Payments Pricing User Guide

Oracle Banking Payments
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Payments Pricing User Guide

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Contents

1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with the Oracle Banking Payments Pricing functionality.

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

1.2 Audience

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

Role	Function
Payment Department Operators	Payments Transaction Input functions except Authorization.
Back Office Payment Department Operators	Payments related maintenances/Payment Transaction Input functions except Authorization
Payment Department Officers	Payments Maintenance/ Transaction Authorization
Bank's Financial Controller/ Payment Department Manager	Host level processing related setup 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	*Oracle Banking Payments Pricing* provides information on Oracle Banking Payments Pricing functionality.
Chapter 3	*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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Maintenance for charge/tax applicable for payment transactions is a common subsystem for all payment types.

Features of Oracle Banking Payments Pricing

- Common Pricing subsystem for all payment types
- Support for Standard Pricing and rule-based pricing
- Support for Slab-based charges
- Support for tax on charges
- Support for defining separate charges for repaired transactions
- Support for defining charges / taxes by effective date against Source, customer, customer service model and customer account by effective date
- Support for charges / taxes for pre-funded / credit-to-GL payments
- Support for defining Special Pricing
- Support for External Pricing
- Support for Relationship Pricing

3. Pricing Maintenances & Pricing Value Pickup

3.1 Maintenances

You can maintain pricing details used for processing charges & tax applicable for ACH payment transactions.

This section contains the following topics:

3.1.1 Pricing Code

You can maintain basic charge and tax details in the 'Pricing Code Maintenance' screen. Multiple components can be defined for a Pricing code.The pricing code is linked at Network currency preferences.

You can invoke 'Pricing Code Maintenance' screen by typing 'PPDCDMNT' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

You can specify the following fields:

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Host Code

This field is defaulted as Host linked to user's logged in Branch.

Pricing Code

Specify the pricing code.

Description

Give a brief description on the pricing code.

Pricing Details

Component Name

Specify the pricing component name.

Component Description

Specify the component description.

Pricing Currency

Specify the pricing currency for charge/tax. Alternatively, you can select the pricing currency from the option list. The list displays all valid currency codes maintained in the system.

Exchange Rate type

Specify the exchange rate to be used for charge currency conversion. Alternatively, you can select the exchange rate type from the option list. The list displays all valid values.

Tax

Check this box if the component maintained is for tax computation.

Tax Type

Select the Tax Type from the list of values available. System defaults the Tax Type as 'Null'. The options available are:

- Null
- INTERSTATE
- INTRASTATE

Tax Type can be selected as INTERSTATE / INTRASTATE only when the Pricing Currency is selected as INR.

Note

The GST Processing for Tax Types are derived as follows based on the GST State and Transaction Branch defined:

- If the GST states derived are same, only INTRASTATE components are applicable.
- If the GST states derived are different, only INTERSTATE components are applicable

For more details on GST related maintenances, refer to Payments Core User Guide sections - 2.6.21 / 2.6.22

Pricing Basis

This field is applicable for tax components only.Any charge component which is already maintained for the pricing code is allowed as basis element for tax.

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Note

Pricing basis for a charge component is considered as transfer amount always. This need not be maintained specifically.

Accounting Code

Specify the accounting code for pricing liquidation.

3.1.1.1 Viewing Pricing Code Summary

You can view the summary in "Pricing Code Summary" screen.

You can invoke the 'Pricing Code Summary' screen by typing' PPSCDMNT' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

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

- Authorization status
- Record status
- Pricing Code

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

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

3.1.2 Pricing Value

You can maintain effective date wise, Charge/tax amount or rate applicable for components linked to a charge code in the 'Pricing Value Detailed' screen.

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You can invoke 'Pricing Value Detailed' screen by typing 'PPDVLMNT' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

You can specify the following fields:

Host Code

System defaults the Host code of the user's logged in Branch.

Pricing Code

Specify the pricing code. Alternatively, you can select the pricing code from the option list. The list displays all valid pricing codes maintained in the Pricing Code detailed screen (PPDCDMNT).

Description

The system displays the Description of the pricing code selected.

Effective Date

Select the Effective Date from the calendar option available. System allows to select - Back dated value/Current System Date/ Future date.

Source Code

Specify the source code. Alternatively, you can select the source code from the option list. The list displays all valid source codes maintained in the Source Maintenance Detailed screen (PMDSORCE).

Customer Number

Specify the Customer Number. Alternatively, you can select the Customer Number from the option list. The list displays all valid Customer Numbers maintained in the system and 'ALL' as values. If the Customer selected is 'ALL' then the account field lists only 'ALL' as value.

Customer Service Model

System defaults the Customer Service Model for the Customer Number specified. Alternatively, you can select the Customer Service Model from the option list. The list displays all valid customer service models maintained in the system and 'ALL' as values. If the Customer selected is 'ALL' then the account field lists only 'ALL' as value.

On pressing the '*Default* 'button all pricing components linked to the pricing code are displayed.

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Customer Account

Specify the Customer Account from the list of values. Lists all the valid accounts of the customer selected and 'ALL' as values. If the Customer selected is 'ALL' then the account field lists only 'ALL' as value.

Pricing Value Details

Pricing Component

System defaults the Pricing Component for the Pricing Code specified on clicking Default button.

Component Description

System defaults the Description of the Pricing Component displayed.

Slab Based Price

Check this flag to maintain price details in Amount-Slab wise.

Repaired Transaction Price

Check this box to indicate that the price value is dependent if the transaction is a repaired transaction.

Price Amount

Specify the Price Amount.for the Pricing Component displayed.

Price Rate

Specify the Price Rate for the Pricing Component displayed.

Note

- For a Pricing Component, both Price Amount and Price Rate cannot be specified.
- For Tax related Pricing Component, user can define Price Rate only.

Slab Details

Click this button to specify Slabs details.Specify the Slabs for the respective Pricing Component. In the slab wise maintenance, provision is given to maintain price for normal/repaired transactions separately.

Tier based calculation is not supported.

Min Amount

Specify the minimum amount that is allowed for rate type charge or tax.

Max Amount

Specify the maximum amount that is allowed for rate type charge or tax.

Waiver Flag

If waiver flag is checked for a Pricing Component, computed price amount is not applied for the transaction.

The Charge/Tax component marked as waived is not collected from the customer.

Borne by

This flag indicates that the fees/charges defined is taken care by the Bank. Customer is not charged for the pricing component, marked as Borne by Bank. Select the following value:

- Bank

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- Counterparty

Note

- This option 'Borne By' can be maintained as 'Counterparty' for a Book transfer, Cross-border and RTGS MT transactions.
- Book Transfer - For charging some price components to the credit account.
- Outbound Cross-border / RTGS - For charging some price components to debit account even if the charge whom option is BEN.
- Inbound Cross-border / RTGS - For charging some price components to credit account even if the charge whom option is OUR.

Special Pricing Applicable

Check this box to indicate whether special pricing is applicable or not.

Special Pricing Details

This button gets enabled only when the special pricing check box is checked. In the special pricing details sub screen, you can maintain free transactions on basis of below list:

- Transaction Count
- Transaction Amount
- Transaction Count or Transaction Amount
- Transaction Count and Transaction Amount

Note

Special Pricing is applicable only for transactions with Network Type Code 'JP-ZEN'.

For more details on sub screen, refer Section 3.1.2.2, "Special Pricing Detail".

3.1.2.1 Slab Details

Click the Slab Details button to specify amount slabs. Tier based calculation is not supported.

In the slab wise maintenance, provision is given to maintain price for normal/repaired transactions separately.

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Specify the following details:

Basis To

Specify the total amount.

Fixed Rate

Specify the fixed rate for normal transaction.

Fixed Amount

Specify the fixed amount for normal transaction.

Repair Rate

Specify the repair rate for repaired transaction.

Repair Amount

Specify the repair amount for repaired transaction.

Price Unit

Specify the price unit. Charge Unit is used to update the basis amount with the multiple of charge unit.

3.1.2.2 Special Pricing Detail

Click the Special Pricing Detail button to specify special pricing detail.

System displays the following details:

Host Code

This field is defaulted as Host linked to user's logged in Branch.

Pricing Code

The system defaults the Pricing Code from the Pricing Value Detailed screen.

Effective Date

The system displays the Effective Date details.

Source Code

The system defaults the Source Code from the Pricing Value Detailed screen.

Customer Number

The system defaults the Customer Number from the Pricing Value Detailed screen.

Customer Service Model

The system defaults the Customer Service Model from the Pricing Value Detailed screen.

Component Name

The system displays the Price Component details in the Pricing Value Detailed screen.

Customer Account No

The system defaults the Customer Account number model from the Pricing Value Detailed screen.

<u>Free Transaction Handling</u>

Specify the following details:

Free Transaction Basis

Select the Free Transaction Basis from the drop-down list. The list displays the following values:

- Transaction Count – to provide free transactions if the number of transactions is within the limit specified
- Transaction Amount – to provide free transactions if the transaction amount is within the specified limit
- Transaction Count or Transaction Amount – to provide free transactions if either transaction count or amount is within the specified limit
- Transaction Count and Transaction Amount - to provide free transactions if both transaction count and transaction amount are within the specified limits

The system displays the Free Transaction Amount if the free transaction basis is selected as 'Transaction Amount' or 'Transaction Amount or Count [or] Transaction Amount and Count.

The system specifies the Free Transaction Count if the free transaction basis is selected as 'Transaction Count or Transaction Count or Amount [or] Transaction Count and Amount.

Free Transaction Amount

Specify the Free Transaction Amount up to which the transaction is processed without charge.

If transaction amount is free transaction basis, then the system checks if the amount in the transaction is within this limit or not.

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This is applicable if the free transaction basis is any of the following:

- Transaction Amount
- Transaction Count or Transaction Amount
- Transaction Count and Transaction Amount

Max No of Free Transactions

Specify the Maximum Number Free Transactions allowed for the customer/account. If the number of free transactions is free transaction basis, then the system checks if the transaction count, including this transaction, is within this limit or not.

This is applicable if the free transaction basis is any of the following:

- Transaction Count
- Transaction Count or Transaction Amount
- Transaction Count and Transaction Amount

Reset Frequency Type

Select the type of Reset Frequency to maintain the special pricing from the drop-down list:

- Revolving – to reset the special pricing at specific intervals
- Non revolving – to set the frequency as non-revolving

Reset Frequency Unit

Select the Reset Frequency from the drop-down list:

- Monthly
- Yearly

Reset Frequency

Specify the Number of month or a year.

Cash Back

Check this box to compute the charge amount and post the charge accounting entries by debiting the customer account and crediting back to the customer account instead of charge income GL.

Cash Back field indicates if the charges deducted from the customer needs to be credited back to the customer account if the variance type is selected as 'Free Transaction' such that the customer is informed about the charge credited back on account of free transaction.

If this field is not checked, then the system waive the charges for the transaction if it is within the specified free transaction count.

Note

Special Pricing is applicable only for transactions with Network Type Code 'JP-ZEN'.

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3.1.2.3 Viewing Pricing Value Summary

You can view the summary in 'Pricing Value Summary' screen. You can invoke the 'Pricing Value Summary' screen by typing 'PPSVLMNT' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

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

- Authorization Status
- Record Status
- Source Code
- Pricing Code
- Customer Service Model
- Effective Date
- Customer Number

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

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

3.1.3 Special Pricing Utilization Enquiry

You can view the utilization of special pricing in 'Special Pricing Utilization Enquiry' screen. You can invoke the 'Special Pricing Utilization Enquiry' screen by typing 'PMDSPENQ' in the

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field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

You can enquire for the records using the following parameters:

- Source Code
- Customer Number
- Customer Service Model
- Customer Account
- Period Start Date

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

Note

Special Pricing Utilization Enquiry screen is applicable only for transactions with Network Type Code 'JP-ZEN'.

3.1.4 Price Rule Maintenance

You can map the price value ID for a Host, Network and Transaction Type combination in the 'Price Rule Maintenance' screen.

You can invoke the screen by typing 'PPDRLMNT' 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.

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Price Rule Maintenance

Multiple rules can be maintained with different rule name in the multi block section.

You can specify the following details:

Host Code

System defaults the host code of transaction branch on click of 'New'.

Host Code Description

Defaults the description of the selected Host Code.

Network Code

Specify the Network Code from the LOV. Lists all the valid Networks maintained for the Host for the following payment types:

- Cross Border / RTGS
- Book Transfer
- MT101
- Cross Border MT
- RTGS FIN
- SWIFT CBPRPlus
- TARGET2 ISOL Book Transfer
- EU SEPA Credit
- EU SEPA Direct Debit
- Generic ACH Credit
- Generic ACH Direct Debit
- Cross-border MT101 Outbound
- Generic Instrument (GN-INS)

Network Code Description

Defaults the description based on the selected Network Code.

Network Type Description

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

Transaction Type

Specify the transaction Type. Choose among the following:

- Incoming
- Outgoing

Rule Name

Specify the name of the rule.

Priority

Specify the priority number for the rule execution.

Rule Expression

The expression can be filled in the Expression Details multi block. On the click of Populate button, the expression gets built and displayed in this field.

Price Value ID

Specify the Price Value ID from the LOV. The Price Value ID lists all the valid Price Value IDs maintained for the Host, Network and Transaction Type combination.

Note

Price value ID is resolved based on the condition which gets satisfied first on priority order.

Expression Details

Expression Section

Specify the unique sequence number for the expression defined

Scope

Specify the scope assigned to the Left operand.

LOP Type

Select the type of Left operand. The List of LOP Type are as follows:

- Constant
- Parameter
- Expression

LOP Data Type

Select the Data type of Left operand. The List of LOP Data Type are as follows:

- String
- Date
- Number

LOP Function Type

Select the Function type of Left operand. The List of LOP Function Type are as follows:

- Index Of
- Substring
- Length
- Uppercase

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- Lowercase

For Function details of above mentioned LOP types, please refer section 2.10.1 from Payment Maintenance User Manual.

Function Details

Click on the Function Details button to build the expression. You can provide function details only when LOP Type is selected as Expression.

LOP Operand

Select the Left Operand value from the List of values in the rule expression. For expression details, please refer the table available below in Populate field.

Operator

Select the Operator details. Choose among the following:

- Greater Than
- Less Than
- Not Equal To
- Equal To
- Greater Than Equal To

Less Than or Equal To

ROP Type

Select the type of Right operand. Choose between Constant and Expression.

ROP Data Type

Select the type of Right operand Data. Choose between String and Number.

ROP Operand

Specify the Right operand value details.

Scope

Specify the scope assigned to the Right operand.

Logical Operators

Select the logical operator. Choose among the following:

- And
- OR

Populate

Click this button after specifying the expression details. On click of populate the expression gets built and displayed in Rule expression field. Refer Section 7.1, "List of Basis Elements".

3.1.4.1   Viewing Price Rule Summary

You can view the summary in 'Price Rule Summary' screen. You can invoke the 'Price Rule Summary' screen by typing 'PPSRLMNT' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

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

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

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.
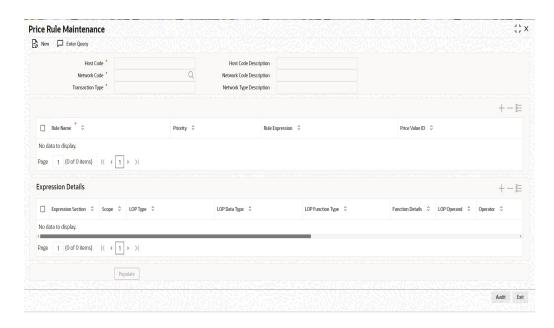
Double click a record or click the 'Details' button after selecting a record to view the detailed screen.

3.1.5 Rule Based Price Value ID Maintenance

You can maintain the price value for a price code which gets resolved based on a rule in the 'Rule based Price Value ID Maintenance' screen.

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You can invoke the screen by typing 'PPDRLVAL' 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 details:

Host Code

System defaults the host code of transaction branch on clicking 'New'.

Host Code Description

Defaults a description of the host code selected.

Price Value ID

Specify the Price Value ID which has to be resolved from the Price Rule.

Price Value ID Description

Specify the Price Value ID description.

Price Code

Specify the Price code. Alternatively, you can select the Price code from the option list,for which the Price Value has to be defined.

Note

It is mandatory to maintain a valid Price code, which in turn lists the pricing components mapped with the pricing Code.

Price Code Description

Defaults the description of the selected Price Code.

Effective Date

Specify the effective date for the Price Value ID. System allows to select the effective date as Back dated/Current System Date/ Future dated.

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Source Code

Specify the source code. Alternatively, you can select the source code from the option list. The list displays all valid source codes maintained in the Source Maintenance Detailed screen (PMDSORCE).

Customer Number

Specify the Customer Number. Alternatively, you can select the Customer Number from the option list. The list displays all valid Customer Numbers maintained in the system and 'ALL' as values. If the Customer selected is 'ALL' then the account field lists only 'ALL' as value.

Customer Service Model

Customer Service Model System defaults the Customer Service Model for the Customer Number specified. Alternatively, you can select the Customer Service Model from the option list. The list displays all valid customer service models maintained in the system and 'ALL' as values. If the Customer selected is 'ALL' then the account field lists only 'ALL' as value.

Customer Account

Specify the Customer Account from the list of values. Lists all the valid accounts of the customer selected and 'ALL' as values. If the Customer selected is 'ALL' then the account field lists only 'ALL' as value.

Default

By clicking on the 'Default' button, the system lists the pricing components available for the selected Price Code.

Price Value Details

Pricing Component

Defaults the Pricing Component for the Pricing Code specified on clicking Default button.

Component Description

Defaults the description of the Price Component.

Slab Based Price

Select the Slab Based Price checkbox to specify the slab based pricing details for the Pricing Value ID.

Repaired Transaction Price

Check this box to indicate that the price value is derived only if the transaction is a repaired transaction.

Price Amount

Specify the Price Amount.

Price Rate

Specify the Price Rate Percentage.

Amount Slab

Click this button to specify Amount Slabs if Slab Based Price flag is checked. Specify the Amount Slabs for the respective Pricing Component. In the slab wise maintenance, provision is given to maintain price for normal/ repaired transactions separately.

Min Amount

Specify the minimum amount that is allowed for rate type charge or tax. If the calculated price is below this amount, Min amount specified in this field is considered as price value.

Max Amount

Specify the maximum amount that is allowed for rate type charge or tax. If the calculated price exceeds this amount, Max amount specified in this field is considered as price value.

Waiver

If waiver flag is checked for a Pricing Component, computed price amount is not applied for the transaction. The Charge/Tax component marked as waived is not collected from the customer.

Borne By

This flag indicates that the tax/charges defined is taken care by the Bank. Customer is not charged for the pricing component, marked as Borne By Bank. Select the following value:

- Bank
- Counterparty

Note

- This option 'Borne By' can be maintained as 'Counterparty' for a Book transfer, Cross-border and RTGS MT transactions.
- Book Transfer - For charging some price components to the credit account.
- Outbound Cross-border / RTGS - For charging some price components to debit account even if the charge whom option is BEN.
- Inbound Cross-border / RTGS - For charging some price components to credit account even if the charge whom option is OUR.

3.1.5.1 Amount Slab

Click the Amount Slab button to specify amount slabs.

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Specify the following details:

Component Name

Defaults the Component Name for which Amount Slab has to be maintained.

Basis Amount To

Specify the upper limit of the slab to which a particular rate or amount should be applied as a charge.

Fixed Rate

If the price is a percentage of transaction amount, specify the applicable rate.

Fixed Amount

To levy a flat charge, specify the flat amount.

Repair Rate

If the price is a percentage of Repaired transaction amount, specify the applicable rate.

Repair Amount

To levy a flat charge for repaired transaction, specify the repair amount.

Price Unit

Specify the unit for rounding up a charge basis amount or   tax basis amount to the nearest amount. The charge or tax is calculated on the rounded basis amount.

3.1.5.2 Viewing Rule Based Price Value ID Summary

You can view the summary in 'Rule Based Price Value ID Summary' screen. You can invoke the 'Rule Based Price Value ID Summary' screen by typing 'PPSRLVAL' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

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

- Authorization Status
- Record Status
- Host Code
- Price Value ID
- Effective Date
- Customer Number
- Customer Service Model
- Source Code

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

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

3.2   Value Pickup

3.2.1   Normal Payments

Pricing/Charge value pickup processing covers the pick up Pricing/Charge amount based on the sequence as given below:

Look-up Order	Source Code	Customer Service Model	Customer Number	Customer Account Number
1	Specific	Specific	Specific	Specific
2	Specific	Specific	Specific	All
3	Specific	Specific	All	All
4	Specific	All	All	All
5	All	Specific	Specific	Specific
6	All	Specific	Specific	All
7	All	Specific	All	All
8	All	All	All	All

3.2.2 Prefunded Payments

OBPM supports both Rule Based Pricing & Standard Pricing for Pre-funded payments.

OBPM Supports pricing for outbound pre-funded payments for below listed payment types:

- Book Transfer
- Cross Border / RTGS
- Fedwire Outbound
- SWIFT CBPRPlus
- TARGET2 ISO

The flag "Pricing Applicable" for "Pre-funded Payments" on Source Maintenance (PMDSORCE) is checked.

Pricing/Charge value pickup for pre-funded payments processing covers the pick up Pricing/ Charge amount based on the sequence as given below:

Look-up Order	Source Code	Customer Service Model	Customer Number	Customer Account Number
1	Specific	All	Specific	Specific
2	Specific	All	All	All
3	All	All	All	All

3.2.3 Credit to GL Payments

OBPM supports both Rule Based Pricing & Standard Pricing for credit to GL payments.

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OBPM Supports pricing for outbound credit to GL payments for below listed payment types:

- ACH
- Cross Border
- RTGS
- Fedwire
- CNAPS Inbound
- SWIFT CBPRPlus
- TARGET2 ISO

The flag "Pricing Applicable" for "Credit To GL Payments" on Source Maintenance (PMDSORCE) is checked.

Pricing/Charge value pickup for credit to GL payments processing covers the pick up Pricing/ Charge amount based on the sequence as given below:

Look-up Order	Source Code	Customer Service Model	Customer Number	Customer Account Number
1	Specific	All	Specific	Specific
2	Specific	All	All	All
3	All	All	All	All

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4. Deferred Charges

4.1 Maintenance

4.1.1 Customer Preference

You can maintain file Deferred price preferences for corporate customers in the 'Customer Preference' screen.

You can invoke the 'Customer Preference' screen by typing 'PMDFLPRF' 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.

For more details on this screen, refer to Payments Core User Guide, section 2.3.4

4.1.2 Deferred Price Preferences

You can maintain Receivable GL for deferred pricing Host wise in Deferred price preferences.

You can invoke the 'Deferred Price Preference' screen by typing 'PMDEFPRF' 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.

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4.2 Liquidation

4.2.1 Deferred Charges

You can liquidate the deferred charges on an ad-hoc basis for a charge account in the 'Deferred Charges Liquidation Detailed' screen.

The following Operations will be supported from the Detailed Screen:

–   Enter Query: You can query a record giving a liquidation reference number.

–   Save: If a record is modified for waiving charges, you can click on 'Save' to save the record.

–   Liquidate: On save, the deferred charge record is processed for liquidation.

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You can invoke the 'Deferred Charges Liquidation Detailed' screen by typing 'PPDDEFLQ' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

Specify the following details:

Host Code

Specify the host code of the logged in branch.

Customer

Specify the name of the customer.

Liquidation Reference Number

Specify the Liquidation Reference for the deferred charges and query for the selected record details.

Liquidation Status

Specify the Liquidation Status for the deferred charges.

Accounting Entries

Click the Accounting Entries button to view the accounting entries pertaining to deferred charges.

You can query a deferred liquidation record by providing liquidation reference number.

The following details are populated for the Liquidation Reference Number:

- Transaction Branch
- Transaction Reference Number
- Charge Component
- Currency
- Charge Debit Account
- Charge Account Branch
- Charge Amount in Component Currency
- Charge Amount Account Currency
- Transaction Local Currency Amount
- Accounting Code

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- Exchange Rate
- Payment Type
- Transaction Type
- Charge Account Currency
- Pricing Code

View Advice

After Selecting an advice message and clicking on View Advice button opens All Messages (PXDALMSG) screen. All Messages (PXDALMSG) screen displays the Deferred Charge Advice that is generated for the transaction.

4.2.1.1 Deferred Charges Liquidation Summary

The Deferred Charges Liquidation Summary screen is used to view the list of all consolidated deferred charges for a charge component and an account.

Liquidation references is created by system upfront for a combination of Charge Account, Transaction Branch, Price Code & Component. This screen lists all the liquidation references both pending and liquidated.

You can view the summary in 'Deferred Price Liquidation Summary' screen. You can invoke the 'Deferred Price Liquidation Summary' screen by typing 'PPSDEFLQ' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

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

- Customer
- Host Code
- Liquidation Reference Number
- Liquidation Status

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

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On double click of a record, "Deferred Charge Liquidation Detailed" screen is launched with the details of the entry in the Header block with the detailed fields. Detailed block displays all the corresponding transaction wise individual entries with the charge amount and charge currency details.

You are allowed to initiate liquidation of a record for which liquidation status is pending.

4.2.2 Deferred Charge Accounting

You can view the accounting entries pertaining to deferred charges.

You can invoke the 'Deferred Charge Accounting Detail' screen by typing 'PPDACCEN' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

Note

You can also view this screen from the 'Deferred Charges Liquidation Detailed' screen if you click the Accounting Entries button.

4.3 Liquidation Processing

Based on the deferred pricing frequency maintained in Customer preferences, the price component gets liquidated. Accounting for deferred pricing posted for each price component are as below:

On Transaction Liquidation Date

Dr/Cr	Account	Currency	Amount
Dr	Receivable GL	Charge Currency	Charge Amount
Cr	Income GL	Charge Currency	Charge Amount

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On Deferred Liquidation Date

Dr/Cr	Account	Currency	Amount
Dr	Customer Account	Charge Currency	Charge Amount
Cr	Receivable GL	Charge Currency	Charge Amount

Note

- Price accounting on transaction liquidation date will not be part of ECA request as the debit is done to the receivable GL.
- Deferred pricing liquidation will be force debited to the customer account (existing functionality).

The deferred liquidation is applicable for the following payment types:

- Cross-border/RTGS
- Book Transfer

4.3.1 Transaction Reversal & Return on Deferred Charges

- In case of cancellation of a transaction before dispatch associated to deferred charge components, following is applicable:-
  - Charges not liquidated: As part of original transaction cancellation, the charge record is marked as cancelled and the corresponding entries are marked in negative.
  - Liquidated: If charge entries are already liquidated, system does not reverse the entries automatically. This has to be operationally handled.

4.3.2 Deferred Charge Liquidation Notification

Notification is generated once liquidation accounting is done.

Notification format is as below:

Notification Code	Details	Text
PM_DEF_CHG_1 - Debit Notification for deferred charges	Price Account	Account <Price Account>is debited for <Account Currency >,<Total Amount> on < Liquidation Date> with Reference Number< Reference Number>. being consolidated amount for <Component Description>
	Account Currency	
	Account Branch	
	Liquidation Date	
	Liquidation Reference	
	Charge/Tax debit amount	

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4.4   Mail Advice Maintenance

4.4.1   Deferred Charge Advice Format Preference

You can capture the format of the advice, using this screen.

You can invoke the 'Deferred Charge Advice Format Preference Detailed' screen by typing 'PMDDCAFM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

Specify the following details:

Host Code

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

Media

Media field list all the media maintained. Currently available scope is MAIL.

Default Format ID

Specify the Default Format ID from LOV. Default format is maintained for Charge Claim Advice.

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4.4.1.1 Deferred Charge Advice Format Preference Summary

You can invoke the 'Deferred Charge Advice Format Preference Summary' screen by typing 'PMSDCAFM' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

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

- Authorization Status
- Record Status

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

- Authorization Status
- Record Status
- Default Format ID
- Host Code
- Media

4.4.2 Customer Deferred Charge Advice Preferences

You can capture the customer preference for generating the Deferred Charge Advice., using this screen.

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You can invoke the 'Deferred Charge Advice Format Preference Detailed' screen by typing 'PMDCDCAP' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

Specify the following details:

Host Code

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

Host Description

Specify the Host Description.

Customer Account number

Specify the Customer Account Number from the list of values.

Account Name

The system defaults the Account Name on selecting Customer Account Number.

Customer Number

Specify the Customer Number from the list of values.

Customer Name

The system defaults the Account Name on selecting Customer Number.

Media

The system defaults the Media as 'MAIL'.

4.4.2.1 Customer Deferred Charge Advice Preferences Summary

You can invoke the 'Customer Deferred Charge Advice Preference Summary' screen by typing 'PMSCDCAP' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

You can search for the records using one or more of the following parameters:
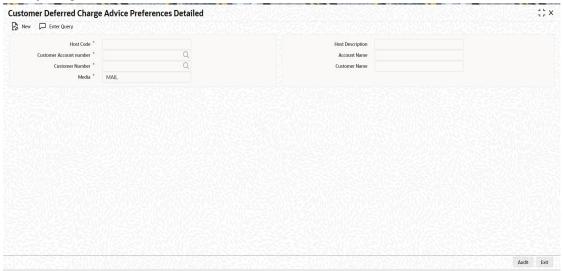
- Authorization Status
- Record Status

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

- Authorization Status
- Record Status
- Customer Number
- Host Code
- Media
- Customer Account number

4.5   Mail Advice Processing

4.5.1   Mail Advice for Deferred Charge Liquidation

For generating the Deferred Charge Advice, customer Deferred Advice Preference as maintained in the Customer Deferred Charge Advice Preferences Detailed (PMDCDCAP) screen is verified for the account & message type. If maintenance is available, Media maintained for the customer account is fetched for generating advice.

Format ID for generating the advice is fetched from Deferred Charge Advice Format Preference Detailed (PMDDCAFM) maintenance.

The Advice is generated in the format maintained for the Format ID and Language combination in Advice Format (PMDADVFM) maintenance screen.

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The generated advice is viewed after clicking View Advice button from Deferred Charges Detailed (PPDDEFLQ) screen.

You can view the Advice only for the transaction for which Liquidation Status is Liquidated. View Advice button is enabled only in case of Liquidation status is Liquidated.

Advice is generated based on the Liquidation Reference Number and customer Charge Account combination. For a particular Liquidation Reference Number if multiple Charge Account is present then multiple advices are generated.

Selecting an advice message and click on View Advice button opens a new All Messages (PXDALMSG) sub screen. This displays all the advices that are generated for the transaction. This screen have a View Message button.

Selecting an advice message and click on Message button opens a new sub screen displaying the advice contents.

The generated advice can also be viewed from Outbound Browser Summary (i.e. PMSOUTBR) screen after searching for the Message Type as "Deferred Charge Advice" (DFRDCHG_ADVICE).

Entry for Advice is visible in Outbound Browser Summary (PMSOUTBR) screen with Reference Number as Liquidation Reference Number.

You are allowed to take below action on the advice displayed in Outbound Browser Summary (PMSOUTBR) screen.

- View: You can view the advice after clicking View action button.
- Print: After clicking this action button local print dialogue is launched using which you can print the advice.
- You are not allowed to take any other action apart from View & Print on the advice.

Mapping of advice tags to fields in Deferred Charge Advice Transaction is listed below:

Customer Related tags:

Advice Tag Name	Payment type /Field mapping
CUSTOMER	Customer Number from PPSDEFLQ
CUSTOMERNAME	Customer Name from STDCIFCR
ADDRESS1 to _ADDRESS4_	Account's Address lines 1 to 4 as in STD-CRACC
BANKNAME	Bank Name from STDCRBNK
BRANCHNAME	Branch Name from STDCRBRN

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Charge Liquidation Information:

Advice Tag Name	Payment type /Field mapping
LIQDREF	Liquidation Reference Number from PPSDEFLQ
LIQDDATE	Liquidation Date from PPSDEFLQ
LIQDAMT	Total Charge Amount Debited
CHARGEACC	Price Component debit account
CHARGEAC-COUNTCCY	Charge account currency
FXRATE	Exchange Rate

Mapping of Advice Tags pertaining to Underlined Transaction:

Advice Tag Name	Payment type /Field mapping
TRNREF	Transaction reference of underlined transaction from PPDDEFLQ
PRICECOMPNAME	Price Component Description. (Provision to loop for all price components linked)
PRICEDEBITAMT	Price Component debit amount

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5. External Pricing

External pricing is applicable for a transaction if 'External pricing applicable flag' is checked in Source Network Preferences (PMDSORNW).The price request is sent to the external pricing system which is linked in Host parameters as a request through JMS queue. The charge/tax received in the response message is applied to the pricing components applicable for the transaction.

For Manually Initiated Transactions, enrich button will skip Internal pricing pick-up and the necessary pricing values are fetched from the external pricing system as part of processing after Authorization.For Transactions from Upload Channels, necessary pricing values are fetched from the external pricing system during STP Processing.

Transactions are moved to External Pricing Exception Queue if the following exceptions are encountered during external price fetching:

- Response Timeout
- Unable to handle the response

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6. Relationship Pricing (RP) Integration Processing

6.1 Support for External Data Elements

The transaction related details handed off to FCUBS RP module for price calculation are called External Data Elements (EDE). The external data elements for which values are sent from OBPM during price fetch are predefined.

The list of supported EDEs are listed below:

EDE	EDE DESCRIPTION
CUSTOMERNO	Customer Number
CUSTOMERSERVICEMODEL	Customer Service Model
TXNBRANCH	Transaction Branch
NETWORKTYPECODE	Network Type Code
PAYMENTTYPE	Payment Type
PAYMENTTXNTYPE	Transaction Type
TRANSFERTYPE	Transfer Type
NETWORKCODE	Network Code
SOURCECODE	Source Code
ACTIVATIONDATE	Activation Date
INSTRUCTIONDATE	Instruction Date
TRANSFERCCY	Transfer Currency
TRANSFERAMOUNT	Transfer Amount
DBTRACCT	Debit Account
DBTRACCTCCY	Debit Account Currency
DBTRACCTBR	Debit Account Branch
CDTRACCT	Credit Account
CDTRACCTCCY	Credit Account Currency
CDTRACCTBR	Credit Account Branch
CHRGBR	Charge whom
UDF1…UDF50	User Defined Field 1 to 50
DBTRAGTBIC	Debtor Agent BIC
CDTRAGTBIC	Creditor Agent BIC
MISCODE1 …MISCODE50	MIS Code

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EDE	EDE DESCRIPTION
XCHGRATE	Exchange Rate

All EDEs for RP price derivation are to be maintained in FCUBS External Data Element maintenance. OBPM sends EDE values of all supported elements.

6.2 Price Component Maintenance

The price components for which RP is to be applied have to be maintained in FCUBS manually.

Note

- While maintaining Price codes in OBPM, the price code length is to be limited to 4 as this code is required while maintaining price components in RP.
- It is assumed that if External Pricing is applicable for the Source and Network and for the Customer, then price value for all components are calculated by RP.
- If any tax component is there, it is to be maintained as a charge type component by adjusting the rate appropriately as RP do not support using one component value as basis of calculating another component.
- If Price rules are configured in OBPM, then too RP is applicable. The Price code linked to the Rule based price value ID is considered in this case.

6.3 Maintenance required for RP integration

The following Maintenance are to be done in FCUBS RP module with Module as PM and product code as the related price code:

Function ID	Screen Name	Remarks
CODEDEMT	Relationship Pricing External Data Element	To be maintained manually for the predefined OBPM EDE elements. Module to be maintained as PM
CODEXTCO	External Price Component maintenance	Maintain with component type as charge and Price code as Product code

The following OBPM maintenances are required for Relationship pricing integration:

Function ID	Screen Name	Remarks
PMDSORNW	Source Network Preference screen	External pricing flag to be checked

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Function ID	Screen Name	Remarks
PMDEXPMT	External system pricing maintenance	Maintain FCUBS system with communication type as Webservice and SERVICE Class as FCUBS
PMDEPMAP	External System Pricing mapping	Map FCUBS system to the Networks
PMDEPCST/ PMDEPCSM	External Pricing System Preferences	Maintain CSM/Customer level Allowed/ disallowed list

6.4　Price value fetch changes

If external pricing is applicable for the Network and Source in Source Network Preferences (PMDSORNW), system performs the following additional validations:

- If the customer record is found in External Pricing System Customer Preferences (Function ID: PMDEPCST) and if the customer is allowed for external pricing, system generates the external pricing request. If the customer is disallowed, internal pricing is applied.

- If the customer record is not found in External Pricing System Customer Preferences (Function ID: PMDEPCST), second level check is done with External Pricing System Customer Service Model Preferences (Function ID: PMDEPCSM).

If the service Model is allowed, system generates the external pricing request. If the CSM is disallowed, internal pricing is applied.

- If CSM level maintenance is 'Allowed' and no CSM listed in the multi block, it indicates that all CSMs are disallowed. For this case, in the second level check for CSM, external pricing is not applicable for the transaction, internal rates are applied.

If CSM level maintenance is 'Disallowed' and no CSM listed in the multi block, it indicates that all CSMs are allowed. So if the customer level record is not found and CSM level is maintained as 'Disallowed' with no CSM listed, then external pricing is applicable for the transaction.

6.5　External Pricing request Generation

If the service class maintained in External Pricing system as 'FCUBS' then RP service for price query is called.

All Price components and EDE values are sent in the request.

External pricing request and response can be viewed from queue action log. Responses are stored for audit purpose.

RP Integration is done for the following Payment types:

- Book Transfer
- Cross Border MT
- SWIFT CBPRPlus
- RTGS FIN
- TARGET2 ISO

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- EU SEPA Credit
- EU SEPA Direct Debit

6.6 RP Charges based on Variance Type

If RP is applicable in transaction level price value computation, system fetches the price value details and compute the internal prices before sending the RP request and price values are adjusted after receiving the RP response based on the variance type received.

Fixed Amount

The Calculated value returned in the request is applied as the price value.

Variance Amount

Variance amount to be added to the base amount computed. Variance amount can be positive or negative.

Percentage

This option returns a percentage to be applied over the computed amount to arrive at the final price. This is calculated as Original Value + (Original Value* Percentage received).

Note

Percentage can be positive or negative.

Waive

If the variance Type is returned as 'Waive', the price component is marked waived against the internal price computed.

6.7 Retry option for RP technical errors

If any technical error response is received from RP, the request is auto-retried based on the number of retries configured in system parameter RP_AUTO_RETRY_COUNT.

For response coming as technical error even after auto retry:

- If the request is initiated from CREATEQUERYPRICE or from UI, error message is displayed.
- If the request is initiated during transaction processing, the transaction is moved to external Pricing queue PQSEXPRQ with status as Rejected.

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7.1   List of Basis Elements

The following are the basic elements provided for the rule expressions:

List of Basis Elements	Allowed Values	Supported Payment Types
CHANNEL_TYPE	C2B,SWIFT,MT101,MT204,UI	Cross-border / RTGS / Book Transfer / SEPA CT / ACH CT / SEPA DD / ACH DD
DR_ACCOUNT_CCY	Debit Account currency	Cross-border / RTGS / Book Transfer
CR_ACCOUNT_CCY	Credit Account Currency	Cross-border / RTGS / Book Transfer
SENDER BIC	Sender BIC	Cross-border / RTGS
AWI_BIC	AWI BIC	Cross-border / RTGS
AWI_MEMEBR_ID	AWI Clearing Code if available as part of transaction details	Cross-border / RTGS
RECEIVER_BIC	Receiver BIC	Cross-border / RTGS
BOOK_TRANSFER _TYPE	INTER (other customer account),INTRA (customer's own account)	Book Transfer
TXN_BRANCH_CODE	Branch Code	Cross-border / RTGS / Book Transfer / SEPA CT / ACH CT / SEPA DD / ACH DD
TRANSFER_CURRENCY	Transfer Currency	Cross-border / RTGS / Book Transfer / SEPA CT / ACH CT / SEPA DD / ACH DD
CHARGE_WHOM	Charge option	Cross-border / RTGS
TRANSFER_TYPE	C-Customer Transfer B-Bank Transfer	Cross-border/ RTGS

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IS_PASS_THROUGH_T RN	Y/N	Cross-border / RTGS
COVER_REQD	Y/N	Cross-border / RTGS
BENEFICIARY_COUNT RY	Beneficiary Country of the Field 59 (i.e. Ultimate Beneficiary)	Cross-border / RTGS
SOURCE_CODE	Source Code derived for a transaction	Cross-border / RTGS / Book Transfer
IS_PREFUNDED_PAYM ENT	Value of Prefunded Payment Flag during transaction booking	Cross-border / RTGS / SEPA CT / ACH CT
IS_CREDITTOGL_PAYM ENT	'Credit To GL' flag on the Inbound transaction	SEPA CT / ACH CT
PURPOSE	Purpose code or proprietary value	SEPA CT / ACH CT / SEPA DD / ACH DD / SWIFT CBPRPlus / TARGET2 Cross Border/RTGS (Field 26T)
CATEGORY_PURPOSE	Category Purpose code or proprietary value	SEPA CT / ACH CT / SEPA DD / ACH DD
SERVICE_LEVEL	Service Level code or proprietary value	SEPA CT / ACH CT / SEPA DD / ACH DD
CR_AGT_BIC	Creditor Agent BIC	SEPA CT / ACH CT / SEPA DD / ACH DD
CR_AGT_MEMBER_ID	Creditor Agent Member ID	ACH CT / ACH DD
DR_AGT_BIC	Debtor Agent BIC	SEPA CT / ACH CT / SEPA DD / ACH DD
DR_AGT_MEMBER_ID	Debtor Agent Member ID	ACH CT / ACH DD
IS_BENE_ACC_IBAN	The resultant values can be TRUE or FLASE	Cross border / RTGS / SEPA CT / SEPA DD / SEPA Instant / ACH CT / ACH DD
IS_CROSS_CCY_TXN	The resultant values can be TRUE or FLASE	Cross border / RTGS / SEPA CT / SEPA DD / SEPA Instant / ACH CT / ACH DD / Book Transfer

SAME_BR_TXN	The resultant values can be TRUE or FLASE	
INITG_PTY_ORG_ID	Initiating Party Organization ID	Applicable only for payments received in pain.001 file
IS_SAME_DAY_TXN	The resultant values can be TRUE or FLASE	Cross border/RTGS / T2ISO / CBPR+ Booking Date = Activation Date = Instruction Date

The following mandatory checks are done on processing a price:

- When prices are fetched for a Cross Border / RTGS transaction or Book Transfer, system initially verifies whether any Price Rule maintenance is available for the Host, Network and Transaction Type combination.
- If the maintenance is available, then the maintained rules gets evaluated and the resultant price values maintained in Price Value ID is used for price computation.

If no maintenance is available in Price Rule Maintenance, then the price values are fetched as per existing logic based on price codes linked to the Network Preferences.

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