above validations fail, the transaction is moved to Business Override Queue
- Generic validations maintained with Action Type as 'Override'
  - Validations maintained in Generic Validation Framework of Action Type 'Override' is evaluated and transaction is moved to Business Override Queue if any of the rule condition is satisfied

Applying Generic rules for Report

All generic rules maintained with Resultant Action as 'Report' is evaluated. If any rule is satisfied, the transaction is logged in Generic Validation Report log and proceeds with next processing step.

No queue is applicable for this validation.

Authorization Limits Check

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

On approval from Authorization Limit 1 Queue, if the transfer amount is greater than Authorization Limit 2, the transaction gets moved to Authorization Limit 2 Queue. If the transfer amount is less than Authorization Limit 2, the transaction proceeds to next processing step.

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

Sanction Check

The transaction can be sent for sanction screening to an external system if sanctions screening is enabled for the source and network in Source Network Preferences PMDSORNW. Additional check is done whether Sanctions screening is applicable for the customer in External Customer Maintenance STDCIFCR.

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If sanctions screening status is approved, the transaction proceeds with the further processing. In case of seizure, the following accounting entries are passed:

Event	Dr/Cr	Account	Account Type	Amount Tag
ZIDZ	Dr	Customer Account	Account	Transfer Amt
ZIDZ	Cr	Clearing Suspense	GL	Transfer Amt
ZIDZ	Dr	Clearing Suspense	GL	Transfer Amt
ZIDZ	Cr	Seizure GL	GL	Transfer Amt

If the status is rejected or interim, the transaction is moved to sanction check queue.

Note

If sanctions is approved on a subsequent date then Activation date alone is rolled over to next date. The transaction processing is re-initiated from initial validations.

Future Value Check

The Receipt transactions are segregated as Current dated/Future dated based on the Activation Date. Future valued transactions are moved to Future Value Queue

Charge /Tax Computation

Charge computation is made based on the "External Pricing Applicable" flag set at Source Network Preferences level PMDSORNW.

If External pricing is not applicable for the Source and Network combination, then Charge and tax for ACH Receipt transaction is calculated based on the Pricing Code linked to ACH Debit Receipts preferences (PYDINPRF).

Pricing components applicable to the price code and the attributes like whether the component is a charge or tax, Pricing currency and the exchange rate type are derived from Pricing Code maintenance (PPDCDMNT).

If "External Pricing Applicable" flag is set as Yes at Source Network Preferences, charge calculation is skipped and system captures the pricing details from External Pricing System.

The transaction gets logged in External Pricing Queue on the below scenario id the response is timed out or the response is not containing the price values to apply.

FX Processing

FX processing is applicable in cases where the transfer currency and debit account currency are different. The Exchange Rate preferences and Small FX limit maintained in ACH Debit Receipts Preferences PYDINPRF is considered while fetching the Exchange Rate.

If External FX rate is applicable system verifies whether customer FX preference is maintained in Inbound Payment processing preferences (Function ID PMDINPRF).If the preference is for 'Retain in Queue' the transaction is moved to Exchange Rate Queue. If the preference is 'Fetch Rate', FX rate request is sent to the external FX system.

Note

If no record is retrieved from Inbound Payment preferences, system proceeds with sending the FX request to External system.

If a new value date is returned from External FX system, the existing value date is replaced with the new Value Date received. Debit value date is the new date received.

ECA Check for Debit Account

ECA check for the Debit Account is done if ECA required flag is enabled for the account in External Account Maintenance (STDCRACC) Customer/Account validity and status check is done by the DDA system as part of ECA call.

If the status received from the External system is rejected/interim, the transaction is moved to ECA queue.

EAC Check for Credit Settlement Account

This check is applicable only if

- The account is of type 'Normal'
- 'ECA required' flag is enabled for the account in External Account Maintenance (STDCRACC)

Customer/Account validity and status check is done by the DDA system as part of EAC call. If the status received from the External system is rejected or interim, the transaction is moved to EAC queue.

Accounting

Accounting template for Debit Liquidation can be set at ACH Debit Receipts Preferences is considered for posting the accounting entries.

Event	Dr/Cr	Account	Account Type	Amount Tag
ZIDZ	Dr	Customer Account	Account	Debit Amt
ZIDZ	Cr	Clearing Suspense	GL	Transfer Amt
ZIDZ	Dr	Clearing Suspense	GL	Transfer Amt
ZIDZ	Cr	Derived Credit Settlement Account / Network Clearing GL	Account/GL	Transfer Amt

Once the accounting entries are handed off system generates the Notification XML (if notification is applicable for the source as maintained in PMDSORCE) and Information Reporting XML in the generic format as done for other payment types.

8.1.3 Future Dated Transactions

Processing of transactions gets completed till sanction check on the date of receipt itself and is stored in Future Valued transactions Queue. Future dated ACH Debit transactions is processed on Activation Date by Future Value job.

During beginning of day, future dated transaction job picks up transactions with Activation Date as current date and processes the transaction from initial validations.

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8.1.4 Auto-generated Inbound Payments Processing

On processing originated ACH Debits, it is possible that both Credit and Debit accounts belong to the same bank.

On Us transfer validation is done for the originated ACH Debits before dispatch as below:

(Debtor agent BIC is a valid BIC for the Host

OR Debtor Agent Member ID is a valid branch identifier for the Network and Host)

AND   Debtor account is a valid account in External Account maintenance

The system marks the Originated Debit transaction as 'On Us' and auto generates the Receipt transaction if in ACH Dispatch preferences (Function ID PMDACHDS) the value for field 'Dispatch On Us Transfer' is maintained as 'No'

Note

It is assumed that Incoming & Outgoing internal transactions uses the same Network Clearing GL for accounting.

Customer FX preference check and FX rate fetch are applicable for auto-generated Receipt transactions.

8.1.5 ACH Debit Receipts Input

You can provide inbound ACH Debit details, using this screen.

You can invoke the "ACH Debit Receipts Input" screen by typing 'PZDITONL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details:

Host Code

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

Transaction Branch

The System defaults the Transaction Branch of transaction branch on clicking 'New'.

Source Code

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

Network Code

Specify the Network Code from the List of values. This field lists all valid Network Codes of payment type 'ACH DD' available for the Host.

Transaction Reference Number

The System defaults the Transaction Reference Number of transaction branch on clicking 'New'.

Sender Transaction Identification

Specify the Sender Transaction Identification.

Sender End To End Identification

Specify the Sender End to End Identification.

Sender Instruction Identification

Specify the Sender Instruction Identification.

Message Identification

Specify the Message Identification of the incoming pacs.003 message.

Link Transaction Reference

If the transaction is auto booked as On Us transaction, the linked Origination Reference is populated in this screen.

Source Reference Number

This field is optional for the transactions input from User Interface. It is mandatory for transactions received through channels.

8.1.5.1 Main Tab

Debtor Details

Account

Specify the Account from the list of values. All valid accounts in the system are listed that are allowed to be operated for the User's logged in Host.

Debtor IBAN

If Debtor IBAN is maintained for the account for the Network code, the same is populated.

Debtor Name

This field is defaulted as Debtor Name based on the Debtor Account selected.

Debtor Account Currency

This field is defaulted as Debtor Account Currency based on the Debtor Account selected.

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Debtor Account Branch

This field is defaulted as Debtor Account Branch based on the Debtor Account selected.

Debit Amount

Debit Amount field is system derived one.

Customer Number

The Customer Number linked to the Debtor Account is populated.

Customer Service Model

If Service Model linkage is available for the customer, this is populated in this field.

Country of Residence

The country of the customer is populated from STDCRACC.

Other Creditor Details

Debtor unstructured address will be populated from STDCRACC. You can specify the Postal Address, multiple Identification details, Contact details and Account other details of the Debtor.

Creditor Details

Creditor Name

Specify the Creditor Name.

Creditor Account

Specify the Creditor Account.

Creditor IBAN

You can specify the Creditor IBAN, if it is applicable for the Network.

Creditor Account Currency

Specify the Creditor Account Currency from the list of values. All valid currencies are listed for the field.

Country of Residence

Specify the Country of Residence from the list of values. All valid country codes are listed for the field.

Other Creditor Details

You can specify the Postal Address, multiple Identification details, Contact details and Account other details of the Creditor.

Creditor Agent Details

BICFI

Specify the BICFI from the list of values. All valid BIC codes are listed for this field.

Clearing System Code

This is a disabled field. The code is populated based on the Creditor Agent Member ID selected.

Clearing System Proprietary

This is a disabled field. The code is populated based on the Creditor Agent Member ID selected.

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Member Identification

Specify the Member Identification from the list of values. Lists all valid Clearing codes maintained in ACH Network Directory PMDACHDR for the Network Key of the Transaction Network.

Name

Bank Name is populated based on the Member ID selected from the ACH Directory details. If Member ID is not available the Name is populated from the BIC selected.

Creditor Agent Details

Creditor Agent Details are populated based on the Member ID selected from the ACH Directory details. If Member ID is not available the details are populated from the BIC selected.

It is mandatory to have either the BIC or Member ID selected for the Creditor Agent.

Debtor Agent Details

Debtor Agent details are system populated.

BICFI

Transaction Branch BIC is defaulted.

Note

If the Branch Identifier details are maintained in Branch Identifier Maintenance PM-DACHBR, then Clearing System Code/Proprietary field and Member ID gets defaulted.

Clearing System Code

This field is defaulted from ACH Network Details Function ID: PMDACHNW.

Clearing System Proprietary

This field is defaulted from ACH Network Details Function ID: PMDACHNW.

Member Identification

This field is defaulted as the Member ID for the Branch defined in Branch Identifier Maintenance PMDACHBR.

Note

Clearing system code/proprietary fields cannot have values without the Member ID details.

Name

Debtor Agent Name is populated from ACH Directory details if the Member ID is listed. If only BIC is available, the Name is populated.

Debtor Agent Detail

Debtor Agent details are populated from ACH Directory details if the Member ID is listed.

Payment Details

Mandate ID

Specify the Mandate ID from the list of values.

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Booking Date

Booking Date is defaulted as Current date.

Settlement Date

Specify the Inter-bank Settlement Date received in the pacs.003 message.

Value Date

If the settlement date entered is a back date, The Value Date is derived based on the Network preference for 'Back Value Date Handling'. If the preference is to 'Adjust to Current Date', the back value date to be moved to current date and holiday check to be applied. If the preference is to 'Retain as Original Value Date', then the settlement date input is retained as Value Date.

Activation Date

If the settlement date entered is a back date, The Activation Date is derived based on the Network preference for 'Back Value Date Handling'. If the preference is to 'Adjust to Current Date', the back value date to be moved to current date and holiday check to be applied. If the preference is to 'Retain as Original Value Date', then the settlement date input is retained as Activation Date.

Debit Value Date

Debit Value Date is derived based on the date derivation logic for ACH DD Receipts on Enrich/save.

Credit Value Date

Credit Value Date is derived based on the date derivation logic for ACH DD Receipts on Enrich/save.

Transfer Currency

The Currency linked to the Network Code is defaulted in this field if the Network allows single currency. If all currencies are allowed by the Network, transfer currency list of values lists all valid currencies

Transfer Amount

If the Instructed Currency Indicator is 'Transfer Currency' it is mandatory to specify the Transfer Amount.

Enrich

The following actions are completed on clicking the Enrich button:

- Derivation of Processing Dates are done
- Internal Exchange rate fetch and price details population

Note

You can change the transaction details and do the Enrich again to fetch the values.

Interbank Settlement Currency

This field is same as Transfer currency.

Interbank Settlement Amount

This field is defaulted as Transfer Amount.

Charge Bearer

Select the Charge bearer from the following values:

- DEBT

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- CRED
- SHAR
- SLEV.

Exchange Rate

Specify the Exchange rate or system fetches the value based on the FX preferences maintained for the Network in ACH Debit Receipt Preferences 'PZDINPRF'.

FX Reference Number

For a Currency transaction, you can specify the FX reference, if it is available.

Local Currency Equivalent

This field displays Local Currency Equivalent of the Transfer Amount.

Remarks

Specify any internal Remarks related to the transaction.

8.1.5.2 Other Details Tab

Click on Other Details Tab to invoke this sub screen.

You can specify the following field details:

- Instruction for Creditor Agent
- Instruction for Next Agent
- Payment Type Information
- Mandate Additional Details
- Creditor Scheme Details
- PreNotification Details
- Creditor Scheme Other Details (Postal Address, Identification, Contact Details)

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8.1.5.3   Charges Information Tab

Click on Charges Information Tab to invoke this sub screen.

Main	Other Details	Charges Information

Charges Information Agent Details

Charges Information Currency

Charges Information Amount

Clearing System Code   BICFI

Clearing System Proprietary   Name

Member Identification   [Charges Agent Details]

◄◄ ◄ 1 Of 1 ► ►► [Go]							+ − ⚏
☐ Pricing Component	Pricing Currency	Pricing Amount	Waiver	Borne By Bank	Debit Currency	Debit Amount	Deferred	Charge Liquidation

MIS | UDF | Other Parties and Agents | Tax and Regulatory Reporting | Remittance Information

Maker ID	Maker Date Stamp	Authorization Status	
Checker ID	Checker Date Stamp		[Exit]

You can specify the following fields:

- Charges Information Currency
- Charges Information Amount
- Charges Information Agent Details
- Clearing System Code
- Clearing System Proprietary
- Member Identification
- BICFI
- Name
- Charges Agent Details (Postal Address, Identification, Contact Details)

8.1.5.4   UDF

Click the 'UDF' Section in the Transaction View screen to invoke this sub-screen.

UDF View	− X

Enter Query

Transaction Reference Number *

Fields

◄◄ ◄ 1 Of 1 ► ►► [Go]		⚏
☐ Field Label *	Field Value	

[Exit]

Specify the following details:

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Fields

Field Label

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

Field 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).

8.1.5.5 MIS Details

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.

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.

8.1.5.6 Other Parties and Agent Details

Click the 'Other Parties and Agent Details' in the screen to invoke this sub-screen.

You can specify the following field details:

- Initiating Party
- Ultimate Debtor
- Ultimate Creditor
- Other Details - This button opens a Detail screen to specify the values

Click the 'Agent Details' in the screen to invoke this sub-screen

You can specify the following field details:

- Instructing Agent
- Instructed Agent
- Intermediary Agent 1

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- Intermediary Agent 2
- Intermediary Agent 3
- Other Details - This button opens a Detail screen to specify the values

8.1.5.7 Tax and Regulatory Reporting

Click the 'Tax and Regulatory Reporting' in the screen to invoke this sub-screen.

You can specify the following field details:

- Debit Credit Reporting Indicator
- Authority
- Details

8.1.5.8 Remittance Information

Click the 'Remittance Information' in the screen to invoke this sub-screen.

You can specify the following field details:

- Remittance Location Details
- Postal Address
- Address Type

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You can specify the following field details:

- Structured Remittance Info
- Creditor Reference Information
- Invoicer
- Invoicee
- Garnishment Remittance
- Garnishee
- Garnishment Administrator
- Additional Remittance Info
- Unstructured Remittance Details
- View Details - This button opens a Detail screen to specify the values
- Other Details - This button opens a Detail screen to specify the values

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8.1.5.9 ACH Debit Receipts Input Summary

You can invoke "ACH Debit Receipts Input Summary" screen by typing 'PZSITONL' 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 Identification
- Instruction Identification
- End to End Identification
- Source Reference Number
- File Reference Number
- Network Code
- Source Code
- Booking Date
- Instruction Date
- Activation Date
- Transaction Currency
- Transaction Amount
- FX Reference Number
- Authorization Status
- Transaction Branch
- Creditor Account Number
- Customer Number
- Company Identifier
- Debtor Account Number
- Debtor Bank Member ID
- Mandate ID

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

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8.1.6   View ACH Debit Receipts

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

The screen have the following tabs:

Main Tab

This tab have the key fields used in the Originated Credit Transfer processing for view.

Other Details Tab

The screen lists the fields for:

- Instruction for Creditor Agent
- Instruction for Next Agent
- Payment Type Information
- Mandate Additional Details
- Creditor Scheme Details
- PreNotification Details

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Processing Details Tab:

This tab provides the transaction status details and the External System Requests Status details.

Charges Information Tab

This tab provides the Charges Information Agent details and system computed charge details.

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R-Transactions Tab

This tab provides the list of R-transactions processed for the original transaction.

View R-Transaction button opens to ACH DD Receipts - Return View (PZDIRTVW) screen if R-type is Return.

8.1.6.1 View ACH Debit Receipts Summary

You can invoke 'View ACH Debit Receipts Summary' screen by typing 'PZSIVIEW' 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 Identification
- Transaction
- Exception Queue
- Network Code
- Transfer Currency
- Transfer Amount
- Booking Date
- Value Date
- Activation Date

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- Transaction Branch
- Source Code
- Source Reference Number
- Instruction Identification
- End to End ID
- Customer Number
- Company Identifier
- Debtor Account
- File Reference Number
- Batch Identification
- Creditor Bank Member ID
- Creditor Account
- FX Reference Number
- Linked Transaction Reference

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

You can click on Process Return button to initiate Return Transaction. When you click on Process Return, a new standalone Return Of Settled ACH DD Receipts Input (Function ID: PZDITRTN) is opened.

Note

No queue action right is required for initiating Process Return action. However, access right for the Return screen PZDITRTN for new operation is required.

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9. ACH Debit Receipts - Return Processing

9.1 Processing of Auto/Manual Returns

During ACH DD Receipts processing, the transaction can be moved to any of the exception queues due to validation failure. This can be a result of system validations done or Generic validations maintained.

Auto Returns

Auto-return can be configured for certain Error codes by linking the same to a Return Code in ACH Return Code maintenance PMDRTNCD. If the Return Code linkage is not available, the transaction is moved to the related exception queue so that return can be initiated manually.

You can configure auto-return based on error codes linked to Generic validations or error codes received from ECA system.

Initiating Manual Returns

If the Originated transaction status is Exception, user has to invoke 'Cancel' action from the Exception Queue screen and provide the Reject Code manually to initiate return processing.

If the original transaction is of Transaction type 'DD Receipts - Collection' the below screen (ACH Receipts -Return Details Function ID: PQDACHRQ) is opened from Exception queue screens on 'Cancel' action. You can select the Return Codes maintained in ACH Return Code maintenance PMDACHRN for the Network.

9.1.1 Return Processing

Return processing generates a Return Reference and the status of Return transaction is tracked during the processing. Activation date for Return transaction is processing date.

Settlement date of the Return transaction is also processing date, provided the original transaction value date is not in future. If the original transaction value date is in future, the Return Settlement Date is same as original transaction Value Date.

Auto-Returns / manual returns from Exception Queues follows the below processing steps:

- Sanction Check
- Transaction Status Update
- Information reporting/Notification XML generation

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- Generation of pacs.004, if the network allows return

Return Days Validation

Return days as maintained in ACH DD Receipts preferences-Return preference tab (Function ID: PZDINPRF) is considered. The Return Days are added to Value Date of the original transaction for arriving at the date till which return is allowed. Return days are counted as Network working days. If the last allowed date is a branch holiday then it is moved backward to nearest branch working day. If the Activation Date derived is later than this date, Return days validation fails.

If there is no maintenance available for Return days, this validation is skipped. you can do external validation for Return days in this case. Hook is provided for external validation similar to ACH CT Receipts return.

Sanctions Check

If Sanctions check is applicable for the Network and Source and for the customer, system checks whether sanctions Retry Days maintained in Host Parameters (Function ID PMDHSTPR), is over after the Sanctions screening is done for the original transaction.

If no sanction screening is done for the original transaction or if retry days are over, the Return transaction is sent for sanction screening.

Depending on the sanctions response status the following action is taken:

Accepted/ Rejected: If the response is received as Accepted/Reject on the same day, the Return transaction sanctions status is updated accordingly and the processing continues with the next step i.e. accounting.

If the response is received on a later date, the return transaction processing date is updated as current branch date if it is a branch and network working day. If current branch date is a branch or network holiday, the processing date is moved to next possible working day for Branch and Network.

> **Note**
>
> Return Days are not re-validated even if processing date is moved ahead as the delay is due to Sanctions screening.

Seized: Seizure accounting is not applicable. Both original transaction status and Return transaction status are updated as 'Seized'. Return message pacs.004 is generated if the Network allows Return as maintained in Return Preferences tab of ACH DD Receipts preferences.

Return Accounting

No Accounting is applicable.

Transaction Status Update

On completion of the Return accounting, original transaction status is updated as 'Returned' and the return transaction status as 'Processed'.

Information Reporting/Notification XML generation

System generates Information Reporting/Notification XML generation in the existing generic formats on completion of the Return transaction processing.

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Generation of pacs.004 Message

Dispatch is applicable only if 'Dispatch Allowed' is maintained as 'Yes' in ACH DD Receipts Preferences (Function ID: PZDINPRF). On reaching the next dispatch cycle, system generates pacs.004 of all pending Return for dispatch.

For Dispatch accounting, Accounting Code is fetched from the Return tab of ACH DD Receipts Preferences screen (Function ID PZDINPRF).

Dispatch accounting passes the below accounting entries, grouping the transactions having same transaction branch and value date:

Event	Dr / Cr	Account	Account Type	Amount Tag
ZRDS	Dr	Nostro Account	Account	RTN_STTL_AMT
ZRDS	Cr	Network Clearing GL	GL	RTN_STTL_AMT

Dispatch Message Generation

If Dispatch is allowed for Returns in ACH DD Receipts preferences, then Return message is generated in pacs.004.001.09 format.

The original transaction details populated in pacs.004 have the transaction details as received in pacs.003 without considering any enrichment done by the system like account/bank redirection, special character replacement or any generic replacement/repair done for the transaction.

The settlement date population in pacs.004 message is as below:

- The interbank settlement date received in pacs.003 message is populated for the tag PmtRtr/TxInf/OrgnlIntrBkSttlmDt/IntrBkSttlmDt
- The Return Settlement Date is populated in PmtRtr/TxInf/IntrBkSttlmDt

Pacs.004 message is picked up based on the dispatch cycle maintained in Dispatch parameters for the Dispatch file type 'DD Receipts - Return'.

9.1.2 Return of ACH DD Receipts - Cancel Processing

You can initiate Cancel for the Return of ACH DD Receipts from any of the below Exception Queues:

- Business Override Queue
- Sanctions Check Queue

If Return of ACH DD Receipts is cancelled, you can post the accounting to Return GL. If the Return GL is not maintained in ACH Credit Receipts preferences, accounting for cancellation cannot be posted. An information message is displayed on save of Cancel operation as below:

"Return GL is not maintained for the Network in ACH Debit Receipts preferences. No accounting is posted on Return transaction cancellation"

Auto cancellation of Return transaction as a result of custom layer Return days validation or manual cancellation of the Return transaction from BO queue follows the below listed processing steps:

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- Completion of Sanction screening of Return transaction, if SC is applicable for the Network and Source
- Return accounting:

Event	Dr/Cr	Account	Account Type	Account Tag
ZRDR	Dr	Return GL	GL	Return Amt
ZRDR	Cr	Clearing Suspense	GL	Return Amt
ZRCR	Dr	Clearing Suspense	GL	Return Amt
ZRCR	Cr	Network Clearing GL/Derived Settlement Account	GL/Account	Return Amt

- Mark Return transaction as cancelled and Original transaction as 'Return Cancelled'

If the cancel is initiated from SC Queue, sanctions are not done again.

> **Note**
>
> If Return transaction of ACH DD Receipt is cancelled, further operations on a cancelled Return transaction has to be manually controlled. The debit posted in Return GL has to be manually reconciled.

9.2 ACH DD Receipts - Return View

You can invoke 'ACH DD Receipts - Return View' screen by typing 'PZDIRTVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can view the following fields:

Return Reference

Specify the Return Reference Number from the list of values.

Return Identification

This field displays the Return Identification.

Return Message Identification

This field displays the Return Message Identification from the list of values.

Original Transaction Identification

This field is defaulted as the transaction identification of the selected ACH DD Receipt record.

Host Code

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

Transaction Branch

This field displays the Transaction Branch.

Network Code

The system defaults the Network Code based on the Original Transaction Identification selected.

Source Code

Specify the Source Code from the List of Values.

File Reference Number

This field displays the File Reference Number.

9.2.0.1 Main Tab

Return Transaction Details

This section displays the below fields:

- Settlement Date
- Settlement Currency
- Settlement Amount
- Return Code
- Return Code Description
- Additional Information
- FX Reference Number
- Booking Date
- Value Date
- Activation Date
- Other Details

Original Transaction Details:

The following original transaction details are displayed:

- Instruction Identification
- End To End Identification

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- Settlement Currency
- Settlement Amount
- Value Date
- Mandate Id

Originator Details

On clicking Originator Details, you get the below sub screens:

Postal Address

Identification

Contact Details

9.2.0.2 Processing Details Tab

This tab displays below fields:

- Status Details
- External Communications
- Dispatch Details
- Error Details

9.2.0.3 View Queue Action

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

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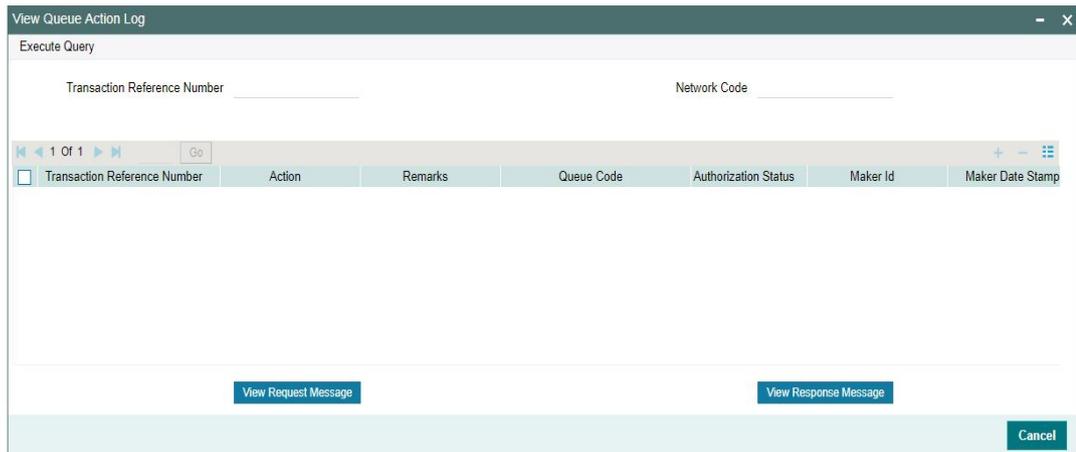
Following details are displayed:

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

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

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

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

9.2.0.4 Accounting Entries

Click the Accounting Entries tab and view the accounting entries for the transaction initiated.

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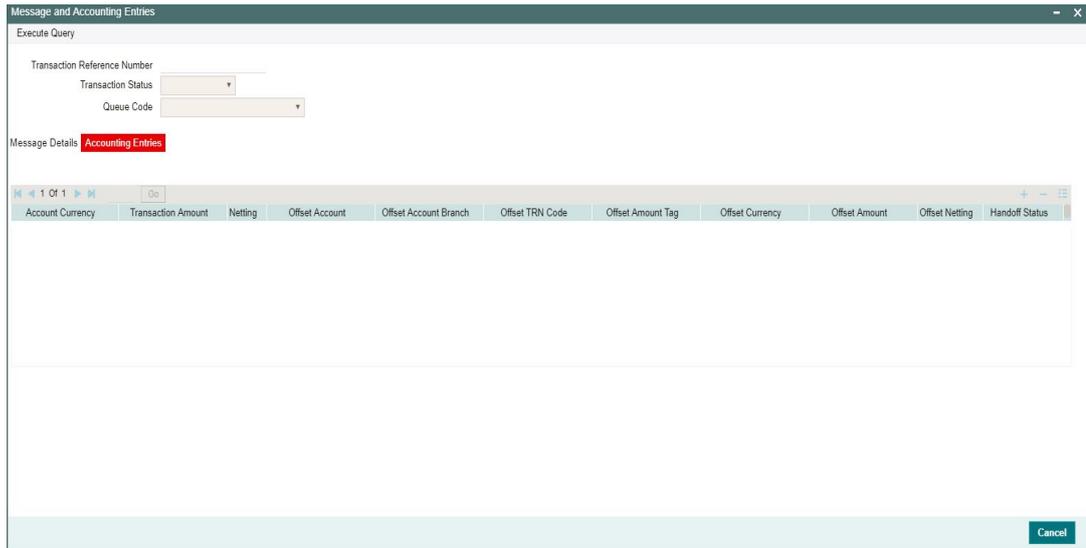
By default, the following attributes of the **Accounting Entries** tab are displayed:

- 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

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9.2.0.5   ACH DD Receipts - Return View Summary

You can invoke 'ACH DD Receipts - Return View Summary' screen by typing 'PZSIRTVW' 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:

- Return Reference
- Network Code
- Activation Date
- Value Date
- Creditor Account Number
- Original Transaction Identification
- Return Code
- Return Code Description
- Debtor Account Number
- Exception Queue
- End To End Identification
- Settlement Currency
- Settlement Amount
- Return Status
- File Reference Number

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

9.3   Settled ACH DD Receipts - Return Screen

ACH DD Receipts-Return screen (Function ID: PZDITRTN) is used for entering the Return details for the return transaction to be initiated for any settled receipt transaction. On opening the screen from PZSIVIEW using the 'Process Return' Action, the fields related to the original transaction are defaulted in the screen.

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You can invoke 'Return Of Settled ACH DD Receipts Input' screen by typing 'PZDITRTN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following fields:

Original Transaction Identification

This field is defaulted as the transaction identification of the selected ACH DD Receipt record if the screen is opened from the View summary. This screen can function as a standalone screen as well. On New action, you can select the Original transaction reference from the list of Original transactions which are in 'Processed' status.

Return Reference Number

Return Reference Number is system generated.

Host Code

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

Source Code

Specify the Source Code from the List of Values.

Source Reference Code

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

Transaction Branch

Transaction Branch is system generated for the Return transaction.

Network Code

The system defaults the Network Code based on the Original Transaction Identification selected.

Return Details

Settlement Currency

This field is defaulted as Settlement Currency of original ACH Credit Receipt transaction.

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Settlement Amount

This field is defaulted as Settlement Amount of original ACH Debit Receipt transaction. However, you can modify the lesser amount, if required.

Settlement Date

If the Original transaction value date is back dated Settlement Date for R-transaction is moved forward to current date If current date is a Network or currency holiday (for debit/credit currencies) the date is moved to next working day for both Network and Currency. In other cases, Original transaction value date is defaulted.

Return Code

All the return codes maintained for the Network are listed.

Note

The Return code entered is populated to Reason code tag or Reason Proprietary tag of pacs.004 based on whether the Return Code selected is of type ISO or not. This information is a part of Return code maintenance.

Return Code Description

The system defaults the Return Code Description based on the Return Code selected.

Additional Information

Specify any additional Information.

Return Account

This is same as the Debit account of the original ACH DD Receipt transaction. Based on the Return account, Account Currency & Account Branch details are populated.

Account Currency

Specify the Account Currency.

Account Branch

Specify the Account Branch.

Debit Amount

The Debit Amount calculated based on the exchange rate is populated on Enrich, if the exchange rate pick up is internal.

Exchange Rate

This field is populated based on whether Exchange rate re-pick up is applicable or not.

FX Reference Number

You can specify the FX Reference Number, if External exchange rate is applicable, then during FX Reference Number gets validated.

Booking Date

The system defaults to current Date.

Value Date

This field is defaulted as the Value Date of the original CT Receipt transaction.

Activation Date

This is the date on which the Return transaction is getting processed. This is same as Booking Date.

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Other Details

Specify the Return Account

Enrich

Click on Enrich button upon providing above details.

Original Transaction Details:

Origination Transaction Details are defaulted based on the Original Transaction selected:

- Instruction Identification
- End To End Identification
- Other Details
- Interbank Settlement Date
- Inter Bank Settlement Currency
- Inter Bank Settlement Amount
- Message Identification
- Original Transaction Source Code
- Original Source Reference

9.3.1 Return Of Settled ACH DD Receipts Input Summary

You can invoke 'Return Of Settled ACH DD Receipts Input Summary' screen by typing 'PZSITRTN' 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:

- Return Reference Number
- End to End ID
- Settlement Currency
- Settlement Date
- Creditor Account Number
- Authorization Status
- Original Transaction Identification
- Network Code

- Settlement Amount

- Debtor Account Number

- Creditor Agent Member ID

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

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10. ACH Debit Receipts - Reversal Processing

10.1 Upload of Pacs.007 Message

If the ACH Debit payment is reversed by the Creditor bank, pacs.007.001.09 message is received by the Debtor bank with the reversal details.

10.1.1 Pacs.007 Message upload

File level Validations

The message is to be placed in a specified folder and the file path and Network details are to be sent in file envelope service. The file type to be used is 'ACHDDReversal'.

On upload of the message pacs.007.001.09, system performs the below validations:

- File format validations - This is done based on the XSD maintained in the 'Schema Definition File Path' for the file type 'ACHDDReversal' in File Parameters Detailed screen PMDFLPRM.
- Validation of Number of transactions and control sum in the file, if available

Branch & Network Derivation

The below details are derived from the file envelope details available for the message:

- Host Code
- Transaction Branch
- Network Code
- Source Code

The settlement date received is the Instruction Date for the Reversal transaction. If this date falls on a Network Holiday, the Instruction Date is moved forward to next Network working Day. If Instruction Date is a back date, it is moved to current date provided current date is a Network working day. If it is Network holiday, instruction date is moved to next network working day.

Activation Date is same as the Instruction Date provided it is not a branch holiday. If it is a branch holiday, it is moved to next branch working date.

Note

Instruction Date once derived is not changed during transaction processing unless a new date is returned by External FX system.

Receipt Accounting

If the parsing & upload of the inbound pacs.007 is completed, Receipt accounting is posted if Receipt Accounting Code is maintained for ACH Debit Receipts Preferences PZDINPRF - Reversal Preferences tab.

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Reversal Accounting	Event	Dr/Cr	Account	Account Type	Amount Tag
DD Receipts - Reversal	ZWRC	Dr	Nostro Account	Account	RVL_STTL_AMT
DD Receipts - Reversal	ZWRC	Cr	Network Clearing GL	GL	RVL_STTL_AMT

The return amount received in FItoFTPmtRvsl /TxInf / RvsdIntrBkSttlmAmt is consolidated for accounting. The transaction records are grouped based on Branch, Currency and settlement date.

10.1.2 Reversal Processing

If the Original transaction is in 'In Progress', 'Exception' or 'Future Valued' status, the cancellation of the original transaction is initiated once the matching and business override validations of reversal transaction are completed.

If the original transaction is already in processed status, the reversal transaction is moved to ACH Reversal Response Queue to initiate Accept/Return actions.

The following processing steps are applicable, when pacs.007 message is received for a settled ACH Debit Receipt:

- Matching with the original transaction
- Secondary fields Matching
- Reversal Days/Reason Code validation
- Sanctions screening
- Moving to Reversal Response Queue

On acceptance of the Reversal

- Sanctions screening based on Retry days
- FX rate fetch
- ECA Check
- Reversal Accounting
- Notification/IR XML generation

On return of the Reversal

- Sanctions screening based on retry days
- Return pacs.004 generation
- Notification/IR XML generation

10.1.3 ACH Reversal Response Queue

If the Original transaction is in 'Processed' status and the sanction screening of Reversal transaction is completed, it is moved to Reversal Response queue (Function ID: PQSACHRS). The Original Transaction Status is changed as 'Reversal Requested'. Reversal

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transaction status is 'Awaiting Response'. From Reversal Response Queue, you can manually Accept/Reject the reversal.

Queues access rights are required for the queue actions listed. Role Queue Access maintenance and User queue access maintenance screens have the new queue and actions added. Role/User level limit check is applicable for the Accept /Reject actions, if configured.

The following actions are supported:

- Accept
- Return

Both the actions require authorization. you can Delete or Reject the unauthorized actions.

10.1.3.1 Processing Accept of Reversals

On authorization of Accept action, following is the processing:

- Sanction screening
- FX Rate Fetch
- ECA check

Reversal accounting is passed with reference as reversal transaction reference:

Event	Dr/Cr	Account	Account Type	Amount Tag
ZWDR	Dr	Network Clearing GL	GL	Reversal Amount
ZWDR	Cr	Intermediary GL	GL	Reversal Amount
ZWCR	Dr	Intermediary GL	GL	Reversal Amount
ZWCR	Cr	Customer Account	Account	Reversal Amount

Accounting occurs with Reversal Reference Number.

IR/Notification generation is done on reversal acceptance processing completion.

Processing Return of Reversals

On authorization of Return action the following processing is done:

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- Sanction screening: Sanctions screening based on retry days is done for the reversal transaction.

- Pacs.004 message is generated. Dispatch accounting is posted if it is configured in PMDINPRF Reversal preferences 'Return Dispatch accounting Code.

- The original transaction details in pacs.004 are populated from Reversal of ACH DD Receipts original transaction tables (the original data before any enrichment)

10.1.4 ACH Debit Receipts - Reversal Input

You can invoke 'ACH Debit Receipts - Reversal' screen by typing 'PZDRVITN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following fields:

Host Code

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

Source Code

Specify the Source Code from the List of Values. All valid source codes maintained for the Host are listed.

Reversal Reference

Reversal Reference Number is system generated.

Source Reference Number

You can specify Source Reference Number.

Original Transaction Identification

Specify the Original Transaction Identification form the list of values.

All transactions of payment type 'ACH DD' are listed which are in 'Processed', 'In Progress', 'Exception' and 'Future Valued' status, if the Reversal screen is initiated as a standalone screen. If the Reversal screen is launched from the summary screen PZSIVIEW, the selected transaction identification is defaulted.

Transaction Branch

Transaction Branch is system generated.

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Network Code

The system defaults the Network Code based on the Original Transaction Identification selected.

Reversal Details

Settlement Currency & Settlement Amount

These fields are defaulted as original transaction transfer currency and amount. However the amount can be modified by the user to a lesser amount, if required.

Settlement Date

Current Date is populated. You can modify the date.

Reversal Account

This field is Debit account of the original transaction. Account currency, Account branch are populated based on the Debit account.

Account Currency

Specify the Return Account Currency.

Account Branch

Specify the Account Branch.

Debit Amount

All the return codes maintained for the Network in the static table are listed.

Exchange Rate

The system defaults the Return Code Description based on the Primary Return Code selected.

FX Reference Number

The system defaults the Return Code Description based on the Primary Return Code selected.

Reason Code

Specify the Secondary Return Code from the list of values. All valid reason codes maintained for ACH DD in ACH Reason code maintenance (Function ID: PMDRSNCD) for the Network and Payment type 'Reversal' are listed.

Reason Code Description

The system defaults the Reason Code Description based on the Reason Code selected.

Additional Information

Specify any additional Information.

Booking Date

This field is populated as current date.

Value Date

If Original Transaction Settlement Date is not yet reached, the Reversal value date is Original Transaction Settlement Date. If the Original Transaction Settlement date is already over, the Reversal Value Date is populated as current date if it is Network working day. If the current date is not Network working day, the Value date is moved to next network working day.

Activation Date

This field is populated as current date.

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Note

This date is rolled over only if the processing is delayed in any Exception Queue and the Return transaction is released from the queue on a later date. No holiday check is done on Return Activation Date.

Enrich

Enrich button performs date derivation. On saving a Reversal request system validates that no previous reversal request exists for the transaction in authorized or unauthorized status.

<u>**Origination Transaction Details:**</u>

The following fields are populated from ACH Debit Receipts transaction:

- Instruction Identification
- End To End Identification
- Other Details
- Interbank Settlement Date
- Inter Bank Settlement Currency
- Inter Bank Settlement Amount
- Message Identification
- Original Transaction Source Code
- Original Source Reference

10.1.4.1 <u>ACH Debit Receipts - Reversal Summary</u>

You can invoke 'ACH Debit Receipts - Reversal Summary' screen by typing 'PZSRVITN' 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:

- Reverse Reference
- End to End ID
- Settlement Currency

- Settlement Date
- Creditor Account Number
- Authorization Status
- Original Transaction Identification
- Network Code
- Settlement Amount
- Debtor Account Number
- Creditor Agent Member ID

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

10.1.5 ACH Debit Receipts - Reversal View

You can invoke 'ACH Debit Receipts - Reversal View' screen by typing 'PZDIRVVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

- Reversal Reference
- Original Transaction Identification
- Network Code
- Host Code
- Transaction Branch
- Source Code
- Sender Message Identification
- Sender Reversal Identification

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

The details are shown in following tab details:

- Main
- Processing Details

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- R-Transactions

10.1.5.1 ACH Debit Receipts - Reversal View Summary

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

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

- Reversal Reference
- Reversal Transaction Status
- Network Code
- Activation Date
- Interbank Settlement Amount
- File Reference
- Original Transaction Identification
- Exception Queue
- Booking Date
- Interbank Settlement Date
- Reversal Account
- End To End Identification
- Reason Code
- Value Date
- Interbank Settlement Currency
- Debit Amount

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

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11.1 India NACH Debit Processing

From corporate customers, NACH Debit bulk file can be received in NACH DR input file format (pacs.003.001.02) of NPCI. The bulk file processing is done similar to the processing of ACH DD bulk files. Please refer to Section 4., "Originated Debit Processing" for more details.

Dispatch file can be generated in NPCI format with required file naming convention.

From Sponsor Banks, NACH Debit Inward files can be received in NACH DR input file format (pacs.003.001.02) of NPCI. The Inward file processing is done similar to the processing of ACH Debit Receipts.

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12. Function ID Glossary