SEPA Direct Debits User Guide

Oracle Banking Payments

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ORACLE

Direct Debits User Guide
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1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with the Direct Debits functionality of Oracle Banking Payments. It takes you through the various stages of Direct Debits transaction processing.

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/Collection Department Operators	Direct Debit Transaction Input functions except Authorization
Back Office Payment/Collection Department Operators	Direct Debit related maintenances/ Transaction Input functions except Authorization
Payment/Collection Department Officers	Direct Debit Maintenance/ Transaction Authorization
Bank's Financial Controller/ Payment Department Manager	Host level processing related setup for Collections 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* gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*Direct Debits* provides information on Direct Debits maintenances
Chapter 3	*Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Collections

Collections is a financial transaction initiated by the creditor via its bank (the creditor bank) to collect funds from a debtor's account with a debtor bank, as agreed between the debtor and creditor. This instruction to make a payment results in an agreement/mandate as agreed between the debtor and creditor and signed by the debtor. Direct debit transfers include consumer payments on insurance premiums, mortgage loans, and other kinds of bills. This module is validated and processed as per SEPA Direct Debits (SDD) requirements.

Collections life-cycle process includes the following:

- Maintain Collections mandates
- Customer to bank Collections instructions
- Interbank Collections instructions

This chapter contains the following sections:

- Collections Maintenances
- Collections Transactions

2.1 Collections Maintenances

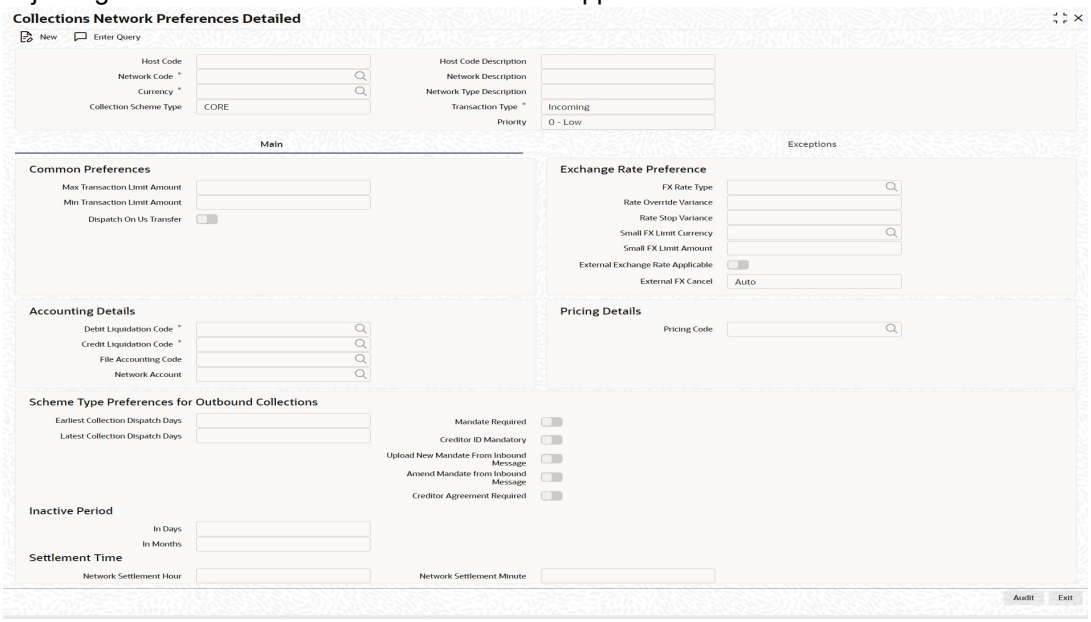
2.1.1 Collections Network Preferences

You can maintain network preferences specific to Collections using ‘Collections Network Preferences Detailed’ screen.

In this screen, you can specify the following preferences:

- Common Preferences
- Exchange Rate Preferences
- Accounting Details
- Pricing Details
- Scheme Type Preferences
- Inactive Period and Settlement Time specific to collections

You can invoke the ‘Collections Network Preferences Detailed ‘screen by typing ‘PCDNWDDP’ 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 displays the logged in branch's host code.

Host Code Description

The system displays the Description of the Network Code selected.

Transaction Type

Specify the transaction type for which the DD preferences are to be maintained for a specific network. Transaction type can be Incoming or outgoing.

Network Code

Specify the network code for which the Collections preferences are to be maintained

Network Description

The system displays the Description of the Network Code selected.

Network Type Description

The system displays the Description of the Network Code selected.

Currency

Select the currency preference required for the Network selected.

Priority

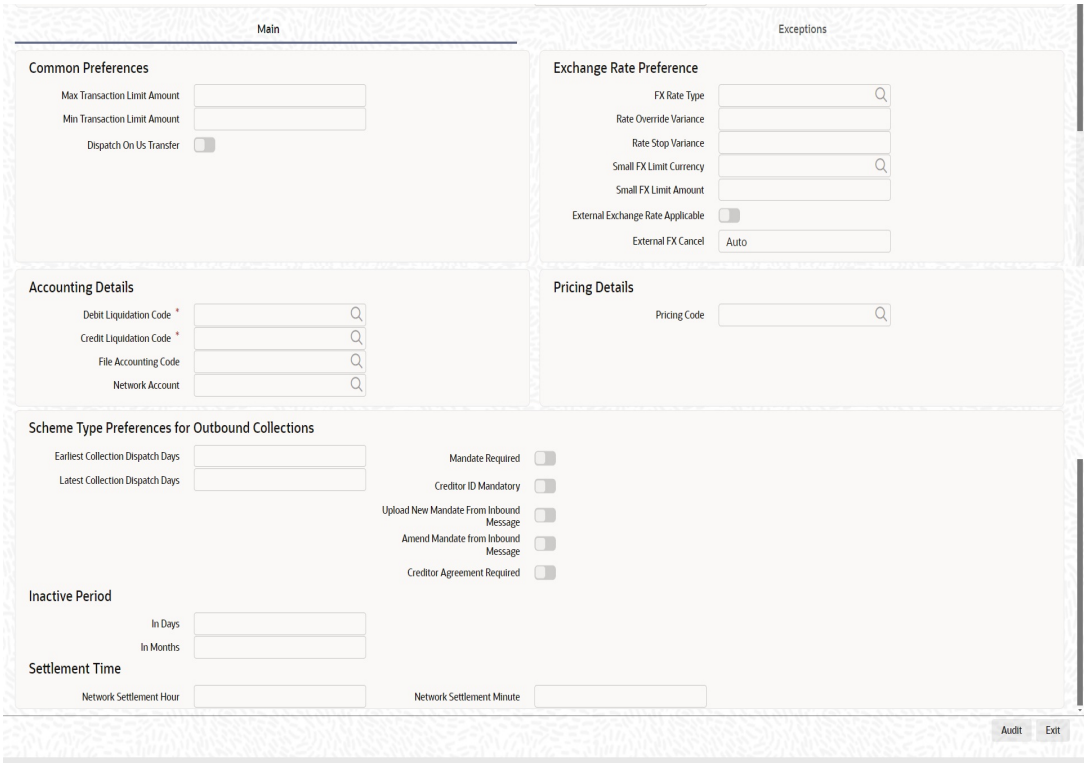
Select a priority for the network maintenance done.This can vary from the values, ‘0- Low’ to ‘9-High’.

Collection Scheme Type

Specify the scheme type of the mandate. The values allowed for this field are Core and B2B.

2.1.1.1 Main tab

Click the **Main** tab from the 'Network Collections Preferences' screen.



You can specify the following fields:

Common Preferences

Maximum Transaction Amount

Specify the maximum transaction amount allowed for the network.

Minimum Transaction Amount

Specify the minimum transaction amount allowed for the network.

Dispatch On Us Transfer

Check this box if Dispatch on Us Transfer is allowed for the network.

Exchange Rate Preferences

Note

Cross currency transactions are currently not allowed in Collections.

Accounting Details

Debit Liquidation Code

Specify the accounting code for debit liquidation.

Credit Liquidation Code

Specify the accounting code for credit liquidation.

File Liquidation Code

Specify the accounting code for file dispatch/receipt accounting.

Network Account

Specify the Network Account for file dispatch/receipt accounting.

The complete dispatch amount is debited from the Network Account specified here, when the dispatch is initiated.

Pricing Details

Pricing Code

Specify the accounting code for pricing specific to Collections. Pricing Codes maintained as part of PPDCDMNT are populated here.

Scheme Type Preferences for Outbound Collections

Earliest Collection Dispatch Days

Specify the number of days, based on the calendar basis that will be subtracted from the transaction activation date to arrive at the earliest collection dispatch date.

Latest Collection Dispatch Days

Specify the number of days, based on the Network working day basis that will be subtracted from the transaction activation date to arrive at the dispatch date.

Mandate Required

Check this box if the mandate is required to be validated during DD transaction processing.

Creditor ID Mandatory

Check this box if Creditor Scheme ID must be provided during DD transaction processing.

Upload New Mandate From Inbound Message

Select this check box if mandate details are to be uploaded from inbound pacs.003 message, when no mandate is available.

Amend Mandate From Inbound Message

When this check box is selected, the existing mandate details are amended based on the amend details received in pacs.003 message.

Creditor Agreement Required

When this check box is selected, the system checks whether customer agreement for SDD transactions is available for bulk files received.

Inactive Period

In Days

Specify the number of days for which the mandate is considered as inactive.

In Months

Specify the number of months for during which the mandate is considered as inactive.

Settlement Time

Network settlement time is captured here. Settlement Time is set earlier than the last dispatch cycle time.

Network Settlement Hour

Specify the settlement in HH Format.

Network Settlement Minute

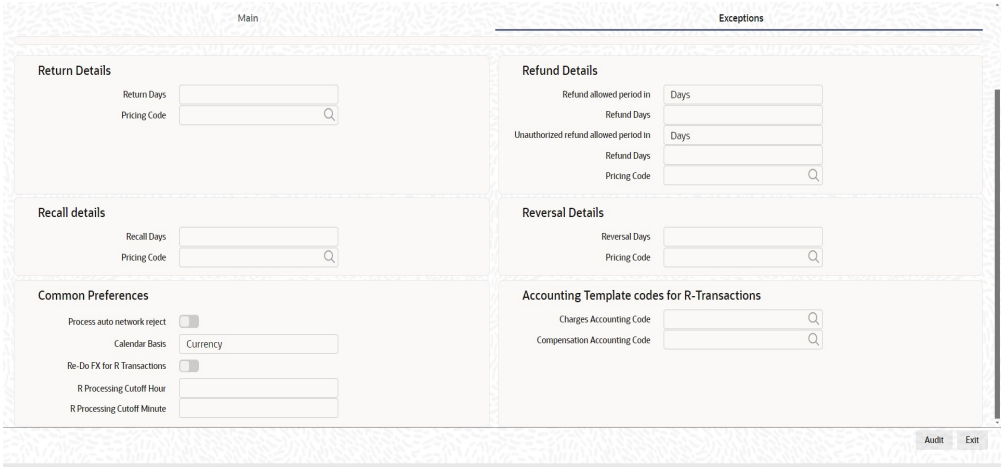
Specify the settlement in MM Format.

Note

- Settlement time will be validated for rejects processed for inbound collections on settlement date.
- When rejects are processed before the settlement time maintained, pacs.002 message is generated.
- When reject is processed after the settlement time maintained, pac.004 message is generated.
- Accounting entries are revered/ there is no impact, when the settlement for original transaction is pending.
- The Transaction is marked as ‘Rejected’ /’Returned’ depending on the settlement time based validation.
- Message camt.056 or pacs.007 is generated when the R transaction is processed before /after the settlement time.

2.1.1.2 Exception tab

Click the **Exception** tab from the ‘Network Collections Preferences’ screen.



You can specify the following fields:

Return Details

Return Days

Specify the number of days within which Return will be allowed on the DD transaction.

Pricing Code

Charges and fees applicable for return is picked based on the Pricing Code selected. Select the Pricing Code from the LOV.

Refund Details

Refund period for normal debits and for unauthorized period in Days/Months can be marinated here.

Refund allowed period in

Select if Refund allowed period is in Days or Months.

Refund Days

Enter the number of days or months.Specify the number of days within which Refund will be allowed on the DD transaction.

Unauthorized refund allowed period in

Select if unauthorized refund period is in Days or Months.

Refund Days

Enter the number of days or months.Specify the number of days within which Refund will be allowed on the DD transaction.

Note

Days are counted as Network working days and Months as calendar Months.

Pricing Code

Charges and fees applicable for Refund is picked based on the Pricing Code selected. Select the Pricing Code from the LOV.

Recall Details

Recall Days

Specify the number of days within which Recall will be allowed on the DD transaction. Beyond the specified days, recall of transaction is not allowed.

Pricing Code

Charges and fees applicable for recall is picked based on the Pricing Code selected. Select the Pricing Code from the LOV.

Reversal Details

Reversal Days

Specify the number of days within which Reversal will be allowed on the DD transaction.

Pricing Code

Charges and fees applicable for reversal is picked based on the Pricing Code selected. Select the Pricing Code from the LOV.

Accounting Template codes for R-Transactions

Charges Accounting Code

Specify the Accounting Template Code for Charges in Returns processed which are listed in pacs.004. List all valid accounting template codes.

Compensation Accounting Code

Specify the Accounting Template Code for Compensation in Return listed in pacs.004 processed. Lists all valid accounting template codes.

Note

The support is for return of the outbound SDD transactions processed.

Common Preferences

Process Auto Network Reject

Check this box if the auto processing of network reject transaction is done by the system.

Calendar Basis

Specify the Calendar basis to derive the refund, recall and reversal days.

Re-Do FX for R Transactions

Check this box if foreign exchange has to be recomputed for the R/return transactions. When this box is not checked, the old FX values computed are picked up.

R Processing Cutoff Hour

Specify the R Processing Cutoff Hour.

R Processing Cutoff Minute

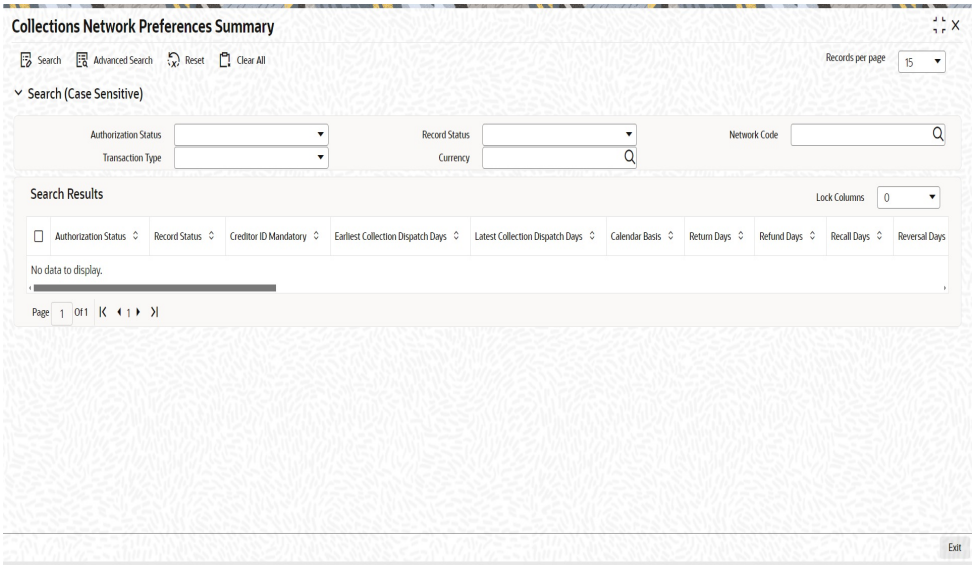
Specify the R Processing Cutoff Minute.

Note

While generating Pacs.007/pacs.004 messages, Interbank settlement date is moved to next Network working day, if the dispatch is processed after cutoff time.

2.1.1.3 Collections Network Preferences Summary

You can invoke the 'Collections Network Preferences Summary' screen by typing 'PCSNWDDP' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

- Authorization Status

- Record Status
- Network Code
- Transaction Type
- Currency

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

2.1.2 Creditor Scheme Id

You can define the Creditor Scheme Identification details in this screen, The ID defined here are listed in Credit mandate screen.

You can invoke the ‘Creditor Scheme Id Detailed’ screen by typing ‘PCDCSCHM’ 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:

Creditor Scheme ID Maintenance

ID Type

Specify the identification type of the Credit Party that signs the mandate.

Creditor Scheme Identification

Specify the Identification number of the credit party that signs the mandate.

Description

Specify the description of the Creditor Scheme ID.

Creditor Name

Specify the name of the credit party that signs the mandate.

Address 1

Specify the address of the credit party that signs the mandate.

Address 2

Specify the address of the credit party that signs the mandate.

Country Code

Specify the country code of the credit party that signs the mandate.

Date of Birth

Specify the date of birth of the creditor

Place of Birth

Specify the place of birth of the creditor

Contact Details

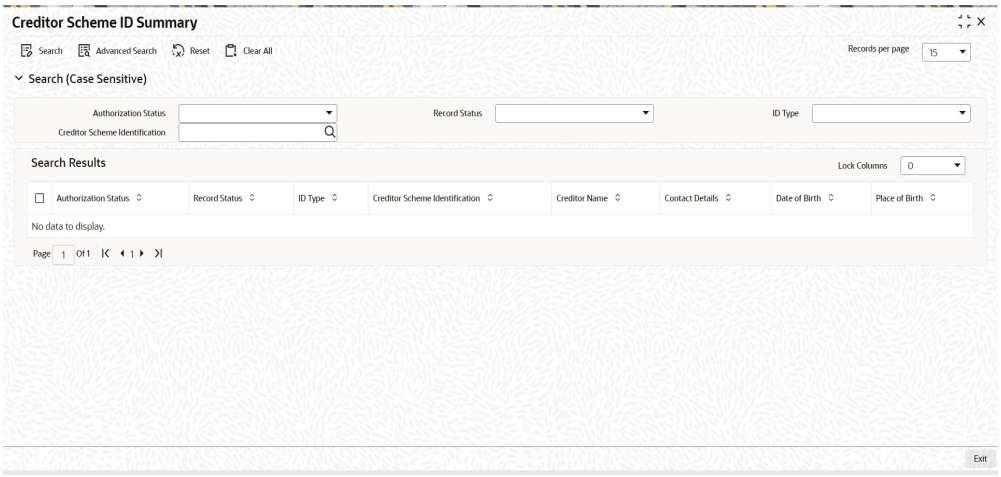
Specify the contact details of the creditor.

Other Details

Specify the remarks of the creditor.

2.1.2.1 Creditor Scheme Id Maintenance Summary

You can invoke the 'Creditor Scheme Id Maintenance Summary' screen by typing 'PCSCSCHM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

- Authorization Status
- Record Status
- Id Type
- Creditor Scheme Identification

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

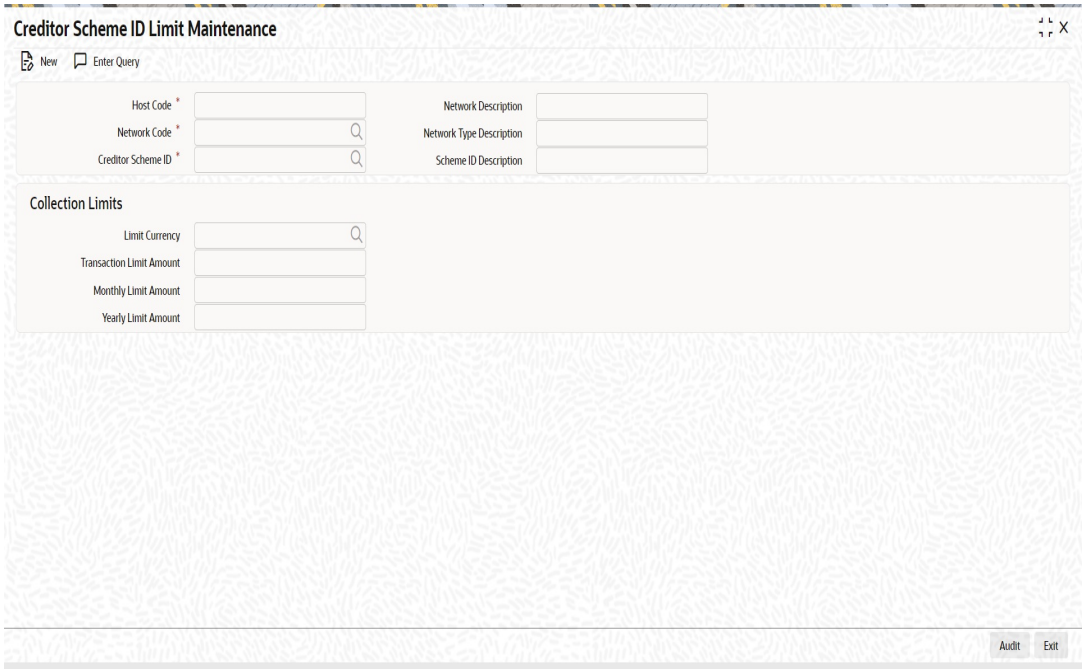
2.1.3 Creditor Scheme ID Limit Maintenance

This maintenance is applicable for ACH DD/ SDD networks, limit check is done by the system during transaction processing if the request is received in pain.008 file.

Note

This limit check is applicable to transactions received in bulk files only.

You can invoke the ‘Creditor Scheme ID Limit Maintenance’ screen by typing ‘PMDCSCHL’ 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. All valid Network Codes defined for ACH DD & SDD are listed.

Network Description

This field is defaulted based on the Network Code selected.

Network Type Description

This field is defaulted based on the Network Code selected.

Creditor Scheme ID

For SDD networks, specify the Creditor Scheme ID from the list of values. All valid Creditor scheme IDs maintained in PCDCSCHM are listed

For ACH DD Networks, you can manually specify the Creditor Scheme ID.

Scheme ID Description

For SDD Networks, this field is defaulted based on the Creditor Scheme ID selected.

For ACH DD Networks, you can manually specify the description.

Collection Limits

These limits are applicable for both ACH DD and SDD bulk file uploads.

Limit Currency

Specify the Limit Currency from the list of values. All valid currencies are listed.

Transaction Limit Amount

Specify the Transaction Limit Amount.

Monthly Limit Amount

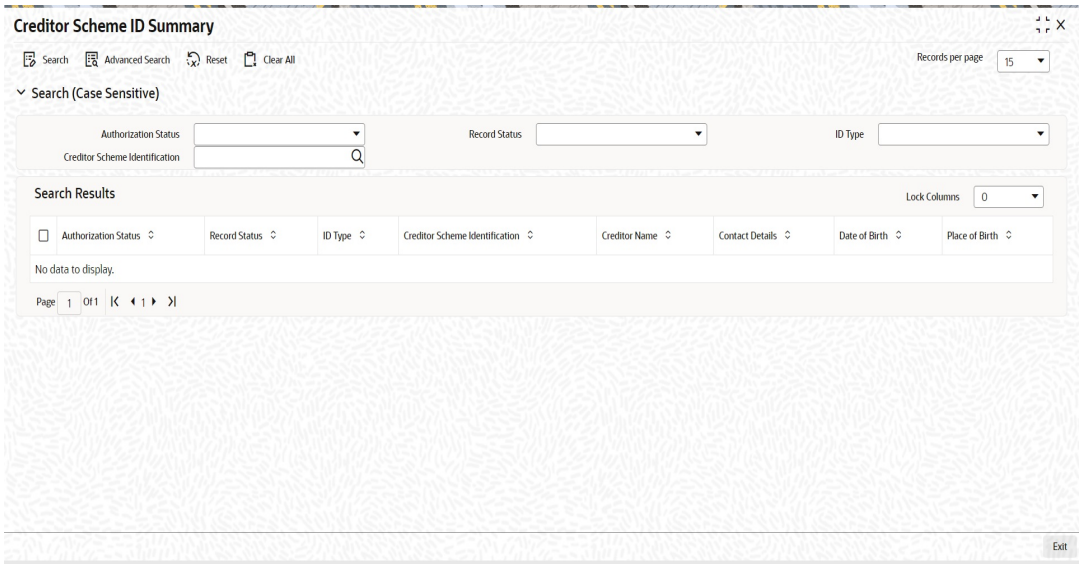
Specify the Monthly Limit Amount.

Yearly Limit Amount

Specify the Yearly Limit Amount.

2.1.3.1 Creditor Scheme Id Maintenance Summary

You can invoke the 'Creditor Scheme Id Maintenance Summary' screen by typing 'PCSCSCHM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

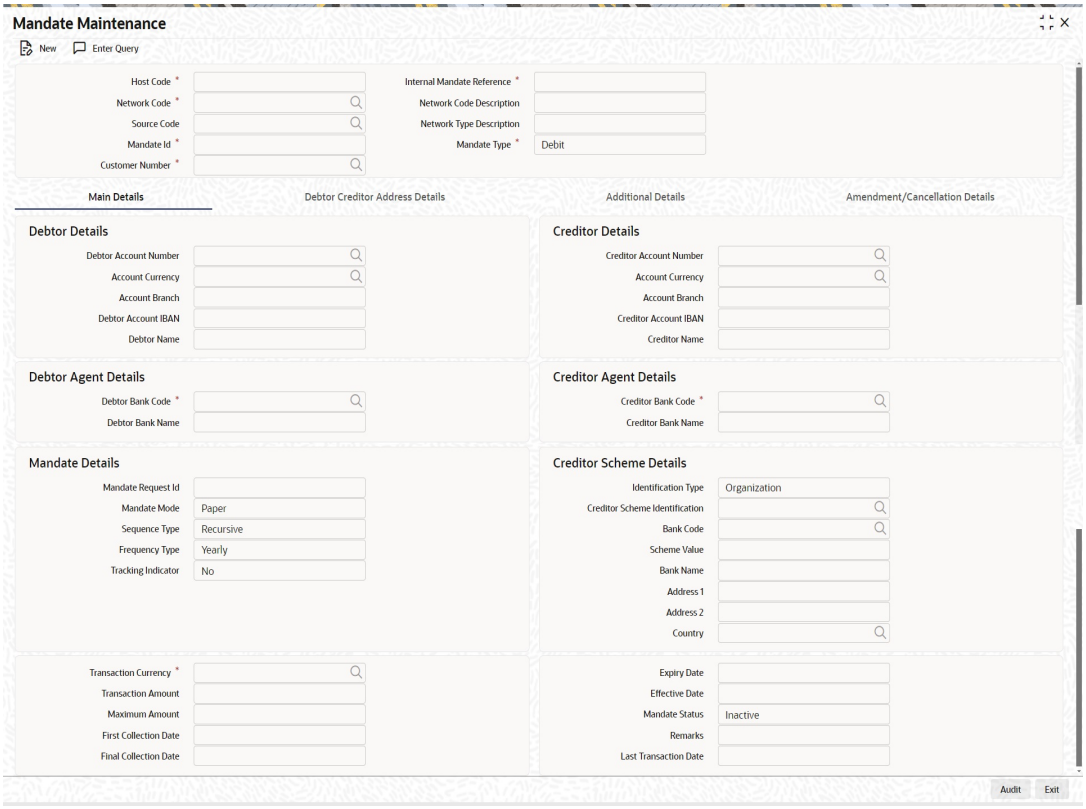
- Authorization Status
- Creditor Scheme ID
- Limit Currency
- Record Status
- Network Code

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

2.1.4 Debtor Mandate Maintenance

This maintenance is applicable for ACH DD & SEPA DD.

You can invoke the “Mandate Maintenance” screen by typing ‘PCDDMAND’ 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’.

Internal Mandate Reference

The system defaults the Internal Mandate Reference of transaction branch on clicking ‘New’.

Network Code

Specify the Network Code from the List of values. Lists Network of payment type 'ACH DD' along with SEPA DD Networks maintenance.

Network Code Description

This field is defaulted based on the Network Code selected.

Network Type Description

This field is defaulted based on the Network Code selected.

Source Code

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

Mandate ID

Specify the Mandate ID.

Mandate Type

Select the Mandate Type from the following values:

- Debit (default)
- Credit

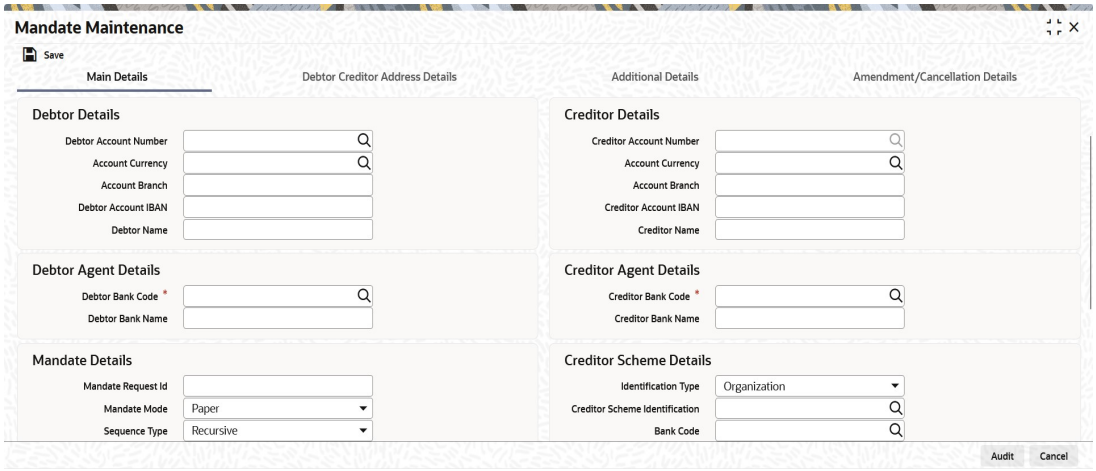
Customer Number

Specify the Customer Account No from the List of values.

2.1.4.1 Main Details Tab

You can specify the following fields:

- Debtor Details
- Creditor Details
- Debtor Agent Details
- Creditor Agent Details
- Mandate Details
- Creditor Scheme Details

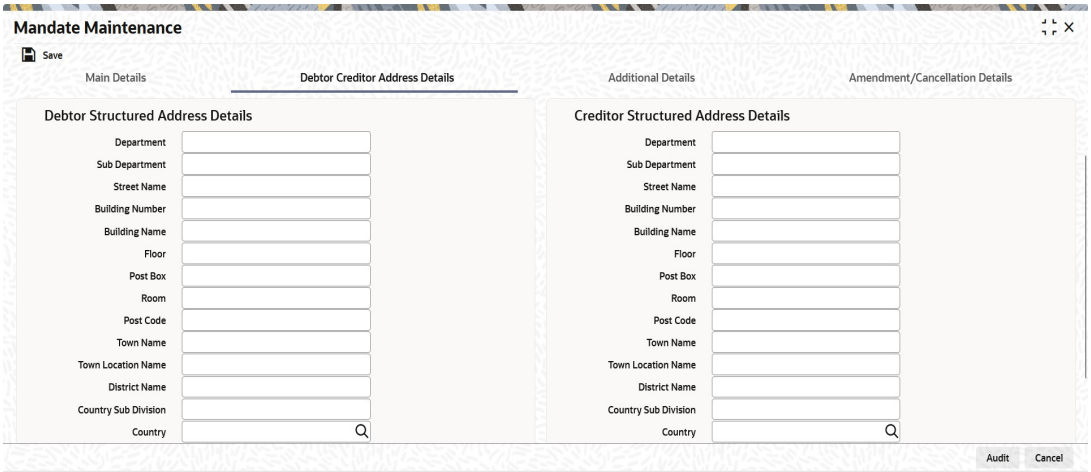


2.1.4.2 Debtor Creditor Address Details

Click on Debtor Creditor Address Details Tab to invoke this sub screen.

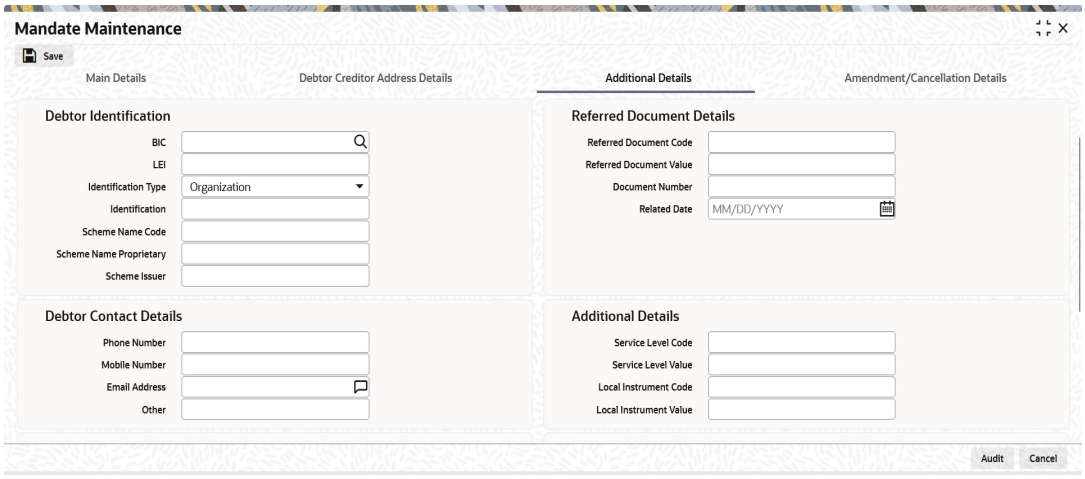
You can specify the following fields:

- Debtor Structured Address Details
- Creditor Structured Address Details
- Debtor Unstructured Address Details
- Creditor Unstructured Address Details



2.1.4.3 Additional Details Tab

Click on Additional Details Tab to invoke this sub screen.

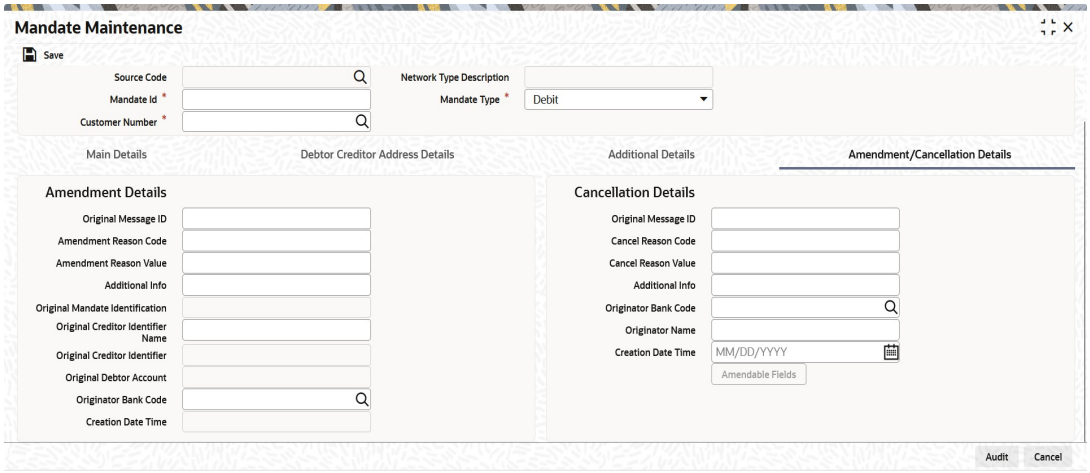


You can specify the following fields:

- Debtor Identification
- Debtor Contact Details
- Debtor Account Additional Details
- Ultimate Debtor Details
- Referred Document Details
- Additional Details
- Initiating Party Details
- Ultimate Creditor Details

2.1.4.4 Amendment/Cancellation Details

Click on Amendment/Cancellation Details Tab to invoke this sub screen.

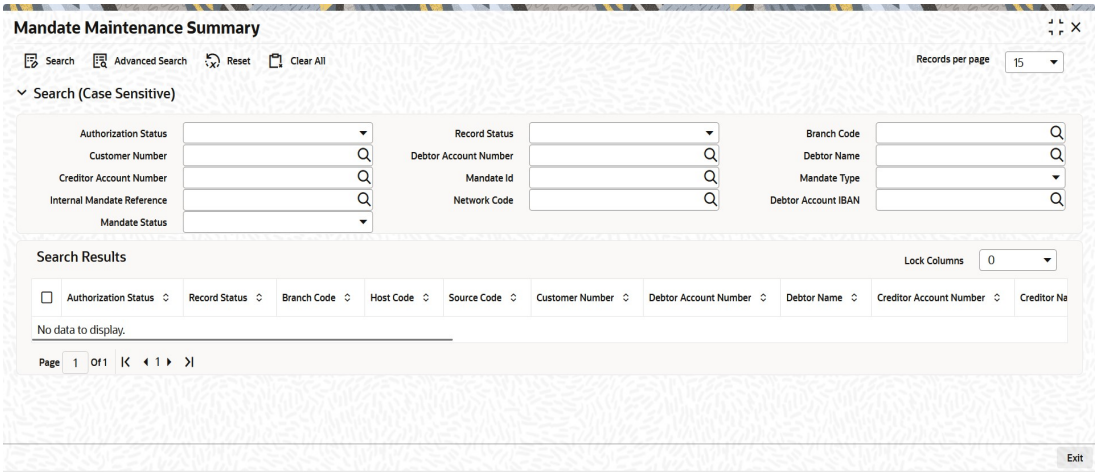


You can specify the following fields:

- Amendment Details
- Cancellation Details

2.1.4.5 Mandate Maintenance Summary

You can invoke “Mandate Maintenance Summary” screen by typing ‘PCSDMAND’ 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
- Branch Code
- Debtor Account Number
- Creditor Account Number
- Mandate Type
- Mandate Status
- Customer Number
- Debtor Name
- Internal Mandate Reference
- Debtor Account IBAN
- Mandate Id
- Network Code

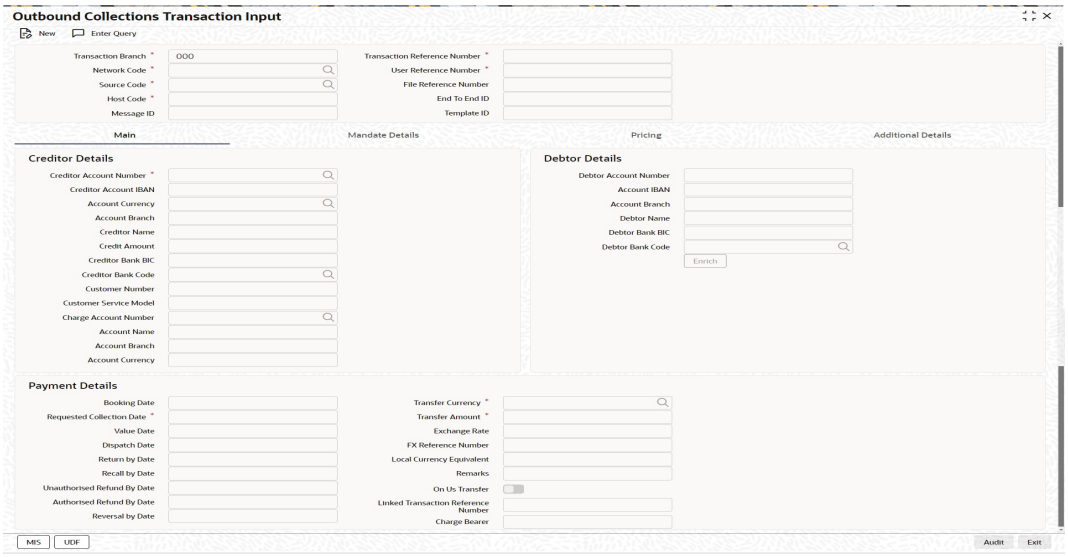
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

2.2 Collections Transactions

2.2.1 Outbound Collections Transaction Input

An outgoing Collections transaction screen is used to initiate an outgoing DD transaction and to view the Outgoing Collections transaction created through upload.

You can invoke ‘Outbound Collections Transaction Input’ screen by typing ‘PCDAOTXN’ 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:

Transaction Branch

Indicates the branch from which the user is logged in.

Network Code

Select the network code.

Source Code

This is defaulted to ‘MANL’ and it is non-editable for manually initiated transactions. For transactions created via upload, source would be SEPA & it is mandatory to maintain Source network preference for SEPA source.

Host Code

Indicates the host code that is linked to the transaction branch of the customer

Message ID

Specify the Message ID.

Transaction Reference Number

Indicates a unique identifier of the Collections transaction and it is auto-generated. For more details on the format, refer the Payments Core User Guide.

User Reference Number

This field will default the Transaction Ref Number field and you can modify the referenced required.

File Reference Number

Specify the File Reference Number.

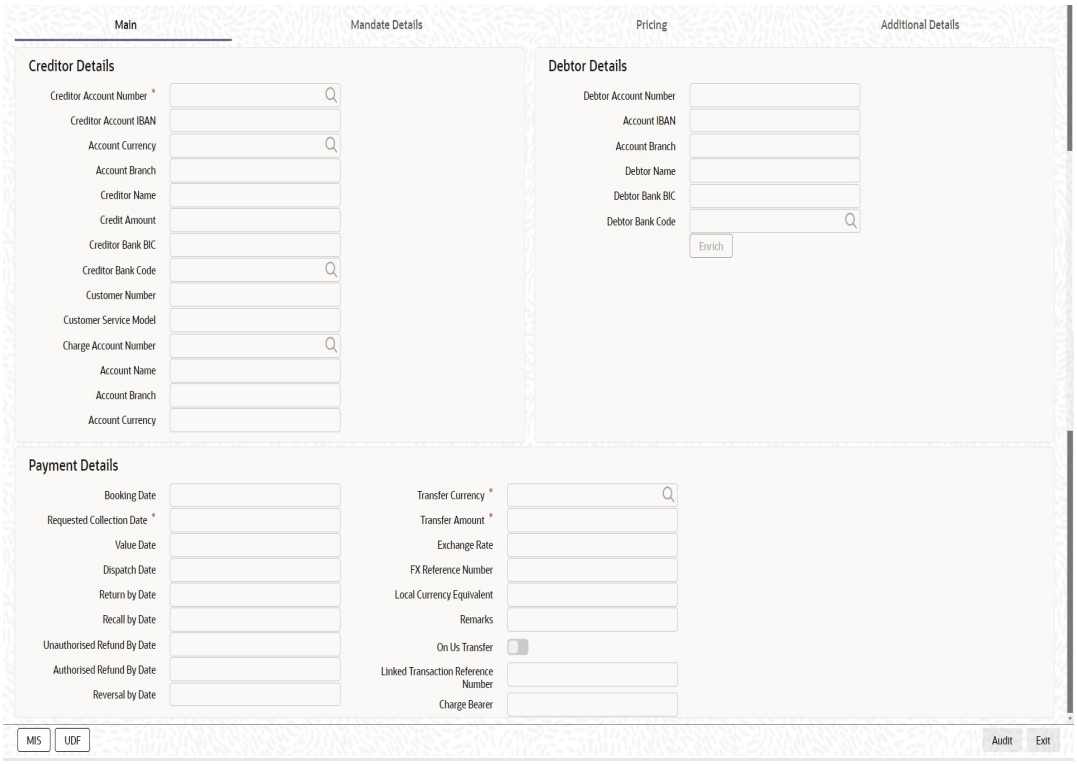
End to end Id

Specifies the end to end transaction identification.

Template ID

Specify the Template ID.

2.2.1.1 Main Tab



You can specify the following fields in the Main tab:

Creditor Details

Creditor Account Number

You can select both DDA and loan accounts from the list of values as the Creditor Account Number.

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

Note

- EAC check is skipped, if the Credit account is a Loan account
- During initial validations, loan account check is done before account re-direction

---

Account IBAN

Account IBAN for which the transaction is displayed for the Creditor account number chosen.

Account Currency

Account currency is displayed.

Account Branch

Account Branch is displayed.

Creditor Name

Account name is displayed.

Credit Amount

Specify the amount specified for the credit transaction.

Creditor Bank BIC

Specify the BIC of the Creditor Bank.

Creditor Bank Code

Specify the bank code of the Creditor Bank.

Customer Number

Creditor customer number is displayed based on the account selected.

Customer Service Model

If Service model is linked to the customer number, the same is displayed.

Charge Account Number

Specify the Charge Account Number from the list of values.

Account Name

The system defaults Account Name based on the Charge Account Number selected.

Account Branch

The system defaults the Account Branch based on the Charge Account Number selected.

Account Currency

The system defaults Account Currency based on the Charge Account Number selected.

Debtor Details

Debtor Account Number

Specify the debtor account for the transaction is initiated.

Account IBAN

Specify the Account IBAN for which the transaction is initiated.

Account Currency

The currency of the account.

Account Branch

Specify the branch of the debtor account.

Debtor Name

Specify the name of the debtor.

Debit Amount

Specify the amount to be debited.

Debtor Bank BIC

Select the BIC of the Debtor Bank.

Debtor Bank Code

Select the code of the Debtor Bank.

Payment Details

Booking Date

Specify the booking date of the Collections transaction.

Instruction Date

Specify the instruction date of the transaction. This field identifies the original value date that was provided by the creditor during the instruction.

Value Date

Specify the value date of the transaction. This fields identifies the date on which the transfer to be made.

Dispatch Date

Specify the dispatch date of the Collections transaction. This field denotes the date on which the message to be dispatched. Dispatch date will be derived based on the sequence type specified in the transaction.

- If the Sequence type is of 'OOFF' or 'FRST', then dispatch date is derived as the value date minus the no of days specified in First collection dispatch days.
- If the Sequence type is of 'RCUR', then dispatch date is derived as the value date minus the no of days specified in Recurrent collection dispatch days.

Return by Date

This field denotes the date by which the Return request to be received for an outgoing DD transaction. This date is derived by value date plus the return days based on the calendar basis.

Refund by Date

This field denotes the date by which the refund request to be received for an outgoing DD transaction. This date is derived by value date plus refund days based on the calendar basis.

Recall by Date

This field denotes the date by which the Recall to be initiated for an outgoing DD transaction. This date is derived by value date minus the recall days based on the calendar basis.

Reversal by Date

This field denotes the date by which the reversal request to be initiated for an outgoing DD transaction. This date is derived by value date plus reversal days based on the calendar basis.

Transfer Currency

Specify the currency in which the transfer is initiated.

Transfer Amount

Specify the amount to be transferred.

Exchange Rate

Specify the Exchange Rate.

Note

Exchange rate processing is done as part of settlement date processing.

FX Reference Number

Specify the FX Reference Number.

Local Currency Equivalent

This field displays Local Currency Equivalent of the Transfer Amount.

Remarks

Specify any remarks, if any.

Linked Transaction Reference Number

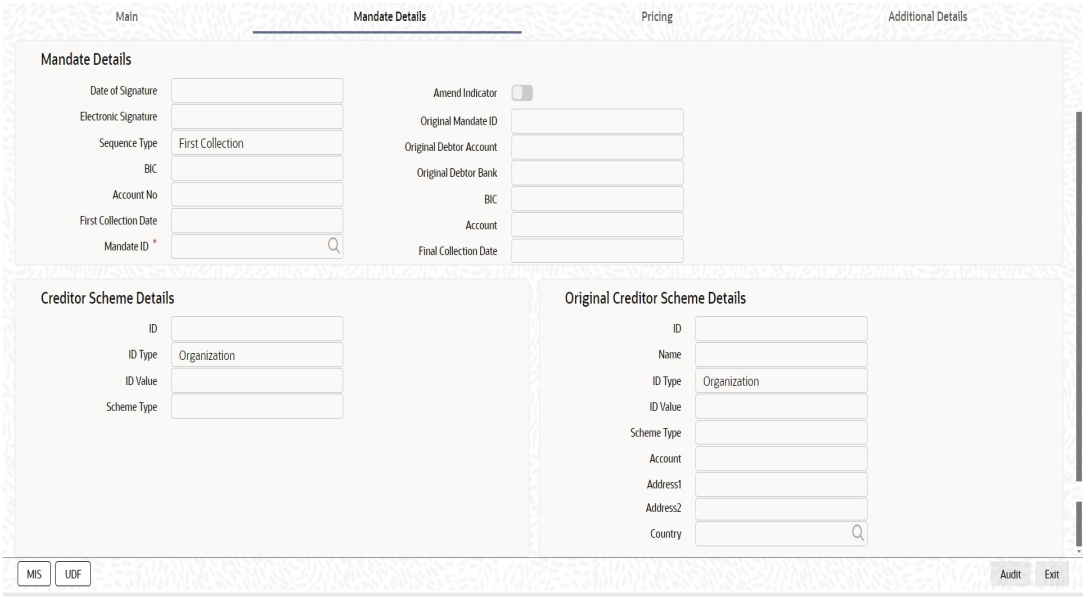
In case of On Us transfers, incoming DD transaction booked as part of outgoing will be stored in Linked Transaction Reference Number field. This would be auto populated by the system on save, if Dispatch on Us transfer is 'Not checked' at PCDNWDDP.

Charge Bearer

These are service level charges and is charged by banks to its respective customers. Service level charges are defaulted.

2.2.1.2 Mandate Details Tab

Click **Mandate Details** tab from the Collections Outgoing Transaction screen.:



You can specify the following fields:

Mandate Details

Date of Signature

Indicates the date on which the mandate was signed by debtor. This is defaulted based on the mandate ID selected.

Electronic Signature

Specify the electronic signature details.

Sequence Type

Select the required sequence type. Valid values are:

- First Collection
- Final Collection
- One Off Transaction
- Recurring Transaction

BIC

Specify the BIC of the Original Creditor Agent

Account No

Specify the Account No

First Collection Date

Specify the date of first collection.

Mandate Id

Specify the identification of the mandate.

Amend Indicator

This Indicator is for notifying whether the underlying mandate is amended or not. Check this box if amendment is applicable.

Original Mandate Id

Specify the identification of the original mandate. This field indicates the original mandate ID as assigned by the creditor, to identify the original mandate maintained. This field is mandatory if changes occur in ‘Mandate Identification’, otherwise not to be used.

Original Debtor Account

Specify the account details of the Original Debtor.

Original Debtor Bank

Specify the details of the Original Debtor Bank.

BIC

Specify the BIC.

Account

Specify the account details.

Final Collection Date

Specify the final collection date.

Creditor Scheme Details

Id

Specify the identification of the creditor scheme.

Id Type

Specify the type of Scheme identification.

ID Value

Specify the value of the creditor scheme.

Scheme Type

Specify the type of scheme.

Original Creditor Scheme Details

Original Creditor Scheme details are required if changes occur in ‘Creditor Scheme ID or Name', otherwise not to be used.

Id

Specify the identification of the Original Creditor Scheme.

Name

Specify the name of the Original Creditor Scheme.

ID Value

Specify the value of the Original Creditor Scheme.

Scheme Id Type

Specify the type of Scheme identification.

Account

Specify the account details.

Address 1

Specify the first line of the address of the Original Creditor.

Address 2

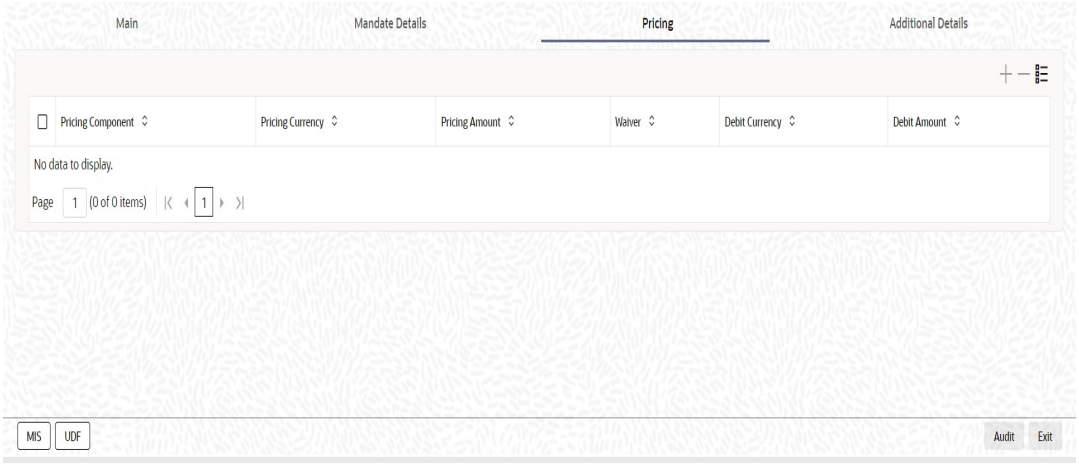
Specify the second line of the address of the Original Creditor.

Country

Specify the country of the Original Creditor.

2.2.1.3 Pricing Tab

Click the **Pricing** tab from the Collections Outgoing Transaction screen.:



You can view the charge/tax details derived for the transaction in Pricing tab.You can amend the price values/waiver flag, if required.

Pricing Component

This field indicates the pricing component derived for the DD transaction.

Pricing Currency

Indicates the pricing currency of the component.

Pricing Amount

Specifies the fixed or calculated charge amount using the Pricing Value Maintenance. You can edit this field to a non-zero value.

Waiver

Check this box to select the charge component to waive the associated charges.

Debit Currency

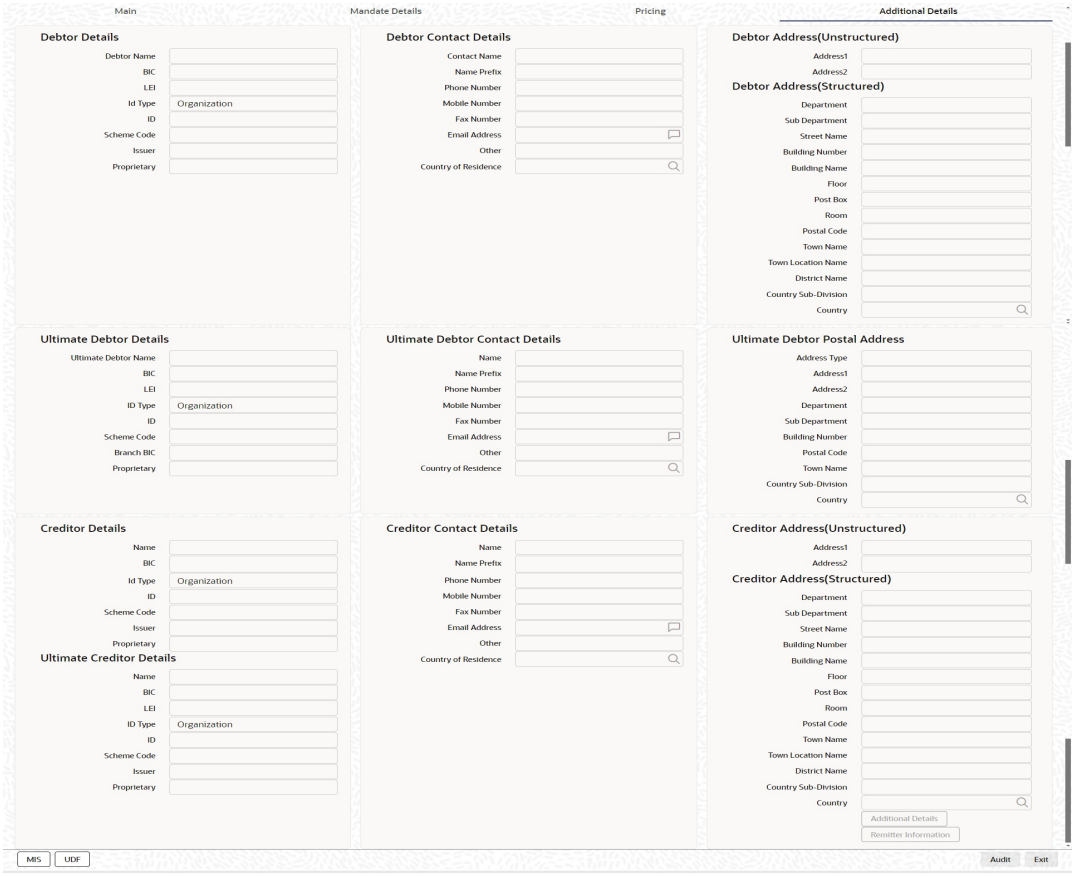
Indicates the currency of the debit account.

Debit Amount

Indicates the amount debited to the selected debit amount.

2.2.1.4 Additional Details Tab

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



Debtor Details

Debtor Name

Specify the name of the debtor.

BIC

Specify the Branch BIC of the debtor.

LEI

Specify the LEI.

Id Type

Select the type of identification from the following:

- Organization
- Private

ID

Specify the identification of the Debtor.

Scheme Code

Specify the Scheme Code of the Debtor.

Issuer

Specify the Issuer of the Debtor.

Proprietary

Specify the Proprietary details of the Debtor.

Debtor Contact Details

Contact Name

Specify the Contact Name of the Debtor.

Name Prefix

Select the prefix name of the Debtor from the following:

- DOCT
- MADM
- MIST
- MIKS
- MISS

Phone Number

Specify the phone number of the Debtor.

Mobile Number

Specify the mobile number of the Debtor.

Fax Number

Specify the fax number of the Debtor.

Email Address

Specify the mailing address of the Debtor.

Other

Specify any other details of the Debtor.

Country of Residence

Specify the country of residence of the Debtor.

Debtor Address(Unstructured)

Address 1

Specify the address of the Debtor.

Address 2

Specify the address of the Debtor in the two lines provided.

Debtor Address(Structured)

Department

Specify the department of the Debtor.

Sub Department

Specify the sub department of the Debtor.

Street Name

Specify the street name.

Building Number

Specify the building number.

Building Name

Specify the building name.

Floor

Specify the floor number.

Post Box

Specify the postal box.

Room

Specify the room.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Town Location Name

Specify the location of the town.

District Name

Specify the name of the District.

Country Sub-Division

Specify the country sub-division.

Country

Specify the country of the debtor.

Ultimate Debtor Details

Ultimate Debtor Name

Specify the name of the Ultimate Debtor.

BIC

Specify the Bank BIC.

LEI

Specify the LEI.

ID Type

Specify the type of identification from the following:

- Organization
- Private

ID

Specify the identification.

Scheme Code

Specify the scheme code details.

Branch BIC

Specify the Branch BIC.

Proprietary

Specify the Ultimate Debtor proprietary information.

Ultimate Debtor Contact Details

Name

Specify the Contact Name of the Ultimate Debtor.

Name Prefix

Select the prefix name of the Ultimate Debtor from the following:

- DOCT
- MADM
- MIST
- MIKS
- MISS

Phone Number

Specify the phone number of the Ultimate Debtor.

Mobile Number

Specify the mobile number of the Ultimate Debtor.

Fax Number

Specify the fax number of the Ultimate Debtor.

Email Address

Specify the mailing address of the Ultimate Debtor.

Other

Specify any other details of the Ultimate Debtor.

Country of Residence

Specify the country of Residence of the Ultimate Debtor.

Ultimate Debtor Postal Details

Address Type

Select the address of the Ultimate Debtor from the following:

- ADDR
- PROX
- HOME
- BIZZ
- MLTO
- DLVY

Address 1

Specify the address of the Ultimate Debtor.

Address 2

Specify the address of the Ultimate Debtor in the two lines provided.

Department

Specify the department of the Ultimate Debtor.

Sub Department

Specify the sub department of the Ultimate Debtor.

Building Number

Specify the building number.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Country Sub-Division

Specify the country sub-division.

Country

Specify the country of the Creditor.

Creditor Details

Name

Specify the name of the Creditor.

BIC

Specify the Branch BIC of the Creditor.

ID Type

Select the type of identification from the following:

- Organization
- Private

ID

Specify the identification of the Creditor.

Scheme Code

Specify the Scheme Code of the Creditor.

Issuer

Specify the Issuer of the Creditor.

Proprietary

Specify the Proprietary details of the Creditor.

Creditor Contact Details

Name

Specify the Contact Name of the Creditor.

Name Prefix

Select the prefix name of the Creditor from the following:

- DOCT
- MADM
- MIST
- MIKS
- MISS

Phone Number

Specify the phone number of the Creditor.

Mobile Number

Specify the mobile number of the Creditor.

Fax Number

Specify the fax number of the Creditor.

Email Address

Specify the mailing address of the Creditor.

Other

Specify any other details of the Creditor.

Country of Residence

Specify the country of residence of the Creditor.

Creditor Address(Unstructured)

Address 1

Specify the address of the Creditor.

Address 2

Specify the address of the Creditor in the two lines provided.

Creditor Address(Structured)

Department

Specify the department of the Creditor.

Sub Department

Specify the sub department of the Creditor.

Street Name

Specify the street name.

Building Number

Specify the building number.

Building Name

Specify the building number.

Floor

Specify the floor number.

Post Box

Specify the postal box.

Room

Specify the room.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Town Location Name

Specify the location of the town.

District Name

Specify the name of the District.

Country Sub-Division

Specify the country sub-division.

Country

Specify the country of the Creditor.

Ultimate Creditor Details

Name

Specify the name of the Ultimate Creditor.

BIC

Specify the Branch BIC of the Ultimate Creditor.

LEI

Specify the LEI.

ID Type

Select the type of identification from the following:

- Organization
- Private

ID

Specify the identification of the Ultimate Creditor.

Scheme Code

Specify the Scheme Code of the Ultimate Creditor.

Issuer

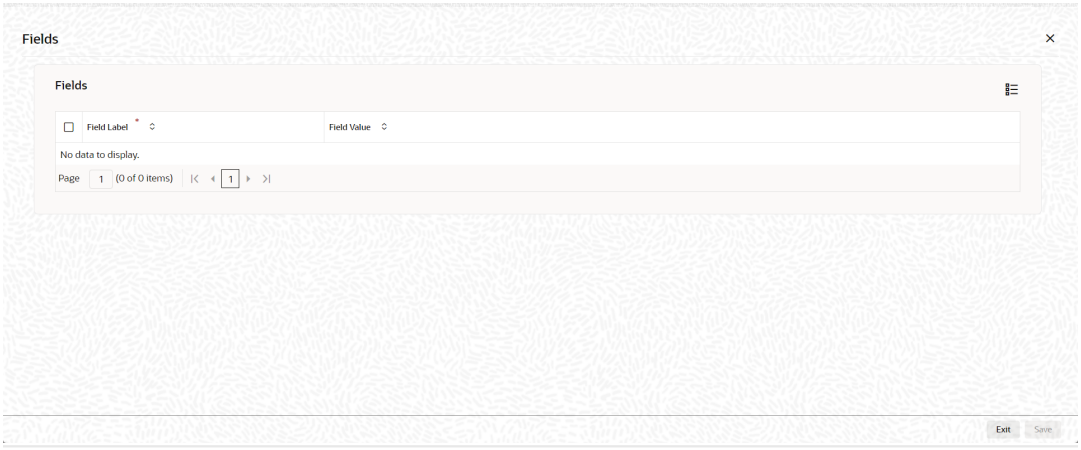
Specify the Issuer of the Ultimate Creditor.

Proprietary

Specify the Proprietary details of the Ultimate Creditor.

2.2.1.5 UDF button

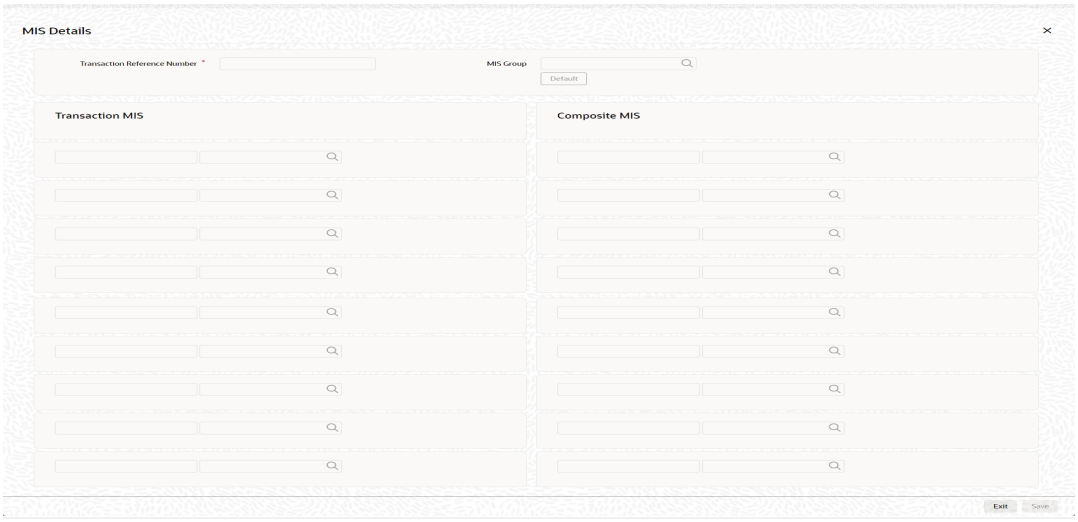
Click on the 'UDF' button to invoke this screen.



You can specify user defined fields for each transaction.

2.2.1.6 MIS button

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



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

Saving of an Outgoing Collections Transaction

The system performs the following mandatory field checks and the referential checks during the enrich/ save of outgoing Collections transaction.

- Bank Redirection
  - System validates if there are any redirection bank code maintained for the Debtor Bank Code, Indirect participant bank code and if there is, system replaces the original bank code with redirected bank code
  - Any exception during this is logged into Transaction Repair Queue.
  - Applicable only for upload and web services.
- Account Redirection
  - System validates if there is any redirection account maintained for the Creditor account specified for an Outgoing DD transaction initiated from current processing branch. If there is, system replaces the original creditor account with redirected account number.
  - Any exception during this is logged into Transaction Repair Queue.
  - Applicable only for upload and web services
- Verify On Us transfer (Y/N)
  - System defaults the On Us Transfer flag as 'Yes' if both the Creditor agent bank code and Debtor agent bank code are same as the current processing branch bank code (or) if both creditor account and debtor account are held with current processing branch bank code.
- Transactional Validations
  - Verify if Instruction date/Collection date minus current system date is greater than or equal to First Collection receipt days (maintained in Network DD preferences) in case of FRST/OOFF & Recurrent collection receipt days in case of RCUR/FNAL. Else transaction is prompted with appropriate error message and is not booked.
  - For an outgoing DD transaction, the debit account currency and credit account currency is the same as Transfer currency.
  - Creditor account field is verified to check if it is valid and existing with appropriate status.

  - Debtor bank code, Creditor bank code, Direct Participant bank code fields are validated based on the Local bank code clearing maintenance.
  - Field Transfer Amount & Value Date should not be null and Field Transfer amount specified in the transaction should be within the limit amount provided in Network DD Preferences.
  - If the 'Value Date' falls on a Network Holiday, then Value date is moved to next working date and the date instructed in the Collections request is stored under 'Original Value Date'.
- Processing Dates Resolution
  - Activation date is derived based on the value date specified in the transaction. If Value date falls on a holiday, system derives the next network working day as the Activation date.
  - Dispatch date is derived based on the sequence type specified in the transaction.
- Debit/Credit Account Resolution
  - Debit account and Credit account details is derived based on the liquidation accounting codes maintained in Network DD Preferences.

If any of the below validation fails, then the transaction is rejected with an error code.

Following fields are mandatory for requesting Outgoing Collections transaction:

- Host Code
- Network Code
- Creditor Bank Code
- Creditor Account (or Creditor IBAN, if IBAN is mandatory for the Network)
- Debtor Bank Code
- Debtor Account (or Debtor IBAN, if IBAN is mandatory for the Network)
- Debtor Name
- Transfer Currency
- Transfer Amount
- Value Date
- Mandate Id

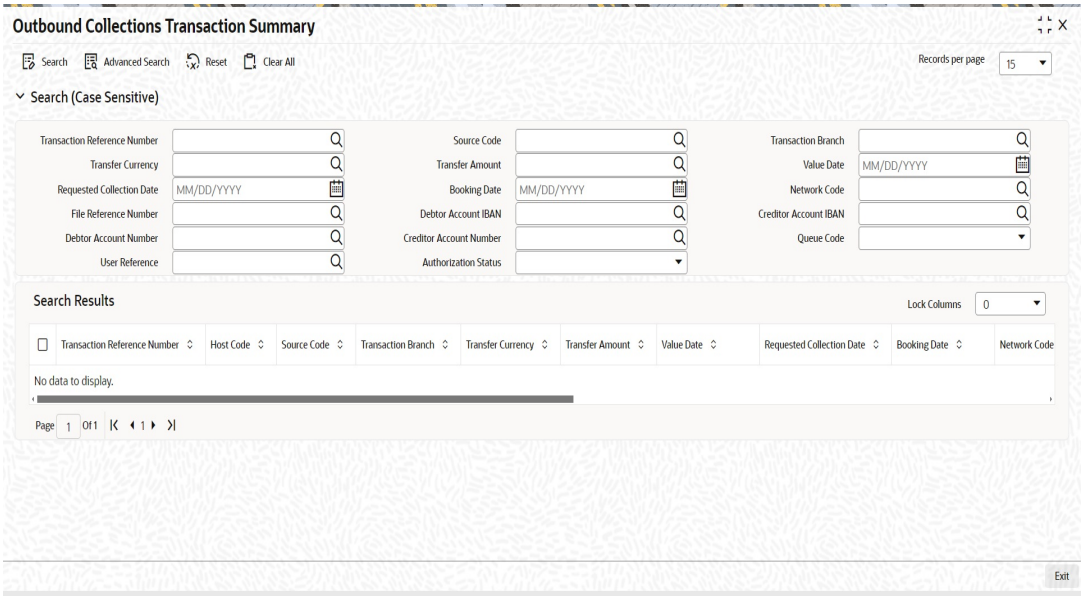
If the source code is not MANL, then it is mandatory to specify the Source reference number.

System validates whether customer account is an open and authored record in External Account Maintenance. Holiday check for instruction date is done based on the local branch holidays maintained.

Any validation failure from user interface screen throws error on transaction saving. You can check the error details from the respective error message displayed and can take remedial action before re-submitting.

2.2.1.7 Outbound Collections Transaction Summary

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



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

- Transaction Reference Number
- Source Code
- Transaction Branch
- Transfer Currency
- Transfer Amount
- Value Date
- Instruction Date
- Booking Date
- Network Code
- File Reference Number
- Debtor Account IBAN
- Creditor Account IBAN
- Debtor Account Number
- Creditor Account Number
- Queue Code
- User Reference
- Authorization Status

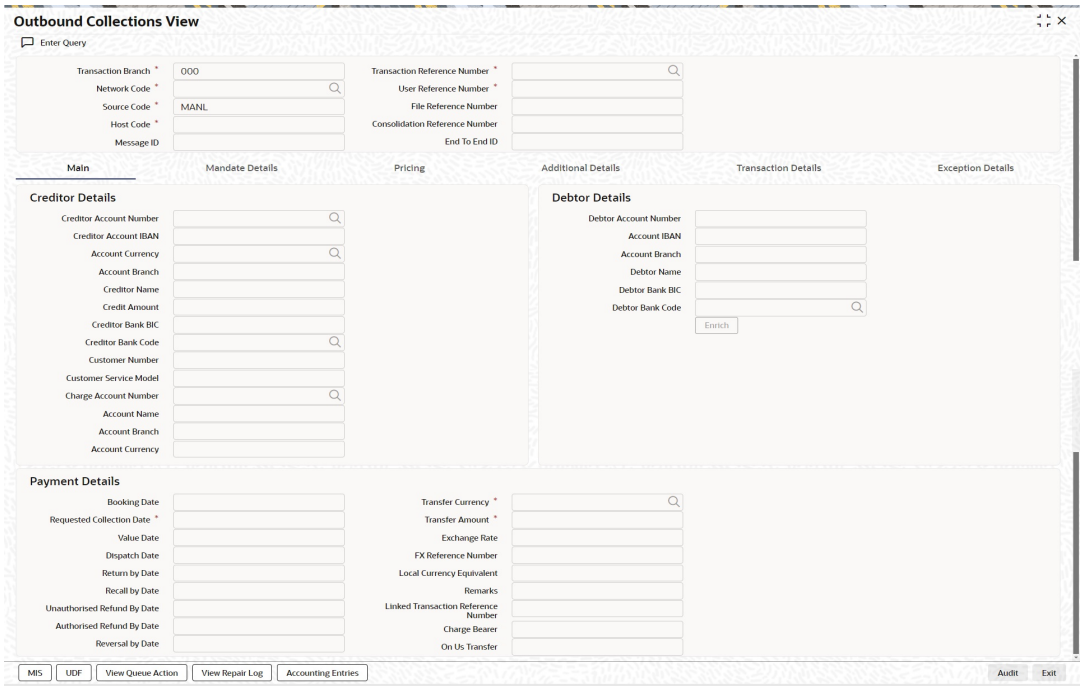
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

Double click a record to view the detailed maintenance screen.

2.2.2 Outbound Collections Transaction View

You can view the complete outbound Collections transaction details in this screen

You can invoke ‘Outbound Collections View Detailed’ screen by typing ‘PCDOVIEW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

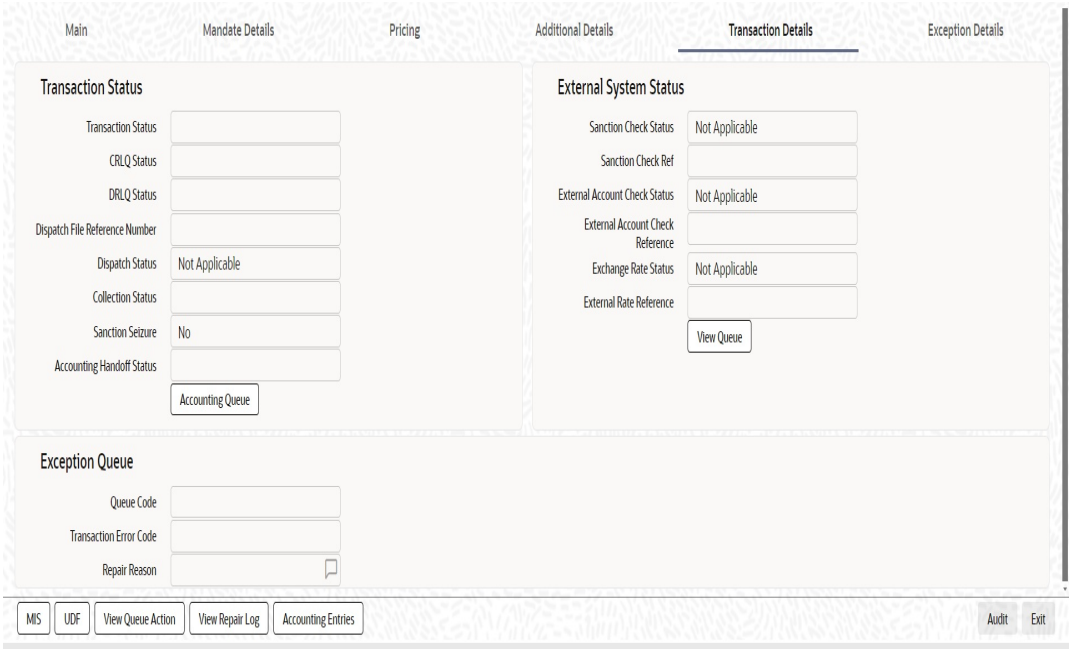


- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required value.
- Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
  - External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

For more details on Main, mandate Details, Pricing and Additional Details tabs refer to ‘PCDAOTXN’ screen details above.

2.2.2.1 Transaction Details

You can invoke this screen by clicking '*Transaction Details*' tab in the Outbound Collections View screen:



You can view the below status for a Collections transaction from Transaction Details tab:

- Transaction status
- CRLQ status - indicates the credit accounting liquidation status
- DRLQ status – indicates the debit accounting liquidation status
- Dispatch status
- Collection status
- Sanction Seizure
- Accounting Handoff Status

Accounting Queue

You can navigate to Accounting Queue by pressing Accounting Queue Button. All accounting entries of the transactions in the Accounting Queue are listed. If no entry is available for the transaction error is displayed.

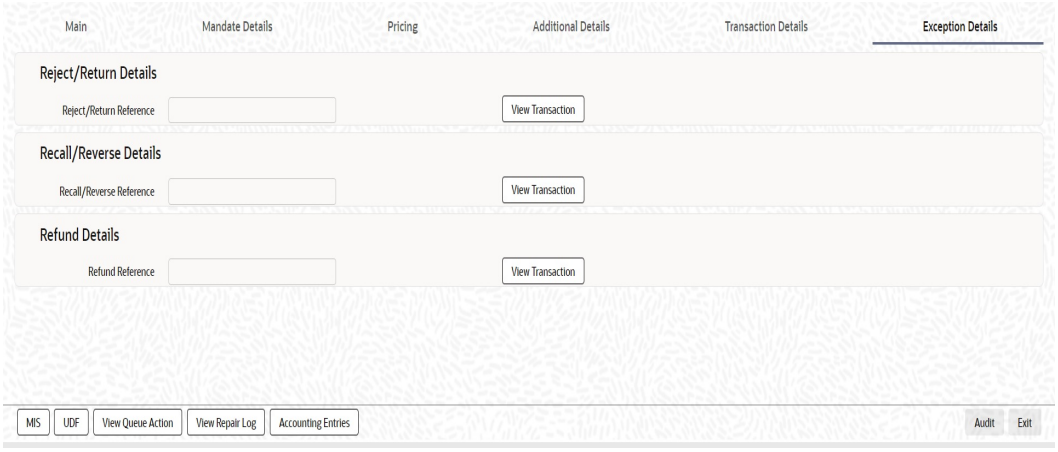
Status of the following External System checks with its respective Reference number are displayed

- Sanction Check Status
- External Account Check Status
- Exchange Rate Status

And 'Exception Queue code, Transaction Error code and Repair Reason details are available under *Exception Queue* status.

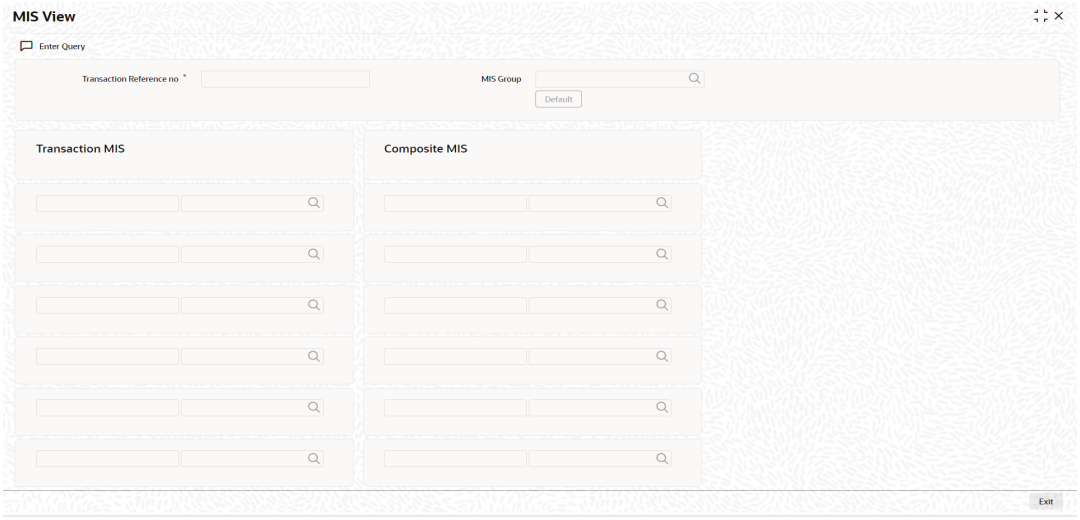
2.2.2.2 Exception Details

You can invoke this screen by clicking '*Exception Details*' tab in the Outbound Collections View screen.Exception transactions are not currently supported.:



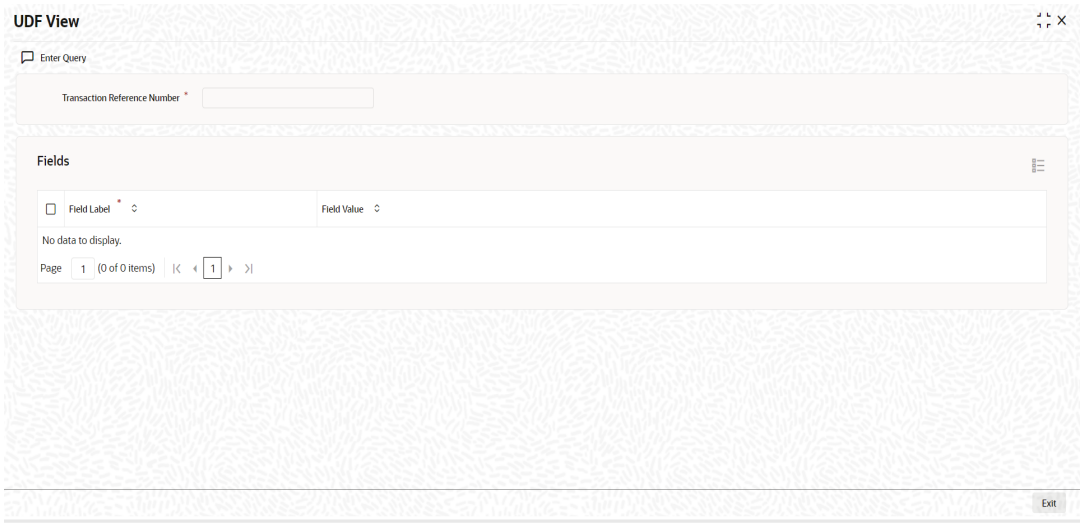
2.2.2.3 MIS Tab

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



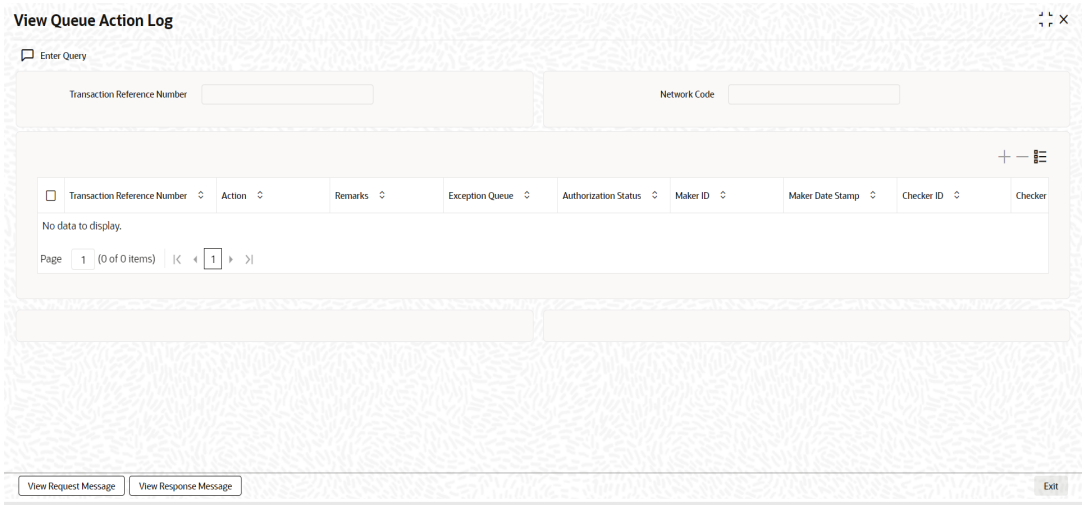
2.2.2.4 UDF Tab

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



2.2.2.5 View Queue Action Log

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



Following details are displayed:

- Transaction Reference Number
- Network Code
- Action
- Remarks
- Queue Code
- Authorization Status
- Maker ID
- Maker Date Stamp
- Checker ID
- Checker Date Stamp
- Queue Status

- Queue Reference No
- Primary External Status
- Secondary External Status
- External Reference Number

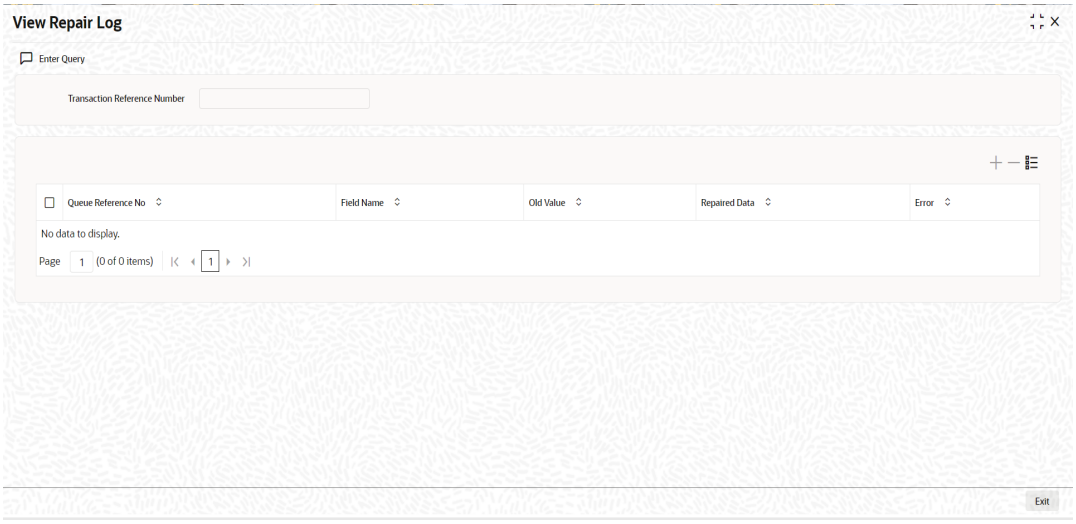
User can view the request sent and the corresponding response received for each row in Queue Action Log.

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

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

2.2.2.6 View Repair Log

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

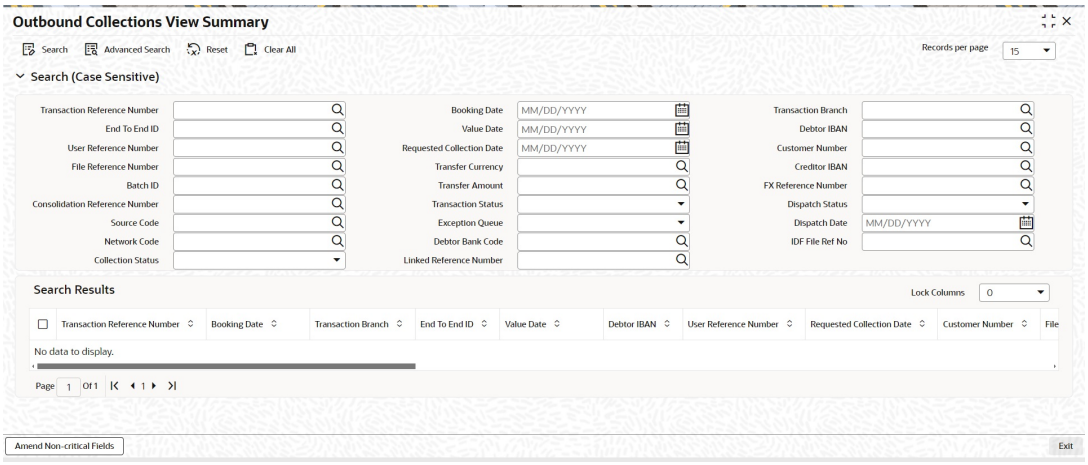


Following details are displayed:

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

2.2.2.7 Outbound Collections Transaction View Summary

You can invoke the ”Outbound Collections View Summary” screen by typing ‘PCSOVIEW’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

- Transaction Reference Number
- End to End ID
- User Reference Number
- File Reference Number
- Batch ID
- Consolidation Reference Number
- Source Code
- Network Code
- Collection Status
- Booking Date
- Value Date
- Requested Collection Date
- Transfer Currency
- Transfer Amount
- Transaction Status
- Exception Queue
- Debtor Bank Code
- Linked Reference Number
- Transaction Branch
- Debtor IBAN
- Customer Number
- Creditor IBAN
- FX Reference Number
- Dispatch Status
- Dispatch Date
- IDF File Ref No

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

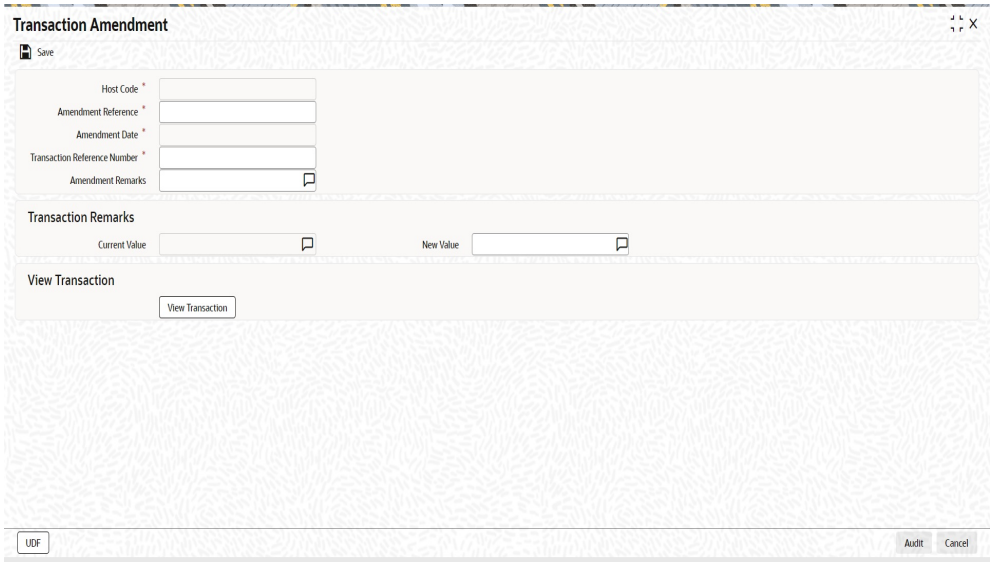
Double click a record or select a record and click on ’Details’ button to view the detailed maintenance screen.

2.2.2.8 Amend Non-Critical Fields

Amendment of non-critical fields are applicable for collections.

Amendment of non-critical fields can be done from ‘Outbound Collections View Summary’ screen (PCSOVIEW) screen by clicking the ‘Amend Non-critical Fields’ button and Transaction Amendment screen is launched.

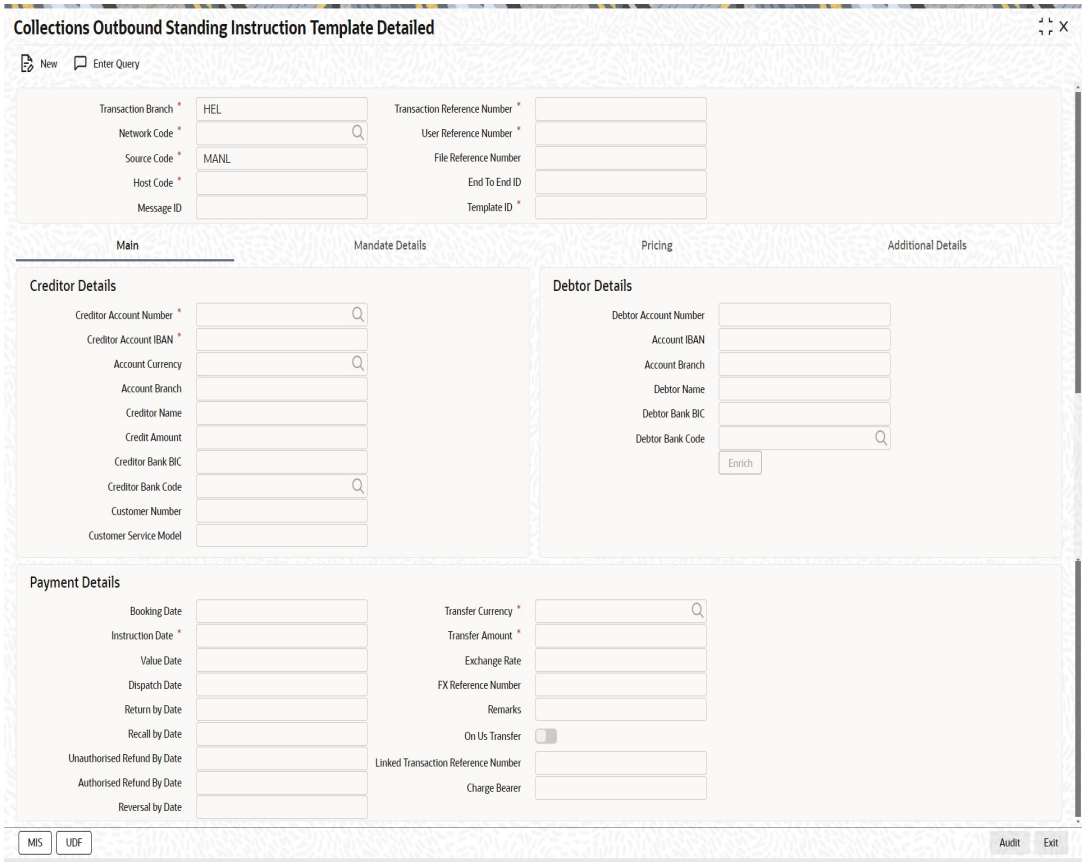
Also you can launch the ‘Transaction Amendment’ screen as standalone screen, by typing ‘PMDNCAMD’ in the field at the top right corner of the application tool-bar and clicking the adjoining arrow button. Click ‘New’ button on the Application tool-bar.



- Amendment of non critical fields can be initiated from the Collections view summary screen.
- The deletion by maker or authorization can be initiated by querying the record from the summary screen PMSNCAMD. The user should have access rights for the function ID
- Transaction Remarks and Cancellation Remarks can be amended. The UDF values can be amended from UDF sub-screen
- Amendment of non-critical fields will be allowed irrespective of the transaction status. Only New value fields can be input by the user
- Both current value and new value will be stored for each amendment.
- The amended values will be updated for the original transaction. The system will log the details in the queue log as well with maker/checker details.

2.2.3 Collections Outbound Standing Instruction Template

You can invoke ‘Collections Outbound Standing Instruction Template Detailed’ screen by typing ‘PCDOTSTM’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

For more details on Main, mandate Details, Pricing and Additional Details tabs refer to ‘Section 2.2.1, "Outbound Collections Transaction Input"’.

2.2.4 Outbound Collections Authorization Process

The transaction authorization process involves the following steps:

Mandate Check – System will validate the Mandate ID details provided in the Outgoing DD transaction with Mandate ID maintained in Creditor Mandate provided in the DD outgoing transaction. In case of any exceptions, the transaction is moved to Business Override Queue.

- **Network related validations**
  - Debtor/ creditor/Bank/Additional details entered for a payment transaction is validated against valid characters allowed for the network. SEPA character validations are currently supported.
  - If fields contain any invalid SEPA character, then the transaction is moved to Repair queue with error details.
- **IBAN check**
  - If 'IBAN validation required' flag is checked for the network, then IBAN verification for Debtor IBAN, Creditor IBAN & creditor BIC is done against the IBAN format maintained for the respective country.
  - IBAN is validated based on IBAN Information maintenance (ISDESBAN) available for the country for the following parameters:
    - IBAN Length
    - Check digit of the IBAN
    - National ID of the IBAN
  - If IBAN check fails transaction is moved to Repair Queue.
- **Duplicate check**
  - Duplicate checks are done during transaction processing.
  - This involves identification of duplicate transactions done for a period as maintained in Host Code level for a network and transaction type combination.
  - If there are any matching transactions with the fields identical with the transaction being processed, the original transaction is identified and linked to this transaction.
  - The transaction is moved to Business Override Queue for further investigation In case of a duplicate transaction.
  - Duplicate transactions are listed as part of the override message for duplicate check. The override details can be viewed from BO queue.
- **Sanction check**
  - Sanction check for an outgoing DD transaction is done on book date & activation date in synchronous/Asynchronous mode.
  - System verifies whether sanction check system is applicable in Collections Preferences Maintenance, for outgoing transaction type and initiates sanction check validation.
  - Out queue name for sending the sanction check relevant transaction details and In queue name for the response is fetched from 'Sanction Check System' maintenance.
  - Sanction Check system provides a response for the request. This response updates transaction's sanction check status of the payment and the response date in the sanction check master details.
  - If the sanction check response status for a outgoing DD transaction is 'Approved', then further processing continues.
  - If the transaction's sanction check response status is 'Interim' or 'Rejected' or 'Timed Out', then transaction is logged in 'Sanction Check Exception Queue. Processing of the transaction is stopped at this stage.
  - If sanction check is not required at Network preferences, then the payment's sanction check status remains as Not applicable and no information is placed in the sanction check queue.
- **Computation of Charge and Tax**
  - Charge and tax for outgoing DD transaction is calculated based on the Pricing Code linked to Network DD preferences.

Note

Charge computation at this stage is applicable for transaction received from SOAP/REST web services. Charges for transactions entered from UI screen is computed during enrichment/save.

- 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).
- System derives the debit customer from ECA-CIF Account Mapping maintenance.
- Customer service model linked to the customer is obtained from Service model
- Customer Linkage maintenance (PMDCSMLK).
- Charge components are processed prior to tax components involved.
- Tax amount is computed based on component value which is linked as basis element in price code. Tax rate is applied on the charge amount calculated. If charge currency and tax currency are different, then charge amount which is the basis for tax is converted in tax currency using mid rate of the exchange rate type linked to the tax component.
- If waiver flag is checked for a charge component, component charge amount is still calculated. This amount is further awaited and cannot be recovered from debit account.
- If a charge component is waived, the related tax gets calculated. Application of this tax is based on the waiver flag at tax component level.
- Customer debit amount for charge/ tax is computed based on the credit account currency involved. If charge/tax currency is different from credit account currency, then currency conversion is done using mid-rate of the exchange rate type linked to the component.
- Component wise charge/tax currency, amount, debit currency, debit amount and waiver flag value is stored for the transaction.

- **Dispatch**
  - Once processed, system populates the Outgoing DD transaction data for pacs.003 generation.
  - Support is available for bulk dispatch of pacs.003 message in EBA IDF file format to an Direct participant bank code (if processing branch is an indirect participant) or to CSM directly (if the processing bank is a direct SEPA participant).
  - Once the message is dispatched, the corresponding transactions in the file is updated with transaction status as ‘Active’ and Collection status as ‘Outstanding’
  - Consolidated credit amount is computed based on the transactions sent in same dispatch file.
  - System creates multiple bulks based on the value date (Interbank settlement date) in a single IDF file.
  - Dispatch accounting entries is triggered based on every message id and dispatch reference no combination with dispatch accounting code.

Note

- Dispatch Accounting entries are posted for all the dispatched transactions for the total file amount by debiting the respective Network account defined. and crediting the Clearing Suspense GL
- Transaction Accounting entries are posted on the specified Value date by debiting the Clearing Suspense GL and crediting the individual Creditor accounts.Upon crediting, the transactions are marked as Liquidated.

- **Dispatch Processing Changes**
  - For a transaction, tracking is based on both Dispatch Reference and File Reference so that when a file re-generation is triggered only the transactions which were part of the original file only should be picked up.
  - Dispatch file generation is based on the activation date. If the activation date is a network holiday, dispatch will be scheduled for first cycle of next network business day.
  - Settlement date population for the bulks is based on the instruction date of the transaction. The dispatch file has separate bulks based on settlement date if future dated transactions are part of the file.
  - If any transaction is with back value instruction date, the settlement date is populated as current date provided it is not a Network holiday or to next network business day.
  - Dispatch accounting consolidation has to be based on settlement date, transaction branch and message type.
- **SDD Message Versions supported**

Message Type		
DD Collection	pacs.003.001.02	pacs.003.001.08
DD Return/Refund	pacs.004.001.02	pacs.004.001.09
DD Cancellation Request	camt.056.001.01	camt.056.001.08
DD Reject	pacs.002.001.03	pacs.002.001.10
DD Status report	pacs.002.001.03S2	pacs.002.001.10S2
DD Reversal	pacs.007.001.02	pacs.007.001.09

  - NonCSM file ISO versions /EBA file versions can be configured in SEPA Messaging Preferences (Function ID: PMDSEPAM) screen. If EBA file versions are not maintained then files are generated in old version.
- SEPA Direct Debits
  - Batch processing support is available for STEP2 SDD service.
- **SDD Features**
  - Instructed Agent is stored for each transaction with the batch booking preference.
  - The Input Debit File may contain multiple batches. The number is set by the bank, but is subject to a maximum threshold. Each batch will contain the same:

    Message Type

    Interbank Settlement Date

    Instructed Agent / Assignee
- **File Name Structure for IDF:**

STEP2 network file names structures are as follows:

  - EEVVSSSBBBBBBBBX…X.Z
  - EE must be S2 (STEP2);
  - VV is the format version, that is set as follows for the SDD Batch Processing Mode:

  - "03" must be used by Participant to send IDF Batch Processing file to STEP2 MPEDD
  - "02" must be used by Participant to send IDF Bulk Processing file to STEP2 MPEDD
  - SSS is the three character service identifier, "COR" for Core and "B2B" for B2B;
  - BBBBBBBB is the BIC(8) of the Direct Participant;
  - X…X (optional) is up to 15 characters for use by the Direct Participant;
- **Notifications**
  - Notifications would be sent on below scenarios and viewed from PMSNOTFY screen.
  - Collections liquidation
  - Collections cancel from any exception queues
  - Collections value date carry forward
- **Debit /Credit Accounting**
  - BOD batch job of DD picks all the outgoing DD transactions with Collection status as 'Pending' and Value date as current application date and post the debit/credit liquidation entries.
  - Accounting details are handed off to accounting system with debit/credit liquidation accounting code linked at Network DD preferences.
- Additionally, charge/tax details is handed off along with the credit liquidation details.
- Once debit/credit liquidation is processed for an outgoing DD transaction, system updates the transaction status as 'Success' and Collection Status as 'Approved'.

2.2.5 Bulk File Upload for Outbound Collection

2.2.5.1 File Upload

System supports SDD bulk file upload in the following pain.008 versions:

- pain.008.001.06
- pain.008.001.02 (EPC recommended version)
- pain.008.001.08 (ACH DD version)

Upload using File Envelope

- To upload, use file envelope with file type ACHDDOrigination.
- XSD validation is done based on the XSD version maintained in PMDFLPRM and XSD versions can be maintained as one of the versions pain.008.001.02 / pain.008.001.06 or pain.001.001.08.

Note

These files supports both SEPA DD / ACH DD transactions.

If Transaction Branch is available as part of the file envelope, this is updated as Transaction Branch for individual transactions.

Upload from EMS folder

- For direct upload from EMS folder, connector Network linkage maintenance (PMDCONNW) and Connector File Type linkage maintenance (PMDCONFL) is applicable.
- Default Branch linked to the Host is updated as Transaction Branch.
- On upload of a bulk file in pain.008 format, the system performs the below validations:
  - File format validations
  - Validation of Number of transactions and control sum, if available
  - File limit validation, if maintained in Outbound Non urgent Debit Preferences PMDODCST/PMDODPRF

If any of the validations fail, the file is rejected, pain.002 message is generated.

2.2.5.2 Batch Processing

- 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.
- Generic Validation Framework related validations are skipped for SDD batches/ transactions.

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

Transaction Branch is re-derived if the system parameter C2B_TXN_BR_FROM_DR_BIC, if maintained as Y, from the Creditor Agent BIC. If multiple branches are defined with same BIC, the Credit account branch is considered as transaction Branch.

If BIC is available for the Creditor Agent, Branch code is derived based on the BIC code linked to the Branch.

The following Process Exception validations are done for the batch:

- Credit Account is valid (whether the record is open and authorized).
- Credit /Transfer currencies are valid currencies maintained in the system in PMDNCPRF.
- Credit account currency in pain.008 file and the account currency derived by the system are same

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

2.2.5.3 Network Resolution

The System performs Network Resolution for individual records based on the rules maintained in Network Rule Maintenance (PMDNWRLE) for the channel type 'Pain.008'. SDD Networks are allowed to be configured if channel type is 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 SDD/ ACH DD, the Batch is considered as Non-urgent Debit type.

2.2.5.4 Batch Duplicate Check

System validates for the availability of Non-urgent Debit preference maintenance (Function ID:PMDODPRF/PMDODCST) based on below look -up priority:

Look-up Order	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/ PMDODCST) based on the look-up priority will be considered for Batch duplicate check.

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.

2.2.5.5 Re-grouping of the Batch

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

- Network
- Transfer Currency
- CO ID
- FX reference

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

2.2.5.6 Customer Agreement Validation

If customer agreement check is required for the Network based on the maintenance available in Collection Network Preferences (Function ID: PCDNWDDP):

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

2.2.5.7 Holiday Checks & Date Derivation

This is done based on SDD date derivation logic for outbound collections.

2.2.5.8 Future Value Check

Dispatch Date is considered as Activation Date for Direct Debit Batches. Batches are segregated as Current dated/Future dated based on the Activation Date. No upfront FX and EAC is applicable for Future valued batches. The transaction records in Future Value batches are sent to SDD processor for completing individual processing till sanctions.

2.2.5.9 FX Processing

Current dated SDD 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.

2.2.5.10 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.

2.2.5.11 Transaction Level Processing

Outbound Debits follows the below listed processing steps:

- Bank/Account Re-direction
- Mandatory field validations/IBAN check /Special character replacement
- Business Override Validations - Mandate related validations, transaction duplicate check. Creditor Scheme ID Limit Validations is done at this stage.
- Sanctions screening
- Pricing if Activation Date is current Date

2.2.5.12 Batch Level Processing 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. Individual transaction level accounting is posted with Interim status. Dispatch is completed.

Consolidation and handoff of accounting happens on Value Date

2.2.5.13 Pain.002 Generation for SDD

Pain.002 generation is also supported for request received as pain.008.

2.2.5.14 Accounting

On Dispatch Date accounting entries for individual transactions are generated with Interim status. These entries are not handed off only on reaching Instruction date

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

2.2.6 Branch Holiday Parameter

In addition to Currency and Network Holidays, Branch holidays is considered in determining the Value date and Activation date for SWIFT, ACH, and RTGS payments.

Processing Branch holidays is considered in the Dates resolution only if a particular parameter in Network Preferences for the ‘Outgoing’ or ‘Incoming’ transaction type is checked.

This new parameter is called ‘Consider Branch Holidays in Dates resolution’.

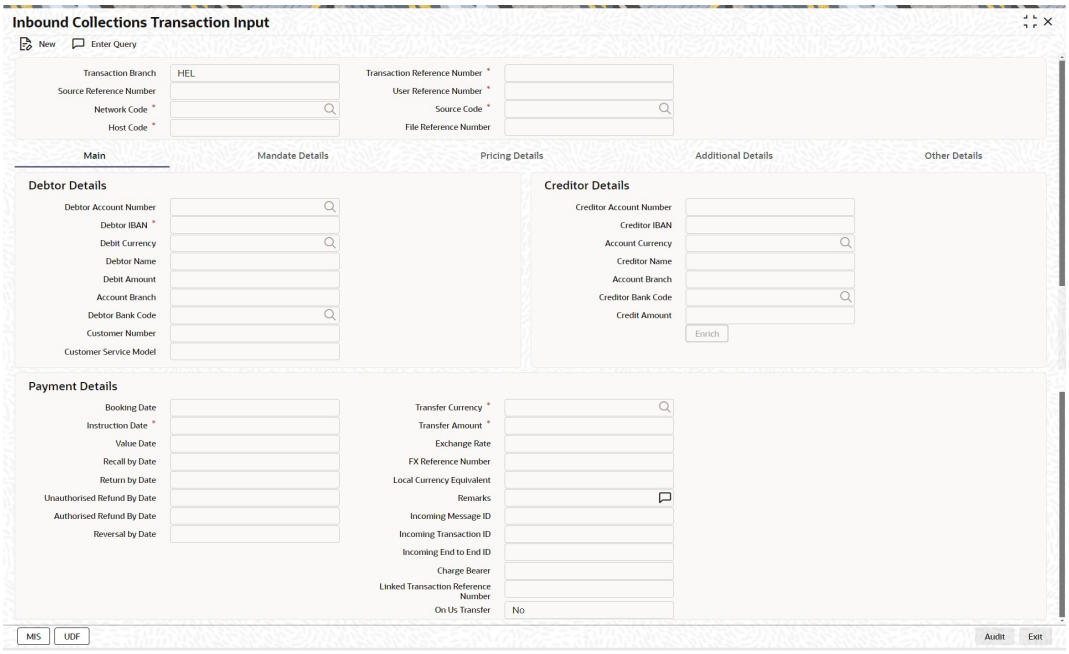
- This parameter is added to this maintenance under a new sub-section called “Value Dating Preferences”.

2.2.7 Inbound Collections Transaction Input

Collections Incoming transactions can be created based on the upload of incoming DNF file received from Clearing Network or using Collections Incoming Transaction screen.

The UI screen is used to capture the details of incoming DD request received from creditor bank, if STP processing fails during Incoming transaction creation.

You can invoke ‘Inbound Collections Transaction Input’ screen by typing ‘PCDAITXN’ 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:

Transaction Branch

This field is defaulted as customer's logged in branch.

Transaction Reference Number

Indicates a unique identifier of the Collections transaction and it is auto-generated. For more details on the format, refer the Payments Core User Guide.

Source Reference Number

This field is defaulted as transaction reference number.

User Reference Number

This field is defaulted as transaction reference number

Network Code

Select an appropriate Network code for the transaction.

Source Code

The system displays the default source code 'MANL' for manually entered transactions. For transactions created via upload, source would be SEPA & its mandatory to maintain Source network preference for SEPA source.

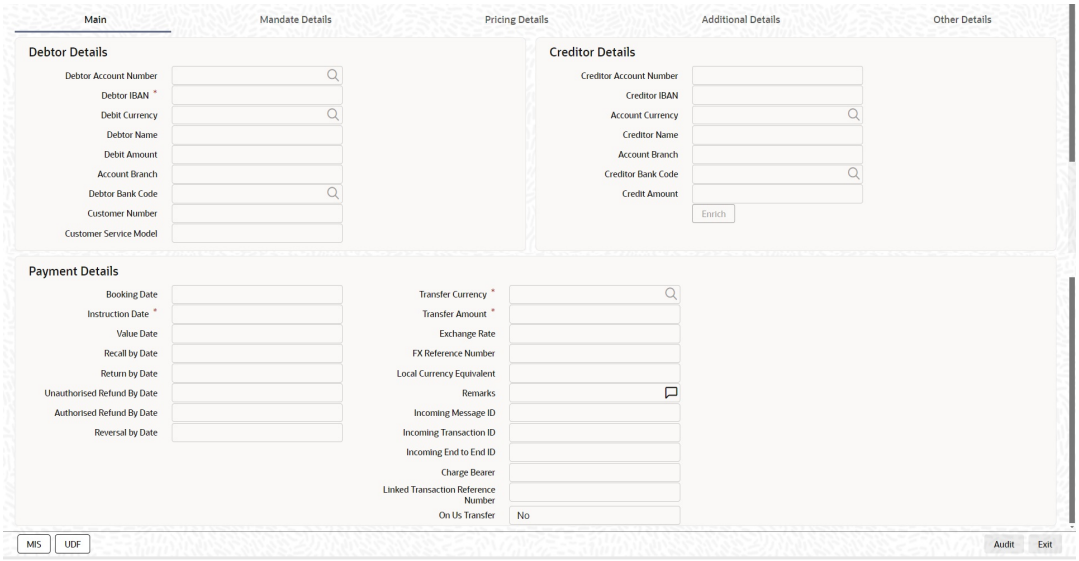
Host Code

Indicates the host code that is linked to the transaction branch of the customer.

File Reference Number

You can enter the incoming file reference number.

2.2.7.1 Main Tab



You can specify the following field details in the Main tab:

Debtor Details

Debtor Account Number

Select the Debtor's account held with Debtor bank.

Debtor IBAN

Specify the Debtor IBAN No held with Debtor bank.

Debit Currency

This field is defaulted as the currency of the Debtor account.

Debtor Name

Debtor name is defaulted based on the debit account selected.

Debit Amount

The Transfer amount specified gets displayed here

Account Branch

This field is defaulted as the account branch of the debit account selected.

Debtor Bank Code

Specify the bank code of the Debtor bank.

Customer Number

Customer Number for the Account selected is displayed here.

Customer Service Model

Customer Service Model is displayed here.

Creditor Details

Creditor Account Number

Specify the Creditor's Account held with Creditor bank.

Creditor IBAN

Specify the Creditor Account IBAN maintained with Creditor Bank.

Account Currency

The currency of the account.is specified here

Creditor Name

The system displays the Account Name based on the selected Creditor Account Number.

Account Branch

Specify the Account Branch

Creditor Bank Code

Specify the bank code of the Creditor Bank.

Credit Amount

This field populates the Transfer Amount field. If Creditor account currency is different from the transfer amount currency then, exchange rate is applied.

Payment Details

Booking Date

This field identifies the date on which the transaction is booked. By default it populates the current application date.

Instruction Date

This field identifies the original value date that was provided by the creditor during the instruction.

Value Date

This fields identifies the date on which the transfer to be made.

Recall by Date

Specify the date by which the recall must be executed.

Return by Date

Specify the date by which the return must be executed.

Refund by Date

Specify the date by which the refund must be executed.

Reversal by Date

Specify the date by which the reversal must be executed.

Transfer Currency

Specify the currency in which the transfer is initiated.

Transfer Amount

Specify the amount to be transferred.

Exchange Rate

Specify the exchange rate.

FX Reference Number

Specify the FX Reference Number.

Local Currency Equivalent

This field displays Local Currency Equivalent of the Transfer Amount.

Remarks

Specify any remarks, if any.

Incoming Message Id

Specifies the Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.

Incoming Transaction Id

Specifies the Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.

Incoming End to End Id

A customer reference that must be passed on in the end-to-end payment chain. In the event that no reference was given, 'NOTPROVIDED' must be used.

Charge Bearer

Specify the Charge Bearer details.

Linked Transaction Reference Number

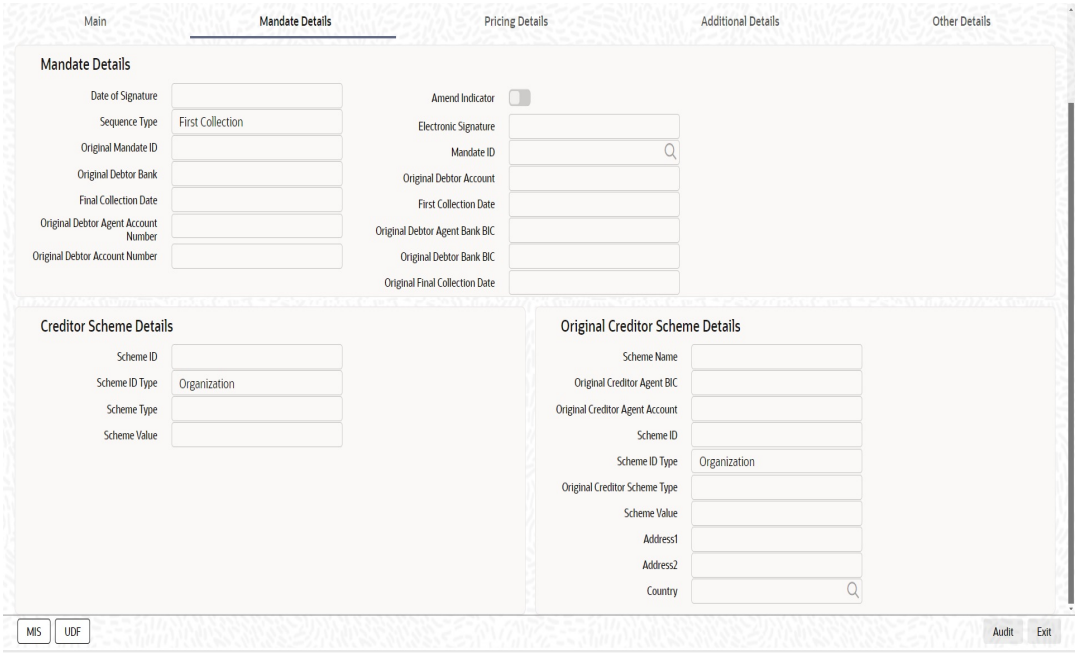
In case of On Us transfers, outgoing DD transaction booked as part of incoming will be stored in Linked Transaction Reference Number field. This would be auto populated by the system on save, if Dispatch on Us transfer is 'Not checked' at PCDNWDDP.

On Us Transfer

Select the values between Yes or No.

2.2.7.2 Mandate Details Tab

Click **Mandate Details** tab from the Incoming Collections Transaction screen.:



You can specify the following fields:

Mandate Details

Date of Signature

Indicates the date on which the mandate was signed by debtor. This is defaulted based on the mandate ID selected.

Sequence Type

Select the required sequence type. Valid values are:

- First Collection
- Final Collection
- One Off Transaction
- Recurring Transaction

Original Mandate Id

Specify the identification of the original mandate. This field indicates the original mandate ID as assigned by the creditor, to identify the original mandate maintained. This field is mandatory if changes occur in ‘Mandate Identification’, otherwise not to be used.

Original Debtor Bank

Specify the details of the Original Debtor Bank.

Final Collection Date

Specify the final collection date.

Original Debtor Agent Account Number

Specify the account number of the Original Debtor Agent.

Original Debtor Account Number

Specify the account number of the Original Debtor.

Amend Indicator

This Indicator is for notifying whether the underlying mandate is amended or not. Check this box if amendment is applicable.

Electronic Signature

Specify the electronic signature details.

Mandate Id

Specify the identification of the mandate.

Original Debtor Account

Specify the account details of the Original Debtor.

First Collection Date

Specify the date of first collection.

Original Debtor Agent Bank BIC

Specify the BIC of the original Debtor Agent Bank.

Original Debtor Bank BIC

Specify the BIC of the original Debtor Agent Bank.

Original Final Collection Date

Specify the date of the Original Final Collection Date.

Creditor Scheme Details

Scheme Id

Specify the identification of the creditor scheme.

Scheme Id Type

Specify the type of Scheme identification.

Scheme Type

Specify the type of scheme.

Scheme Value

Specify the value of the creditor scheme.

Original Creditor Scheme Details

Original Creditor Scheme details are required if changes occur in ‘Creditor Scheme ID or Name', otherwise not to be used

Scheme Name

Specify the name of the Original Creditor Scheme.

Original Creditor Agent BIC

Specify the BIC of the Original Creditor Agent.

Original Creditor Agent Account

Specify the account details of the Original Creditor Agent.

Scheme Id

Specify the identification of the Original Creditor Scheme.

Scheme Id Type

Specify the type of Scheme identification.

Original Creditor Scheme Type

Specify the type of Original Creditor Scheme.

Scheme Value

Specify the value of the Original Creditor Scheme.

Address 1

Specify the first line of the address of the Original Creditor.

Address 2

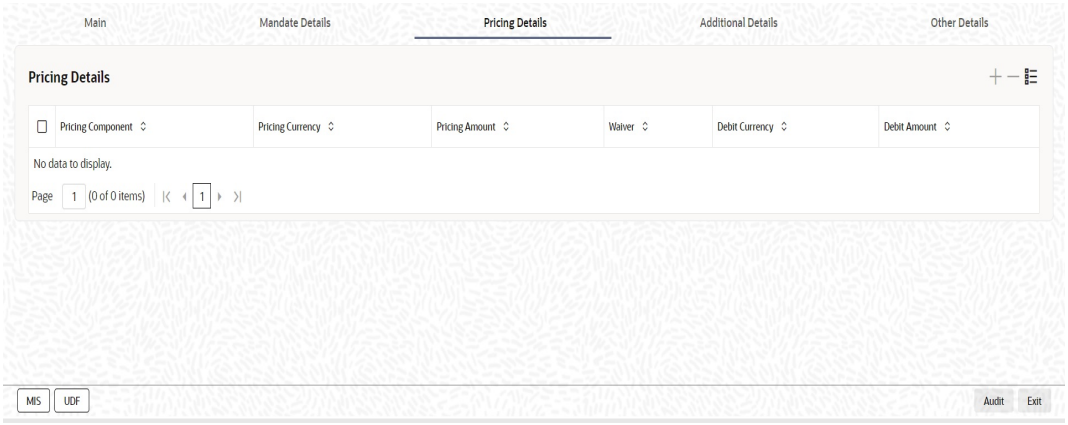
Specify the second line of the address of the Original Creditor.

Country

Specify the country of the Original Creditor.

2.2.7.3 Pricing Tab

Click the **Pricing** tab from the Collections Incoming Transaction screen.:



You can view the charge/tax details derived for the transaction in Pricing tab.You can amend the price values/waiver flag, if required.

Pricing Component

This field indicates the pricing component derived for the DD transaction.

Pricing Currency

Indicates the pricing currency of the component.

Pricing Amount

Specifies the fixed or calculated charge amount using the Pricing Value Maintenance. You can edit this field to a non-zero value.

Waiver

Check this box to select the charge component to waive the associated charges.

Debit Currency

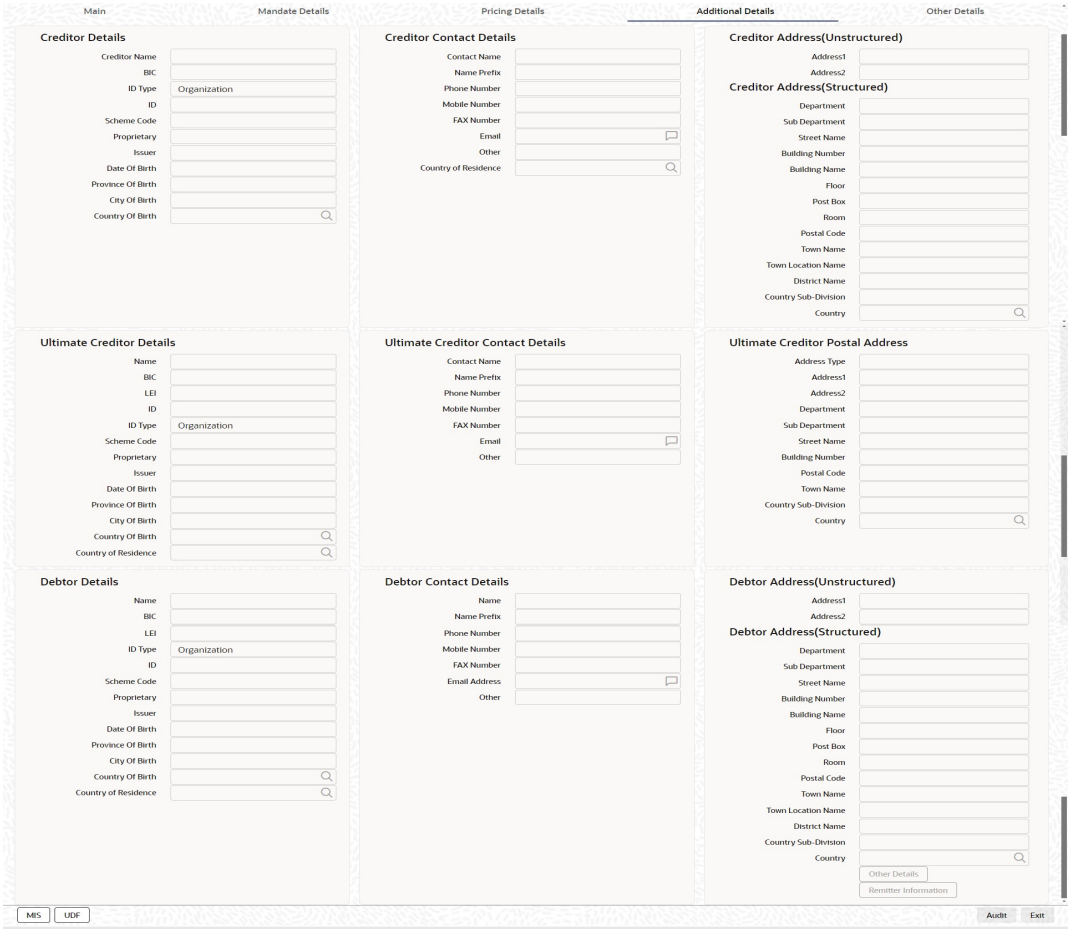
Indicates the currency of the debit account.

Debit Amount

Indicates the amount debited to the selected debit amount.

2.2.7.4 Additional Details

Click the **Additional Details** tab in the Collections Incoming Transaction screen.:



You can specify the following fields:

Creditor Details

Creditor Name

Specify the name of the Creditor.

BIC

Specify the Bank BIC of the Creditor.

ID Type

Specify the type of identification from the following:

- Organization
- Private

ID

Specify the identification of the Creditor.

Scheme Code

Specify the Scheme Code of the Creditor.

Issuer

Specify the Issuer of the Creditor.

Proprietary

Specify the Proprietary details of the Creditor.

Date of Birth

Specify the Date of Birth

Province of Birth

Specify the Province of Birth

City of Birth

Specify the City of Birth

Country of Birth

Specify the Country of Birth

Creditor Contact Details

Contact Name

Specify the Contact Name of the Creditor.

Name Prefix

Specify the prefix name of the Creditor from the following:

- DOCT
- MADM
- MIST
- MIKS
- MISS

Phone Number

Specify the phone number of the Creditor.

Mobile Number

Specify the mobile number of the Creditor.

FAX Number

Specify the fax number of the Creditor.

Email Address

Specify the mailing address of the Creditor.

Other

Specify any other details of the Creditor.

Country of Residence

Specify the country of residence of the Creditor.

Creditor Address(Unstructured)

Address 1

Specify the address of the Creditor.

Address 2

Specify the address of the Creditor in the two lines provided.

Creditor Address(Structured)

Department

Specify the department of the Creditor.

Sub Department

Specify the sub department of the Creditor.

Street Name

Specify the street name.

Building Number

Specify the building number.

Building Name

Specify the building name.

Floor

Specify the floor number.

Post Box

Specify the postal box.

Room

Specify the room.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Town Location Name

Specify the location of the town.

District Name

Specify the name of the District.

Country Sub-Division

Specify the country sub-division.

Country

Specify the country of the Creditor.

Ultimate Creditor Details

Name

Specify the name of the Ultimate Creditor.

BIC

Specify the BIC of the Ultimate Creditor.

ID

Specify the identification of the Ultimate Creditorfrom the following:

- Organization
- Private

Id Type

Specify the type of identification.

Scheme Code

Specify the Scheme Code of the Ultimate Creditor.

Proprietary

Specify the Proprietary details of the Ultimate Creditor.

Issuer

Specify the Issuer of the Ultimate Creditor.

Date of Birth

Specify the Date of Birth

Province of Birth

Specify the Province of Birth

City of Birth

Specify the City of Birth

Country of Birth

Specify the Country of Birth

Country of Residence

Specify the Country of residence

Ultimate Creditor Contact Details

Contact Name

Specify the Contact Name of the Ultimate Creditor.

Name Prefix

Specify the prefix name of the Ultimate Creditor from the following:

- DOCT
- MADM

- MIST
- MIKS
- MISS

Phone Number

Specify the phone number of the ultimate Creditor.

Mobile Number

Specify the mobile number of the ultimate Creditor.

FAX Number

Specify the fax number of the ultimate Creditor.

Email

Specify the mailing address of the ultimate Creditor.

Other

Specify the other details here.

Ultimate Creditor Postal Details

Address Type

Select the address type from the following:

- ADDR
- PROX
- HOME
- BIZZ
- MLTO
- DLVY

Address 1

Specify the address of the Ultimate Creditor.

Address 2

Specify the address of the ultimate Creditor in the two lines provided.

Department

Specify the department of the ultimate Creditor.

Sub Department

Specify the sub department of the ultimate Creditor.

Building Number

Specify the building number.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Country Sub-Division

Specify the country sub-division.

Country

Specify the country of the Creditor.

Debtor Details

Name

Specify the name of the debtor.

BIC

Specify the Bank BIC of the debtor.

ID Type

Specify the type of identification from the following:

- Organization
- Private

ID

Specify the identification of the Debtor.

Scheme Code

Specify the Scheme Code of the Debtor.

Proprietary

Specify the Proprietary details of the Debtor.

Issuer

Specify the Issuer of the Debtor.

Date of Birth

Specify the Date of Birth

Province of Birth

Specify the Province of Birth

City of Birth

Specify the City of Birth

Country of Birth

Specify the Country of Birth

Country of Residence

Specify the Country of residence

Debtor Contact Details

Name

Specify the Contact Name of the Debtor.

Name Prefix

Specify the prefix name of the Debtor from the following:

- DOCT
- MADM
- MIST
- MIKS
- MISS

Phone Number

Specify the phone number of the Debtor.

Mobile Number

Specify the mobile number of the Debtor.

FAX Number

Specify the fax number of the Debtor.

Email Address

Specify the mailing address of the Debtor.

Other

Specify any other details of the Debtor.

Debtor Address(Unstructured)

Address 1

Specify the address of the Debtor.

Address 2

Specify the address of the Debtor in the two lines provided.

Debtor Address(Structured)

Department

Specify the department of the Debtor.

Sub Department

Specify the sub department of the Debtor.

Street Name

Specify the Street Name

Building Number

Specify the building number.

Building Name

Specify the building name.

Floor

Specify the floor number.

Post Box

Specify the postal box.

Room

Specify the room.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Town Location Name

Specify the location of the town.

District Name

Specify the name of the District.

Country Sub-Division

Specify the country sub-division.

Other Details Button

Specify the following fields:

Agent Details

Initiating Party

Specify the Party that initiates the transaction

Instructing Agent BIC

Select the Agent that instructs the next party in the chain to carry out the (set of) instruction(s).Allows you to select a valid bank code BIC from list of values.

Instructed Agent BIC

Select the Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Allows you to select a valid bank code BIC from list of values.

Intermediary Agent1BIC

Select the Agent between the debtor's agent and the creditor's agent.

Allows you to select a valid bank code BIC from list of values If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the Debtor Agent and the IntermediaryAgent2.

Intermediary Agent 1 Account No

Specify the Account no of Intermediary Agent 1 BIC.

Intermediary Agent 2 BIC

Select the agent between the debtor's agent and the creditor's agent.

Allows you to select a valid bank code BIC from list of values If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

Intermediary Agent 2 Account No

Specify the Account number of Intermediary Agent 2 BIC.

Intermediary Agent 3 BIC

Select the agent between the debtor's agent and the creditor's agent.

Allow to select a valid bank code BIC from list of values If IntermediaryAgent3 is present, then it identifies the agent between the intermediary agent 2 and the debtor agent.

Intermediary Agent 3 Account No

Specify the Account number of Intermediary Agent 3 BIC.

Purpose Details

Purpose Code

Select the underlying reason for the DD transaction using Code.

Purpose Value

Specify the underlying reason for the DD transaction using value.

Local Instrument Code

Displays the local instrument, as published in an external local instrument code list.

Service Level Code

Displays a pre-agreed service or level of service between the parties, as published in an external service level code list.

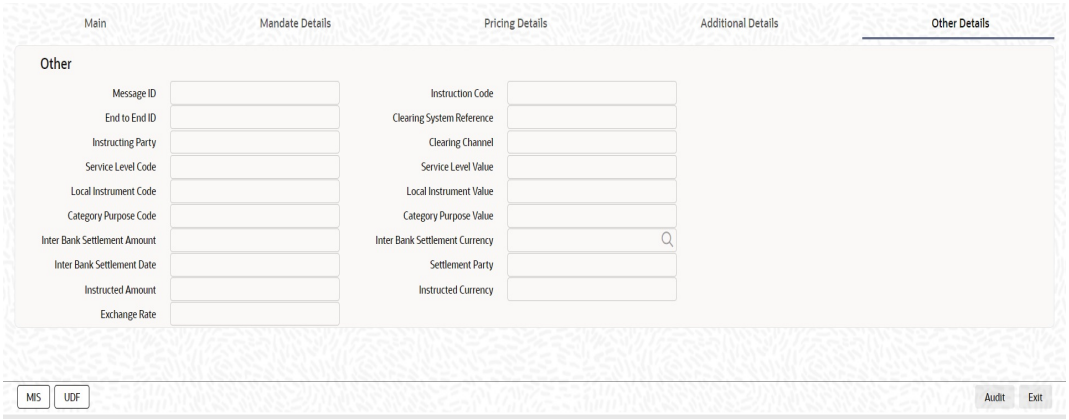
By default SEPA for SDD transaction is defaulted from the SEPA DD network.

Regulatory Reporting

Specify the Information needed due to regulatory and statutory requirements.

2.2.7.5 Other Details

Click the **Other Details** tab in the Collections Incoming Transaction screen.:



You can specify the following fields:

Message ID

Specify the message identification.

End to End ID

Specify the end to end identification

Instructing Party

Specify the instructing party details.

Service Level Code

Specify the Service Level Code.

Local Instrument Code

Specify the local instrument code.

Category Purpose Code

Specify the category purpose code.

Inter Bank Settlement Amount

Specify the Inter bank Settlement Amount.

Inter Bank Settlement Date

Specify the Inter Bank Settlement Date.

Instructed Amount

Specify the Instructed Amount

Exchange Rate

Specify the Exchange Rate

Instruction Code

Specify the Instruction Code

Clearing System Reference

Specify the Clearing System Reference.

Clearing Channel

Specify the Clearing Channel.

Service Level Value

Specify the Service Level Value.

Local Instrument Value

Specify the Local Instrument Value.

Category Purpose Value

Specify the Category Purpose Value

Inter Bank Settlement Currency

Specify the Inter Bank Settlement Currency.

Settlement Party

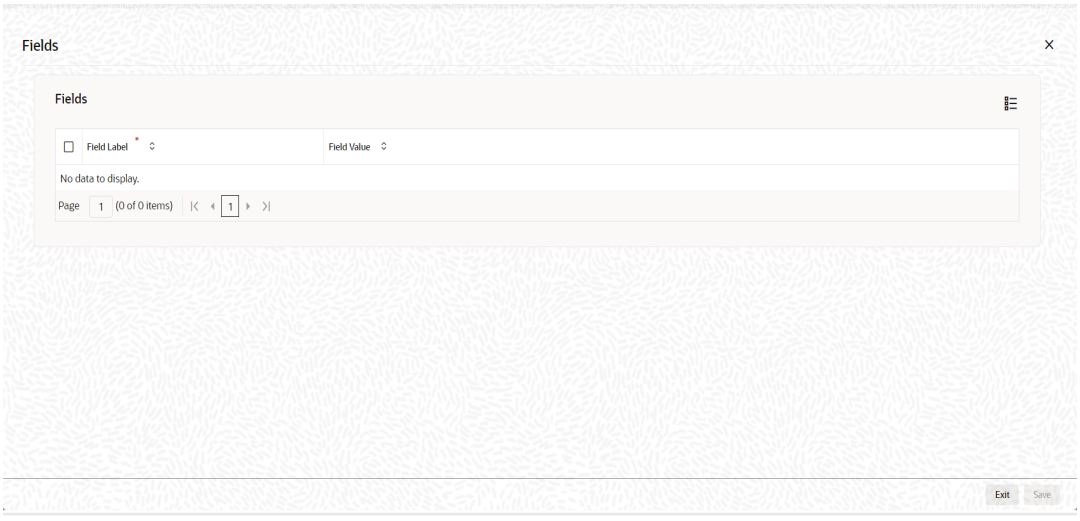
Specify the Settlement Party details.

Instructed Currency

Specify the Instructed Currency.

2.2.7.6 UDF button

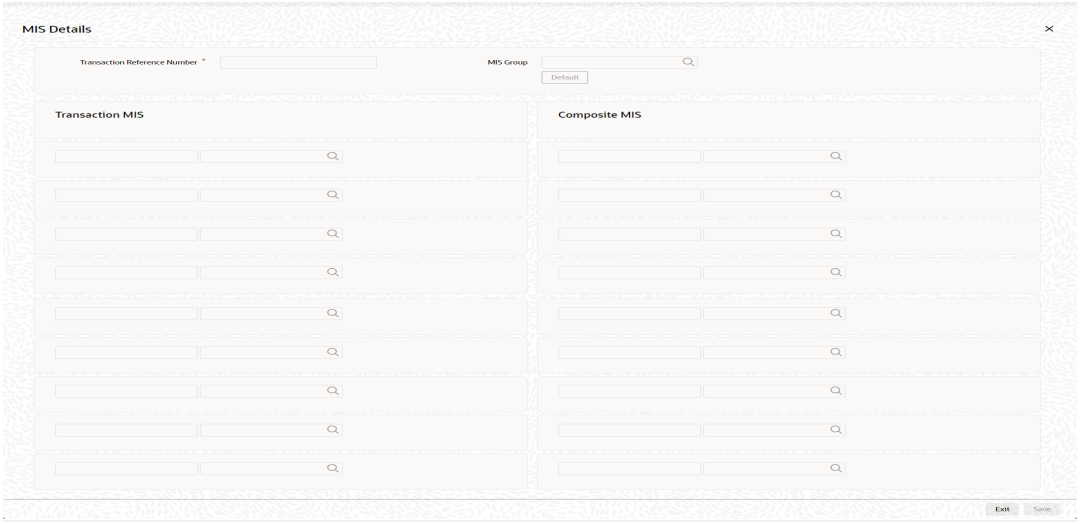
Click on the 'UDF' button to invoke this screen.



You can specify user defined fields for each transaction.

2.2.7.7 MIS button

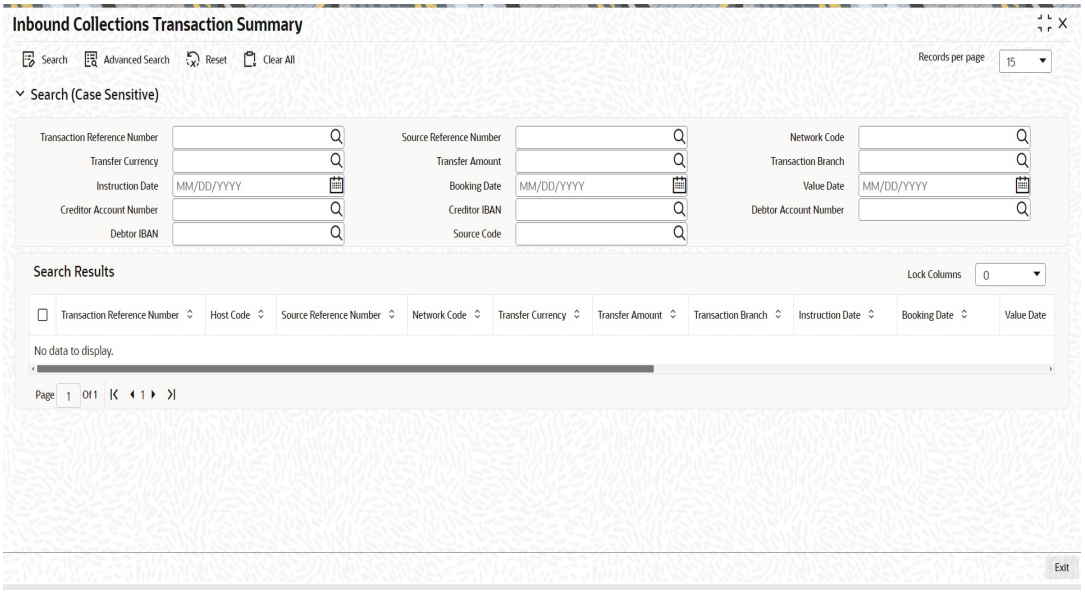
Click on the ‘MIS’ button to invoke this screen.



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

2.2.7.8 Inbound Collections Transaction Summary

You can invoke the ‘Inbound Collections Transaction Summary’ screen by typing ‘PCSAITXN’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

- Transaction Reference Number
- Source Reference Number
- Network Code
- Transfer Currency
- Transfer Amount
- Transaction Branch
- Instruction Date

- Booking Date
- Value Date
- Creditor Account Number
- Creditor IBAN
- Debtor Account Number
- Debtor IBAN
- Source Code
- Authorization Status

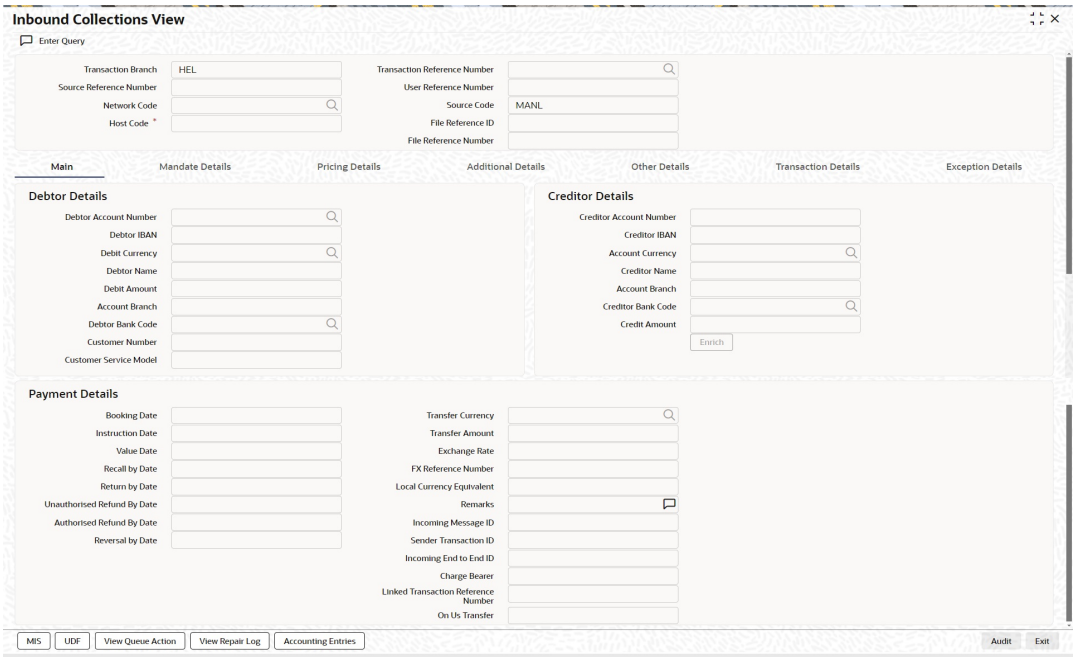
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

Double click a record to view the detailed maintenance screen.

2.2.8 Inbound Collections Transaction View

You can view the complete inbound Collections transaction details in this screen

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

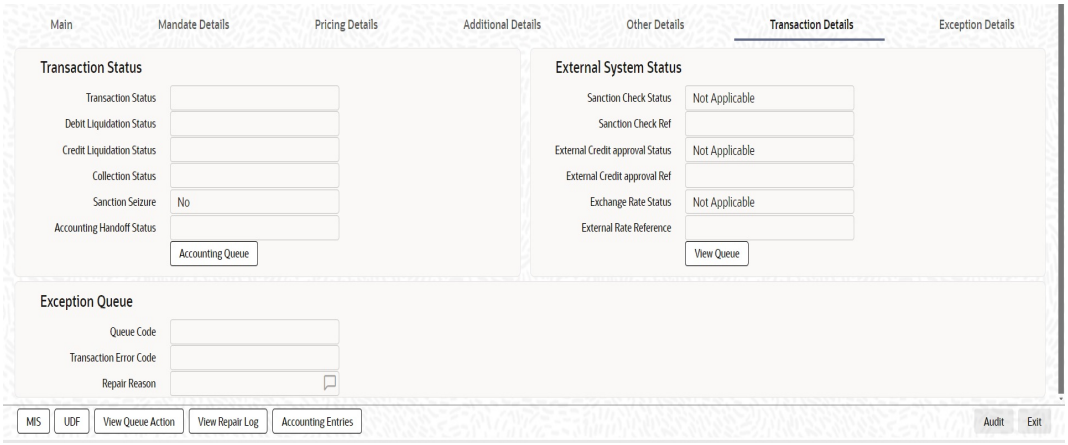


- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required value.
- Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
  - External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

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

2.2.8.1 Transaction Details

You can invoke this screen by clicking '*Transaction Details*' tab in the inbound Collections View screen.:



You can view the below status for a Collections transaction from Transaction Details tab:

- Transaction status
- Credit Liquidation Status- indicates the credit accounting liquidation status
- Debit Liquidation Status– indicates the debit accounting liquidation status
- Sanction Seizure
- Collection status
- Sanction Seizure
- Accounting Handoff Status

Accounting Queue

You can navigate to Accounting Queue by pressing Accounting Queue Button. All accounting entries of the transactions in the Accounting Queue are listed. If no entry is available for the transaction error is displayed.

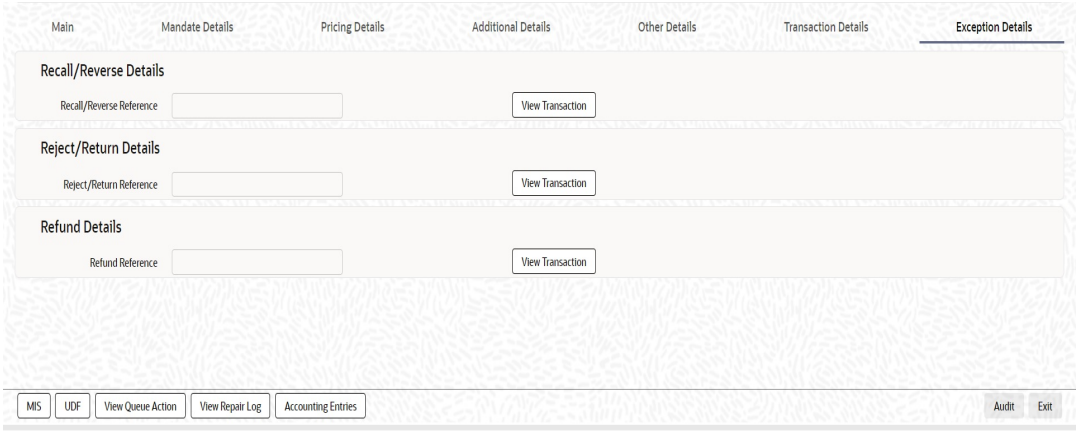
Status of the following External System checks with its respective Reference number are displayed

- Sanction Check Status
- External Account Check Status
- Exchange Rate Status.

And 'Exception Queue code, Transaction Error code and Repair Reason details are available under *Exception Queue* status.

2.2.8.2 Exception Details

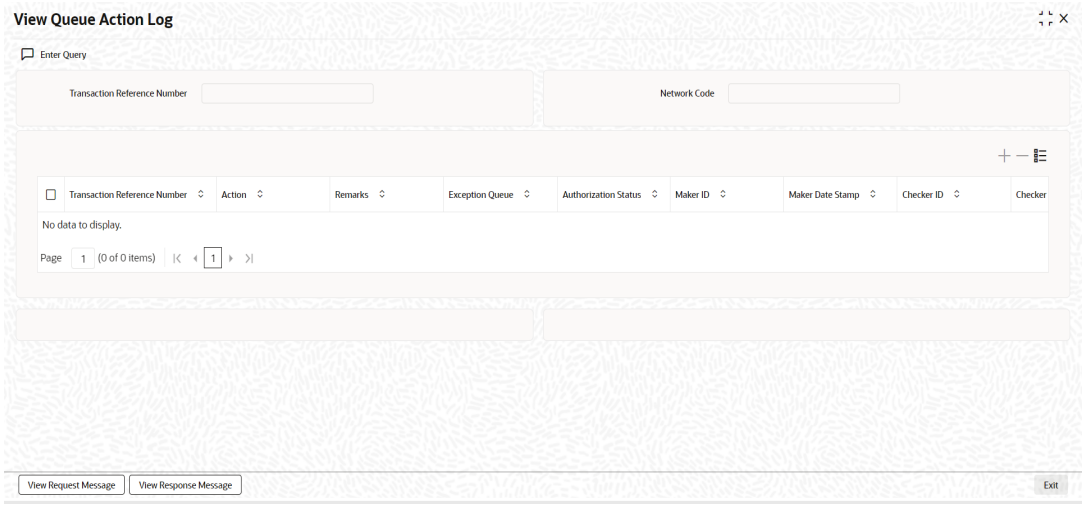
You can invoke this screen by clicking '*Exception Details*' tab in the inbound Collections View screen.:



Exception transactions are not currently supported.

2.2.8.3 View Queue Action Log

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



Following details are displayed:

- Transaction Reference Number
- Network Code
- Action
- Remarks
- Queue Code
- Authorization Status
- Maker ID
- Maker Date Stamp
- Checker ID
- Checker Date Stamp
- Queue Status

- Queue Reference No
- Primary External Status
- Secondary External Status
- External Reference Number

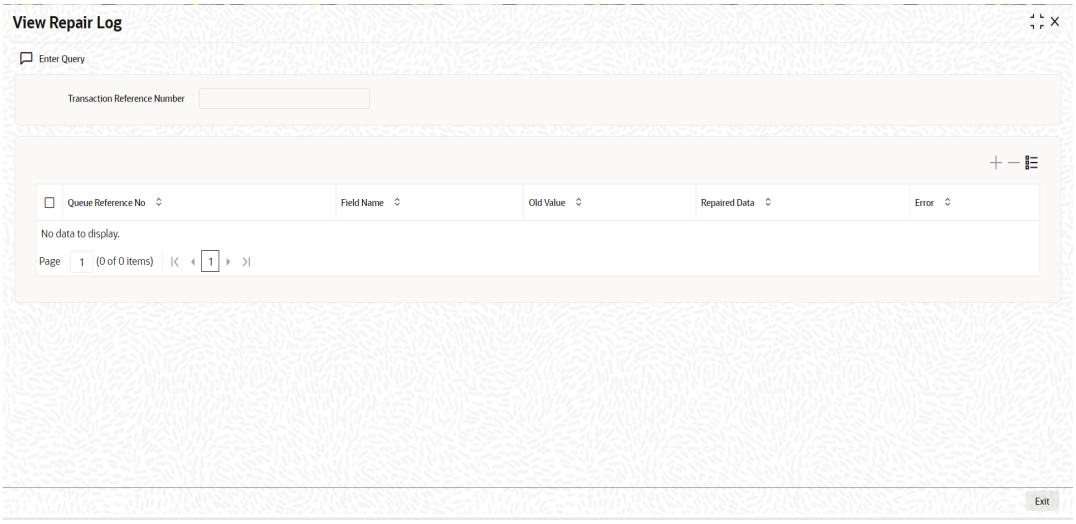
User can view the request sent and the corresponding response received for each row in Queue Action Log.

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

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

2.2.8.4 View Repair Log

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

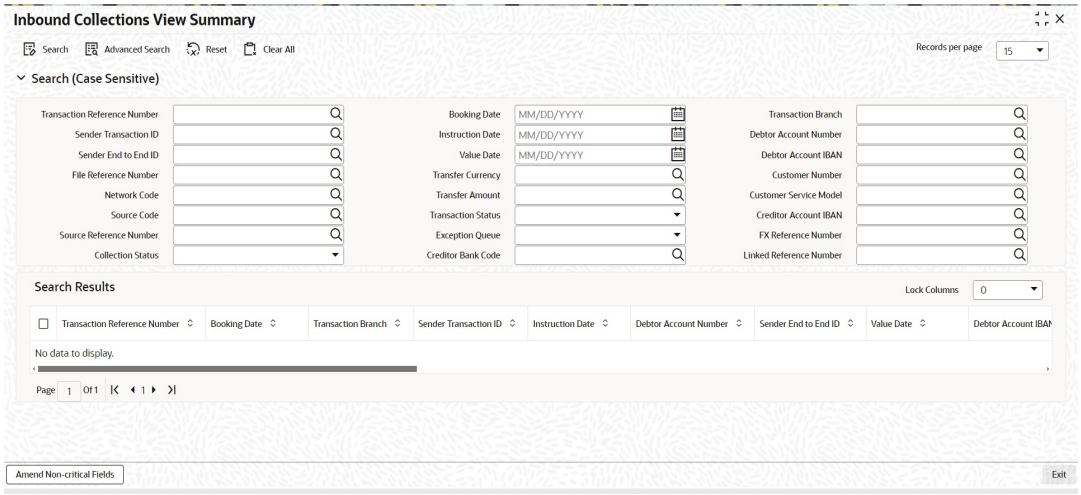


Following details are displayed:

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

2.2.8.5 Inbound Collections Transaction View Summary

You can invoke the “Inbound Collections View Summary” screen by typing ‘PCSIVIEW’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

- Transaction Reference Number
- Sender Transaction ID
- Sender End to End ID
- File Reference Number
- Network Code
- Source Code
- Source Reference Number
- Collection Status
- Booking Date
- Instruction Date
- Value Date
- Transfer Currency
- Transfer Amount
- Transaction Status
- Exception Queue
- Creditor Bank Code
- Transaction Branch
- Debtor Account Number
- Debtor Account IBAN
- Customer Number
- Customer Service Model
- Creditor Account IBAN
- FX Reference Number
- Linked Reference Number

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

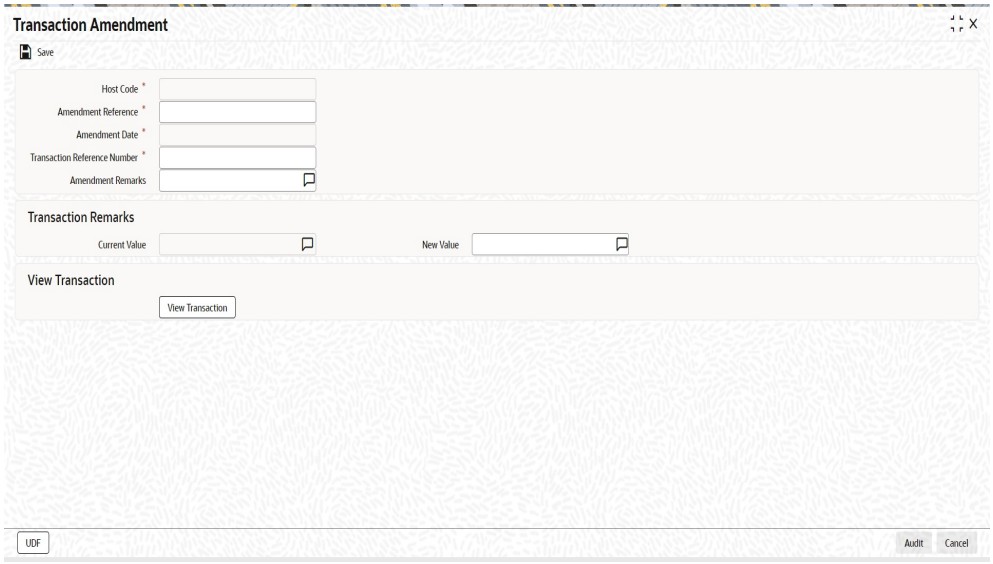
Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.2.8.6 Amend Non-Critical Fields

Amendment of non-critical fields are applicable for collections

Amendment of non-critical fields can be done from 'Inbound Collections View Summary' screen (PCSIVIEW) screen by clicking the 'Amend Non-critical Fields' button and Transaction Amendment screen is launched.

Also you can launch the 'Transaction Amendment' screen as standalone screen, by typing 'PMDNCAMD' in the field at the top right corner of the application tool-bar and clicking the adjoining arrow button. Click 'New' button on the Application tool-bar.



For more details on screen details and validations, refer to section - 2.2.2.9

2.2.8.7 Incoming Collections Processing on Activation Date

- Incoming Collections requests are received through CSM or through direct participant of the network.
- DNF files received either from CSM(EBA STEP2) or through direct participant bank code containing pacs.003 messages is read through DD background batch job from the designated folder.
- This batch job performs the de-bulking process and populates the individual transaction details of the message into staging table.
- A set of transactions uploaded from a single file is identified using a unique File reference number.
- Receipt file accounting will be posted on the file receipt date with value date as the interbank settlement date for every DNF file based on the message ID and file reference no combination using RCLG event code.
- On upload of such pacs.003 messages in staging table, system creates an Incoming DD transaction with Payment type as 'Collections' and Transaction type as 'Incoming' along with branch and network resolution.
- Transaction booking date is considered as the current application date with value date being future dated for DD transactions as specified in the DD incoming instruction.
- Credit currency is considered as transfer currency for incoming DD transactions.

- Debit account is derived from the Debtor IBAN received in the message. Credit account is derived from the Liquidation accounting code maintained in Network DD Preferences Maintenance.
- Incoming DD transaction processing follows the following steps:
  - Transaction Validations
  - IBAN Check
  - Network limit validations
  - Duplicate Check
  - Sanctions Check
  - Charge/Tax Computation
  - ECA Approval
  - Debit & Credit Liquidation
  - Notification
- On processing an inward Collections, before doing Mandate validations, the Debtor Instruction table are validated against to check if there is any Allowed/Disallowed Instruction maintained by the Debtor.

Note

If ECA request is rejected by external system, you can send pacs.004 return message with the reason code linked to the external error code in Reject code maintenance (PM-DRJMNT). If the external system returns with multiple reject codes, any one of the error code to reason code linkage maintained is considered by system.

Instructions maintained for Debit Customer Number is scanned for the debit account (or if not available for 'ALL' option) and the Collection Scheme type. If no instruction is available, then the system proceeds with the next processing step.

If instructions are exists for the debtor, the following checks are carried out:

- Whether the Collections transaction value date is between the restriction from date and to date.
- Whether all the Collections are restricted for the customer
- If the option is 'Disallowed', then the Inward Collections detail is not part of the listing on either the Creditor Scheme, or the Creditor Account, or the Mandate.
- If the option is 'Allowed', then the Inward Collections detail is part of the listing on either the Creditor Scheme, or the Creditor Account, or the Mandate.

The transaction is moved into Business Override Queue if all or any one of the above checks is true. The related error code and description gets displayed in the Queue.

- All validations is performed on the activation date except the Debit and Credit liquidation, which is performed on the settlement date/value date specified in the transaction.

2.2.8.8 Settlement Date Processing Changes for Inward Collections

Electronic collections can be received prior to actual settlement date. The system does the processing till Sanction check and then move the transactions to a future valued table.

The following additional processing are done in the settlement date processing of Inward collections:

- Initial validations
- Customer/Account Validations
- Mandate Validations
- Debtor Instruction Validations
- Sanction Screening

The inward collection is returned with appropriate return code if any of the validations fail.

Notifications will be supported as part of an Incoming DD transactions in common format on completion of the transaction processing.

2.2.9 On Us Transfer Processing

- While processing an outgoing Collections, if the debit account/IBAN belongs to the same Bank and Host and if 'Dispatch On Us Transfer' preference is not applicable for the Network, then 'Linked Transaction Reference Number' gets updated which is the reference number specific to inbound transaction created. This indicates that debit account is internal to Bank and dispatch to Network is not applicable.
- The outbound transaction is not marked for dispatch. Instead, an inbound transaction will be automatically booked by the system.
- Recall /reversal is possible for an outbound transaction booked. It is possible to perform Reject/ 'Return /Refund 'action on the inbound transaction. Dispatch will not be applicable for the R-transactions booked.
- Dispatch of Collections transaction message or R-transaction related messages to Network is done if the flag 'Dispatch On Us Transfer' is checked in Collections Network preferences.
- If the On Us transaction is dispatched to Network, based on the preference, then the transaction is treated similar to a normal Collections booked. No incoming transaction is booked automatically in this case.

2.2.10 Network Character Validation for Other Outgoing Clearing messages

Network Character Validation is done for the R-transactions initiated manually for the following payment types –

- Recall request
- Recall Response
- Return of Incoming payment
- Rejection of Incoming Collection
- Return of Incoming (settled) Collection
- Reversal request

This validation is only on fields input by the user except LOV and drop-down fields.

- The Allowed Character set specified in the Special Character maintenance for the network is used for this validation.
- Error message is displayed on failure of this validation, and the request is saved unless the user corrects the error(s).

2.2.11 Batch / Transaction Cancellation Processing

Batch full/partial cancellation can be initiated from Batch cancellation screen PMDBATCN.

System checks at pre-defined processing stages of batch processing whether the Cancel request is received. If yes, the cancellation of the batch/transaction is initiated.

2.2.11.1 Processing Reversal Request at transaction level

The processing of the Cancellation Request depending on the original transaction status is explained below:

Original Transaction Status	Processing Details
In Progress	If accounting is not yet over, system will check whether FX is completed: • If FX processing is over and FX reference is available, FX unwind is done • Complete Sanction screening for the original transaction if not yet done Reversal request is marked as 'Completed' & Original transaction is marked as 'Cancelled'.
Future Valued	**Before Dispatch**: The transaction is moved out of Warehouse queue. Complete Sanction screening Reversal request is marked as 'Completed' & Original transaction is marked as 'Cancelled' **After Dispatch**: The transaction is moved out of Warehouse queue. Mark the accounting entries in pending status as cancelled. Sanction screening is done Reversal request is marked as 'Completed' & Original transaction is marked as 'Cancelled'.
Exception - Internal Exception Queue	The transaction is moved out of the exception queue, Cancellation is processed. • If FX processing is over and FX reference is available, FX unwind is done • Complete Sanction screening for the original transaction if not yet done Reversal request is marked as 'Completed' & Original transaction is marked as 'Cancelled'.

Original Transaction Status	Processing Details
Exception - External Exception Queue	On receiving the approval response from the External system or on releasing the transaction from the exception queue, Cancellation is processed. • If FX processing is over and FX reference is available, FX unwind is done • Complete Sanction screening for the original transaction if not yet done Cancellation Request is marked as 'Completed' & Original transaction is marked as 'Cancelled'
Processed - Not yet dispatched	Dispatch entries to be marked as cancelled. The accounting with Pending status is marked as cancelled.. Cancellation Request is marked as 'Completed' & Original transaction is marked as 'Cancelled'
	Dispatch entries to be marked as cancelled. If accounting is already completed, reverse the accounting Cancellation Request is marked as 'Completed' & Original transaction is marked as 'Cancelled'
Processed & dispatched -- before accounting	The accounting with Pending status is marked as cancelled. SDD Transaction Recall (cancellation) is initiated for outbound transaction and camt.056 is generated. Cancellation Request is marked as 'Completed' & Original transaction is marked as 'Cancelled'
Settlement date Accounting is over	SDD Reversal transaction is created, and reversal processing is initiated (existing processing). and pacs.007 is generated. Reversal accounting is posted. Cancellation Request is marked as 'Completed' & Original transaction is marked as 'Reversed'

2.2.12 SDD Reversal Accounting

For transactions, for which settlement sate accounting is posted, Reversal transaction is created and reversal entries is posted.

Event	Dr / Cr	Account	Account Type	Amount Tag
DRLQ	Dr	Customer Account	GL	Reversal Amount
DRLQ	Dr	Clearing Suspense	GL	Reversal Amount

Event	Dr / Cr	Account	Account Type	Amount Tag
CRLQ	Cr	Clearing Suspense	GL	Reversal Amount\
CRLQ	Cr	Network Clearing GL	Account	Reversal Amount

Reversal entries are posted for individual transactions.

2.3 Collections Exception Transactions

When R- transactions are received, system tries to match the transaction with the original Collections sent irrespective of the original transaction status. Transactions pending in exception queues / future value queues will also be considered for matching.

If the original transaction fetched is not found or not in the expected status, system will move the R- message to an exception queue with appropriate error message.

You can verify the details of original transaction, initiate appropriate steps for moving the transaction to the required status and then re-initiate the processing of R-message.

More information on R- Messages Queue is available in the Queues User Manual.

2.3.1 Outbound Collections Reject/Return

Outbound Reject

An outgoing Collections transaction can be rejected by the debtor bank, before settlement. The debtor bank will send a pacs.002 message, for the same. On uploading this message following activities will be triggered by the system:

- File level accounting will be posted, for pacs.002 entries, as debit Clearing Suspense GL and credit Nostro with RCLG event.
- The corresponding outgoing collection transaction will be marked as rejected, Transaction status & Collection status will be marked as Rejected.
- The accounting entries posted on the transaction will be reversed, as debit customer account and credit Clearing Suspense GL.

Outbound Return

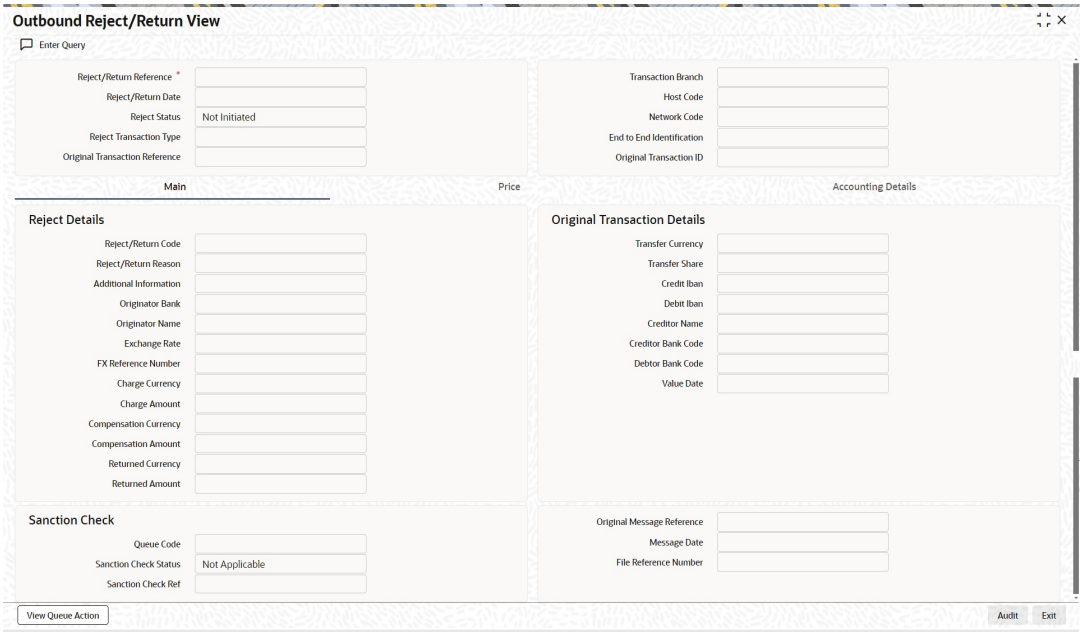
An outgoing Collections transaction can be returned by the debtor bank, after settlement. The debtor bank will send a pacs.004 message for the same. On uploading this message following activities will be triggered by the system:

- File level accounting will be posted, for pacs.004 entries, as debit Clearing Suspense GL and credit Nostro with RCLG event.
- The corresponding outgoing collection transaction will be marked as returned.
- The accounting entries posted on the transaction will be reversed, as debit customer account and credit Clearing Suspense GL.

2.3.2 Outbound Reject/Return View

You can view the outbound reject/return transactions in this screen.

You can invoke ‘Outgoing Reject/Return Detail View’ screen by typing ‘PCDORJVW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar



- From this screen, click Enter Query. and specify the Reject/Return Reference.
- Along with the Reject/Return reference details in the Main and Pricing tabs user can also view the Sanction Check status
- Click Execute Query to populate the details of the transaction in the Outgoing Reject/ Return Detail View screen.

For more details on Main and Pricing tabs refer to ‘PCDONRJT’ screen details above

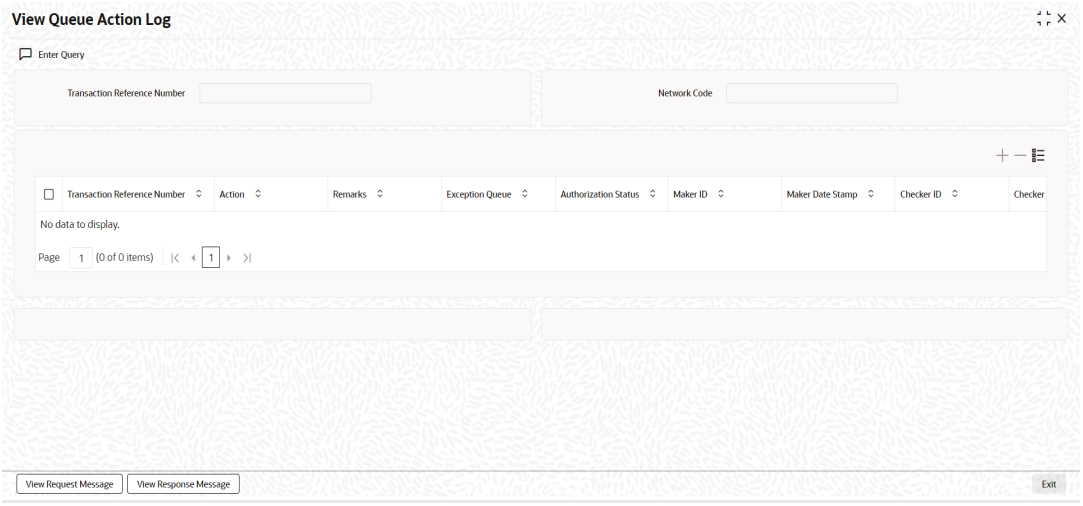
2.3.2.1 Accounting Details

You can invoke this screen by clicking ‘*Accounting Details*’ tab in the Outgoing Reject/Return Detail View screen.:

If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

2.3.2.2 View Queue Action Log

You can view all the queue actions for the reject/return transactions initiated. You can invoke this screen by clicking the ‘View Queue Action’ button in View screen.:



Following details are displayed:

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

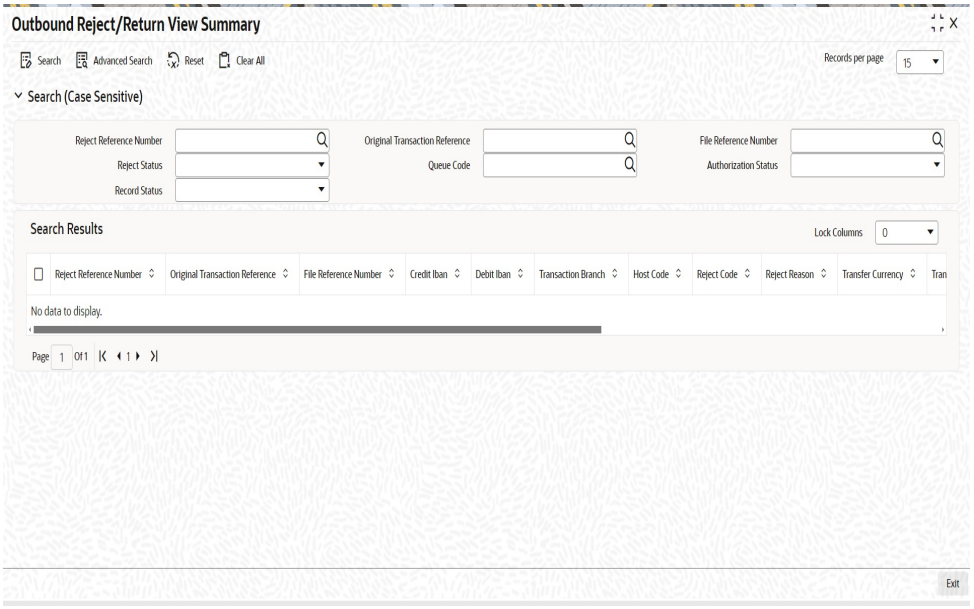
User can view the reject/return sent and the corresponding response received for each row in Queue Action Log.

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

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

2.3.2.3 Outbound Reject/Return View Summary

You can invoke 'Outgoing Reject/Return View Summary' screen by typing 'PCSORJVW' 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 for the records using one or more of the following parameters:

- Reject Reference Number
- Original Transaction Reference
- File Reference Number
- Reject Status
- Queue Code
- Authorization Status
- Record Status

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

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using 'Export' button

2.3.3 Outbound Collections Reverse/Recall

An outgoing Collections transaction can be reversed/recalled by the creditor bank, after and before settlement respectively through this screen.

You can invoke 'Outbound Collection Reverse/Recall' screen by typing 'PCDOUREV' 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

Outbound Reversal

Select the outgoing transaction to be reversed in the Original Transaction Reference LOV. Fill the Reverse code, reason & additional info. On save & authorization the following activities will be triggered by system:

- The underlying original outgoing collection status will be marked as Reversed.
- The accounting entries posted will be reversed, as debit customer account and credit Clearing Suspense GL.
- pacs.007 message will be dispatched with the message details.
- File accounting will be posted for the pacs.007 entries, as debit Clearing Suspense GL and credit Nostro account, in DCLG event.

Note

Reversal can be done, only after the settlement date.

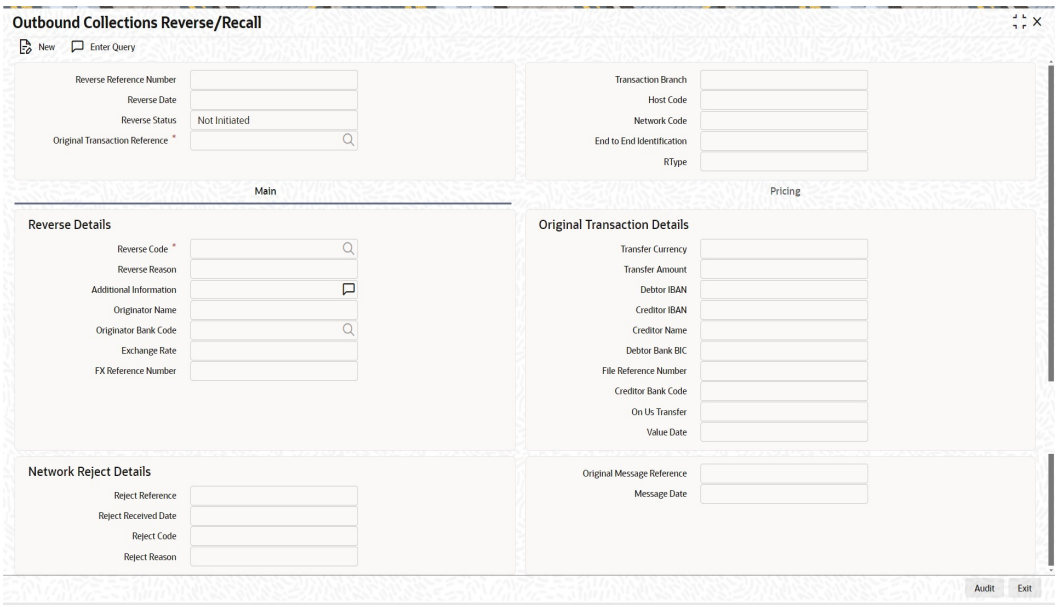
Outbound Recall/Cancellation

Select the outgoing transaction to be recalled or cancelled in the Original Transaction Reference LOV. Fill the Recall reject code, reason & additional info. On save & authorization the following activities will be triggered by system:

- The underlying original outgoing collection status will be marked as Recalled.
- If the underlying transaction was already dispatched the following activities will be triggered:
  - The accounting entries posted will be reversed, as debit customer account and credit Clearing Suspense GL.
  - Camt.056 message will be dispatched with the message details.
  - File accounting will be posted for the camt.056 entries, as debit Clearing Suspense GL and credit Nostro account, in DCLG event.
- If the underlying transaction was not dispatched yet, following activities will be triggered:
  - The underlying transaction will be skipped from the next pacs.003 dispatch.
  - No accounting would have been be posted, hence no reversal will be posted.
  - Camt.056 message will not be dispatched for this transaction.

Note

Recall or Cancellation can be done, only before the settlement date



Specify the following fields:

Recall/Reverse Reference Number

This field gets auto-populated with the Reverse Reference Number when you click on **New**.

Recall/Reverse Date

This field gets auto-populated with the Reverse Date when you click on **New**. The system displays the current date by default.

Recall/Reverse Status

Specify the Reverse Status.

Original Transaction Reference

Specify the Original Transaction Reference from the list of values.

Transaction Branch

Specify the Transaction Branch.

Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

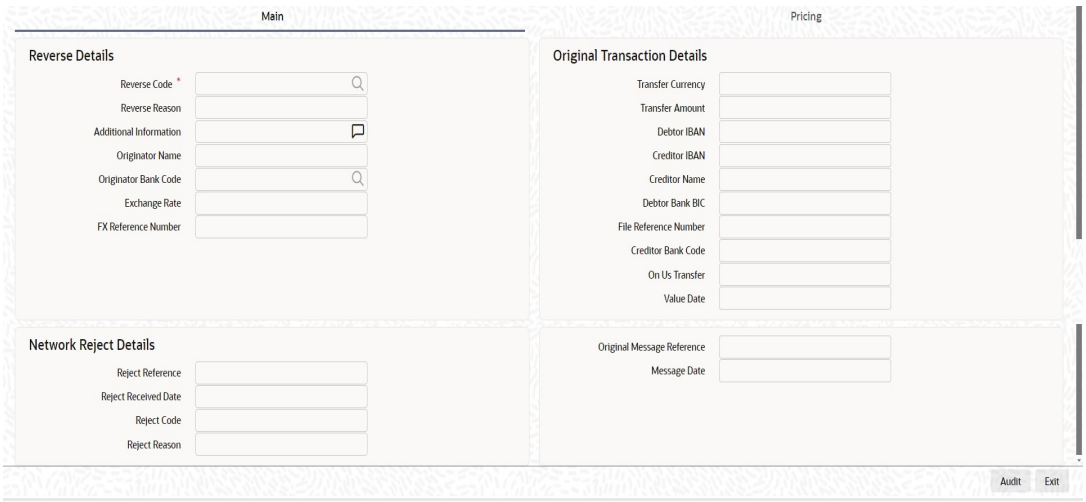
End to End ID

Specify the end to end transaction identification.

RType

This indicates if the transaction is reversed/recalled. RType gets updated based on the Reference number.The options are - ‘Reversal’/ ‘Recall’

2.3.3.1 Main Tab



Reverse/Recall Details

Recall/Reverse Code

Specify the bank code of the Debtor bank.

Recall/Reverse Reason

Specify the reason for Reverse.

Additional Info

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Exchange Rate

Specify the exchange rate.

FX Reference Number

Specify the FX Reference Number.

Original Transaction Details

Original Transaction Details

System defaults the details upon selecting a valid Original Transaction Reference.Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Creditor IBAN
- Debtor IBAN
- Creditor Name
- On Us Transfer (This gets updated if the Dispatch on Us is updated in network preferences (PCDNWDDP))
- Creditor Bank Code
- Debtor Bank Code
- Value Date

Network Reject Details

Reject Reference

The system displays the Reject Reference details.

Reject Received Date

The system displays the date on which the network reject was received.

Reject Code

The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

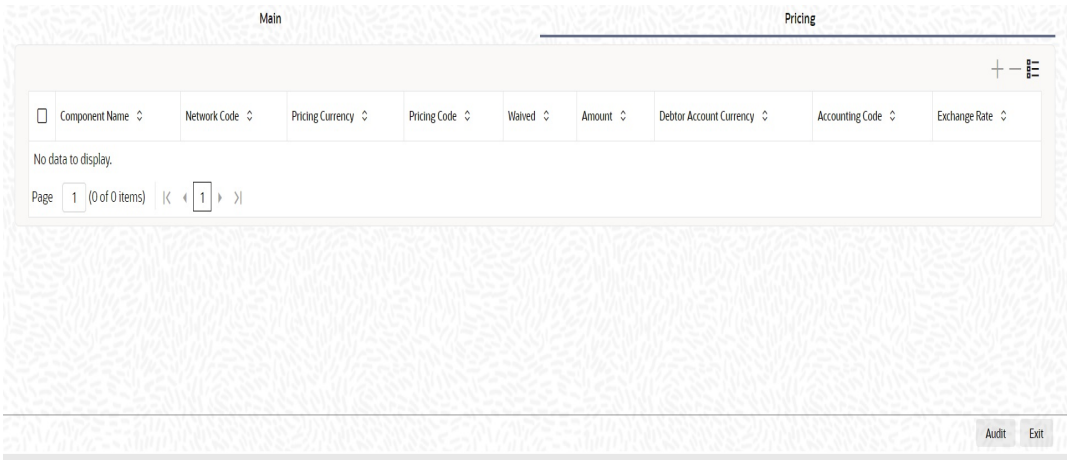
Specify the Original Message Reference.

Message Date

Specify the Message Date

2.3.3.2 Pricing Tab

Click the **Pricing** tab from the Outbound Reverse/Recall screen.:



You can view the charge/tax details derived for the transaction in Pricing tab.You can amend the price values/waiver flag, if required.

Pricing Component

This field indicates the pricing component derived for the transaction.

Pricing Currency

Indicates the pricing currency of the component.

Pricing Code

Indicates the pricing code of the component.

Amount

Specifies the fixed or calculated charge amount using the Pricing Value Maintenance. You can edit this field to a non-zero value.

Waiver

Check this box to select the charge component to waive the associated charges.

Debit Currency

Indicates the currency of the debit account

Sanctions Screening for Reversal of Outbound Debits

Sanction screening will be done if

- It is applicable for the customer
- It is applicable for the Network and source for the transaction type ‘Outgoing’

Sanction Response	System Action
Approve	Proceed with Collections reversal. Reverse the accounting entries.
Reject	The transaction will remain in SC queue. Auto cancel/ manual cancel will be applicable. On cancellation reversal transaction will be cancelled and original transaction status will not be changed.

Seize	Collections status will be moved to 'Seized'. Seizure accounting will be posted, if applicable. Since the accounting for original transaction would have already processed, seizure accounting will post the following entries: Dr. Customer Account Cr. Seizure GL No message will be sent out

Sanctions Screening for Recall/Cancellation of Outbound Debits

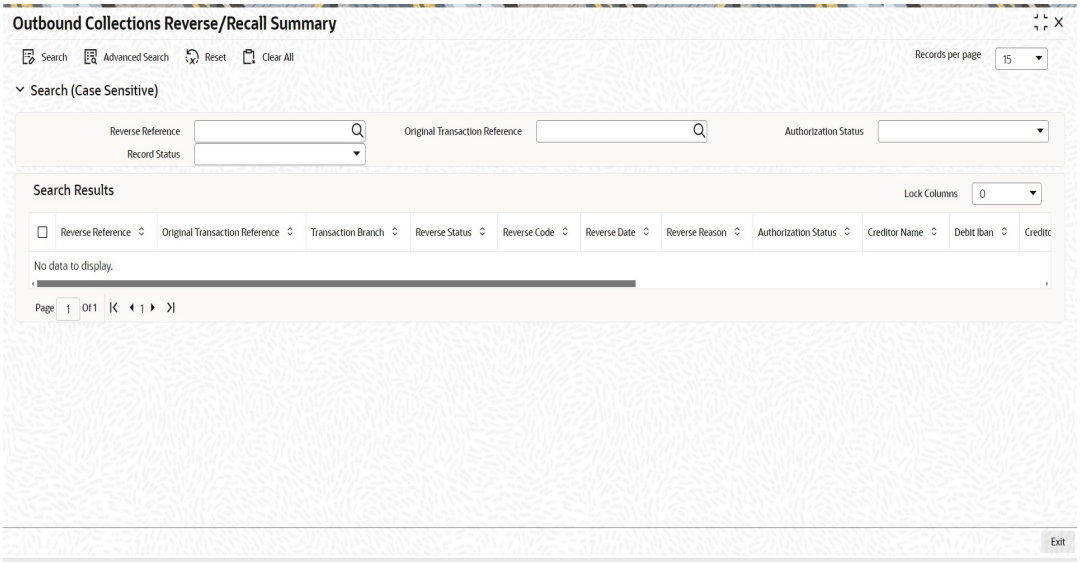
Sanction screening will be done if

- It is applicable for the customer
- It is applicable for the Network and source for the transaction type 'Outgoing'

Sanction Response	System Action
Approve	Proceed with Collections cancellation. If already liquidated, reverse the accounting entries. Generate camt.056
Reject	Cancel the reject. Transaction status will be not be changed. No message will be processed.
Seize	If settlement is pending: Collections status will be moved to 'Seized'. Seizure accounting is not applicable.No message will be sent out. If settlement is over: Collections status will be moved to 'Seized'. Seizure accounting will be posted, if applicable. Since the accounting for original transaction would have already processed, seizure accounting will post the following entries: Dr. Customer Account Cr. Seizure GL No message will be sent out

2.3.3.3 Outbound Reverse/Recall Summary

You can invoke the 'Outbound Reverse/Recall Summary' screen by typing 'PCSOUREV' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

- Reverse Reference Number
- Original Transaction Reference
- Authorization Status
- Record Status

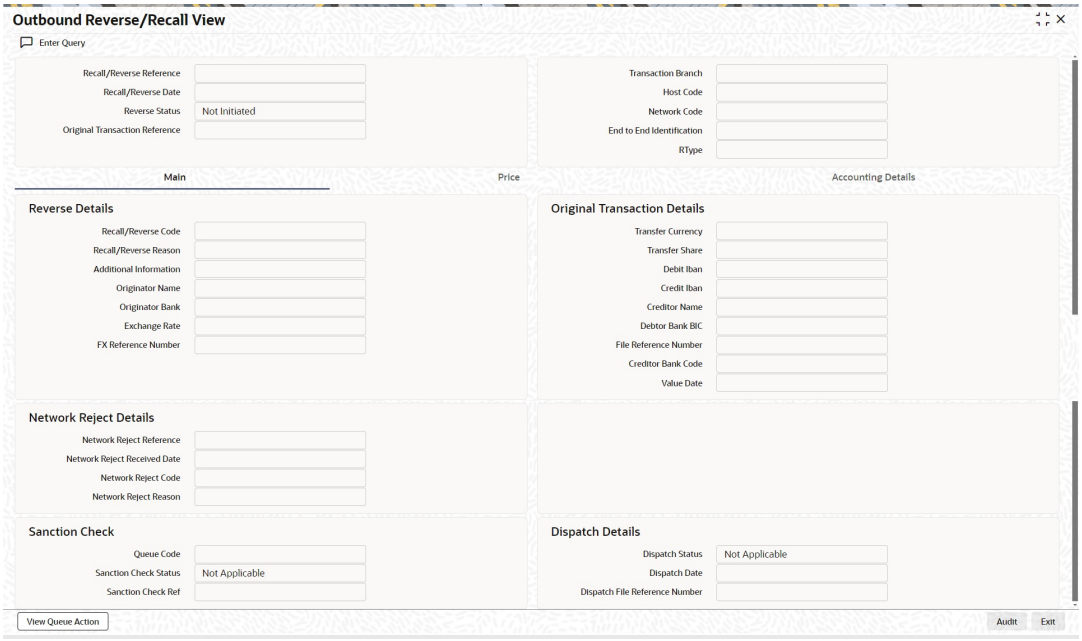
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

Double click a record to view the detailed Collections Outgoing Reverse Maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.3.4 Outbound Reverse/Recall View

You can view the outbound reverse/recall transactions in this screen.

You can invoke ‘Outgoing Reverse/Recall Detail View’ screen by typing ‘PCDOREVW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar

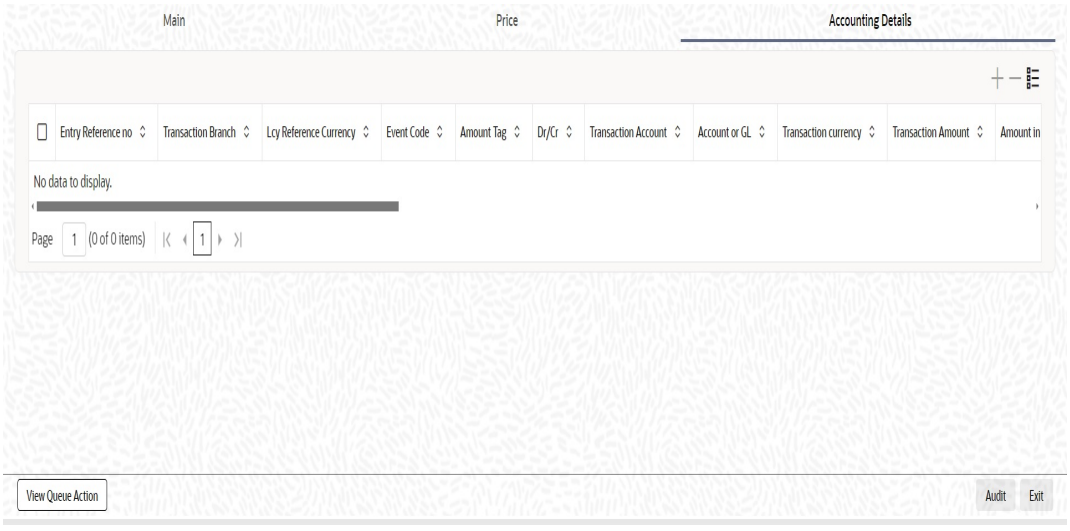


- From this screen, click Enter Query. and specify the Recall/Reverse Reference.
- Along with the Recall/Reverse reference details in the Main and Pricing tabs user can also view the following:
  - Sanction Check status
  - Dispatch Details
- Click Execute Query to populate the details of the transaction in the Outgoing Recall/ Reverse Detail View screen.

For more details on Main and Pricing tabs refer to ‘PCDOUREV’ screen details above

2.3.4.1 Accounting Details

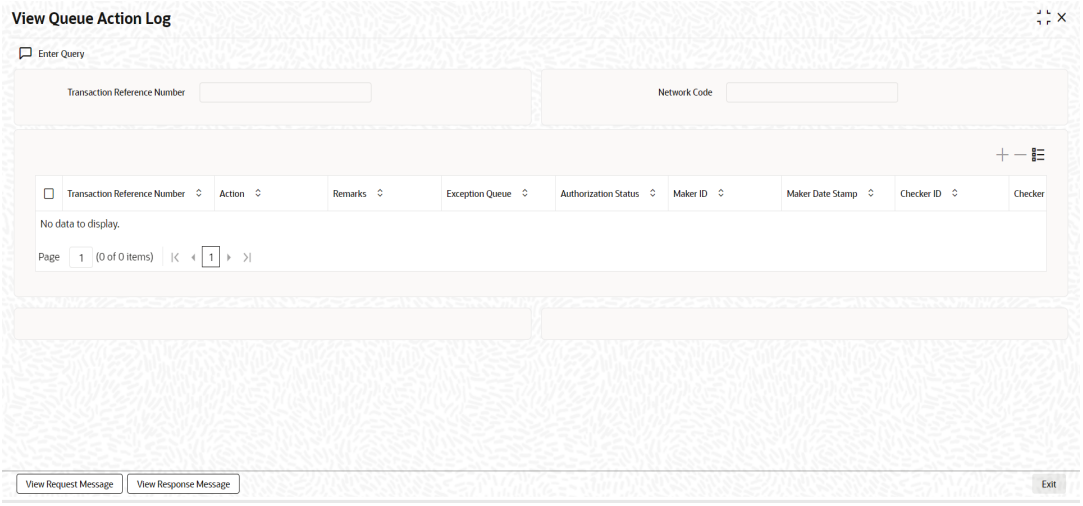
You can invoke this screen by clicking ‘*Accounting Details*’ tab in the Outgoing Recall/ Reverse Detail View screen.:



If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

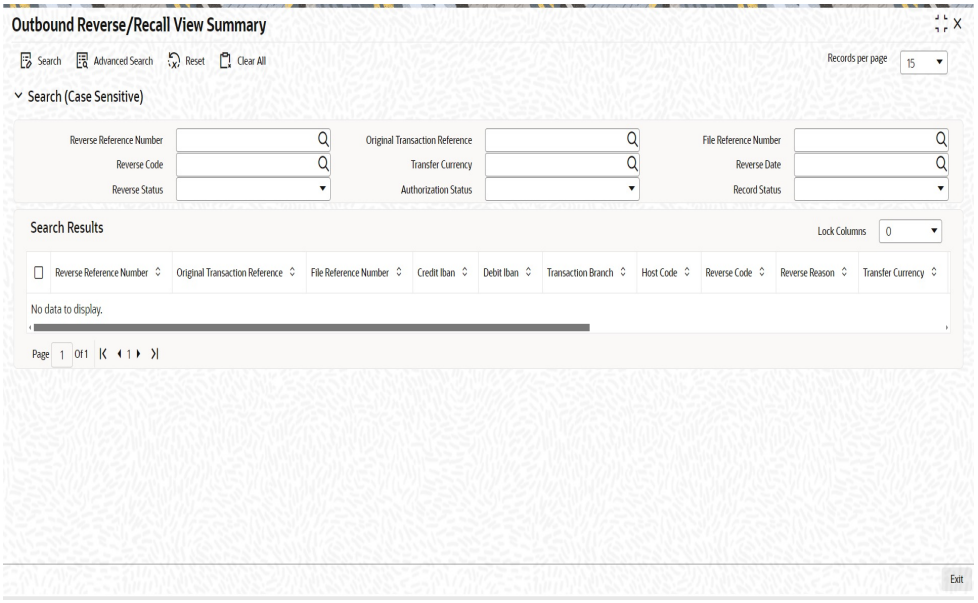
2.3.4.2 View Queue Action Log

User can view all the queue actions for the reverse/recall transactions initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen For more details on fields, refer to section 2.3.2.2..:



2.3.4.3 Outbound Reverse/Recall View Summary

You can invoke 'Outgoing Reverse/Recall Detail View Summary' screen by typing 'PCSOREVW' 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 for the records using one or more of the following parameters:

- Reverse Reference Number
- Original Transaction Reference
- File Reference Number
- Reverse Code
- Transfer Currency

- Reverse Date
- Reverse Status
- Authorization Status
- Record Status

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

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using ‘Export’ button

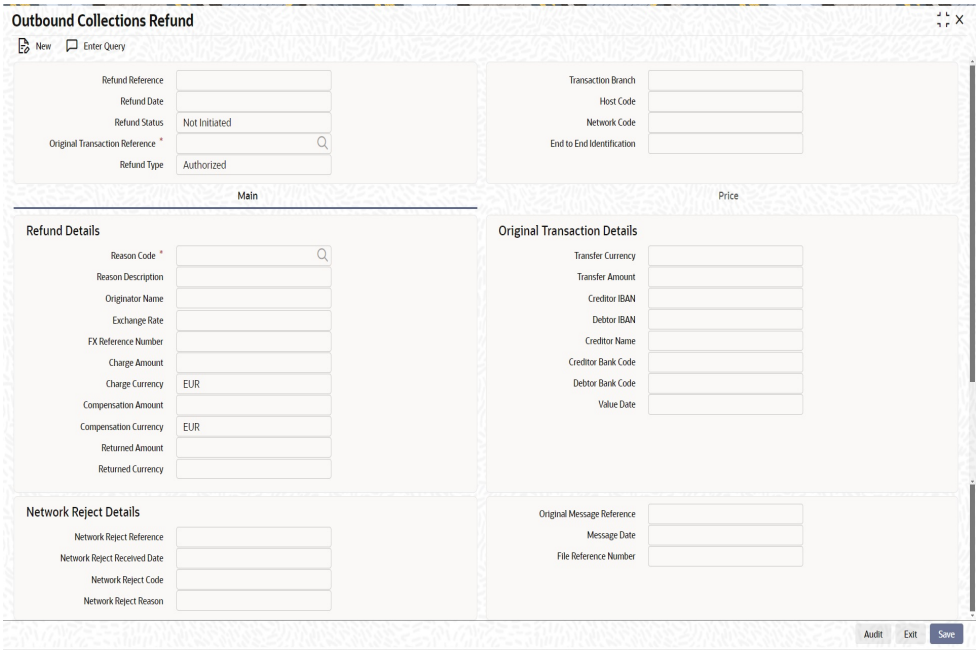
2.3.5 Refund Of Outgoing Funds

An outgoing Collections transaction can be requested for refund by the debtor bank, after settlement. The debtor bank will send a pacs.004 message for the same. On uploading this message following activities will be triggered by the system:

- File level accounting will be posted, for pacs.004 entries, as debit Clearing Suspense GL and credit Nostro with RCLG event.
- The corresponding outgoing collection transaction will be marked as refunded.
- The accounting entries posted on the transaction will be reversed, as debit customer account and credit Clearing Suspense GL.

To originate the refund for outgoing Collections, this screen is used. Provision to mark the refund type as authorized or unauthorized. is available here.

You can invoke ‘Outgoing Refund’ screen by typing ‘PCDORFND’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar



Specify the Following Fields:

Refund Reference

Systems generates the reference number automatically on clicking New button.

Refund Date

System populates the Current Date by default.

Refund Status

System populates the status of the Refund as - Initiated / Not Initiated.

Original Transaction Reference

Select the Transaction Reference from the LOV of the initiated transactions.

Refund Type

System defaults the option as ‘Authorized’. Options allowed are Authorized and Unauthorized.

Note

- Authorized refunds will be validated based on Refund period maintained in the Network preferences for transaction type ‘Outgoing’.
- Unauthorized refunds will be validated based on Unauthorized Refund period maintained. It will be mandatory to maintain the reason code for unauthorized refunds as ‘MD01’.

Transaction Branch

Specify the Transaction Branch.

Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

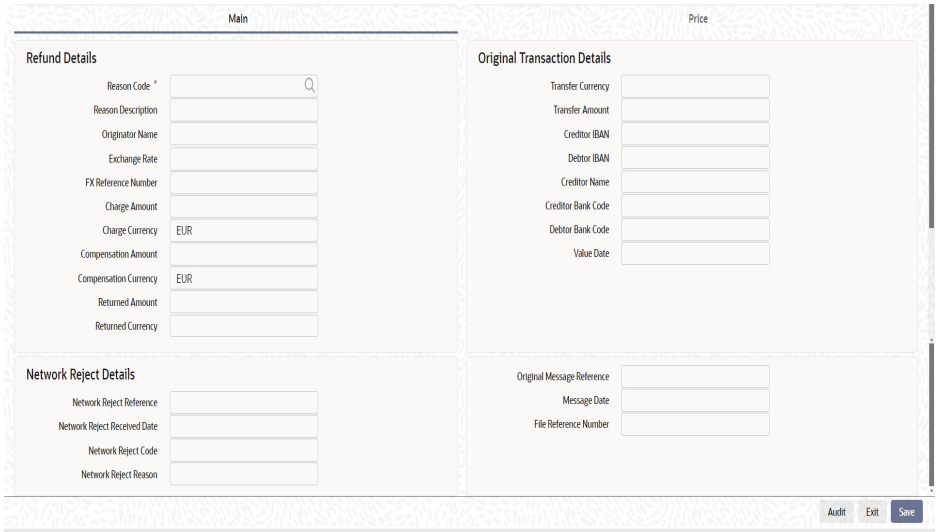
Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

End to End Identification

Specify the end to end transaction identification.

2.3.5.1 Main Tab



Refund Details

Reason Code

Select the reason code for initiating the Refund.

Reject Description

System defaults the Reject description for the Reason Code selected.

Originator Name

Specify the Originator Name. It is mandatory enter the name. Only customer originated refunds are allowed from this screen

Exchange Rate

Specify the exchange rate.

FX Reference Number

Specify the FX Reference Number.

Charge Amount

Specify the Charge amount specified by the Debtor PSP.

Charge Currency

This field displays Currency of the Charge amount.

Compensation Amount

Specify the Compensation amount specified by the Debtor PSP.

Compensation Currency

This field displays Currency of the compensation amount.

Returned Amount

This field displays Total amount returned by the Creditor PSP.

Returned Currency

This field displays Currency of the returned amount.

Original Transaction Details

System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Creditor IBAN
- Debtor IBAN
- Creditor Name
- On Us Transfer (This gets updated if the Dispatch on Us is updated in network preferences (PCDNWDDP))
- Creditor Bank Code
- Debtor Bank Code
- Value Date

Network Reject Details

Network Reject Reference

The system displays the Reject Reference details.

Network Reject Received Date

The system displays the date on which the network reject was received.

Network Reject Code

The system displays the network reject code.

Network Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date.

File Reference Number

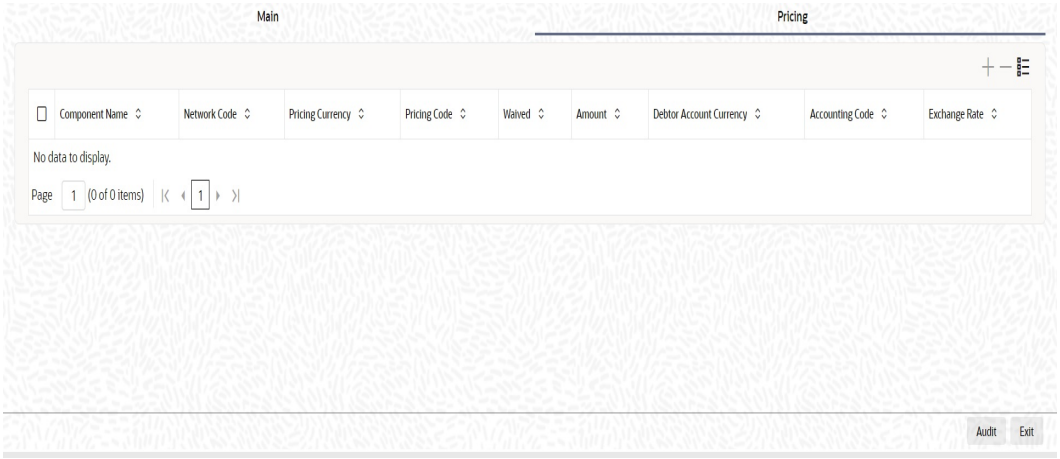
System displays the File Reference Number.

Note

- Refund is applicable for Core scheme only. Collections booked under B2B scheme will not be listed for initiating B2B refund requests.
- While refund are uploaded (pacs.004 messages with Originator name), the validation will be based on Recall allowed period.
- When the reason code is MD01, system validates for unauthorised refund period and in other cases it validates for the normal refund period.
- While refund are uploaded (pacs.004 messages with Originator name), the validation will be based on Recall allowed period.

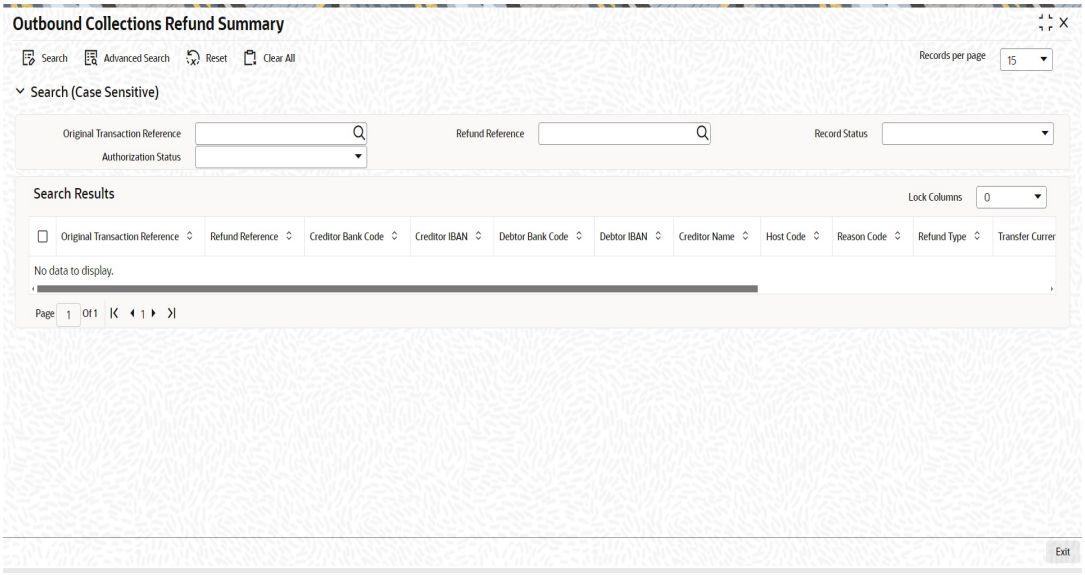
2.3.5.2 Pricing Tab

Click the **Price t**ab from the Outbound Refund screen. For details on the fields, refer to section 2.3.1.2:



2.3.5.3 Outbound Refund Summary

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



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

- Original Transaction Reference
- Refund Reference
- Record Status
- Authorization Status

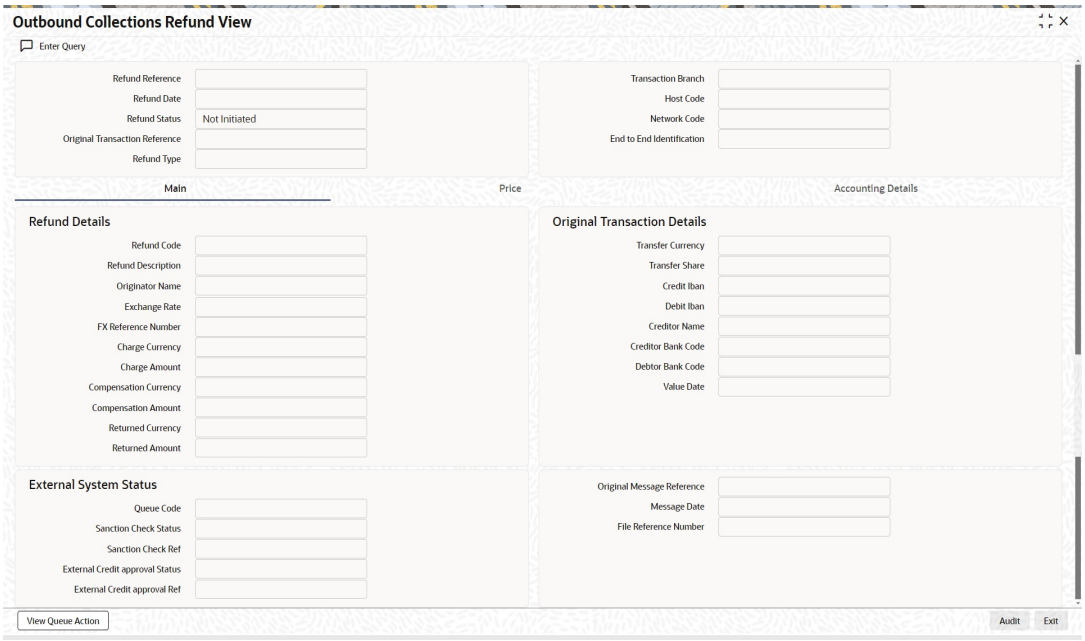
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

Double click a record to view the detailed Collections Outgoing Reverse Maintenance screen.

2.3.6 Outbound Refund View

You can view the outbound refund transactions in this screen.

You can invoke ‘Outgoing Refund Detail View’ screen by typing ‘PCDORFVW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.



- From this screen, click Enter Query. and specify the Refund Reference.
- Along with the Refund reference details in the Main and Pricing tabs user can also view the following:
  - Sanction Check status
- Click Execute Query to populate the details of the transaction in the Outgoing Refund Detail View screen.

For more details on Main and Pricing tabs refer to ‘PCDORFND’ screen details above

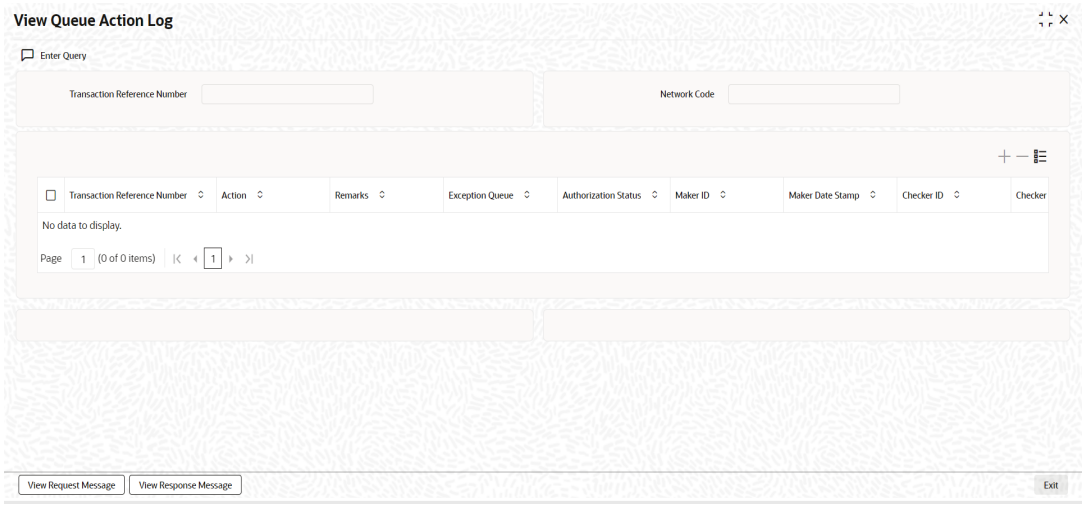
2.3.6.1 Accounting Details

You can invoke this screen by clicking ‘*Accounting Details*’ tab in the Outgoing Refund Detail View screen:

If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

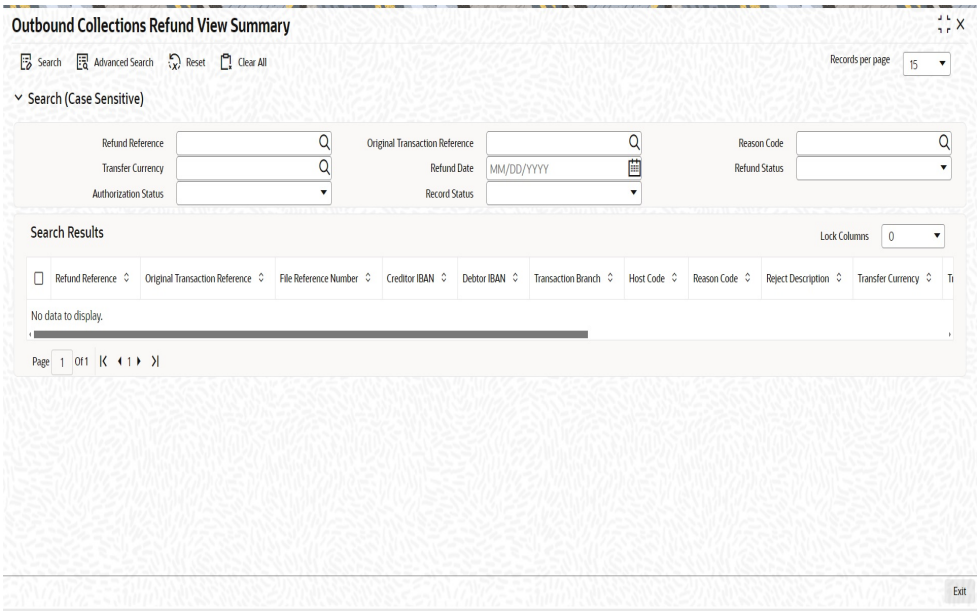
2.3.6.2 View Queue Action Log

User can view all the queue actions for the refund transactions initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen For more details on fields, refer to section 2.3.2.2:



2.3.6.3 Outbound Refund View Summary

You can invoke 'Outgoing Refund Detail View Summary' screen by typing 'PCSORFVW' 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 for the records using one or more of the following parameters:

- Refund Reference
- Original Transaction Reference
- Reason Code
- Transfer Currency
- Refund Date
- Refund Status
- Authorization Status

- Record Status

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

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using ‘Export’ button

2.3.7 Inbound Collections Reject/Return

Inbound Reject

An incoming Collections transaction can be rejected by the debtor bank, before settlement. This is possible on the below scenarios:

- The debtor account is in invalid status / has insufficient fund.
- Sanction check failed on debtor
- Invalid status of Debtor Mandate./ no Debtor Mandate available.

In these cases, the incoming collection transaction moves in to appropriate queue & does not gets liquidated. If the exception could not be resolved, user needs cancel the transaction from the current queue and move it to Repair Queue. And from Repair Queue, the transaction needs to be rejected. On rejection, system will trigger the following actions:

- The transaction will be rejected, pre-settlement. Transaction status & Collection status will be marked as Rejected.
- No accounting entries will be posted on the transaction level.
- Pacs.002 message will be generated & dispatched which will contain the transaction details.

For the pre-settlement rejected transaction’s amount, debit Nostro & credit Clearing Suspense GL entry will be posted, with DCLG event.

The pre-settlement R-Messages must follow the same processing option (either Single Transaction Processing or Batch Processing) as the original Collections.

Inbound Return

An incoming Collections transaction can be returned by the debtor bank, post its settlement. The debtor bank will initiate the same based on the debtor customer’s request or due to debtor bank’s internal reasons.

Return is initiated on or after the value date of the incoming collection transaction. Thus the transaction will liquidated by then.

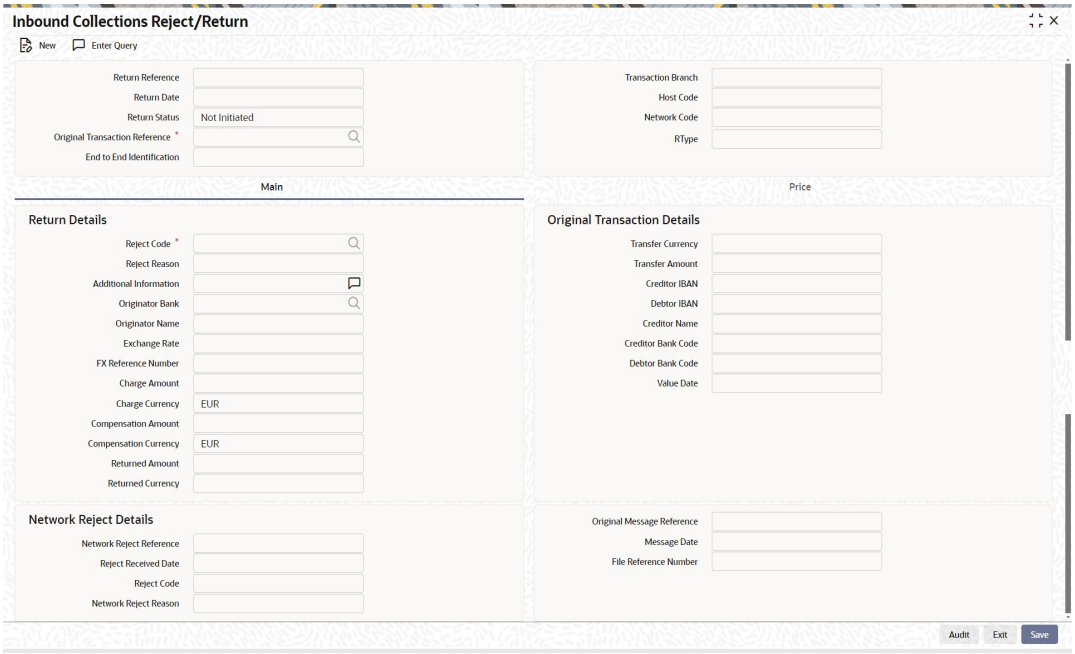
Select the original transaction reference number, via LOV, which needs to be returned. Fill the reject code, reject reason details. On save & authorize of this return action the following will be triggered:

- The underlying parent transaction will be marked as returned. The accounting entries in the transaction will be reversed.
- pacs.004 message will be dispatched containing the transaction details.
- File accounting will be posted for pacs.004 entries as debit Nostro and credit Clearing Suspense GL, with DCLG event.

Note

Return action is allowed only before return days stamped in the transaction

The reject/return of transactions can be initiated through' Inbound Collections Reject/return' screen.You can invoke 'Inbound Collections Return/Reject' screen by typing 'PCDINRTN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.



Specify the following fields:

Reject/Return Reference

This field gets auto-populated with the Reject/Return Reference Number when you click on **New**.

Reject/Return Date

This field gets auto-populated with the Reject/Return Date when you click on **New**. The system displays the current date by default.

Reject/Return Status

Specify the Reject/Return Status.

Original Transaction Reference

Specify the Original Transaction Reference from the list of values.

End to End ID

Specify the end to end transaction identification.

Transaction Branch

Specify the Transaction Branch.

Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

Network Code

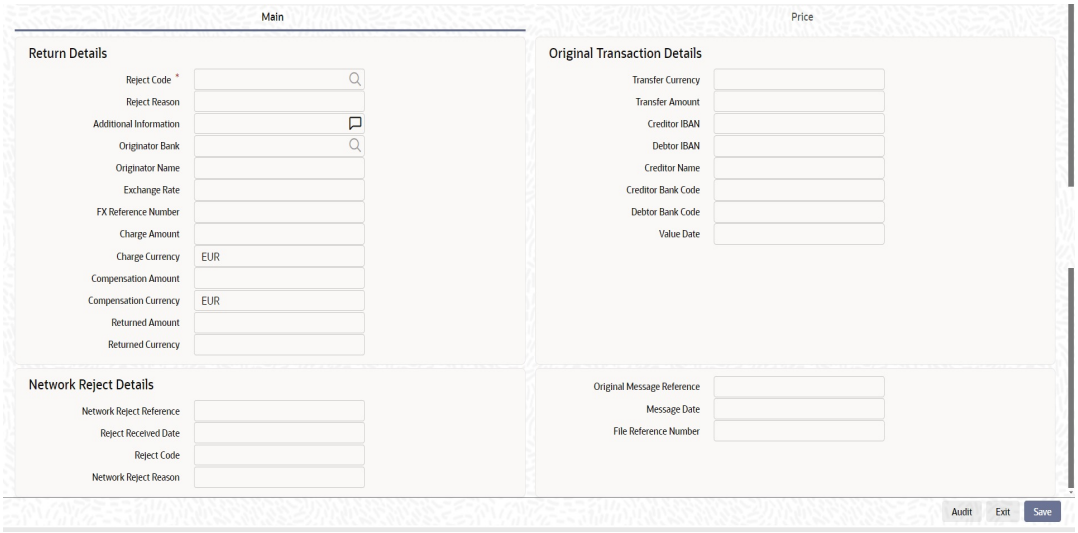
This field gets auto-populated with the host code of the specified branch code when you click on **New**.

RType

This indicates if the transaction is rejected/returned. RType gets updated based on the Reference number.The options are - ‘Reject’/ ‘Return’

2.3.7.1 Main Tab

Click on the Main Tab.



Specify the following fields:

Return Details

Reject Code

Specify the bank code of the Debtor bank.

Reject Reason

Specify the reason for Reject.

Additional Information

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Note

- If the bank is initiating a return of a settled incoming Collections, then Originator Bank field needs to be provided. If a Refund is getting processed on customer’s request, Originator Name field has to be input with Customer’s name.
- It is mandatory to have one of the values as Originator. It is not be possible to provide both Originator Bank and Originator Name together.
- If the originator Bank is provided, the transaction is considered as a return of the incoming Collections initiated by the bank and validation is done based on Return

Days maintained in Collections Network Preferences for 'Incoming' transaction type.

If the originator name is provided, the transaction is considered as a request of refund by the customer of an incoming Collections and validation will be done based on Refund Days maintained in Collections Network Preferences for 'Incoming' transaction type.

Exchange Rate

Specify the Exchange Rate.

Note

Exchange rate processing is done as part of settlement date processing.

FX Reference Number

Specify the FX Reference Number.

Charge Amount

Specify the Charge amount specified by the Debtor PSP.

Charge Currency

This field displays Currency of the Charge amount.

Compensation Amount

Specify the Compensation amount specified by the Debtor PSP.

Compensation Currency

This field displays Currency of the compensation amount.

Returned Amount

This field displays Total amount returned by the Creditor PSP.

Returned Currency

This field displays Currency of the returned amount.

Original Transaction Details

System defaults the details upon selecting a valid Original Transaction Reference.Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Creditor IBAN
- Debtor IBAN
- Creditor Name
- On Us Transfer (This gets updated if the Dispatch on Us is updated in network preferences (PCDNWDDP))
- Creditor Bank Code
- Debtor Bank Code
- Value Date

Network Reject Details

Network Reject Reference

The system displays the Reject Reference details.

Reject Received Date

The system displays the date on which the network reject was received.

Reject Code

The system displays the network reject code.

Network Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

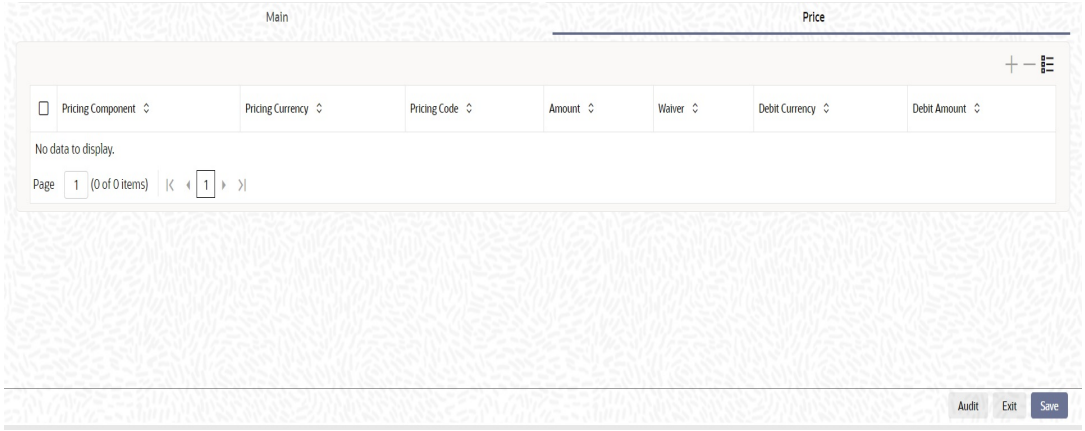
Specify the Message Date

File Reference Number

The system displays the File Reference Number.

2.3.7.2 Price Tab

Click the **Price** tab from the Incoming Reject/Return screen.:



You can view the charge/tax details derived for the transaction in Pricing tab.You can amend the price values/waiver flag, if required.

Pricing Component

This field indicates the pricing component derived for the transaction.

Pricing Currency

Indicates the pricing currency of the component.

Pricing Code

Indicates the pricing code of the component.

Amount

Specifies the fixed or calculated charge amount using the Pricing Value Maintenance. You can edit this field to a non-zero value.

Waiver

Check this box to select the charge component to waive the associated charges.

Debit Currency

Indicates the currency of the debit account.

Sanctions Screening for Reject/Return of Incoming Collections

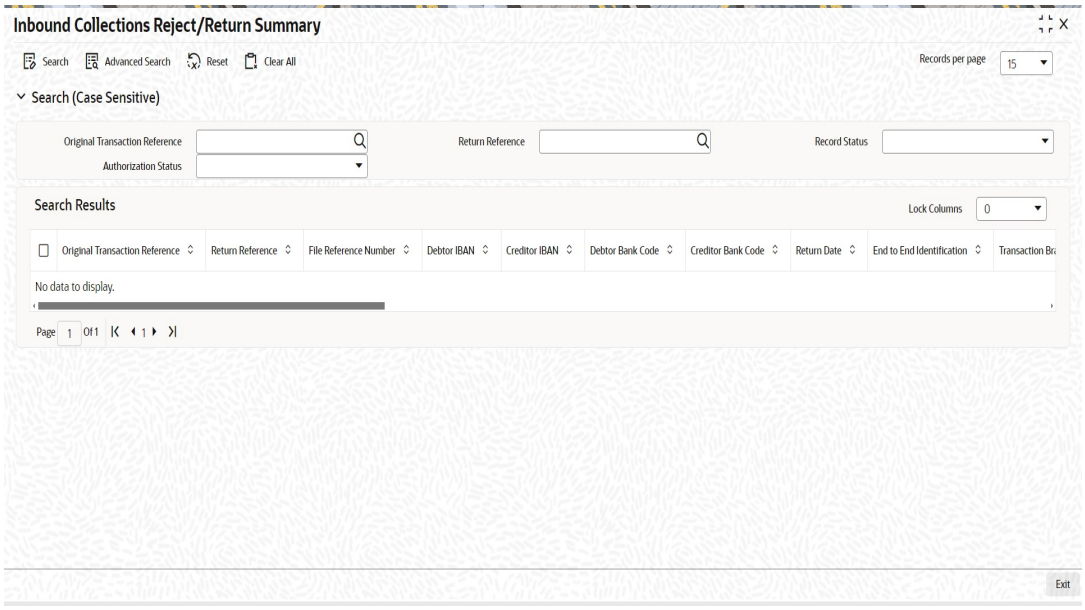
Sanction screening will be done if

- It is applicable for the customer
- It is applicable for the Network and source for the transaction type 'Incoming'
- Transaction is fetched from Future valued queue or is in settled status

Sanction Response	System Action
Approve	Proceed with Collections reject/return. If already liquidated, reverse the accounting entries. Generate pac.002/pacs.004 as the case may be.
Reject	Mark Reject/Return transaction as Sanction reject. No further processing, no message generation/accounting. Transaction status will be not be changed.
Seize	Collections status will be moved to 'Seized'. Seizure accounting will be posted, if applicable. If accounting is pending: Dr. Customer Cr. Seizure GL If the accounting is over: Dr. Clearing GL Cr. Seizure GL pacs.004/pacs.002 message will be sent out

2.3.7.3 Inbound Collections Reject/Return Summary

You can invoke the “Inbound Collections Return/Reject Summary” screen by typing ‘PCSINRTN’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

- Original Transaction Reference
- Reject/Return Reference
- Record Status
- Authorization Status

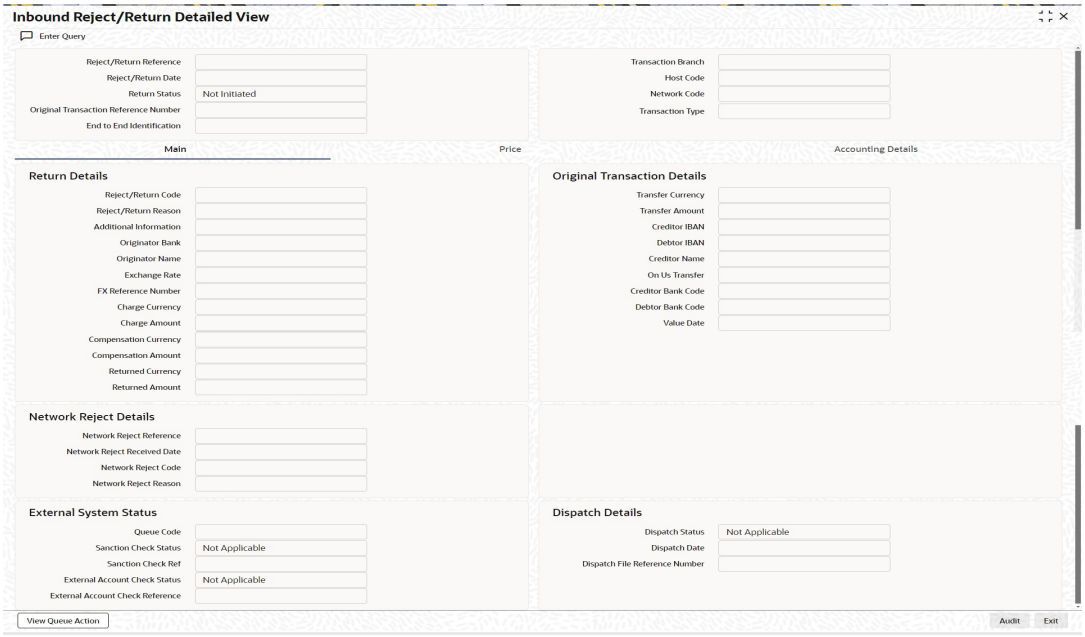
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

Double click a record to or select a record and click on Details button to view the detailed Inbound Collections Reject/return screen. You can also export the details of selected records to a file using ‘Export’ button.

2.3.8 Inbound Reject/Return View

You can view the inbound reject/return transactions in this screen.

You can invoke ‘Incoming Reject/Return Detail View’ screen by typing ‘PCDIRTVW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar



- From this screen, click Enter Query. and specify the Reject/Return Reference.
- Along with the Reject/Return reference details in the Main and Pricing tabs user can also view the following:
  - Sanction Check status
  - Dispatch Details
- Click Execute Query to populate the details of the transaction in the Incoming Reject/ Return Detail View screen.

For more details on Main and Pricing tabs refer to ‘PCDINRTN’ screen details above

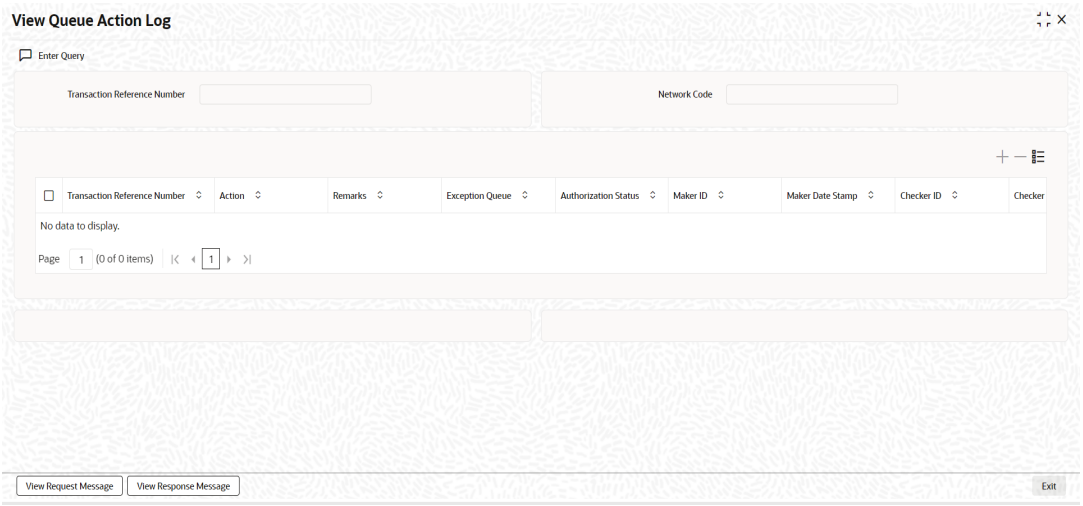
2.3.8.1 Accounting Details Tab

You can invoke this screen by clicking ‘*Accounting Details*’ tab in the Incoming Reject/Return Detail View screen.:

If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

2.3.8.2 View Queue Action Log

You can view all the queue actions for the reject/return transactions initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen.:



Following details are displayed:

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

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

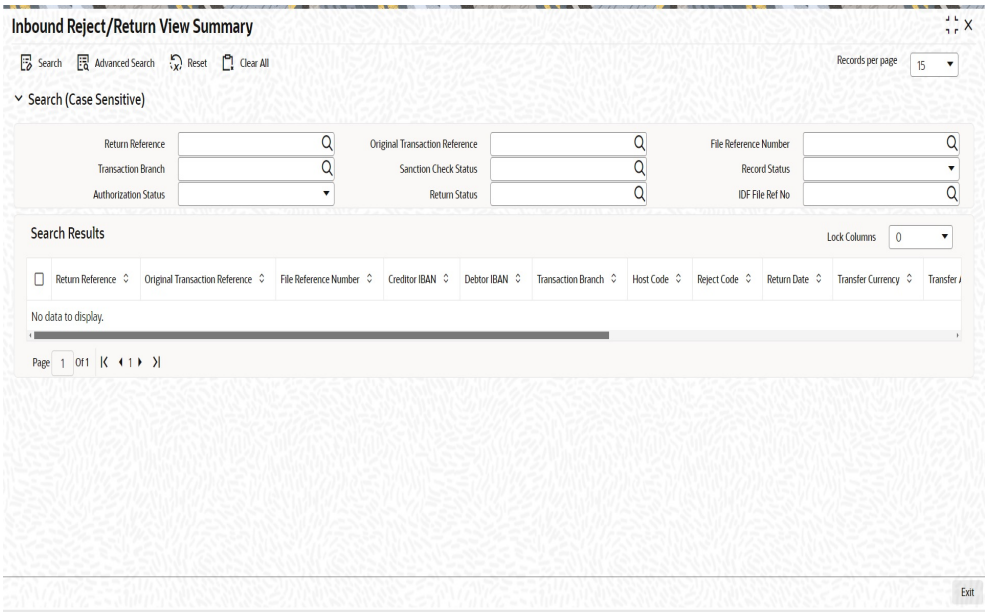
Also user can view the request sent to and the response received from external systems for the following:

- Sanction screening
- External credit approval
- External Account Check
- External FX fetch
- External price fetch

- Accounting system

2.3.8.3 Inbound Reject/Return View Summary

You can invoke ‘Incoming Reject/Return View Summary’ screen by typing ‘PCSIRTVW’ 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 for the records using one or more of the following parameters:

- Reject/Return Reference
- Original Transaction Reference
- File Reference Number
- Transaction Branch
- Sanction Check Status
- Record Status
- Authorization Status
- Return Status

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

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using ‘Export’ button

2.3.9 Inbound Collections Reverse/Recall

Inbound Reverse

An incoming Collections transaction can be reversed by the creditor bank, after settlement. The creditor bank will send a pacs.007 message for the same. On uploading this message following activities will be triggered by the system:

File level accounting will be posted, for pacs.007 entries, as debit Nostro and credit Clearing Suspense GL with RCLG event.

- The corresponding outgoing collection transaction will be marked as reversed.

- The accounting entries posted on the transaction will be reversed, as debit Clearing Suspense GL and credit Nostro account.
- In case of any issues in pacs.007 file upload, you can also initiate the reversal request from inbound reverse/recall screen.

Inbound Recall/Cancellation

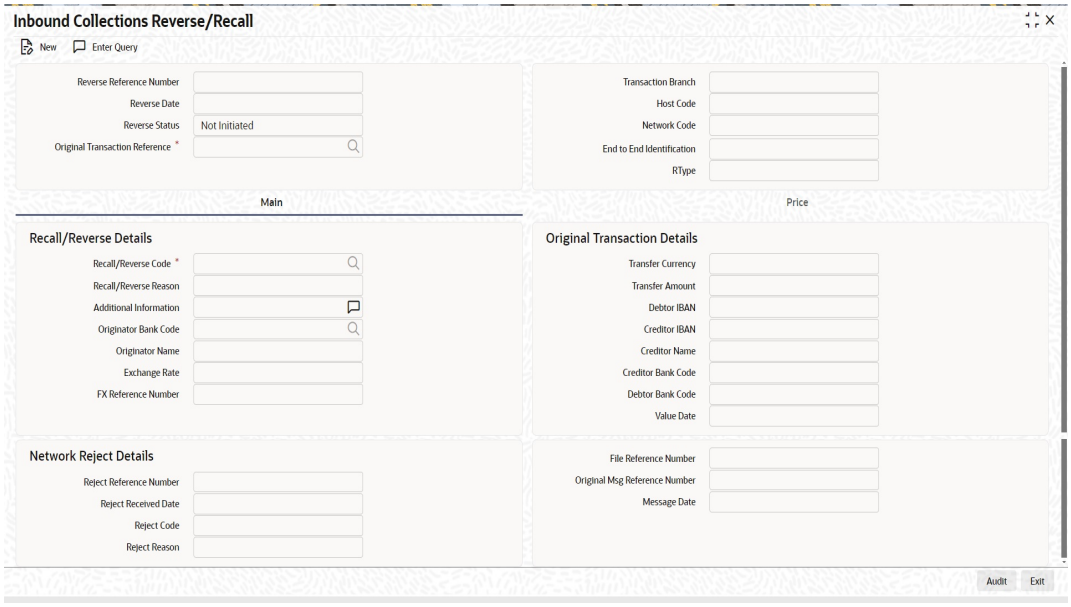
An incoming Collections transaction can be recalled or cancelled by the creditor bank, before settlement. The creditor bank will send a camt.056 message for the same. On uploading this message following activities will be triggered by the system:

- File level accounting will be posted, for camt.056 entries, as debit Nostro and credit Clearing Suspense GL with RCLG event.
- The corresponding outgoing collection transaction will be marked as recalled.
- As the recall or cancel will be triggered before settlement date, no transaction level accounting would have been posted on the transaction yet. Hence no accounting reversal will be triggered on the transaction level.

In case of any issues in camt.056 file upload, you can also initiate the recall request from inbound reversal/recall screen.

You can invoke the 'Inbound Collections Reverse/Recall 'screen by typing 'PCDINREV' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click new button on the Application toolbar

.



Specify the following fields:

Recall/Reverse Reference Number

This field gets auto-populated with the Recall/Reverse Reference Number when you click on **New**.

Recall/Reverse Date

This field gets auto-populated with the Recall/Reverse Date when you click on **New**. The system displays the current date by default.

Recall/Reverse Status

System updates the return/ reject status, when the same is initiated.If it is not initiated, the option is defaulted as ‘Not Initiated’

Original Transaction Reference

Specify the Original Transaction Reference from the list of values for which the recall/reversal to be initiated.

Transaction Branch

Specify the Transaction Branch.

Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

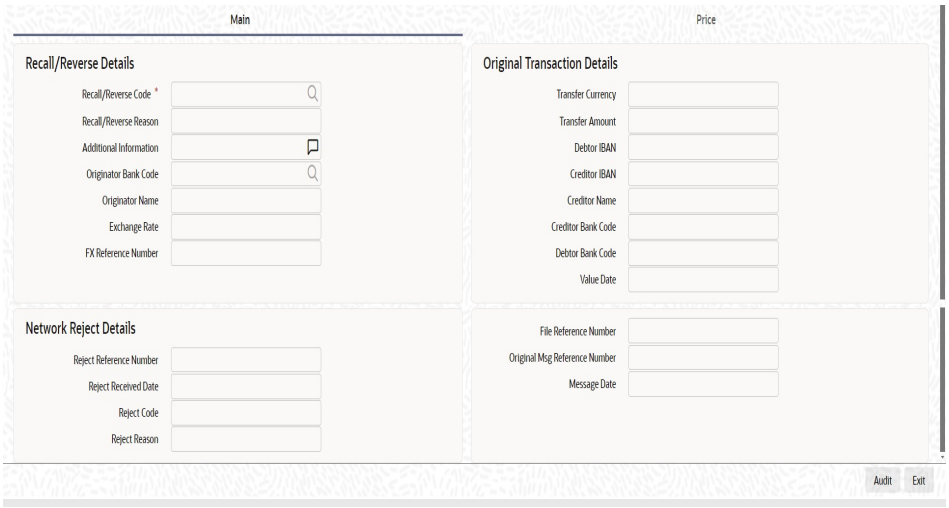
End to End ID

Specify the end to end transaction identification.

RType

This indicates if the transaction is reversed/recalled. RType gets updated based on the Reference number.The options are - ‘Reversal’/ ‘Recall’

2.3.9.1 Main Tab



Recall/Reverse Details

Recall/Reverse Code

Specify a valid Recall/reverse code. Select from the list of values.

Recall/Reverse Reason

System defaults the Reason on selecting the Recall/Reverse Code

Additional Info

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Exchange Rate

Specify the Exchange Rate.

> **Note**
>
> Exchange rate processing is done as part of settlement date processing.

FX Reference Number

Specify the FX Reference Number.

Original Transaction Details

System defaults the details upon selecting a valid Original Transaction Reference.Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Debtor IBAN
- Creditor IBAN
- Creditor Name
- Creditor Bank Code
- Debtor Bank Code
- Value Date

Network Reject Details

Reject Reference

The system displays the Reject Reference details.

Reject Received Date

The system displays the date on which the network reject was received.

Reject Code

The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

File Reference Number

The system displays the File Reference Number.

On Us Transfer

System defaults the data on selecting the Original Transaction Reference. The option is ‘Yes/ No’. The data gets updated here based option checked in PCDNWDDP screen.

Original Message Reference

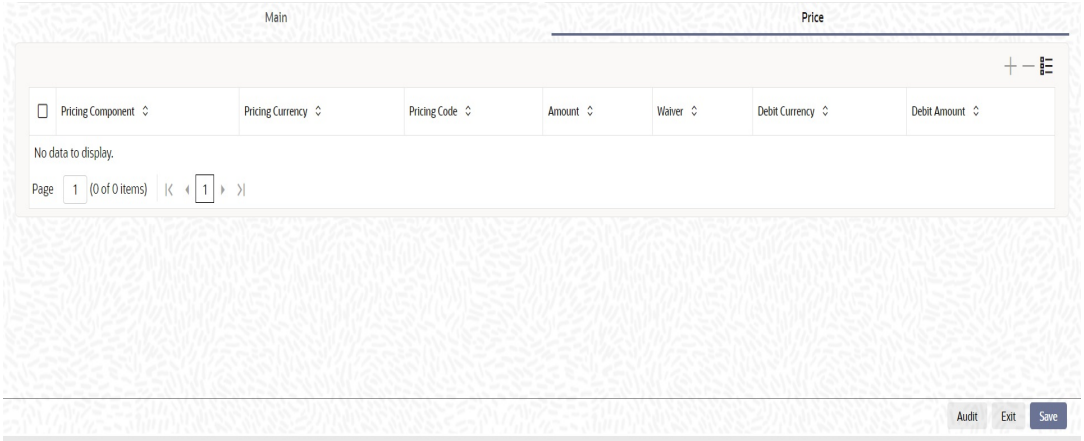
Specify the Original Message Reference.

Message Date

Specify the Message Date

2.3.9.2 Price Tab

Click the **Price** tab from the Incoming Reverse/recall screen.:To know more on the fields, refer to section 2.3.7.2.



Sanctions Screening for Reversal of Inbound Debits

Sanction screening will be done if

- It is applicable for the customer
- It is applicable for the Network and source for the transaction type 'Incoming'

Sanction Response	System Action
Approve	Proceed with Collections reversal. If already liquidated, reverse the accounting entries.
Reject	The transaction will remain in SC queue. Auto cancel/manual cancel will be applicable. On cancellation reversal transaction will be cancelled and original transaction will be not be changed.
Seize	Collections status will be moved to 'Seized'. Seizure accounting will be posted, if applicable. Since the accounting for original transaction would have already processed, seizure accounting will post the following entries: Dr. Clearing GL Cr. Seizure GL

Sanctions Screening for Recall/Cancellation of Inbound Debits

Sanction screening will be done if

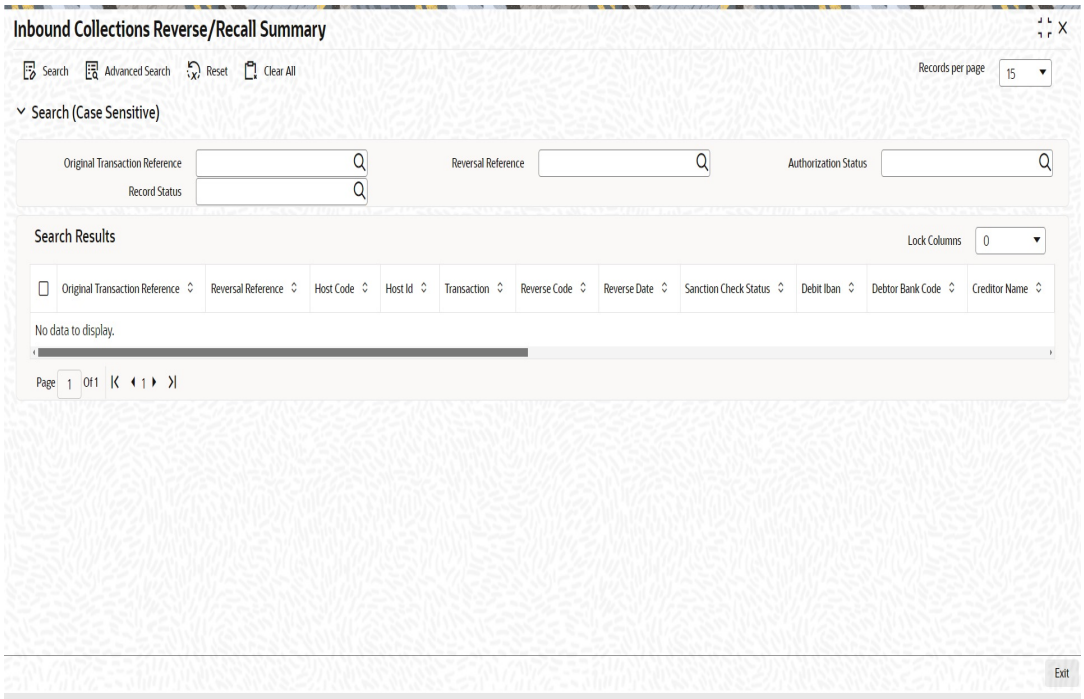
- It is applicable for the customer
- It is applicable for the Network and source for the transaction type 'Incoming'

- Transaction is in Future valued queue or in settled status

Sanction Response	System Action
Approve	Proceed with Collections cancellation. If already liquidated, reverse the accounting entries.
Reject	Proceed with Collections cancellation, if not yet liquidated. If already liquidated, reverse the accounting entries.
Seize	Collections status will be moved to 'Seized'. Seizure accounting will be posted, if applicable. If accounting for original transaction is pending: Dr. Customer Cr. Seizure GL If the accounting is over: Dr. Clearing GL Cr. Seizure GL

2.3.9.3 Inbound Collections Reverse/Recall Summary

You can invoke the 'Inbound Collections Reverse/Recall Summary' screen by typing 'PCSINREV' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

- Original Transaction Reference
- Recall/Reverse Reference No
- Authorization Status
- Record Status

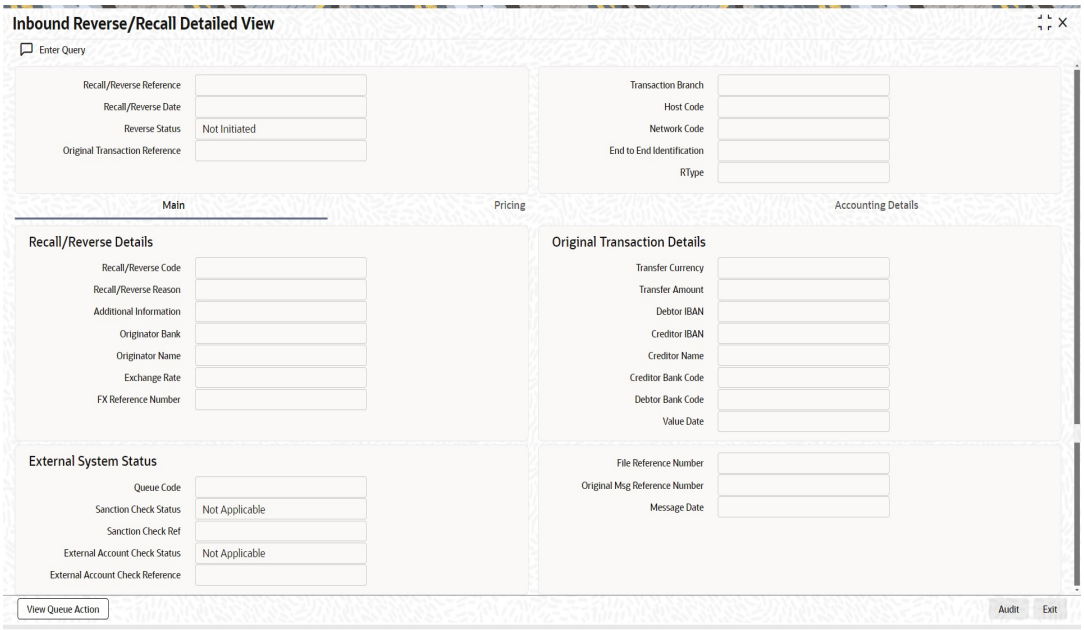
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

Double click a record to view the detailed Collections Incoming Recall maintenance screen. You can also export the details of selected records to a file using ‘Export’ button.

2.3.10 Inbound Reverse/Recall View

You can view the inbound reverse/recall transactions in this screen.

You can invoke ‘Incoming Reverse/Recall Detail View’ screen by typing ‘PCDIREVW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.

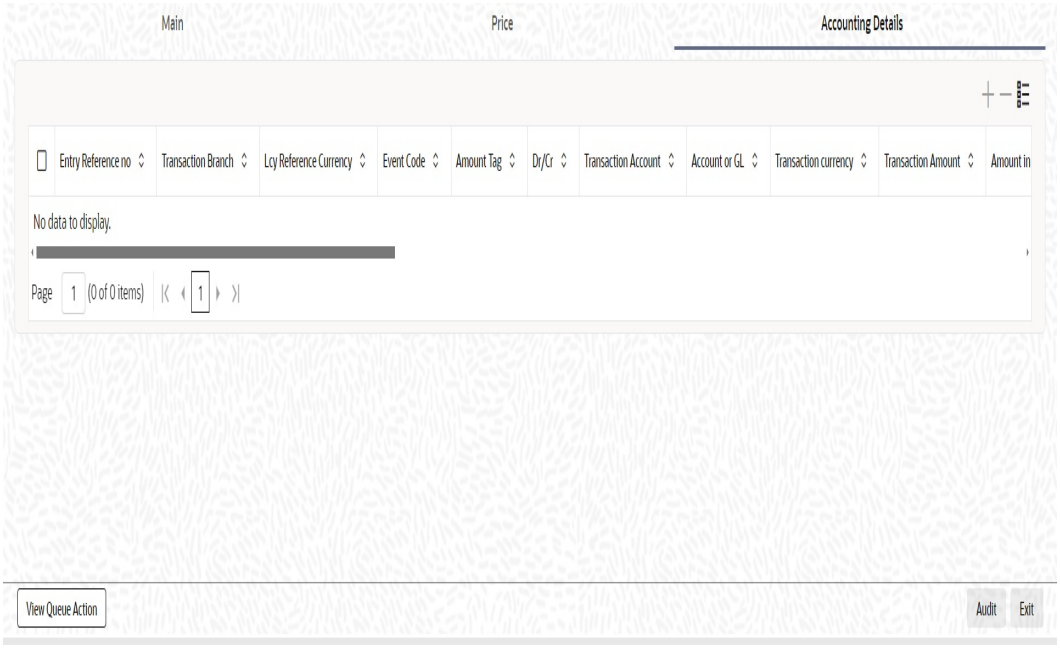


- From this screen, click Enter Query. and specify the Recall/Reverse Reference.
- Along with the Recall/Reverse reference details in the Main and Pricing tabs user can also view the following:
  - Sanction Check status
- Click Execute Query to populate the details of the transaction in the Incoming Recall/ Reverse Detail View screen.

For more details on Main and Pricing tabs refer to ‘PCDINREV’ screen details above

2.3.10.1 Accounting Details

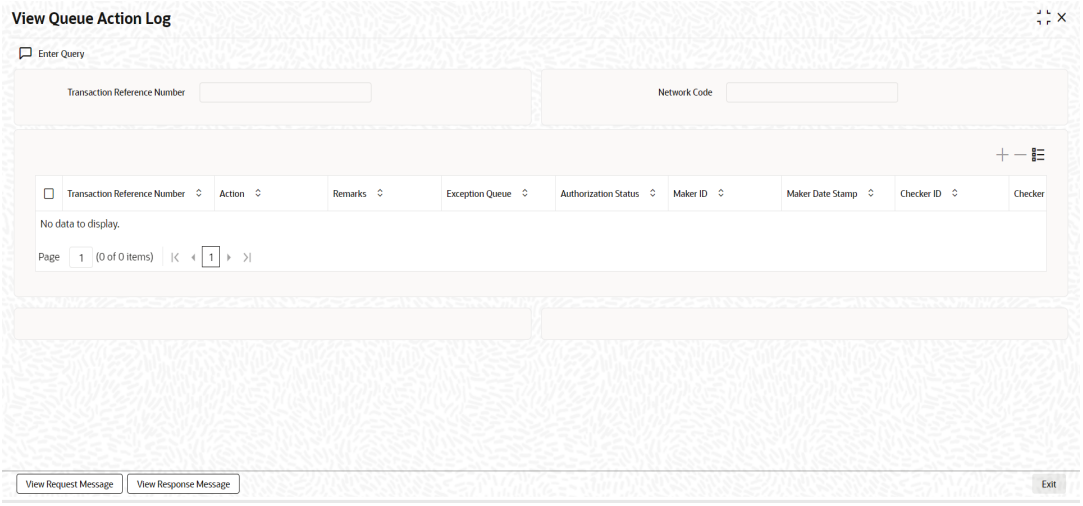
You can invoke this screen by clicking '*Accounting Details*' tab in the Incoming Recall/ Reverse Detail View screen.:



If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

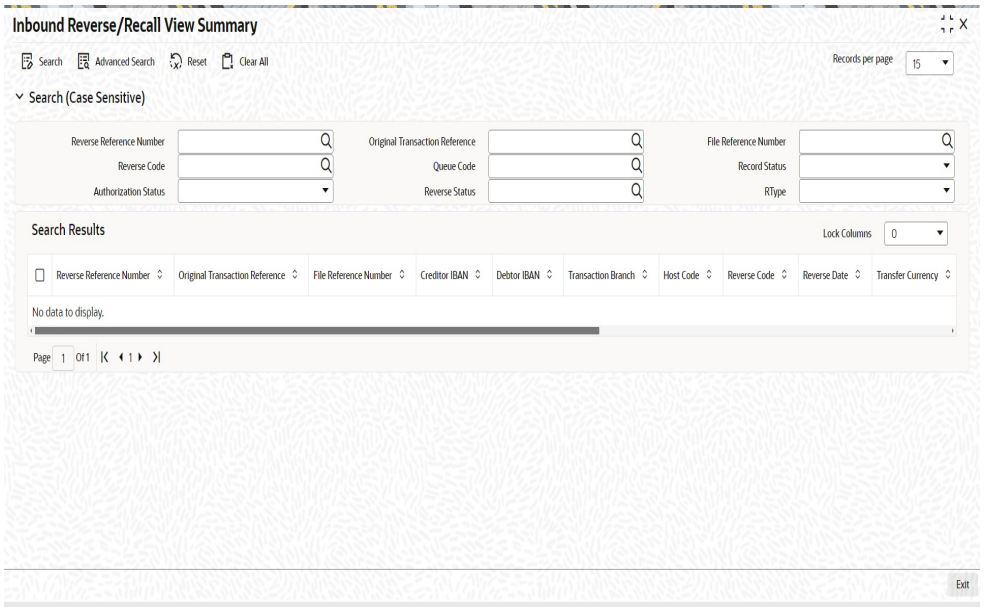
2.3.10.2 View Queue Action Log

User can view all the queue actions for the reverse/recall transactions initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen For more details on fields, refer to section 2.3.8.2.:



2.3.10.3 Inbound Reverse/Recall View Summary

You can invoke 'Incoming Reverse/Recall Detail View Summary' screen by typing 'PCSIREVW' 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 for the records using one or more of the following parameters:

- Reverse Reference Number
- Original Transaction Reference
- File Reference Number
- Reverse Code
- Queue Code
- Record Status
- Authorization Status
- Reverse Status

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

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using 'Export' button

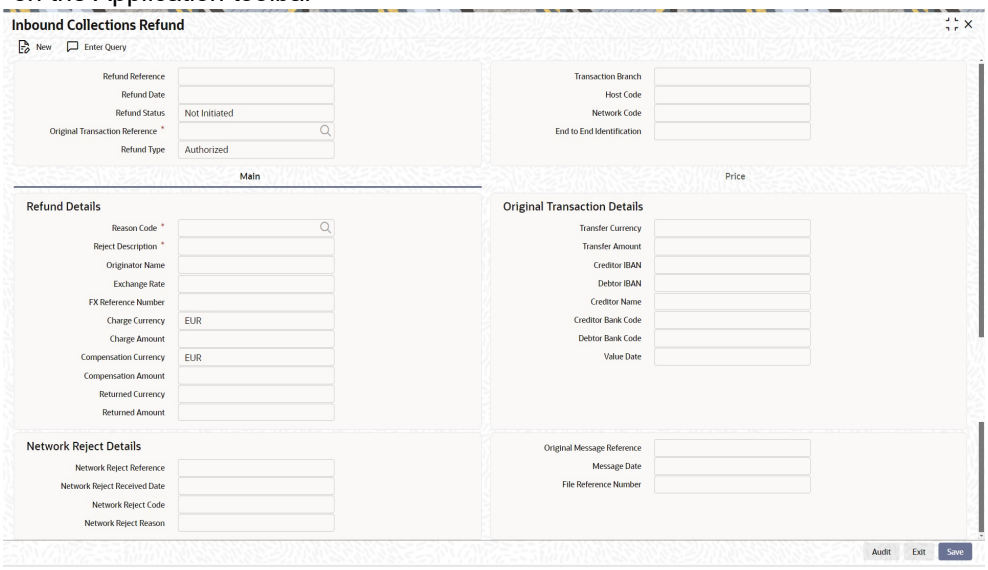
2.3.11 Refund Of Incoming Funds

An incoming Collections transaction can be requested for refund by the debtor bank, post its settlement. The debtor bank will initiate the same based on the debtor customer's request or due to debtor bank's internal reasons.

Refund is initiated on or after the value date of the incoming collection transaction. Thus the transaction will liquidated by then

To originate the refund for incoming Collections, this screen is used. Provision to mark the refund type as authorized or unauthorized.is available here.

You can invoke ‘Incoming Refund’ screen by typing ‘PCDIRFND’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar



Specify the Following Fields:

Refund Reference

Systems generates the reference number automatically on clicking New button

Refund Date

System populates the Current Date by default

Refund Status

System updates the Refund status, when the same is Initiated.If it is not initiated, the option is defaulted as ‘Not Initiated

Original Transaction Reference

Select the Transaction Reference from the LOV of the initiated transactions

Refund Type

System defaults the option as ‘Authorized’. Options allowed are Authorized and Unauthorized.

Note

- Authorized refunds will be validated based on Refund period maintained in the Network preferences for transaction type ‘Incoming’.
- Unauthorized refunds will be validated based on Unauthorized Refund period maintained. It will be mandatory to maintain the reason code for unauthorized refunds as ‘MD01’

Transaction Branch

Specify the Transaction Branch.

Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

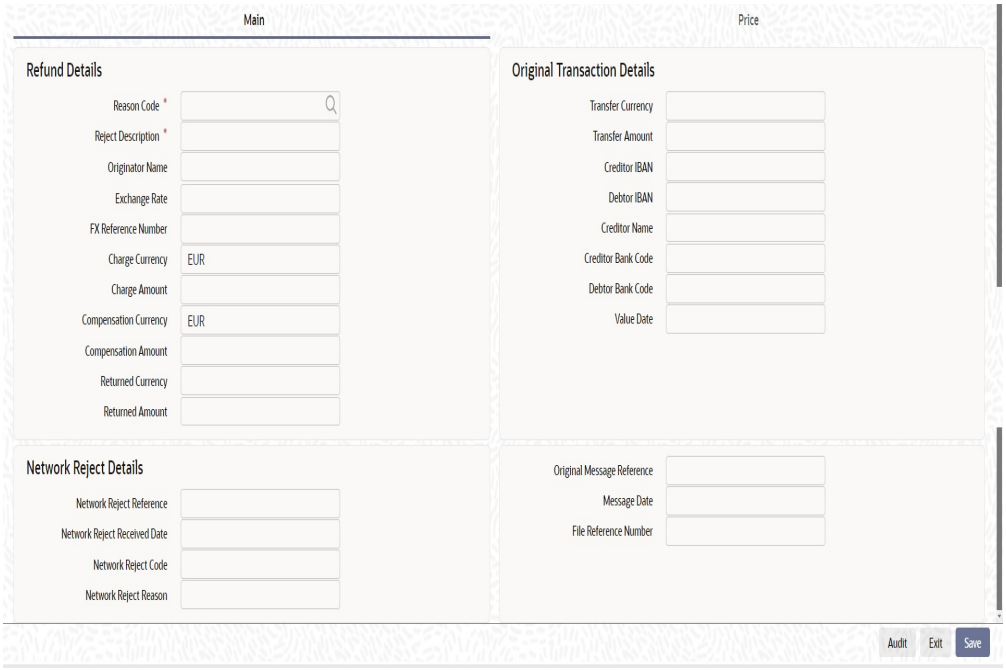
Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

End to End Identification

Specify the end to end transaction identification.

2.3.11.1 Main Tab



Refund Details

Reason Code

Select the reason code for initiating the Refund

Reject Description

System defaults the Reject description for the Reason Code selected.

Originator Name

Specify the Originator Name. It is mandatory enter the name.Only customer originated refunds are allowed from this screen

---

Note

- Refund is applicable for Core scheme only. Collections booked under B2B scheme will not be listed for initiating B2B refund requests
- While refund are uploaded (pacs.004 messages with Originator name), the validation will be based on Recall allowed period
- When the reason code is MD01, system validates for unauthorised refund period and in other cases it validates for the normal refund period.
- While refund are uploaded (pacs.004 messages with Originator name), the validation will be based on Recall allowed period

---

Originator Name

Specify the Originator Name. It is mandatory enter the name.Only customer originated refunds are allowed from this screen

Exchange Rate

Specify the exchange rate.

FX Reference Number

Specify the FX Reference Number.

Charge Amount

Specify the Charge amount specified by the Debtor PSP.

Charge Currency

This field displays Currency of the Charge amount.

Compensation Amount

Specify the Compensation amount specified by the Debtor PSP.

Compensation Currency

This field displays Currency of the compensation amount.

Returned Amount

This field displays Total amount returned by the Creditor PSP.

Returned Currency

This field displays Currency of the returned amount.

Original Transaction Details

System defaults the details upon selecting a valid Original Transaction Reference.Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Creditor IBAN
- Debtor IBAN
- Creditor Name
- On Us Transfer (This gets updated if the Dispatch on Us is updated in network preferences (PCDNWDDP))
- Creditor Bank Code
- Debtor Bank Code
- Value Date

Network Reject Details

Network Reject Reference

The system displays the Reject Reference details.

Network Reject Received Date

The system displays the date on which the network reject was received.

Network Reject Code

The system displays the network reject code.

Network Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date

File Reference Number

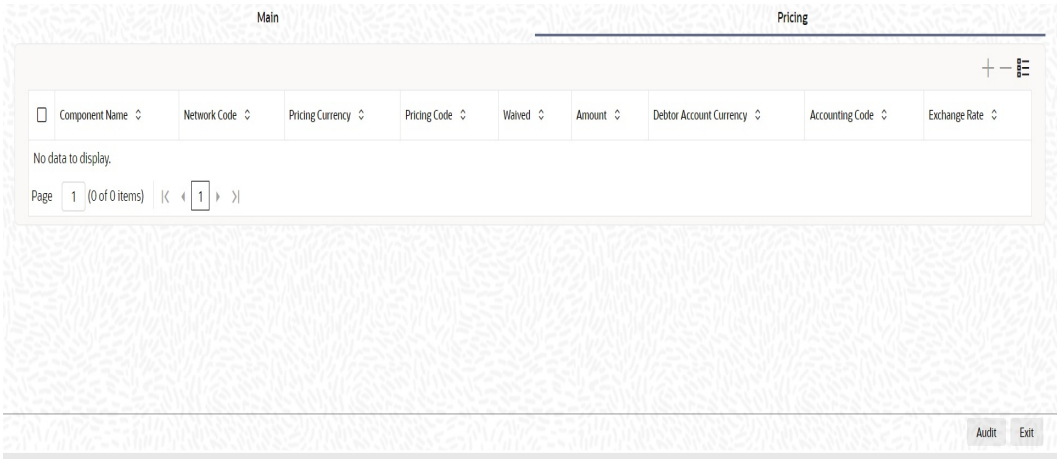
System displays the File Reference Number.

Note

- Refund is applicable for Core scheme only. Collections booked under B2B scheme will not be listed for initiating B2B refund requests
- While refund are uploaded (pacs.004 messages with Originator name), the validation will be based on Recall allowed period
- When the reason code is MD01, system validates for unauthorised refund period and in other cases it validates for the normal refund period.
- While refund are uploaded (pacs.004 messages with Originator name), the validation will be based on Recall allowed period

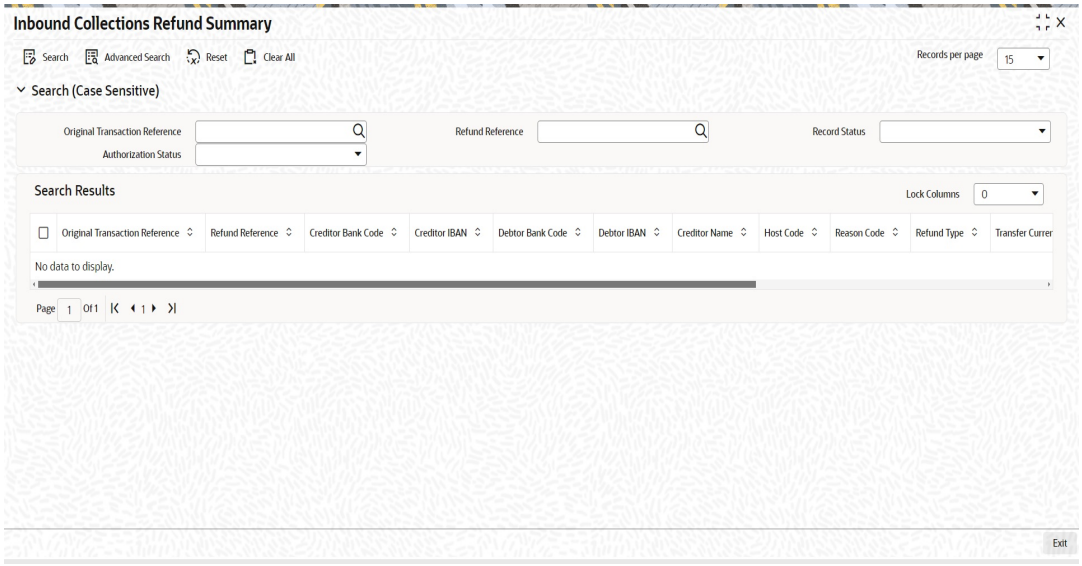
2.3.11.2 Price Tab

Click the **Price t**ab from the Inbound Refund screen. For details on the fields, refer to section 2.3.7.2:



2.3.11.3 Inbound Refund Summary

You can invoke the 'Inbound Refund Summary' screen by typing 'PCSIRFND' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

- Original Transaction Reference
- Refund Reference
- Record Status
- Authorization Status

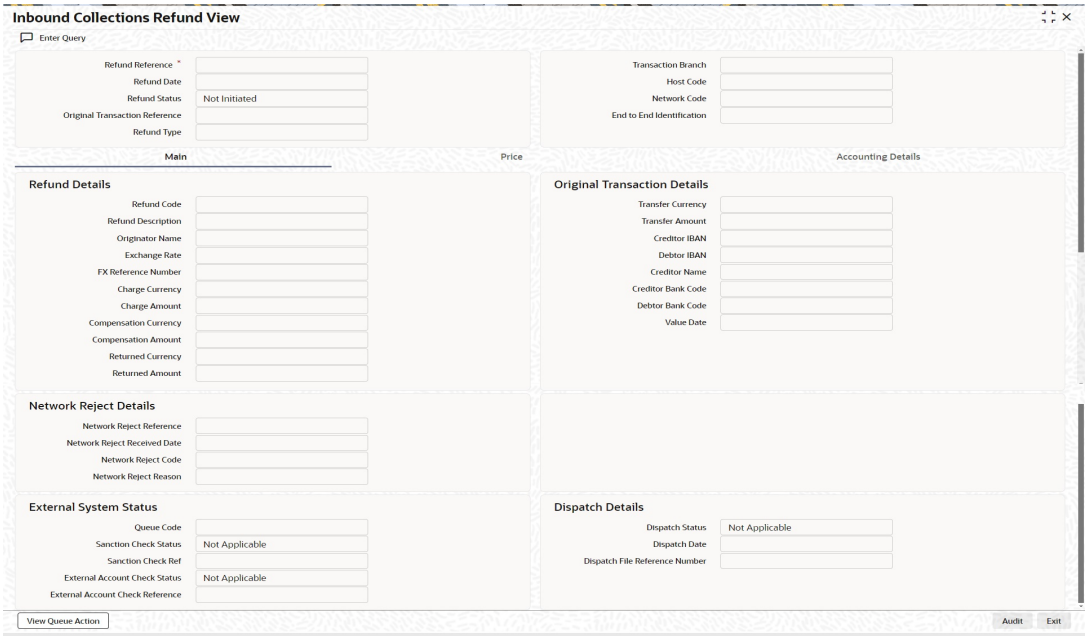
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

Double click a record to view the detailed Incoming Refund screen. You can also export the details of selected records to a file using 'Export' button.

2.3.12 Inbound Refund View

You can view the outbound refund transactions in this screen.

You can invoke ‘Incoming Refund View’ screen by typing ‘PCDIRFVW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.

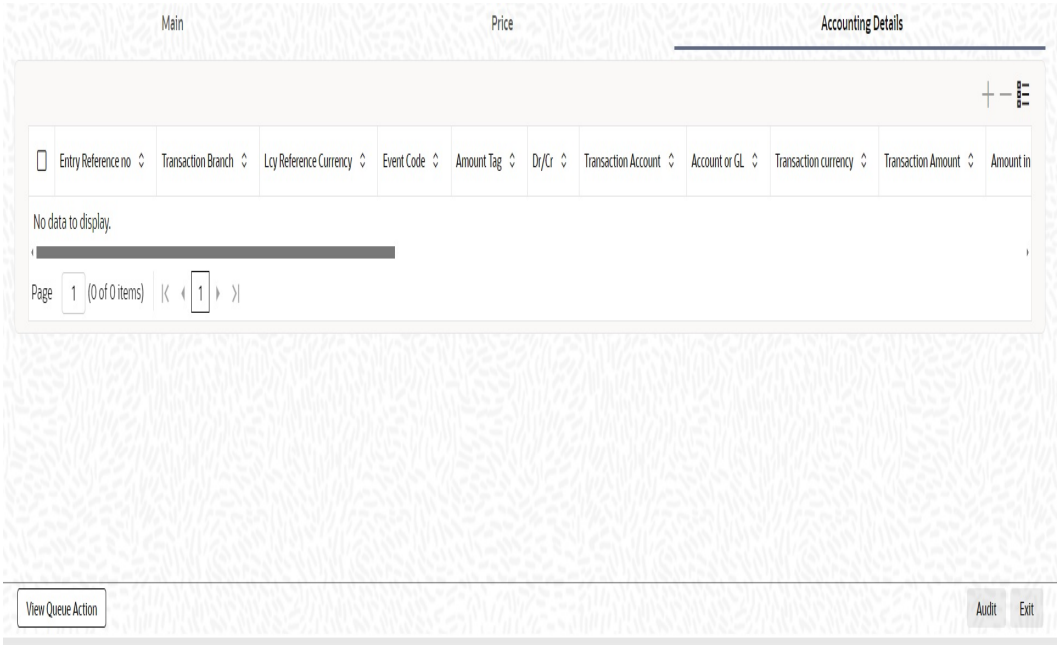


- From this screen, click Enter Query. and specify the Refund Reference.
- Along with the Refund reference details in the Main and Pricing tabs user can also view the following:
  - Sanction Check status
  - Dispatch Details
- Click Execute Query to populate the details of the transaction in the Incoming Refund Detail View screen.

For more details on Main and Pricing tabs refer to ‘PCDIRFND’ screen details above.

2.3.12.1 Accounting Details

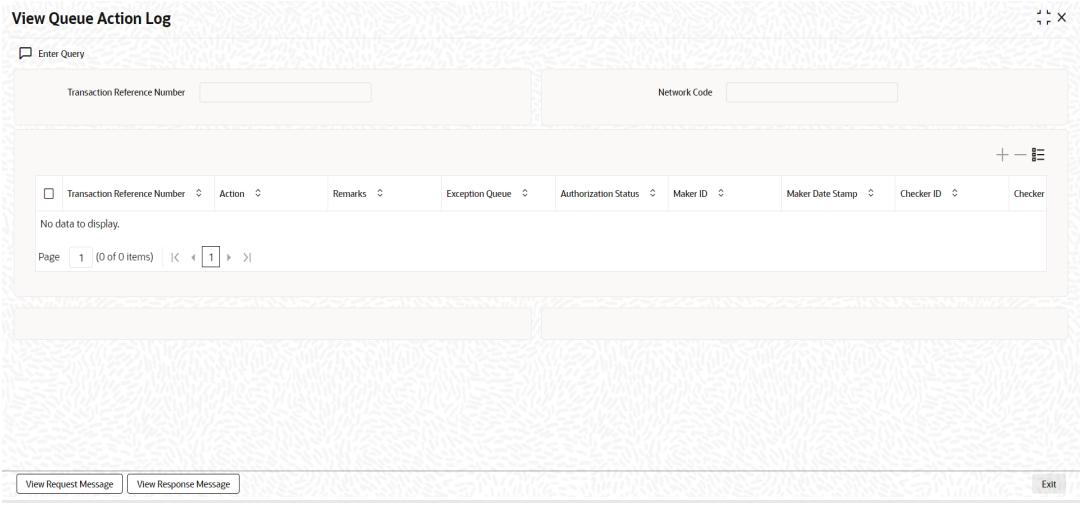
You can invoke this screen by clicking '*Accounting Details*' tab in the Incoming Refund Detail View screen.:



If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

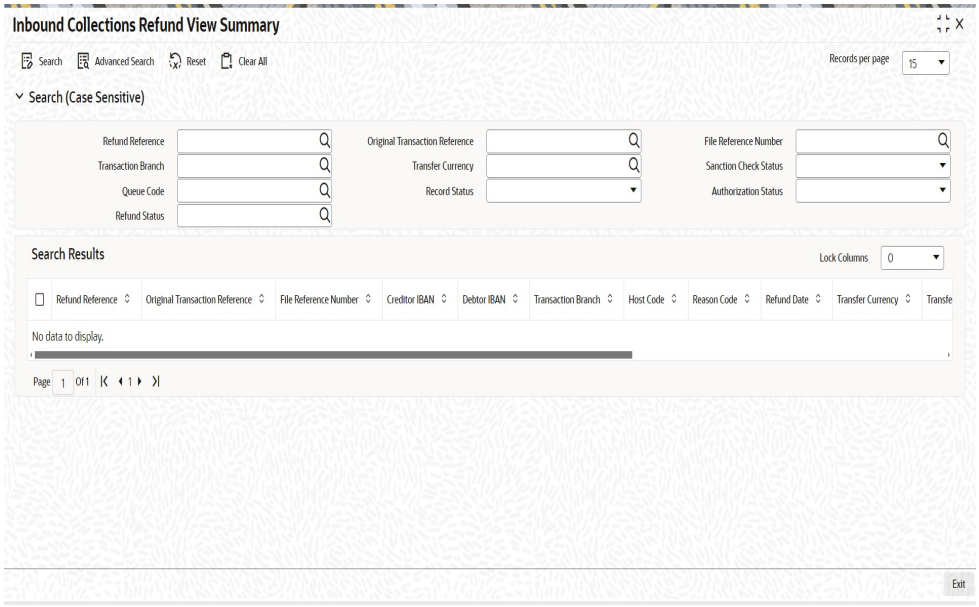
2.3.12.2 View Queue Action Log

You can view all the queue actions for the refund transactions initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen For more details on fields, refer to section 2.3.8.2.:



2.3.12.3 inbound Refund View Summary

You can invoke ‘Incoming Refund View Summary’ screen by typing ‘PCSIRFVW’ 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 for the records using one or more of the following parameters:

- Refund Reference
- Original Transaction Reference
- File Reference Number
- Transaction Branch
- Transfer Currency
- Sanction Check Status
- Queue Code
- Record Status
- Authorization Status
- Refund Status

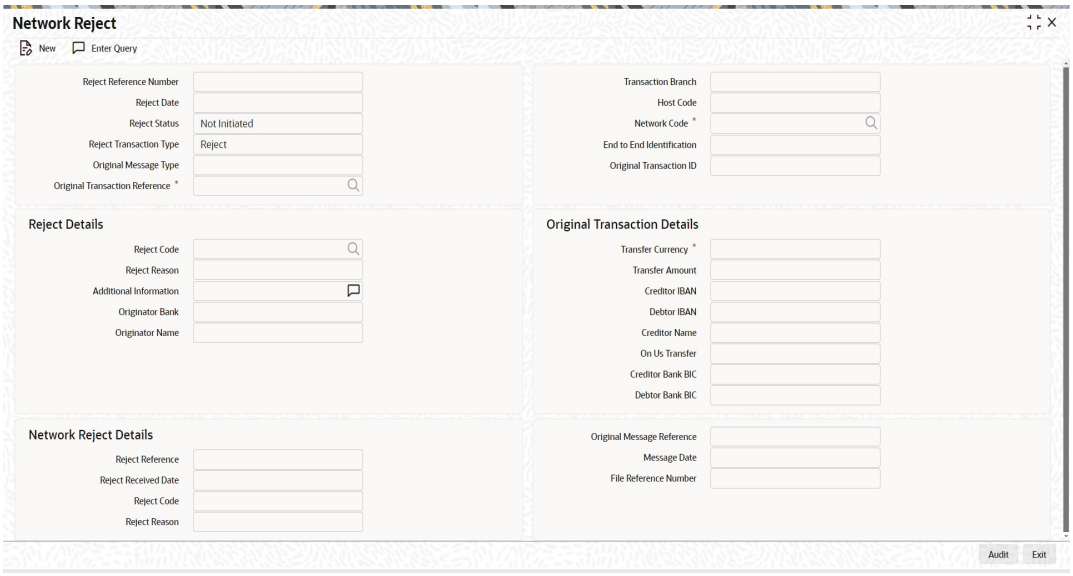
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using ‘Export’ button

2.3.13 Inbound Collections Network Reject

User can view both inbound/outbound collections network rejects in this screen.Files uploaded are created as records in this screen.

You can invoke the ‘Inbound Collections Network Reject ‘screen by typing PCDINWRJ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click new button on the Application toolbar.



Specify the following fields:

Reject Reference Number

This field gets auto-populated with the Reject Reference Number when you click on **New**.

Reject Date

This field gets auto-populated with the Reject Date when you click on **New**. The system displays the current date by default.

Reject Status

Specify the Reject Status.

Reject Transaction Type

Select the type of transaction. The options are Reject, Return and Refund.

Original Transaction Reference

Specify the Original Transaction Reference.

Original Message Type

Specify the Original Transaction Reference.

Transaction Branch

Specify the Transaction Branch.

Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

End to End ID

Specify the end to end transaction identification.

Original Transaction ID

Original Transaction ID is matched with original recall reference.

Reject Details

Reject Code

Specify the bank code of the Debtor bank.

Reject Reason

Specify the reason for Reject.

Additional Info

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Note

- If the bank is initiating a return of a settled incoming Collections, then Originator Bank field needs to be provided. If a Refund is getting processed on customer's request, Originator Name field has to be input with Customer's name.
- It is mandatory to have one of the values as Originator. It is not be possible to provide both Originator Bank and Originator Name together.
- If the originator Bank is provided, the transaction is considered as a return of the incoming Collections initiated by the bank and validation is done based on Return Days maintained in Collections Network Preferences for 'Incoming' transaction type.
- If the originator name is provided, the transaction is considered as a request of refund by the customer of an incoming Collections and validation will be done based on Refund Days maintained in Collections Network Preferences for 'Incoming' transaction type.

Original Transaction Details

System defaults the details upon selecting a valid Original Transaction Reference.Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Creditor IBAN
- Debtor IBAN
- Creditor Name
- On Us Transfer (This gets updated if the Dispatch on Us is updated in network preferences (PCDNWDDP))
- Creditor Bank BIC
- Debtor Bank BIC
- Value Date

Network Reject Details

Reject Reference

The system displays the Reject Reference details.

Reject Received Date

The system displays the date on which the network reject was received.

Reject Code

The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

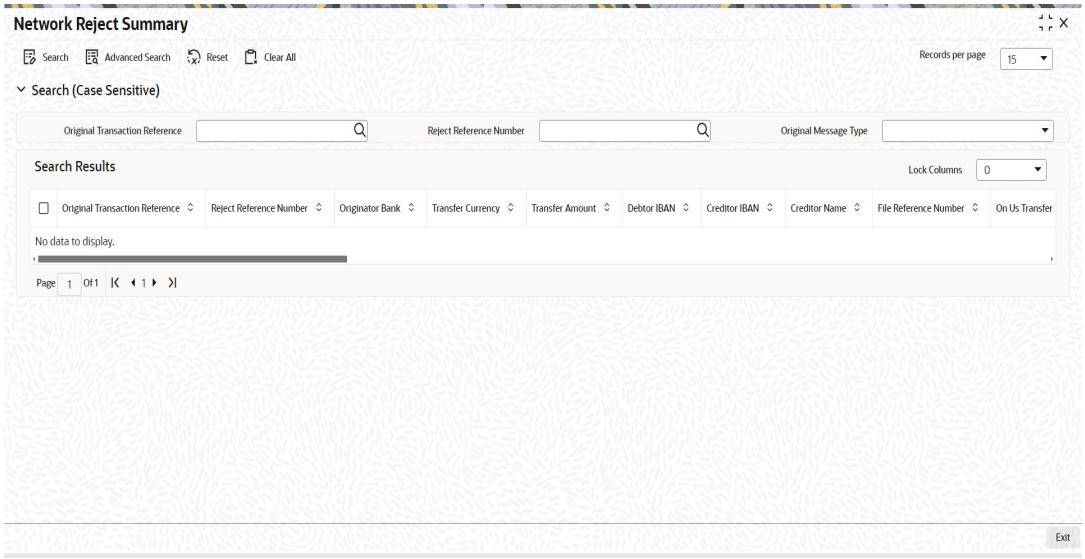
Specify the Message Date

File Reference Number

The system displays the File Reference Number.

2.3.13.1 Inbound Collections Network Reject Summary

You can invoke the “Inbound Collections Network Reject Summary” screen by typing ‘PCSINWRJ’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

- Original Transaction Reference
- Reject Reference Number
- Original Message Type

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

Double click a record to view the detailed Collections Network Reject Maintenance screen. You can also export the details of selected records to a file using ‘Export’ button.

2.3.14 Non-urgent R transactions

- The preferences for R-transactions is same as the preferences applicable for the original parent transaction. No specific maintenance is available for R-transactions.
- While processing a return transaction for a non-urgent outward payment, the Return account maintained in the preferences is fetched for posting the return accounting. If no maintenance is found, the original transaction account itself will be used as Return Account.
- The currency of the return account must be same as the currency of the original debit account or transfer currency. If the validation fails, the original debit account will be considered as the return account.
- If return account currency is same as the currency of original debit account, reversals will happen with the original exchange rate. If the currency of the return account is same as transfer currency no conversion is required while posting the accounting entries for the return.

2.4 R-Transactions Dispatch

- The Network cutoff check is done for all R-transactions. If the Network Cutoff is over, R transaction processing date is moved to next Network business day.
- Reversal accounting entries, if applicable, are posted on the current day itself with value date as the new date derived.
- R-Transaction details will be logged in the dispatch table with dispatch date as next Network business day.

Dispatch file generated for the first cycle on the dispatch date will include these R-transactions.

FX Fetch for R-Processing

Changes are done in R-processing to fetch the new rate for the below listed transactions if the preference is set in Network preferences for re-do of FX:

- Return or positive response of recall of SCT pacs.004
- Reject (received after accounting)/return /refund of SDD pacs.004
- Reversal of SDD pacs.007
- Recall of SDD camt.056 (received after accounting)
- Network reject of SDD/SCT messages which results in reversal of accounting

The new rate are fetched from internal rates or as a call to external FX system based on FX preference for the original transaction.

The reversal accounting is passed using the amount derived using the new rate.Transfer amount is converted back to account amount.

If ‘Re-do FX for R-transactions flag is not checked in Network preferences (PCDNWDDP) then the R-transaction accounting will be reversal of original accounting. For more details on ‘Re-do FX for R-transaction Flag’ refer to section 2.1.1.

3. Function ID Glossary

P

PCDAITXN 2-48, 2-67
PCDAOTXN 2-16, 2-33
PCDCSCHM 2-8
PCDDMAND 2-12
PCDINREV 2-105
PCDINRTN 2-96
PCDINWRJ 2-121
PCDIREVW 2-110
PCDIRFVW 2-118
PCDIRTVW 2-102
PCDIVIEW 2-66
PCDNWDDP 2-2
PCDOREVW 2-86
PCDORFND 2-88
PCDORFVW 2-93
PCDORJVW 2-77
PCDOTSTM 2-40
PCDOUREV 2-79
PCSAITXN 2-65
PCSAOTXN 2-32
PCSCSCHM 2-9, 2-11
PCSDMAND 2-15
PCSINREV 2-109
PCSINRTN 2-101
PCSINWRJ 2-123
PCSIRFND 2-117
PCSIRFVW 2-120
PCSIRTVW 2-104
PCSIVIEW 2-70
PCSNWDDP 2-7
PCSOREVW 2-87
PCSORFND 2-92
PCSORFVW 2-94
PCSORJVW 2-79
PCSOUREV 2-85
PCSOVIEW 2-38
PMDCSCHL 2-10