

US CHIPS User Guide

# **Oracle Banking Payments**

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US CHIPS 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 US CHIPS functionality of Oracle Banking Payments.

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

## 1.2 Audience

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

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

## 1.3 Documentation Accessibility

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




## 1.4 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	About this Manual gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	This chapter helps you perform fund transfer between two accounts of the same bank in Payments.
Chapter 3	Function ID Glossary has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation

# 1.5 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

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## 2. US CHIPS

### 2.1 Introduction

CHIPS (Clearing House Interbank Payments System) is the largest private-sector, US dollar-based, money transfer system in the United States. It is a privately operated, and bank owned, system for electronic payments that are transferred and settled in US dollars.

#### Highlights of CHIPS Payments Module:

- Sanctions check by interfacing with an external Sanctions screening system
- External Credit Approval Check
- Accounting
- CHIPS Message generation

### 2.2 Maintenance Screens

#### 2.2.1 US CHIPS Network Preference Maintenance

You can use this maintenance screen to capture CHIPS network preference. You can invoke “US CHIPS Network Preferences Detailed” screen by typing ‘PSDCHPNP’ 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.

The screenshot shows the 'US CHIPS Network Preferences Detailed' screen. It includes a toolbar with 'New' and 'Enter Query' buttons. The main form area contains the following fields and sections:

- Network Code \***: Input field with a search icon.
- Host Code \***: Input field with a search icon.
- Transaction Type \***: Dropdown menu with 'Outgoing' selected.
- Network Description**: Input field.
- Host Description**: Input field.
- Network Type Description**: Input field.
- Exchange Rate Preference**: Section containing:
  - FX Rate Type**: Input field with a search icon.
  - External Exchange Rate Applicable**: Toggle switch.
- Cutoff**: Section containing:
  - Cutoff Hours**: Input field.
  - Cutoff Minutes**: Input field.
  - Beneficiary Name Match Required**: Toggle switch.
- Value Dating Preferences**: Section containing:
  - Debit value date basis for outbound payments**: Input field.

An 'Audit' button is located at the bottom right of the screen.

You can specify the following fields:

#### **Network Code**

Select the specific Network Code from list of values. The list of values lists US CHIPS network defined in the host.

#### **Network Description**

System defaults the description of the Network code.

#### **Network Type Description**

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

**Host Code**

System defaults the Host Code details on clicking the 'New' button.

**Host Code Description**

System defaults the description of the host code.

**Transaction Type**

Select the Transaction Type either Incoming or Outgoing.

**Exchange Rate Preference****FX Rate Type**

Specify the FX Rate Type from the list of values that lists Currency Rate Type.

**External Exchange Rate Applicable**

You can check this box to indicate whether external exchange rate applicable or not.

**Cutoff****Cutoff Hours**

Specify the network Cutoff Hours.

**Cutoff Minutes**

Specify the network Cutoff Minutes.

**Beneficiary Name Match Required**

You can check this box to capture whether Beneficiary name validation required or not.

**Value Dating Preferences****Debit value date basis for outbound payments**

Select the applicable values from either Activation Date or Instruction Date.

---

**Note**

Value Dating preference is applicable only when Transaction Type selected is 'Outgoing'.  
Beneficiary Name Match Required is applicable only when Transaction Type selected is 'Incoming'.

Value '0' for both Cutoff Hours/Cutoff Mins fields is not allowed.

---

## 2.2.1.1 US CHIPS Network Preferences Summary

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

The screenshot displays the 'US CHIPS Network Preferences Summary' application window. At the top, there is a title bar with the application name and window control icons. Below the title bar, there is a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. A 'Records per page' dropdown is set to '15'. A search filter is expanded to 'Search (Case Sensitive)'. The search criteria section includes dropdown menus for 'Authorization Status', 'Record Status', 'Host Code', 'Network Code', and 'Transaction Type'. Below the search criteria, there is a 'Search Results' section with a 'Lock Columns' dropdown set to '0'. The search results table has columns for 'Authorization Status', 'Record Status', 'Host Code', 'Network Code', and 'Transaction Type'. The table is currently empty, displaying 'No data to display.' At the bottom of the search results, there is a pagination control showing 'Page 1 Of 1' and navigation arrows. An 'Exit' button is located in the bottom right corner of the application window.

You can search using the following parameter:

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

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

## 2.2.2 US CHIPS Network Currency Preferences Detailed

You can use this maintenance screen to capture CHIPS network preference. You can invoke “US CHIPS Network Currency Preferences Detailed” screen by typing ‘PSDCHPNC’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.



You can specify the following fields:

### **Network Code**

Select the specific Network Code from list of values. The list of values lists US CHIPS network defined in the host. Network code for Payment Type 'high Value' is defined in Network Code Maintenance (PMDNWCOD).

### **Network Description**

System defaults the description of the Network code.

### **Network Type Description**

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

### **Host Code**

System defaults the Host Code details on clicking the 'New' button.

### **Host Code Description**

System defaults the description of the host code.

### **Transaction Type**

Select the Transaction Type either Incoming or Outgoing.

### **Transaction Currency**

Specify the Transaction Currency from the list of values. By default, USD is selected.

### **Limit Details**

#### **Minimum Amount**

Specify the Minimum Amount.

#### **Maximum Amount**

Specify the Maximum Amount.

### **Pricing Details**

#### **Transaction Pricing Code**

Specify the Transaction Pricing Code from the list of values. List of all valid (Open/Authorized) pricing codes are defined in the host.

## Accounting Codes

### **Debit Liquidation**

Specify the Debit Liquidation from the list of values. List of all valid (Open/Authorized) accounting codes are defined in the host where Main Transaction Dr/Cr Indicator is 'Debit'.

### **Credit Liquidation**

Specify the Credit Liquidation from the list of values. List of all valid (Open/Authorized) accounting codes are defined in the host where Main Transaction Dr/Cr Indicator is 'Credit'.

## Small FX Limit

### **Small FX Limit Currency**

Specify the Small FX Limit Currency from the list of values. List of all valid (Open/Authorized) currency codes are defined.

### **Small FX Limit Amount**

Specify the Small FX Limit Amount.

## Network Account Details

### **Network Account**

Specify the Network Account from the list of values. List of all valid (Open/Authorized) NOSTRO accounts are defined in the host

---

### **Note**

Maximum Amount if provided to be maintained more than the Minimum Amount.

---

## **2.2.2.1 US CHIPS Network Currency Preferences Summary**

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

US CHIPS Network Currency Preferences Summary

Search Advanced Search Reset Clear All Records per page 15

Search (Case Sensitive)

Authorization Status Network Code Record Status Host Code

Search Results Lock Columns 0

Authorization Status	Record Status	Host Code	Network Code	Transaction Type	Transfer Currency
No data to display.					

Page 1 of 1

Exit

You can search using the following parameter:

- Authorization Status

- Record Status
- Host Code
- Network code

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

### 2.2.3 US CHIPS Network Connectivity Detailed

You can use this maintenance screen to capture CHIPS network connectivity preference. You can invoke "US CHIPS Network Connectivity Detailed" screen by typing 'PSDCHNCT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.

You can specify the following fields:

#### **Host Code**

System defaults the Host Code details on clicking the 'New' button.

#### **Host Code Description**

System defaults the description of the host code.

#### **Network Code**

Select the specific Network Code from list of values. List of all valid (Open/Authorized) US CHIPS networks are defined in the host.

#### **Network Code Description**

System defaults the description of the Network code.

#### **Network Type Description**

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

#### **Outgoing Queue Details**

##### **Outgoing Queue Profile**

Specify the Outgoing Queue Profile from the list of values.

### **Outgoing Queue Name**

Specify the Queue name.

### **Incoming Queue Details**

#### **Incoming Queue Profile**

Specify the Incoming Queue Profile from the list of values.

#### **Incoming Queue Name**

Specify the Queue name.

### **2.2.3.1 US CHIPS Network Connectivity Summary**

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

The screenshot shows the 'US CHIPS Network Connectivity Summary' application interface. At the top, there is a search bar containing the text 'PSSCHNCT' and a search button. Below the search bar, there are several filter fields: 'Authorization Status', 'Record Status', 'Host Code', 'Network Code', 'Outgoing Queue Profile', and 'Incoming Queue Profile'. The search results section displays a table with columns for 'Authorization Status', 'Record Status', 'Host Code', 'Network Code', 'Network Description', 'Outgoing Queue Profile', 'Outgoing Queue Name', 'Incoming Queue Profile', and 'Incoming Queue Name'. The table is currently empty, showing 'No data to display.' The page number is 'Page 1 Of 1' and there are navigation arrows. An 'Exit' button is located at the bottom right of the screen.

You can search using the following parameter:

- Authorization Status
- Record Status
- Host Code
- Network code
- Outgoing Queue Profile
- Incoming Queue Profile

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

## **2.3 Outbound Transaction screens**

### **2.3.1 US CHIPS Inbound Transaction Input Detailed**

You can use this maintenance screen for manual transaction booking. You can invoke “US CHIPS Inbound Transaction Input Detailed” screen by typing ‘PSDOCHNL’ in the field at the

top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.

You can specify the following fields:

### Host Code

System defaults the Host Code details on clicking the 'New' button.

### Transaction Identification

This field displays Transaction Reference Number

### Transaction Branch

System defaults the Host Code details on clicking the 'New' button.

### Source Reference Number

Specify the Source Reference Number

### Source Code

Specify the Source Code from the list of values. List of all valid [Open/Authorized] source codes defined in the host.

### Related Reference Number

Specify the Related Reference Number.

### Network Code

Select the specific Network Code from list of values. Lists all US CHIPS networks defined in the host (Open/Authorize).

### Transfer Type

Select the Transfer Type as either Bank Transfer - B or Customer Transfer - C.

### 2.3.1.1 **Main Tab**

#### **Payment Details**

##### **Booking Date**

System defaults to current branch date.

##### **Requested Execution Date**

System defaults to current branch date.

##### **Value Date**

System defaults to current branch date

##### **Activation Date**

System defaults to current branch date

##### **Debit Value Date**

Specify the Debit entry value date.

##### **Credit Value Date**

Specify the Credit entry value date.

##### **Instructed Currency Indicator**

Select the Instructed Currency Indicator as either Transfer Currency or Debit Currency.

##### **Instructed Currency**

Specify the Instructed Currency from the list of values. List of all valid (Open/Authorized) currencies defined.

##### **Instructed Amount**

Specify the Debit amount.

##### **Transfer Currency**

Specify the Transfer Currency from the list of values. System defaults to currency code value as USD.

##### **Transfer Amount**

Specify the Transfer amount.

##### **Debit Account**

Specify the Debit Account from the list of values. Lists all valid [Open/Authorized] defined in the host - External Customer Account (STDCRACC)

##### **Debit Branch**

System defaults the currency of the debit account selected.

##### **Debit Currency**

System defaults the branch code of the debit account selected.

##### **Debit Amount**

Specify the Debit Amount.

##### **Customer No**

Specify the Customer Number from displayed resolved customer number.

##### **Customer Service Model**

Specify the Customer Service model of the resolved customer.

**Charge Bearer**

Select the Charge Bearer as either SHA or BEN.

**Exchange Rate**

Specify the Exchange Rate. Exchange Rate if Debit account currency is different from Transfer currency or Instructed Currency is different from Transfer Currency.

**FX Reference Number**

Specify the FX Reference Number.

**Remarks**

Specify the Remarks, if any.

**[500 OR 502] Originator****Type**

Select the Identifier Type from the values listed below:

- UID
- BIC
- DDA

**Identifier**

If BIC is selected as Identifier type, all valid (Open/Authorized) SWIFT BICs are listed to specify.

**Name**

Specify the Name.

**Address Line 1, 2, 3**

Specify the address.

---

**Note**

Name and Address fields are only allowed, Identifier type is selected as F Option.

---

**[510 OR 512] Originator FI****Type**

Select the Identifier Type from the values listed below:

- UID
- BIC
- DDA

**Identifier**

If BIC is selected as Identifier type, all valid (Open/Authorized) SWIFT BICs are listed to specify.

**Name**

Specify the Name.

**Address Line 1, 2, 3**

Specify the address.

---

**Note**

Name and Address fields are only allowed, Identifier type is selected as F Option.

---

**[420 thru 422] Beneficiary****Type**

Select the Identifier Type from the below given values:

- UID
- BIC
- DDA

**Identifier**

If BIC is selected as Identifier type, all valid (Open/Authorized) SWIFT BICs are listed to specify.

**Code**

Specify the Code.

**Name**

Specify the Name.

**Address Line 1, 2, 3**

Specify the address.

**[410 thru 412] Beneficiary FI****Type**

Select the Identifier Type from the values listed below:

- UID
- BIC
- DDA
- F Option

**Identifier**

If BIC is selected as Identifier type, all valid (Open/Authorized) SWIFT BICs are listed to specify.

**Code**

Specify the Code.

**Name**

Specify the Name.

**Address Line 1, 2, 3**

Specify the address.

**Receiver****Receiver ABA Number**

Specify the Receiver ABA Number from the list of values. Lists all the valid (Open/Authorized) CHIPS ABA Number.



## Receiver Short Name

This field displays the bank name of the receiver.

### 2.3.1.2 Other Details

Click the Other Details in the screen to invoke this sub screen.

The screenshot shows the 'Other Details' sub-screen with the following fields:

- [400 thru 402] Intermediary Bank Information:** Type, Identifier, Code, Name, Address Line 1, Address Line 2, Address Line 3.
- [520 Or 522] Instruction Bank Information:** Type, Identifier, Name, Address Line 1, Address Line 2, Address Line 3.
- [303] Business Purpose Tag:** Business Purpose, References (Send Participant Reference, Related Bank Reference).

Navigation bar at the bottom: FI Information, Remittance Information, UDF, MIS, All Messages, Accounting Entries, Audit, Exit.

### 2.3.1.3 Charges Information

Click the Charges Information in the screen to invoke this sub screen.

The screenshot shows the 'Charges Information' sub-screen with the following table structure:

<input type="checkbox"/>	Pricing Component	Pricing Currency	Amount	Waived	Debit Currency	Debit Amount	Deferred	Borne By Bank	Charge Liquidation Status
No data to display.									
Page 1 (0 of 0 items) < < 1 > >									

Navigation bar at the bottom: FI Information, Remittance Information, UDF, MIS, All Messages, Accounting Entries, Audit, Exit.

### 2.3.1.4 FI Information Tab

Click the FI Information in the screen to invoke this sub screen.

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

### 2.3.1.5 UDF Tab

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

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

Specify the following details.

#### Fields

##### **Field Label**

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

##### **Value**

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

### 2.3.1.6 **MIS Tab**

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

Specify the following details

#### **Transaction Reference**

The system displays the transaction reference number of the transaction.

#### **MIS Group**

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

#### **Default button**

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

#### **Transaction MIS**

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

#### **Composite MIS**

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

### 2.3.1.7 **Enrich / Validations**

When you click on enrich button, below validations are done:

- Originator [500 OR 502] details are mandatory.
- For Transfer Type 'Customer Transfer', Beneficiary details [420 thru 422] are mandatory.
- The Originator bank [410] thru [412] information is mandatory, when Instructing bank [520 thru 522] details added.

After successful validation, below processing are done:

- Activation date, Debit Value date, Credit Value date are derived and populated.
- Debit Amount or Transfer amount derivation is done. Exchange Rate is picked up if Debit Account currency is different from Transfer currency.
- Pricing calculation is done and the pricing details are populated in Pricing tab.
- MIS / UDF values are defaulted, if not added.

### 2.3.1.8 All Messages

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

### 2.3.1.9 Accounting Entries

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

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

- Event Code
- Transaction Date

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

### 2.3.1.10 US CHIPS Outbound Transaction Input Detailed Summary

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

The screenshot displays the 'US CHIPS Outbound Transaction Input Detailed Summary' application window. At the top, there is a search bar containing the text 'PSSOCHNL' and a search button. Below the search bar, there are several search criteria fields: Transaction Identification, Value Date (MM/DD/YYYY), Network Code, Booking Date (MM/DD/YYYY), Source Code, Transaction Branch, Authorization Status, Instruction Date (MM/DD/YYYY), and Source Reference Number. The search results table is currently empty, showing 'No data to display.' The table has columns for Transaction Identification, Value Date, Network Code, Source Code, Transaction Branch, Instruction Date, Booking Date, Authorization Status, Source Reference Number, and Debtor Account. The page number is 1 of 1, and there are navigation buttons for first, previous, next, and last. An 'Exit' button is located at the bottom right of the application window.

You can search using the following parameter:

- Transaction Identification
- Value Date
- Network code
- Booking Date
- Transaction Branch
- Instruction Date
- Source Code

- Authorization Status
- Source Reference Number
- Debtor Account Number

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

## 2.3.2 US CHIPS Outbound Transaction Input View Detailed

You can use this maintenance screen for manual transaction booking. You can invoke "US CHIPS Outbound Transaction Input View Detailed" screen by typing 'PSDOCHVW' 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.

Please refer Section 2.3.1, "US CHIPS Inbound Transaction Input Detailed" for field details.

## 2.3.2.1 Processing Details

Click the Processing Details in the screen to invoke this sub screen..

The screenshot shows the Oracle Processing Details sub-screen. The navigation bar at the top includes 'Main', 'Processing Details', 'Other Details', and 'Charges Information'. The 'Processing Details' section is active. It contains two main sections: 'Status Details' and 'External Communications'. 'Status Details' includes fields for Queue Code, Transaction Status, Debit Liquidation Status, and Credit Liquidation Status, along with a 'View Queue' button. 'External Communications' includes fields for Sanction Check Status, Sanction Reference, Sanction Seizure, External Credit Approval Status, External Credit Approval Reference, External Exchange Rate Status, and External Exchange Rate Reference. At the bottom, there is a navigation bar with buttons for 'FI Information', 'Remittance Information', 'UDF', 'MIS', 'All Messages', 'Accounting Entries', 'View Queue Action', 'Audit', and 'Exit'.

### **Status Details**

#### **Queue Code**

Select the Queue Code.

#### **Transaction Status**

Select the Transaction Status.

#### **View Queue**

You can view the queue action for the respective transaction.

#### **Debit Liquidation Status**

Select the Debit Liquidation Status.

#### **Credit Liquidation Status**

Select the Credit Liquidation Status.

### **External Communications**

#### **Sanction Check Status**

Select the Sanction Check Status.

#### **Sanction Reference**

Specify the Sanction Reference.

#### **Sanction Seizure**

Select the Sanction Seizure.

#### **External Credit Approval Status**

Select the External Credit Approval Status.

#### **External Credit approval Ref**

Specify the External Credit approval Ref.

#### **External Exchange Rate Status**

Select the External Exchange Rate Status.

## External Exchange Rate Reference

Specify the External Exchange Rate Reference.

### 2.3.2.2 View Queue Action Log

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

View Queue Action Log

Enter Query

Transaction Reference Number  Network Code

Transaction Reference Number	Action	Remarks	Queue Code	Authorization Status	Maker ID	Maker Date Stamp	Checker ID	Checker Date Stamp
No data to display.								

Page 1 (0 of 0 items) | < 1 >

View Request Message View Response Message

Exit

Following details are displayed:

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

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

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



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

### 2.3.2.3 **US CHIPS Outbound Transaction Input Detailed View Summary**

You can invoke “US CHIPS Outbound Transaction Input Detailed View Summary” screen by typing ‘PSSOCHVW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can search using the following parameter:

- Transaction Identification
- Value Date
- Network code
- Booking Date
- Transaction Branch
- Instruction Date
- Source Code
- Authorization Status
- Source Reference Number
- Debtor Account Number

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

## 2.4 **Inbound Transaction screens**

## 2.4.1 US CHIPS Inbound Transaction Input Detailed

You can use this screen for manual transaction booking. You can invoke “US CHIPS Inbound Transaction Input Detailed” screen by typing ‘PSDICHNL’ 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.

The screenshot shows the 'US CHIPS Inbound Transaction Input Detailed' application window. At the top, there are buttons for 'New' and 'Enter Query'. Below this, there are several input fields organized into three columns: 'Main', 'Other Details', and 'Charges Information'. The 'Main' column includes fields for Host Code, Transaction Branch, Source Code, Network Code, Booking Date, Value Date, Activation Date, Debit Value Date, Credit Value Date, Transfer Currency (set to USD), Transfer Amount, Creditor Account Number, Credit Account Branch, Credit Account Currency, Credit Amount, Customer Number, Customer Service Model, Exchange Rate, FX Reference Number, and Remarks. The 'Other Details' column includes Transaction Identification, Source Reference Number, Related Reference Number, Transfer Type, [500 Or 502] Originator (Type, Identifier, Name, Address Line 1-3), [420 thru 422] Beneficiary (Type, Identifier, Name, Address Line 1-3), and Sender Details (Sender ABA Number, Sender Bank Name). The 'Charges Information' column includes [510 or 512] Originator FI (Type, Identifier, Name, Address Line 1-3) and [410 thru 412] Beneficiary FI (Type, Identifier, Name, Address Line 1-3). At the bottom, there is a navigation bar with buttons for 'FI Information', 'UDF', 'MIS', 'All Messages', 'Accounting Entries', 'Audit', and 'Exit'.

You can specify the following fields:

### Host Code

System defaults the Host Code details on clicking the ‘New’ button.

### Transaction Identification

This field displays Transaction Reference Number

### Transaction Branch

System defaults the Host Code details on clicking the ‘New’ button.

### Source Reference Number

Specify the Source Reference Number

### Source Code

Specify the Source Code from the list of values. List of all valid [Open/Authorized] source codes defined in the host.

### Related Reference Number

Specify the Related Reference Number.

### Network Code

Select the specific Network Code from list of values. Lists all US CHIPS networks defined in the host (Open/Authorize).

**Transfer Type**

Select the Transfer Type as either Bank Transfer - B or Customer Transfer - C.

**2.4.1.1 Main Tab****Payment Details****Booking Date**

System defaults to current branch date.

**Requested Execution Date**

System defaults to current branch date.

**Value Date**

System defaults to current branch date

**Activation Date**

System defaults to current branch date

**Debit Value Date**

Specify the Debit entry value date.

**Credit Value Date**

Specify the Credit entry value date.

**Instructed Currency Indicator**

Select the Instructed Currency Indicator as either Transfer Currency or Debit Currency.

**Instructed Currency**

Specify the Instructed Currency from the list of values. List of all valid (Open/Authorized) currencies defined.

**Instructed Amount**

Specify the Debit amount.

**Transfer Currency**

Specify the Transfer Currency from the list of values. System defaults to currency code value as USD.

**Transfer Amount**

Specify the Transfer amount.

**Debit Account**

Specify the Debit Account from the list of values. Lists all valid [Open/Authorized] defined in the host - External Customer Account (STDCRACC)

**Debit Branch**

System defaults the currency of the debit account selected.

**Debit Currency**

System defaults the branch code of the debit account selected.

**Debit Amount**

Specify the Debit Amount.

**Customer No**

Specify the Customer Number from displayed resolved customer number.

**Customer Service Model**

Specify the Customer Service model of the resolved customer.

**Charge Bearer**

Select the Charge Bearer as either SHA or BEN.

**Exchange Rate**

Specify the Exchange Rate. Exchange Rate if Debit account currency is different from Transfer currency or Instructed Currency is different from Transfer Currency.

**FX Reference Number**

Specify the FX Reference Number.

**Remarks**

Specify the Remarks, if any.

**[500 OR 502] Originator****Type**

Select the Identifier Type from the values listed below:

- UID
- BIC
- DDA

**Identifier**

If BIC is selected as Identifier type, all valid (Open/Authorized) SWIFT BICs are listed to specify.

**Name**

Specify the Name.

**Address Line 1, 2, 3**

Specify the address.

---

**Note**

Name and Address fields are only allowed, Identifier type is selected as F Option.

---

**[510 OR 512] Originator FI****Type**

Select the Identifier Type from the values listed below:

- UID
- BIC
- DDA

**Identifier**

If BIC is selected as Identifier type, all valid (Open/Authorized) SWIFT BICs are listed to specify.

**Name**

Specify the Name.

**Address Line 1, 2, 3**

Specify the address.

---

**Note**

Name and Address fields are only allowed, Identifier type is selected as F Option.

---

**[420 thru 422] Beneficiary****Type**

Select the Identifier Type from the below given values:

- UID
- BIC
- DDA

**Identifier**

If BIC is selected as Identifier type, all valid (Open/Authorized) SWIFT BICs are listed to specify.

**Code**

Specify the Code.

**Name**

Specify the Name.

**Address Line 1, 2, 3**

Specify the address.

**[410 thru 412] Beneficiary FI****Type**

Select the Identifier Type from the values listed below:

- UID
- BIC
- DDA
- F Option

**Identifier**

If BIC is selected as Identifier type, all valid (Open/Authorized) SWIFT BICs are listed to specify.

**Code**

Specify the Code.

**Name**

Specify the Name.

**Address Line 1, 2, 3**

Specify the address.

## Receiver

### Receiver ABA Number

Specify the Receiver ABA Number from the list of values. Lists all the valid (Open/Authorized) CHIPS ABA Number.

### Receiver Short Name

This field displays the bank name of the receiver.

## 2.4.1.2 Other Details

Click the Other Details in the screen to invoke this sub screen.

The screenshot shows the 'Other Details' sub-screen with the following sections:

- [400 thru 402] Intermediary Bank Information:** Type, Identifier, Code, Name, Address Line 1, Address Line 2, Address Line 3.
- [520 Or 522] Instruction Bank Information:** Type, Identifier, Name, Address Line 1, Address Line 2, Address Line 3.
- [303] Business Purpose Tag:** Business Purpose, References (Send Participant Reference, Related Bank Reference).

Navigation tabs at the bottom: FI Information, Remittance Information, UDF, MIS, All Messages, Accounting Entries. Buttons: Audit, Exit.

## 2.4.1.3 Charges Information

Click the Charges Information in the screen to invoke this sub screen.

The screenshot shows the 'Charges Information' sub-screen with the following table:

Pricing Component	Pricing Currency	Amount	Waived	Debit Currency	Debit Amount	Deferred	Borne By Bank	Charge Liquidation Status
No data to display.								

Page 1 (0 of 0 items) | < 1 >

Navigation tabs at the bottom: FI Information, Remittance Information, UDF, MIS, All Messages, Accounting Entries. Buttons: Audit, Exit.

## 2.4.1.4 FI Information Tab

Click the FI Information in the screen to invoke this sub screen.

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

The screenshot displays a window titled "FI Information" with a close button (X) in the top right corner. The window is divided into nine sections, each containing a set of input fields:

- [600] Originator to Beneficiary Information:** Line 1, Line 2, Line 3, Line 4.
- [610] Receive Information:** Line 1, Additional Line 1, Additional Line 2, Additional Line 3, Additional Line 4, Additional Line 5.
- [620] Intermediary Information:** Line 1, Additional Line 1, Additional Line 2, Additional Line 3, Additional Line 4, Additional Line 5.
- [630] Beneficiary's Bank Information:** Line 1, Additional Line 1, Additional Line 2, Additional Line 3, Additional Line 4, Additional Line 5.
- [640] Beneficiary Information:** Line 1, Additional Line 1, Additional Line 2, Additional Line 3, Additional Line 4, Additional Line 5.
- [650] Bank to Bank Information:** Line 1, Additional Line 1, Additional Line 2, Additional Line 3, Additional Line 4, Additional Line 5.
- [631] Beneficiary's Bank Advice Information:** Advice Code, Advice Line 1, Advice Additional Line 1, Advice Additional Line 2, Advice Additional Line 3, Advice Additional Line 4, Advice Additional Line 5.
- [641] Beneficiary Advice Information:** Advice Code, Advice Line 1, Advice Additional Line 1, Advice Additional Line 2, Advice Additional Line 3, Advice Additional Line 4, Advice Additional Line 5.
- [621] Intermediary Bank Advice Information:** Advice Code, Advice Line 1, Advice Additional Line 1, Advice Additional Line 2, Advice Additional Line 3, Advice Additional Line 4, Advice Additional Line 5.

At the bottom right of the window, there are "Exit" and "Save" buttons.

### 2.4.1.5 UDF Tab

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

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

The screenshot displays a window titled "Fields" with a close button (X) in the top right corner. The window contains a table with the following structure:

Field Label *	Field Value
No data to display.	
Page 1 (0 of 0 items)  < < 1 > >	

Specify the following details.

#### **Fields**

##### **Field Label**

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

##### **Value**

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

### 2.4.1.6 **MIS Tab**

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

Specify the following details

#### **Transaction Reference**

The system displays the transaction reference number of the transaction.

#### **MIS Group**

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

#### **Default button**

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

#### **Transaction MIS**

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

#### **Composite MIS**

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

### 2.4.1.7 **Enrich / Validations**

When you click on enrich button, below validations are done:

- Originator [500 OR 502] details are mandatory.



- For Transfer Type 'Customer Transfer', Beneficiary details [420 thru 422] are mandatory.
- The Originator bank [410] thru [412] information is mandatory, when Instructing bank [520 thru 522] details added.

After successful validation, below processing are done:

- Activation date, Debit Value date, Credit Value date are derived and populated.
- Debit Amount or Transfer amount derivation is done. Exchange Rate is picked up if Debit Account currency is different from Transfer currency.
- Pricing calculation is done and the pricing details are populated in Pricing tab.
- MIS / UDF values are defaulted, if not added.

### 2.4.1.8 All Messages

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

### 2.4.1.9 Accounting Entries

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

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

- Event Code
- Transaction Date
- Value Date

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

#### 2.4.1.10 US CHIPS Inbound Transaction Input Detailed Summary

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

You can search using the following parameter:

- Transaction Identification
- Value Date
- Network code
- Booking Date
- Transaction Branch
- Instruction Date

- Source Code
- Authorization Status
- Source Reference Number
- Debtor Account Number

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

## 2.4.2 US CHIPS Inbound Transaction Input View Detailed

You can use this maintenance screen for manual transaction booking. You can invoke "US CHIPS Inbound Transaction Input View Detailed" screen by typing 'PSDICHVW' 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.

Please refer Section 2.3.2, "US CHIPS Outbound Transaction Input View Detailed" for field details.

## 2.4.2.1 US CHIPS Inbound Transaction Input Detailed View Summary

You can invoke “US CHIPS Outbound Transaction Input Detailed View Summary” screen by typing ‘PSSICHVW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot displays the 'US CHIPS Inbound Transaction Input View Detailed Summary' application window. At the top, there is a title bar with window controls and a search field containing 'PSSICHVW'. Below the title bar, there are search options: 'Search', 'Advanced Search', 'Reset', and 'Clear All'. A 'Records per page' dropdown is set to '15'. A 'Search (Case Sensitive)' section is expanded, showing a grid of search criteria fields: Transaction Identification, Source Code, Booking Date, Queue Code, Value Date (MM/DD/YYYY), Transaction Branch, Authorization Status, Creditor Account Number, Network Code, Instruction Date (MM/DD/YYYY), Source Reference Number, and Account Currency. Below the search fields is a 'Search Results' section with a 'Lock Columns' dropdown set to '0'. The results table has columns for each search criterion, but it is currently empty, displaying 'No data to display.' At the bottom of the results section, there is a pagination control showing 'Page 1 Of 1' and navigation arrows. An 'Exit' button is located in the bottom right corner of the application window.

You can search using the following parameter:

- Transaction Identification
- Value Date
- Network code
- Booking Date
- Transaction Branch
- Instruction Date
- Source Code
- Authorization Status
- Source Reference Number
- Debtor Account Number

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

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## 3. US CHIPS Processing

### 3.1 Outbound Processing

#### 3.1.1 Overridable Validations

If Duplicate Check fields are defined in the source level, then duplicate check is done against the outbound transactions booked (Till Duplicate Check Days).

#### 3.1.2 Authorization Limit Checks

Authorization Limit currency and Limit 1 and 2 amount values at the Source Network Preference is referred for the Host code, Source code, Network code and Transaction Type as "Outgoing".

If values are maintained, then

- If Limit currency is same as transfer currency, then the transfer amount of the transaction is compared against the Authorization Limit 1 and Authorization Limit 2 amount respectively. If the transfer amount is more than the limit amount, then the transaction is moved to Authorization Limit 1 Queue (PQDAU1QU) and Authorization Limit 2 Queue (PQDAU2QU) respectively.
- If Limit currency is different from transfer currency, then the transfer amount is converted to limit amount using STANDARD MID rate. The converted transfer amount is compared against the Authorization Limit 1 and Authorization Limit 2 amount respectively. If the transfer amount is more than the limit amount, then the transaction is moved to Authorization Limit 1 Queue (PQDAU1QU) and Authorization Limit 2 Queue (PQDAU2QU) respectively.

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

#### 3.1.3 Sanction Check

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

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

#### 3.1.4 External Credit Approval Check

An amount block request for the transfer amount and for the charges/taxes if applicable is sent to DDA system.

Customer/Account status check is done by the ECA system as part of ECA call.

### **3.1.5 Accounting**

The 'Debit Liquidation' & 'Credit Liquidation' accounting codes from US CHIPS Network Currency Preferences (PSDCHPNC).

Accounting Handoff is prepared based on the accounting codes and sent to Accounting system.

### **3.1.6 Messaging**

After Accounting Handoff is prepared, Payment Message is generated. The generated message is delivered to the 'Outgoing Queue' message queue defined in the Outgoing Queue Details field of the screen PSDCHNCT.

You can view the generated message from 'All Messages' sub screen of the transaction.

## **3.2 Inbound Processing**

### **3.2.1 Authorization Limits Check**

Authorization Limit currency and Limit 1 and 2 amount values at the Source Network Preference will be referred for the Host code, Source code, Network code and Transaction Type as "Incoming".

If values are maintained, then

- If Limit currency is same as transfer currency, then the transfer amount of the transaction is compared against the Authorization Limit 1 and 2 amount respectively. If the transfer amount is more than the limit amount, then the transaction is moved to Authorization Limit 1 Queue (PQDAU1QU) and Authorization Limit 2 Queue (PQDAU2QU) respectively.
- If Limit currency is different from transfer currency, then the transfer amount is converted to limit amount using STANDARD MID rate. The converted transfer amount is compared against the Authorization Limit 1 and 2 amount respectively. If the transfer amount is more than the limit amount, then the transaction is moved to Authorization Limit 1 Queue (PQDAU1QU) and Authorization Limit 2 Queue (PQDAU2QU) respectively

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

### **3.2.2 Sanctions Check**

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

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

### **3.2.3 External Account Check**

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

### **3.2.4 Accounting**

The 'Debit Liquidation' & 'Credit Liquidation' accounting codes from US CHIPS Network Currency Preferences (PSDCHPNC).

Accounting Handoff is prepared based on the accounting codes and sent to Accounting system.

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## 4. Function ID Glossary

### P

PSDCHNCT .....	2-6	PSDOCHVW .....	2-17
PSDCHPNC .....	2-3	PSSCHNCT .....	2-7
PSDCHPNP .....	2-1	PSSCHPNC .....	2-5
PSDICHNL .....	2-21	PSSCHPNP .....	2-3
PSDICHVW .....	2-30	PSSICHNL .....	2-29
PSDOCHNL .....	2-7	PSSICHVW .....	2-31
		PSSOCHNL .....	2-16
		PSSOCHVW .....	2-20