Oracle FLEXCUBE Core Banking

Payments User Manual

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ORACLE®

Payments User Manual

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1. Payments

1.1 PM025 - Payment Transaction Enquiry

Using this option you can inquire about various payment transactions like incoming payment, outgoing payment, SWIFT transactions etc.

The system has filters like branch code, user ID, date range, amount range, payment type, payment transaction code, reference number and account number based on which specific enquiries can be made. The system also provides the status of the transaction like pending, transaction initiated, transaction completed etc for individual transactions.
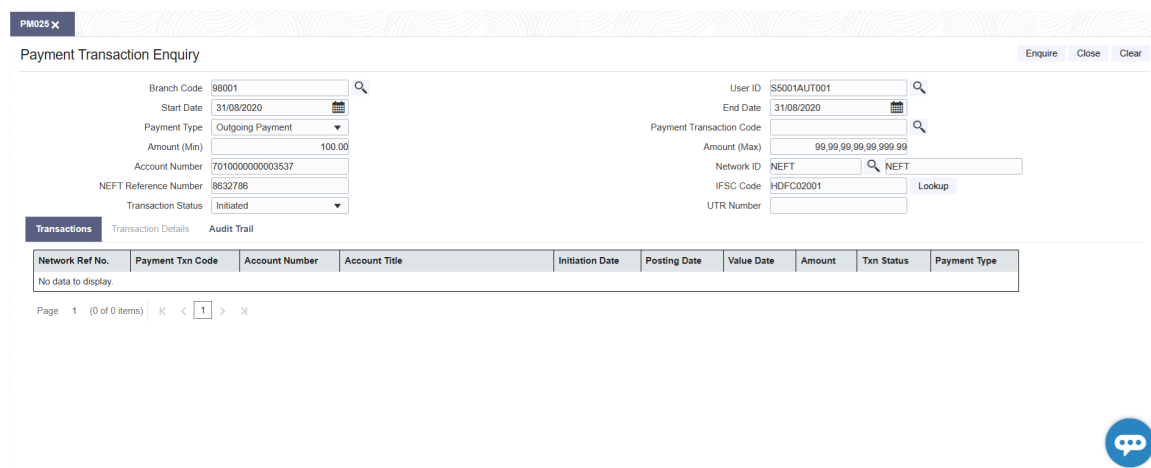
Modes Available

Not Available

To Enquire about payment transactions

1. In the **Dashboard** page, Enter the Task code **PM025** and then click 🔍 or navigate through the menus to **Front Office Transactions > Payment Transactions > Payment Transaction Enquiry**.

2. You will be navigated to **Payment Transaction Enquiry** screen.

Payment Transaction Enquiry

Field Description

Field Name	Description
It is mandatory to enter value in one of the fields.	
Branch Code	[Optional, Search List] Select the branch in which the payment transaction was initiated from the Search List. By default it displays the current branch code.
User Id	[Optional, Search List] Select the ID of the user who initiated the payment transaction from the Search List.
Start Date	[Optional, Date editor, dd/mm/yyyy] Select the date to view the payment transactions initiated on/after that day.

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End Date	[Optional, Date editor, dd/mm/yyyy] Select the date to view the payment transaction completed on/before that day from the Search List.
Payment Type	[Optional, Drop-Down] Select the type of payment to view the accounts with that payment type from the drop-down list. The option are: - Outgoing Payment - Reject of Incoming Payment - Incoming Payment - Reject of Outgoing Payment
Payment Transaction Code	[Optional, Search List] Select the payment transaction code from the Search List.
Amount (Min)	[Optional, Numeric, 13, Two] Type the minimum amount beyond which the payment transactions are to be enquired. By default, the system displays the value as 0.00.
Amount (Max)	[Optional, Numeric, 13, Two] Type the maximum amount upto which the payment transactions are to be enquired. By default, the system displays the value as 9,999,999,999,999.99
Account Number	[Optional, Numeric, 16] Type the account number if payment transactions related to specific account number is required.
Network Id	[Optional, Search List] Select the network ID from the Search List.
NEFT Reference Number	[Optional, Numeric, 16] Type the NEFT reference number if the transaction to be enquired is for a specific reference number.
IFSC Code	[Optional, Alphanumeric, 11] Type the transaction reference number if the transaction to be enquired is for a specific reference number.
Transaction Status	[Optional, Drop-Down] Select the transaction status from the drop-down list.
UTR Number	[Optional, Numeric, 16] Type the UTR number if the transaction to be enquired is for a specific UTR number.
Cutoff Status	[Optional, Drop-Down] Select the cutoff status from the drop-down list. The options are: - All - Pre CutOff - Post CutOff

File Name	[Optional, Alphanumeric, 50, Search List] Type the file name or select the file name to view the particular transaction from the Search List.

3. Enter the relevant parameters.

Payment Transaction Enquiry

4. Click **Enquire**. The system displays a list of transactions matching the entered criteria in the **Transactions** tab.

Field Description

Column Name	Description
Network Reference No.	[Display] This column displays the network reference number.
Payment Txn Code	[Display] This column displays the transaction reference number generated by the system.
Account Number	[Display] This column displays the account number of the customer.
Account Title	[Display] This column displays the account title.
Initiation Date	[Display] This column displays the date on which the transaction was performed.
Posting Date	[Display] This column displays the posting date of the transaction
Value Date	[Display] This column displays the Value date of the transaction
Amount	[Display]

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	This column displays the remit amount.
Txn Status	[Display]
	This column displays the status of the transaction.
Message Status	[Display]
	This column displays the status of the payment message sent.
Payment Type	[Display]
	This column displays the payment type viz. incoming payment, outgoing payment, SWIFT incoming payment, SWIFT outgoing payment etc.

5. Double-click a record to view its details.

6. The system displays the details in the **Transaction Details** tab.

Transaction Details

Payment Transaction Enquiry

Enquire Close Clear

Ordering Inst.(5516)	
Ordering Inst. IFSC(5517)	
Ordering Inst. Details(5516)	
Ordering Inst. Details(5516)	
Ordering Inst. Details(5516)	
Ordering Inst. Details(5516)	
Sender LEI	

Beneficiary Details

Account No.	456	Account Title	RAKESH
Name	RAKESH		
Bank Name		New Account Number	456
Account Type	10 - Savings Bank	Branch Name	
Beneficiary Inst. IFSC(6521)		Branch IFSC Code	ICIC0000350
Code/Code Info (5556)			
Beneficiary Inst. Details 1			
Beneficiary Inst. Details 2		Customer Address 1	
Beneficiary Inst. Details 3		Customer Address 2	
Beneficiary Inst. Details 4		Customer Address 3	
Beneficiary LEI		Customer Address 4	

Transaction Dates

Value Date	10/09/2022	Posting Date	10/09/2022
Initiation Date	29/11/2023	Txn Initiator Id	TRK5001
Authorizer Id	SYSTEM	Authorization Time	
Last Updated Date/Time	29/11/2023 10:33:43	Batch Number	

Status

Transaction Status	Released	Account Status	Debit
Cutoff Status	All		

Display Original Message

Previous Next

Payment Transaction Enquiry

Enquire Close Clear

Branch Code	5001	User ID	
Start Date	10/09/2022	End Date	10/09/2022
Payment Type	Outgoing Payment	Payment Transaction Code	
Amount (Min)	0.00	Amount (Max)	99,99,99,99,999.99
Account Number		Network ID	
NEFT Reference Number		IFSC Code	Lookup
Transaction Status		UTR Number	

Transactions | **Transaction Details** | Audit Trail

Txn Reference No.	3378020220910100260142055	Network	RTGS
UTR No.	DEMOR62022091015518200	NEFT Reference No.	
Txn reference No. (16 digit)	R328230000003655	Related reference No. (2006)	

Transaction Details

Payment Transaction Code	R41	Payment Txn Description	RTGS Outgoing Customer
Transaction Amount	2,00,789.00	Service Charge Amount	21.00
Narrative	RTGS Dr-ICIC0000350-RAKESH-SRINAGAR-DEMOR62022091015518200-RTGS		
Reject Code		Reject Reason	
Return Code		Return Reason	
Cheque No.	000000000000	Cheque Date	10/09/2022
Payment From	CH	Account Type	10 - Savings Bank
Account No.	7010000000021792	Sender Transaction Branch	5001
Currency	INR	Remit Amount	2,00,789.00
Net Amount (Acy)	2,00,789.00	Purpose Code	CASH-CashManagementTrans...
Amount In Words	INR Two Lakh Seven Hundred And Eighty Nine	Reference No.	

Sender's Details

Sender Email ID | Sender Mobile No. | 5555566666

Payment Transaction Enquiry

Enquire Close Clear

Sender's Details

Sender Email ID		Sender Mobile No.	5555566666
Account Number	7010000000021792	Account Title	RAMA SASHIDHARAN PILLAI
Name	RAMA SASHIDHARAN PILLAI	Branch IFSC Code	DEMO0005001
Bank Name		Branch Name	
Ordering Customer Dtls(5500)	7010000000021792	Payments Details(7023)	
Ordering Customer Dtls(5500)	RAMA SASHIDHARAN PILLAI	Payments Details(7023)	
Ordering Customer Dtls(5500)	12, WHITE HOUSE,QQQ,RRR,PUNE,MAHA	Payments Details(7023)	
Ordering Customer Dtls(5500)	SHTRA,411201	Payments Details(7023)	

Sender to Receiver Information

Sender Code/Code Info	FAST/FAST	Account with Inst(6516)	ICIC0000350
Additional Info 1	CD	Code/Code info(6719)	
Additional Info 2	EF	Code/Code info (5551)	
Additional Info 3	GH	Additional Info 1:(5551)	
Additional Info 4	IJ	Additional Info 2:(5551)	
Additional Info 5	KL	Additional Info 3:(5551)	
Ordering Inst.(5516)	DEMO BANK LIMITED	Additional Info 4:(5551)	
Ordering Inst. IFSC(5517)	DEMO0005001	Originator of Remit	RAMA SASHIDHARAN PILLAI
Ordering Inst. Details(5516)	Jammu and Kashmir	Originator of Remit	12, WHITE HOUSE
Ordering Inst. Details(5516)	SWASTIK CHAMBER	Originator of Remit	QQQ
Ordering Inst. Details(5516)	CHEMBUR	Originator of Remit	RRR
Ordering Inst. Details(5516)			
Sender LEI			

Beneficiary Details

Account No.	456	Account Title	RAKESH
Name	RAKESH		
Bank Name		New Account Number	456
Account Type	10 - Savings Bank	Branch Name	
Beneficiary Inst. IFSC(6521)	ICIC0000350	Branch IFSC Code	ICIC0000350

Field Description

Field Name	Description
Txn Reference No	[Display]

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	This field displays the transaction reference number generated by the system.
Network	[Display] This field displays the network name.
UTR No	[Display] This field displays the UTR number of the selected transaction.
NEFT Reference No	[Display] This field displays the NEFT reference number.
Txn reference No (16 digit)	[Display] This field displays the 16 digit transaction reference number.
Related reference No (2006)	[Display] This field displays the related reference number.
Transaction Details	
Payment Transaction Code	[Display] This field displays the code of outgoing or incoming payment transaction.
Payment Txn Description	[Display] This field displays the description of the payment transaction.
Transaction Amount	[Display] This field displays the transaction amount.
Service Charge Amount	[Display] This field displays the service charge amount.
Narrative	[Display] This field displays the brief description of the payment transaction.
Reject Code	[Display] This field displays the reject code.
Reject Reason	[Display] This field displays the reason for rejection.
Return Code	[Display] This field displays the return code.
Return Reason	[Display] This field displays the reason for the return.
Cheque No	[Display] This field displays the cheque number.
Cheque Date	[Display] This field displays the date of issue of cheque.
Payment From	[Display] This field displays the account from which the payment is made.
Account Type	[Display] This field displays the account type from which the payment is made.
Account No	[Display]

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	This column displays the account number of the customer.
Sender Transaction Branch	[Display] This field displays the sender transaction branch.
Currency	[Display] This field displays the currency of the amount paid.
Remit Amount	[Display] This field displays the amount remitted.
Net Amount (ACY)	[Display] This field displays the net amount.
Purpose Code	[Display] This field displays the purpose for which this payment was initiated.
Amount in Words	[Display] This field displays the remit amount in words.
Reference No.	[Mandatory] This field is mandatory for the transactions initiated from Implemented GL. Reference No field is logged as reconciliation no for implemented GL.
Sender's Details	
Sender Email Id	[Display] This field displays the sender's email ID.
Sender Mobile No	[Display] This field displays the sender's Mobile number.
Account Number	[Display] This field displays the sender's account number.
Account Title	[Display] This field displays the title of the account.
Name	[Display] This field displays the name of the bank in which sender's account is maintained.
Branch IFSC Code	[Display] This field displays the branch IFSC code.
Bank Name	[Display] This field displays the name of the sender's bank.
Branch Name	[Display] This field displays the branch name of sender's bank.
Ordering Customer Dtls(5500)1 to 4	[Display] This field displays the RTGS ordering customer details like identification,Name, Address line of Debtor.

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Payment Details (7023)1 to 4	[Display] Thjs field displays the details of RTGS payment like Amount in Charges Information, Member Identification in Charges Agent and Instruction Information.
Sender to Receiver Information	
Line 1 to 6	[Display] This field will display the remittance information from sender to receiver. Note: For FCRA transactions Line 1 & Line 2 label will change to 'Donor Address'
Sender Code/Code Info	[Display] This field displays the sender code.
Account with Inst (6516)	[Display] This field displays the RTGS Account with Institution- Member Identification in Instructed Agent.
Code/Code Info(6719) (5551)	[Display] This field displays RTGS Account with Institution- Ignored.
Additional Info(5551) 1 to 4	[Display] This field displays additional information of RTGS Account with Institution- Ignored.
Additional Info 1 to 5	[Display] This field displays RTGS Sender to Receiver additional Information
Ordering Inst. Details (5516):	[Display] This field displays the RTGS Ordering Institution details.
Ordering Inst. IFSC (5517):	[Display] This field displays the RTGS Ordering Institution IFSC Code.
Originator of Remit	[Display] This field displays the RTGS Remit Originator 1 to 4.
Sender LEI	[Display] This field will display the Sender's LEI Number
Beneficiary Details	
Account No	[Display] This field displays the beneficiary account on which the transaction was activated.
Account Title	[Display] This field displays the title of the beneficiary account.
Name	[Display] This field displays the name of the beneficiary bank.
Bank Name	[Display] This field displays the name of the beneficiary bank.

New Account Number	[Display] This field displays the new beneficiary account number.
Account type	[Display] This field displays the type of account.
Branch Name	[Display] This field displays the branch name of the beneficiary bank.
Beneficiary Inst. IFSC (6521)	[Display] This field RTGS Beneficiary Institution IFSC Code
Branch IFSC Code	[Display] This field displays the branch IFSC code of the beneficiary bank.
Code/ Code Info (5556)	[Display] This field displays Beneficiary Code - Ignored.
Beneficiary Inst. Details 1 to 4	Beneficiary Inst. Details 1 to 4
Customer Address 1 to 4	[Display] This field displays the NEFT beneficiary customer address.
Beneficiary LEI	[Display] This field will display the Beneficiary's LEI Number.
Transaction Dates	
Value Date	[Display] This field displays the value date of the transaction.
Posting Date	[Display] This field displays the posting date of the transaction.
Initiation Date	[Display] This field displays the transaction dispatch date.
Txn Initiator Id	[Display] This field displays the Id of the user who has initiated the transaction.
Authorizer Id	[Display] This field displays the Id of the officer who has authorized the transaction.
Authorization Time	[Display] This field displays the time at which the authorization of transaction is done.
Last Updated Date/Time	[Display] This field displays the date and time of the last update of the transaction.
Batch Number	[Display] This field displays the batch number
Status	
Transaction Status	[Display] This field displays the transaction status.

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Account Status	[Display] This field displays the account status.
Cutoff Status	[Display] This field displays the cut off status.

Audit Trail

Click **Audit Trail** tab to view details.

Field Description

Field Name	Description
User Id	[Display] This field displays the user Id of the user who has done the changes.
Date	[Display] This field displays the date and timestamp of when the changes done to the transaction.
Transaction Status	[Display] This field displays the transaction status.
Account Status	[Display] This field displays the status of the account related to the payment transaction.
Message Status	[Display] This field displays the message status of the payment transaction at each (on that particular) stage.
N10 Status	[Display] This field displays the N10 status of the payment transaction.
Reason	[Display] This field displays the reason code (stage wise reason).

7. Click **Close**.

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1.2 PM037 - Payment Beneficiary Master Maintenance

Oracle FLEXCUBE allows you to make repeated payments from an account to a given beneficiary. In order to avoid repetition of entering of the beneficiary details, whenever you are transferring funds, you can use this option to capture the details of the beneficiary.

You can add the beneficiary details for a particular account using this option.

Definition Prerequisites

- PM004 - Bank Branch Directory
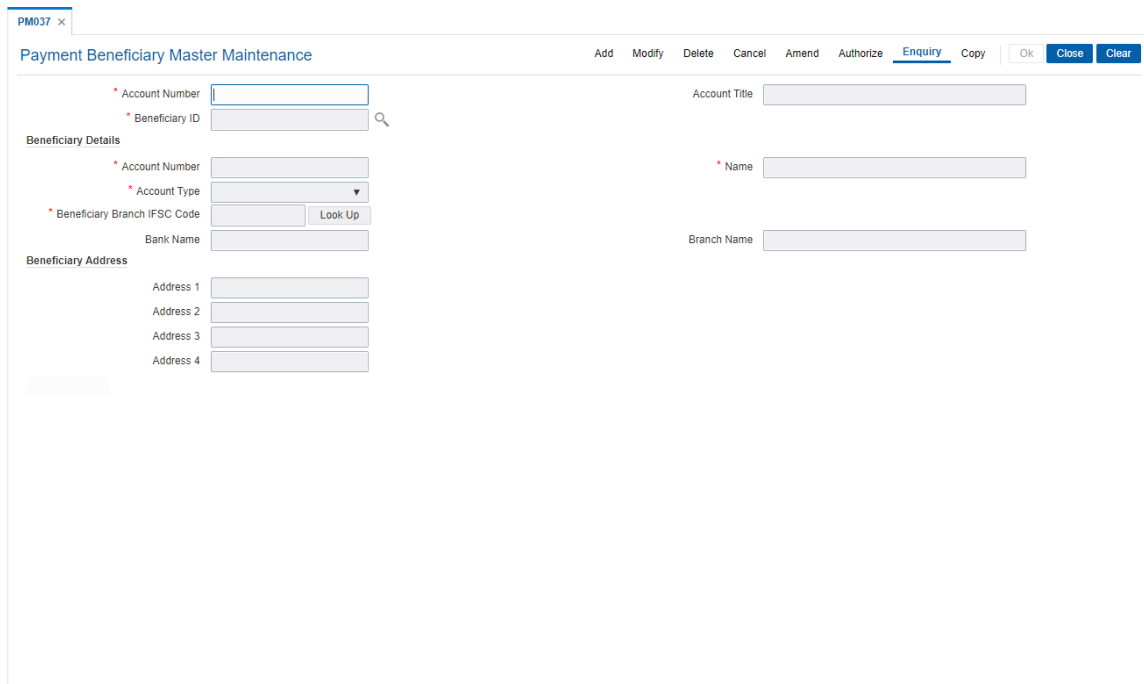
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry, Copy.

To add the RTGS-NEFT beneficiary details

1. In the **Dashboard** page, Enter the Task Code **PM037** and then click 🔍 or navigate through the menus to **Back Office Transactions > Payments > Payment Beneficiary Master Maintenance**.

2. You will be navigated to **Payment Beneficiary Master Maintenance** screen.

Payment Beneficiary Master Maintenance

Field Description

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Field Name	Description
Account Number	[Mandatory, Numeric, 16] Type the CASA account number for which the beneficiary is being maintained.
Account Title	[Display] This field displays title of the account.
Beneficiary ID	[Display] This field displays the beneficiary id . It is a unique identification number assigned to a beneficiary for a payment transaction.
Beneficiary Details	
Account Number	[Mandatory, Alphanumeric, 35] Type the beneficiary account number maintained with the external bank.
Name	[Mandatory, Alphanumeric, 50] Type the name of the beneficiary account holder.
Account Type	[Optional, Drop-Down] Select the account type from the drop-down list. The option are: 10 - Savings Bank 11 - Current Account 12 - Overdraft 13 - Cash Credit 14 - Loan Account 40 - NRE
Beneficiary Branch IFSC Code	[Mandatory, Search List] Select the beneficiary branch IFSC code from the Search List. These codes are maintained in the **Bank Branch Directory** (Task Code : PM004) option.
Bank Name	[Display] This field displays the bank name of the beneficiary.
Branch Name	[Display] This field displays the branch name of the beneficiary.
Beneficiary Address	
Address 1,2,3	[Optional, Alphanumeric, 35, Four Lines] Type the address of the beneficiary.

3. Click **Add**.

4. Enter the account number and press the **Tab** or **Enter** key.

5. Enter the beneficiary details.

Payment Beneficiary Master Maintenance

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Payment Beneficiary Master Maintenance

* Account Number	7010000000002904
* Beneficiary ID	2

Account Title: AUTO PERSON1

Beneficiary Details

* Account Number	
* Account Type	▼
* Beneficiary Branch IFSC Code	Look Up
Bank Name	

* Name:

Branch Name: THIRUVANANTHAPURAM 99975

Beneficiary Address

Address 1	
Address 2	
Address 3	
Address 4	

6. Click **OK**.

7. The system displays the message "Record Added Authorisation Pending". Click **OK**.

8. The RTGS-NEFT beneficiary details are added once the record is authorised.

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1.3 2055 - RTGS Outgoing Payment Initiation

RTGS is the RBI controlled interbank payment system where transactions of higher amount is made. Using this option, the outgoing payment transactions are initiated on behalf of a customer by debiting its account.
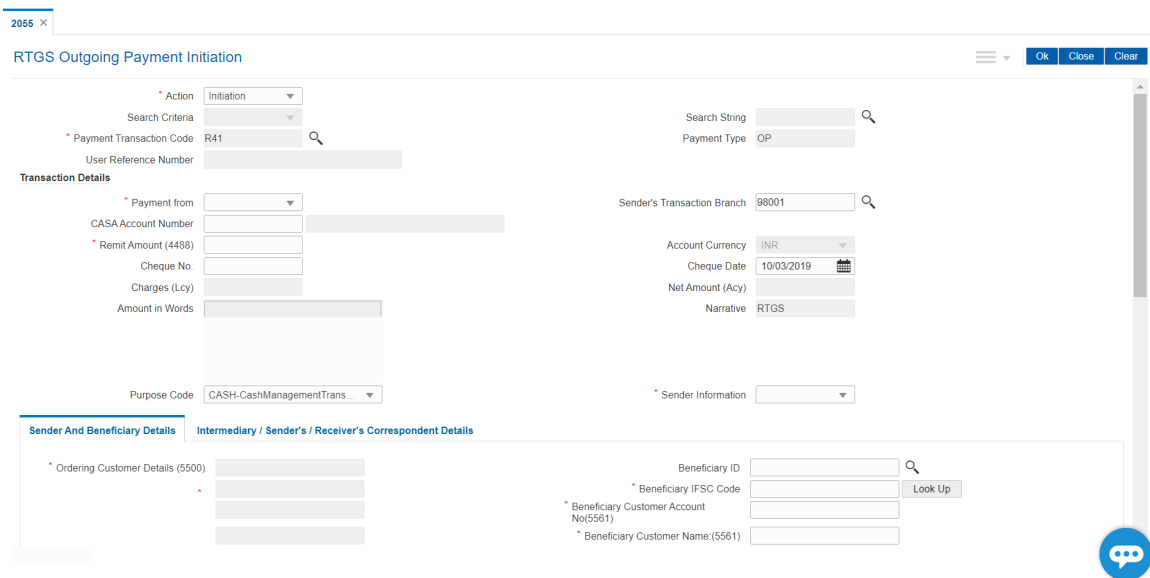
Modes Available

Not Available

To initiate outgoing payment transactions for a customer

1. In the **Dashboard** page, Enter the Task code **2055** and then click 🔍 or navigate through the menus to **Front Office Transactions > Payment Transactions > RTGS Outgoing Payment Initiation**.

2. You will be navigated to **RTGS Outgoing Payment Initiation** screen.

RTGS Outgoing Payment Initiation

Field Description

Field Name	Description
Action	[Mandatory, Drop-Down] Select the action from the drop-down list. The options are: • Initiation • Modify • Delete By default value for this field is initiation and user will be allowed to initiate a fresh transaction in this mode.
Search Criteria	[Conditional, Drop-Down] Select the search criteria from the drop-down list. The options are:

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- Remit Account Number
- UTR Number

This field is enabled if **Modify** and **Delete** options are selected from **Action** drop-down list.

Search String	[Conditional, Alphanumeric, 20, Search List] Select the search string from the Search List. This field is enabled if **Modify** and **Delete** options are selected from **Action** drop-down list.
Payment Transaction Code	[Mandatory, Search List] Select the payment transaction code from the Search List. Transaction code will be defaulted to R41.
Payment Type	[Display] This field displays the payment type based on the payment transaction code selected in the corresponding field.
User Reference Number	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. Only / - ? : ( ) , . ' + space and {}special characters are allowed.
Transaction Details	

Payment From	[Mandatory, Drop-Down]
	Select the type of account from which the outgoing payment is to be initiated from the drop-down list.
	The options are:
	    • CASA
	    • GL
	    • LOAN

Sender's Transaction Branch	[Optional, Search List] Select the sender's transaction branch from the Search List. It is the branch which is originating the payment transaction in case it is different from the log in branch.
CASA Account Number	[Conditional, Numeric, 14] Type a valid CASA account number of the customer through which the outgoing payment transaction is initiated. This field is enabled if the **CASA** option is selected in the **Payment From** drop-down list.
Account Currency	[Display] This field displays the account currency.
Remit Amount (4488)	[Mandatory, Numeric,13, Two] Type the amount that is to be remitted. The remit amount should be in range maintained in the **Payment Transaction Attributes** (Task Code: PM039) option. **Note**: This field will be defaulted to the disbursement amount and disabled for Payment Type 'LOAN'.
GL Account Number	[Conditional, Numeric, Nine] Type a valid GL account number from where the payment has to be

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initiated.

This field is enabled if the **GL** option is selected in the **Payment From** drop-down list.

Loan Account Number	[Conditional, Numeric, 14] Type a valid Loan account number of the customer through which the outgoing payment transaction is initiated. This field is enabled if the Loan option is selected in the **Payment From** drop-down list.
Cheque No.	[Optional, Numeric, 12] Type the cheque number. This field is enabled if the CASA option is selected in the Payment From drop-down list.
	Note: The system displays error messages for paid, stopped, and invalid cheques.
Cheque Date	[Display] This field displays the cheque date present on the instrument .
Charges(LCY)	[Display] This field displays the service charges to be applied in local currency.
Net Amount(ACY)	[Display] This field displays the net amount to be recovered from the customer on whose behalf an outgoing payment transaction is being initiated. *Net Amount = Total of Payment Amount + Charges*
Amount in words	[Display] This field displays the amount in words as entered in the Remit Amount field.
Narrative	[Display] This field displays the default narrative as 'RTGS'
Purpose Code	[Mandatory, Drop-Down] Select the purpose for which this RTGS payment is being initiated, e.g. Dividend, Pension Payment, Salary Payment, Tax Payment etc. from the Drop-Down.
Sender Information	[Mandatory, Drop-Down] Select the mode of sending sender information to the customer. The options are - DEFAULT- System captures the default e-mail id in the appropriate field so that as part of sending the alerts, lookup can be avoided. - SMS- System defaults the sender mobile number field to the value set in customer master maintenance. - EML- System defaults the sender e-mail Id field to the value set in customer master maintenance. Based on the selection system should populate the necessary values in the message.

3. Select the payment transaction code from the Search List.

4. Enter the relevant details in the transaction details section.

Note: At the time of Initiation proper funds management check will be done. If the funds are not sufficient then system displays a message "Account would overdraw ". Supervisor can authorise or

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reject the transaction. Transaction will not be completed if the reason cannot be overridden (e.g. account blocked) and supervisor will reject the transaction, else a prompt "All the reasons" will be displayed. If the supervisor selects Ok, the transaction will be marked for force debit and send to Authoriser (based on Authorisation Limits). In case of 'Cancel' the focus will move back to the transaction screen and the supervisor can choose to reject the transaction.

RTGS - Outgoing Payment Initiation

5. Enter the required details in the various tabs.

Sender And Beneficiary Details

Field Description

Column Name	Description
Ordering Customer	[Alphanumeric, 35, 4 lines]

Details (5500)	Type the sender's bank account number, name of the sender and address. Lines 1, 2 are mandatory and lines 3, 4 are optional. Only **/ - ? : ( ) , . ' + space** special characters are allowed.
Beneficiary ID	[Conditional, Search List] Select the beneficiary ID from the Search List. This field is enabled if the **CASA** option is selected in the **Payment From** drop-down list.
Beneficiary IFSC Code	[Mandatory, Alphanumeric, 11, Search List] Type the IFSC code of the beneficiary bank receiving the remittance or select it from the Search List. Note: IFSC code search field accept only capital letters so that when the user inputs IFSC code in small letter system will receive it as capital letters. System should not display own bank IFSC code in payment initiation screen.
Beneficiary Customer Account No. (5561)	[Mandatory, Alphanumeric, 34] Type the valid beneficiary customer's account number.
Beneficiary Customer Name (5561)	[Mandatory, Alphanumeric, 35] Type the name of the beneficiary
Beneficiary Customer Address (5561)	[Mandatory, Alphanumeric, 35] Type the name of the beneficiary, address and place of residence. The first line is mandatory. Only **/ - ? : ( ) , . ' + space** special characters are allowed.
Sender Email ID	[Mandatory, Alphanumeric, 62] Type the e-mail Id to which the response message is to be delivered. By default system displays the customer e-mail id if sender information is selected as EML. Only **/_ @ ..** special characters are allowed.
Bank Name	[Display] This field displays the bank name based on the IFSC Code selected.
Sender Mobile No	[Optional, Alphanumeric, 13] Type the sender mobile number in the below mentioned format. If country is India, number following country code will be 10 digits. This should allow only '+' as special character, in the first position, and remaining digits will be Numeric. First three digits are the Country Code followed by the Mobile Number.
Branch Name	[Display] This field displays the branch name based on the IFSC Code selected.
Payment Details (7023)	[Optional, Alphanumeric, 35, 4 Lines] Type the payments details. Only **/ - ? : ( ) , . ' + space** special characters are allowed.
Charges Details (7028)	[Optional, Alphanumeric, Three] Type the charges details.
Sender to Receiver Info Code (7495)	[Optional, Drop-Down] Select the code from the drop-down list. The options are:

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- NONE
- EOD
- FUND
- IDLIB
- NRE
- RETURN
- FAST
- URGENT

This field displays the **NRE** option in the drop-down list if the NRE account number is used for payment initiation.

Code Info (7495)	[Optional, Alphanumeric, 25] Type the code related information. Only **/ - ? : ( ) , . ' + space** special characters are allowed.
Sender LEI	[Optional, Alphanumeric, 20] This field to be disabled for N06, N06CASH for initiation from CASA/Loan/Cash. For GL, this field to be enabled. On change of account no, remitter LEI (if maintained in CIM17) will need to be populated in Sender LEI field, irrespective of the amount of the transaction. This step is done just to display Sender LEI to branch teller.
Beneficiary LEI	[Optional, Alphanumeric, 20] Teller will need to enter beneficiary LEI in field 2 as per existing functionality.
Additional Info 1,2,3,4,5 (7495)	[Conditional, Alphanumeric, 5 lines, 33] Type additional information related to the code. If the **Return** option is selected in the **Sender to Receiver Info Code** drop-down list, then the Additional Info 1 and 2 are mandatory. By default, Additional Info 1 displays the UTR number of the original transaction and Additional Info 2 displays the Reason for Return. Only **/ - ? : ( ) , . ' + space** special characters are allowed.

Account with Institution	[Optional, Drop-Down]
	Select the appropriate option from the drop-down list.
	The options are:
	  • 6516
	  • 6719
	  • 5551

Account with Institution IFSC (6516)	[Conditional, Search List] Select the beneficiary bank IFSC code from the Search List. This field is enabled if the **6516** option is selected in the **Account with Institution** drop-down list.
Bank Name	[Display] This field displays the bank name based on the account with institution IFSC Code selected.
Branch Name	[Display] This field displays the branch name based on the account with

institution
IFSC Code selected.

Code (6719)	[Conditional, Drop-Down] Select the appropriate option from the drop-down list. The options are: • Credit • Debit This field is enabled if the **6719** option is selected in the **Account with Institution** field.
Code Info (6719)	[Conditional, Alphanumeric, 32] Type the name of the beneficiary bank and other details. This field is enabled if the **6719** option is selected in the **Account with Institution** drop-down list.
Additional Information (6719)	[Conditional, Alphanumeric, 35] Type any additional details related to the beneficiary bank. This field is enabled if the **6719** option is selected in the **Account with Institution** drop-down list. Only **/ - ? : ( ) , . ' + space** special characters are allowed.
Code (5551)	[Mandatory, Drop-Down] Select the appropriate option from the drop-down list. The options are: • C-Credit • D-Debit This field is enabled if the **5551** option is selected in the **Account with Institution** drop-down list. Only **/ - ? : ( ) , . ' + space** special characters are allowed.
Code Info (5551)	[Conditional, Alphanumeric, 32] Type the name of the beneficiary bank and other details. This field is enabled if the **5551** option is selected in the **Account with Institution** drop-down list.
Additional Info 1,2,3,4,5 (5551)	[Conditional, Alphanumeric, 35] Type any additional details related to the beneficiary bank. This field is enabled if the **5551** option is selected in the **Account with Institution** drop-down list. Only **/ - ? : ( ) , . ' + space** special characters are allowed.
Ordering Institution	[Optional, Drop-Down] Select the appropriate option from the drop-down list. The options are: • 5517 • 5516
Ordering Institution IFSC (5517)	[Conditional, Search List] Select the ordering institution IFSC code from the Search List. It is the sending branch's IFSC code. It is a unique code used for NEFT and RTGS. This field is enabled if the **5517** option is selected in the **Ordering Institution** drop-down list.

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Bank Name	[Display]
	This field displays the bank name based on the IFSC Code selected.
Branch Name	[Display]
	This field displays the branch name based on the IFSC Code selected.
Ordering Institution Details (5516)	[Conditional, Alphanumeric, 35, 4 lines]
	Type the ordering institution details such as the name of the exchange house and intermediary institution from which originating banks have received the money.
	This field is enabled if the **5516** option is selected in the **Ordering Institution** drop-down list. Only **/ - ? : ( ) , . ' + space** special characters are allowed.

Intermediary / Sender's /Receiver's Correspondent Details

Field Description

Field Name	Description
Sender's Correspondent	[Optional, Drop-Down]
	Select the appropriate option from the drop-down list.
	The options are :
	• 5518
	• 6717
	• 5521
Sender's Correspondent IFSC (5518)	[Conditional, Search List]
	Select the IFSC code of the bank receiving the remittance for onward transmission to the beneficiary's bank from the Search List.
	This field is enabled if the **5518** option is selected in the **Sender's Correspondent** drop-down list.
Code (6717)	[Conditional, Drop-down]
	Select the appropriate option from the drop-down list.

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The options are:

- C-Credit
- D-Debit

This field is enabled if the **6717** option is selected in the **Sender's Correspondent** drop-down list.

Code Info (6717)	[Conditional, Alphanumeric, 32] Type the name of the bank receiving the remittance for onward transmission to the beneficiary's bank. This field is enabled if the **6717** option is selected in the **Sender's Correspondent** drop-down list. Only **/ - ? : ( ) , . ' + space** special characters are allowed.
Additional Information (6717)	[Conditional, Alphanumeric, 35] Type the name and other details of the bank receiving the remittance for onward transmission to the beneficiary's bank. This field is enabled only if the **6717** option is selected in the **Sender's Correspondent** drop-down list. Only **/ - ? : ( ) , . ' + space** special characters are allowed.

Code (5521)	[Conditional, Drop-down]
	Select the appropriate option from the drop-down list.
	The options are:
	
	   • C-Credit
	   • D-Debit
	
	This field is enabled if the **5521** option is selected in the **Sender's Correspondent** drop-down list.
	Only **/ - ? : ( ) , . ' + space** special characters are allowed.

Code Info (5521)	[Conditional, Alphanumeric, 32] Type the name of the bank receiving the remittance for onward transmission to the beneficiary's bank. This field is enabled if the **5521** option is selected in the **Sender's Correspondent** drop-down list.
Additional Info 1, 2,3,4 (5521)	[Conditional, Alphanumeric, 35, Four Lines] Type name and other details of the bank receiving the remittance for onward transmission to the beneficiary's bank. This field is enabled if the **5521** option is selected in the **Sender's Correspondent** drop-down list. Only **/ - ? : ( ) , . ' + space** special characters are allowed.

Receiver's Correspondent	[Optional, Drop-Down]
	Select the appropriate option from the drop-down list.
	The options are:
	
	   • 6500
	   • 6718
	   • 5526

Receiver's Correspondent IFSC (6500)	[Conditional, Search List] Select the IFSC code of the beneficiary bank from the Search List. This field is enabled if the **6500** option is selected in the **Receiver's Correspondent** drop-down list.

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Code (6718)	[Conditional, Drop-Down] Select the appropriate option from the drop-down list. The options are: • Credit • Debit This field is enabled if the **6718** option is selected in the **Receiver's Correspondent** drop-down list. Only **/ - ? : ( ) , . ' + space** special characters are allowed.
Code Info (6718)	[Conditional, Alphanumeric, 32] Type the name of the beneficiary bank and other details. This field is enabled if the **6718** option is selected in the **Receiver's Correspondent** drop-down list.
Additional Information (6718)	[Conditional, Alphanumeric, 35] Type any additional details related to the beneficiary bank. This field is enabled if the **6718** option is selected in the **Receiver's Correspondent** drop-down list. Only **/ - ? : ( ) , . ' + space** special characters are allowed.
Code (5526)	[Conditional, Drop-Down] Select the appropriate option from the drop-down list. The options are: • Credit • Debit This field is enabled if the **5526** option is selected in the **Receiver's Correspondent** drop-down list. Only **/ - ? : ( ) , . ' + space** special characters are allowed.
Code Info (5526)	[Conditional, Alphanumeric, 32] Type the name of the beneficiary bank and other details. This field is enabled if the **5526** option is selected in the **Receiver's Correspondent** drop-down list
Additional Info 1, 2,3,4 (5526)	[Conditional, Alphanumeric, 4 lines, 35] Type additional details related to the name of the beneficiary bank. These field is enabled if the **5526** option is selected in the **Receiver's Correspondent** drop-down list. Only **/ - ? : ( ) , . ' + space** special characters are allowed.
Intermediary	[Conditional, Drop-Down] Select the appropriate option from the drop-down list. The options are: • 6511 • 5546
Intermediary IFSC (6511)	[Conditional, Picklist] Select the IFSC code of the intermediary bank from the Search List. This field is enabled if the **6511** option is selected in the **Intermediary** drop-down list.
Code (5546)	[Conditional, Drop-Down] Select the appropriate option from the drop-down list.

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The options are:

- Credit
- Debit

This field is enabled if the **5546** option is selected in the **Intermediary** drop-down list.

Code Info (5546)	[Conditional, Alphanumeric, 32] Type the name of the Intermediary Bank and other details. This field is enabled if the **5546** option is selected in the **Intermediary** drop-down list. Only **/ - ? : ( ) , . ' + space** special characters are allowed.
Additional Info 1,2,3,4 (5546)	[Conditional, Alphanumeric, 35, 4 lines] Type additional details related to the name of the intermediary bank. This field is enabled if the **5546** option is selected in the **Intermediary** drop-down list. Only **/ - ? : ( ) , . ' + space** special characters are allowed.

6. Click **OK**.

Note: Concurrency Issue: If at the same time two users (teller and supervisor) trying to access the same transaction then whoever is first committed the transaction will be considered as final i.e. if authorizer has authorized the transaction then the same cannot be amended/ canceled/ Modify / Delete by the teller, and a message "Transaction is already authorized, can't be modified or canceled" or vice versa will be displayed. If user has amended the transaction then a message will be shown to the authorizer on committing the transaction as "Transaction is already modified or deleted, can't be authorized".

7. The system displays the UTR number. Click **OK**.

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1.4 2056 - RTGS Bank Payment

RTGS is an RBI controlled interbank payment system where transactions of higher amounts are made. Using this option, outgoing payment transactions can be initiated through this payment network for bank's own transactions such as deployment of funds under treasury operations to other money market player or disbursement of high value loan amount to a beneficiary account maintained with the other banks.
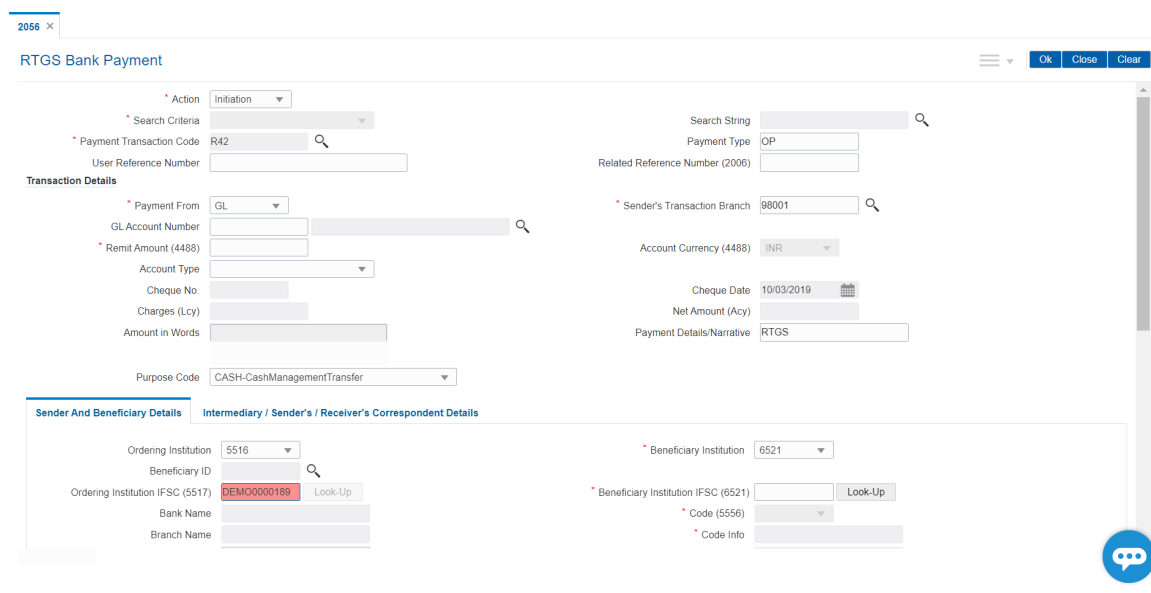
Modes Available

Not Available

To initiate RTGS bank payment

1. In the **Dashboard** page, Enter the Task code **2056** and then click 🔍 or navigate through the menus to **Front Office Transactions > Payment Transactions > RTGS Bank Payment**.

2. You will be navigated to **RTGS Bank Payment** screen.

RTGS Bank Payment

Field Description

Field Name	Description
Action	[Mandatory, Drop-Down] Select the action from the drop-down list. The options are: • Initiation • Modify • Delete By default value for this field is initiation and user will be allowed to initiate a fresh transaction in this mode.
Search Criteria	[Conditional, Drop-Down] Select the search criteria from the drop-down list.

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The options are:

- Remit Account Number
- UTR Number

This field is enabled if **Modify** and **Delete** options are selected from **Action** drop-down list.

Search String	[Conditional, Alphanumeric, 20, Search List] Select the search string from the Search List. This field is enabled if **Modify** and **Delete** options are selected from **Action** drop-down list.
Payment Transaction Code	[Mandatory, Search List] Select the payment transaction code from the Search List. Transaction code will be defaulted to R42.
Payment Type	[Display] This field displays the payment type based on the payment transaction code selected in the corresponding field.
User Reference Number	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. Only / - ? : ( ) , . ' + space and {} special characters are allowed.
Related Reference Number (2006)	[Mandatory, Alphanumeric, 16] Type the transaction reference number of the received inward credit message at bank branch that is returned. This number is entered if an incoming credit is rejected and manually sent out as an outgoing payment. This field is mandatory if the following payment codes are selected from the **Payment Transaction Code** Search List : - RTGS - Reject of incoming Payment to Bank (R42) - Reject of Incoming Payment to Customer Only / - ? : ( ) , . ' + space special characters are allowed.
Transaction Details	
Payment From	[Mandatory, Drop-Down] Select the type of account from which the outgoing payment is to be initiated from the drop-down list. The options are: - CASA - GL
Sender's Transaction Branch	[Mandatory, Search List] Select the transaction branch from the Search List. It is the branch which is originating the payment transaction in case it is different from the log in branch.
CASA Account Number	[Conditional, Numeric, 14] Type a valid CASA account number of the customer through which the outgoing payment transaction is initiated. The account title is displayed in the adjacent field. This field is enabled if the **CASA** option is selected in the **Payment From** drop-down list.

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GL Account Number	[Conditional, Numeric, Nine] Type a valid GL account number from where the outgoing payment transaction has to be initiated. The GL code description is displayed in the adjacent field. This field is enabled if the **GL** option is selected in the **Payment From** drop-down list.
Loan Account Number	[Conditional, Numeric, 14] Type a valid Loan account number of the customer through which the outgoing payment transaction is initiated. The account title is displayed in the adjacent field. This field is enabled if the Loan option is selected in the Payment From drop-down list.
Remit Amount (4488)	[Mandatory, Numeric, 13, Two] Type the amount that is to be remitted. The remit amount should be in the range maintained in the **Payment Transaction Attributes** (Task Code: PM039) option. **Note**: This field will be defaulted to the disbursement amount and disabled for Payment Type 'LOAN'.
Account Currency (4488)	[Display] This field displays the account currency.
Account Type	[Mandatory, Drop-Down] Select the account type from the drop-down list. The option are: • 10 - Savings Bank • 11 - Current Account • 12 - Overdraft • 13 - Cash Credit • 14 - Loan Account • 40 – NRE • 50 - Cash • 51 - Indo - Nepal • 52 – Credit Card
Cheque No.	[Optional, Numeric, 12] Type the cheque number. Note:The system displays error messages for paid, stopped, and invalid cheques.
Cheque Date	[Display] This field displays the cheque date present on the instrument and normally be the date at which clearing process is run.
Charges (LCY)	[Display] This field displays the service charges applied in local currency.
Net Amount (ACY)	[Display] This field displays the net amount to be recovered from the customer who is initiating an outgoing payment transaction. *Net Amount = Total of Account Amount + Charges*
Amount in words	[Display]

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	This field displays the amount in words as entered in the Remit Amount field.
Payment Details/ Narrative	[Display] This field displays the default narrative **RTGS**.
Purpose Code	[Mandatory, Drop-Down] Select the purpose for which this RTGS payment is being initiated, e.g. Dividend, Pension Payment, Salary Payment, Tax Payment etc. from the Drop-Down.

3. Select the payment transaction code from the Search List.

4. Enter the relevant details in the transaction details.

Note: At the time of Initiation proper funds management check will be done. If the funds are not sufficient then system displays a message "Account would overdraw ". Supervisor can authorize or reject the transaction. Transaction will not be completed if the reason cannot be overridden (e.g. account blocked) and supervisor will reject the transaction, else a prompt "All the reasons" will be displayed. If the supervisor selects Ok, the transaction will be marked for force debit and send to Authoriser (based on Auth Limits). In case of 'Cancel' the focus will move back to the transaction screen and the supervisor can choose to reject the transaction.

Sender And beneficiary Details

5. Enter the required details in the various tabs.

Field Description

Column Name	Description
Ordering Institution	[Optional, Drop-Down] Select the ordering institution from the drop-down list. The options are: • 5517 • 5516
Beneficiary	[Mandatory, Drop- Down]

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Institution	Select the beneficiary institution from the drop-down list.
	The options are:
	   • 6521
	   • 5556

Beneficiary ID	[Conditional, Search List] Select the beneficiary Id from the Search List. This field is enabled if the **CASA** option is selected in the **Payment From** drop-down list.
Ordering Institution IFSC (5517)	[Conditional, Search List] Select the sending branch's IFSC code from the Search List. It is a unique code used for NEFT and RTGS. This field is enabled if the **5517** option is selected in the **Ordering Institution** drop-down list.
Bank Name	[Display] This field displays the bank name based on the IFSC Code selected.
Branch Name	[Display] This field displays the branch name based on the IFSC Code selected.
Ordering Institution Details (5516)	[Conditional, Alphanumeric, 35, 4 lines] Type the ordering institution details such as the name of the exchange house and intermediary institution from which originating banks have received the money. This field is enabled if the **5516** option is selected in the **Ordering Institution** drop-down list. Only **/ - ? : ( ) , . ' + space** special characters are allowed.
Beneficiary Institution IFSC Code (6521)	[Mandatory, Numeric, 11, Search List] Type the beneficiary institution IFSC code or select it form the Search List. **Note**: IFSC code search field accept only capital letters so that when the user inputs IFSC code in small letter system will receive it as capital letters. System should not display own bank IFSC code in payment initiation screen

Code (5556)	[Conditional, Drop-Down]
	Select the appropriate option from the drop-down list.
	The options are:
	   • Credit
	   • Debit
	This field is enabled if the **5556** option is selected in the **Beneficiary Institution** drop-down list.

Code Info	[Conditional, Alphanumeric, 34] Type the name of the beneficiary bank. This field is enabled if the **5556** option is selected in the **Beneficiary Institution** drop-down list. Only **/ - ? : ( ) , . ' + space** special characters are allowed.
Beneficiary Institution Details	[Conditional, Alphanumeric, 35, 4 lines] Type the beneficiary institution details.

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	This field is enabled if the **5556** option is selected in the **Beneficiary Institution** drop-down list.
	Only **/ - ? : ( ) , . ' + space** special characters are allowed.
Bank Name	[Display]
	This field displays the bank name based on the IFSC Code selected.
Branch Name	[Display]
	This field displays the branch name based on the IFSC Code selected.
Sender to Receiver Information Code	[Optional, Drop-Down]
	Select the code from the drop-down list.
	The options are:
	• NONE
	• EOD
	• FUND
	• IDLIB
	• FAST
	• NRE
	• RETURN
	• URGENT
	This field displays the **NRE** option in the drop-down list if the NRE account number is used for payment initiation.
Code Info	[Optional, Alphanumeric, 25]
	Type the code related information.
Sender LEI	[Optional, Alphanumeric, 20]
	This field to be disabled for N06, N06CASH for initiation from CASA/Loan/Cash. For GL, this field to be enabled. On change of account no, remitter LEI (if maintained in CIM17) will need to be populated in Sender LEI field, irrespective of the amount of the transaction. This step is done just to display Sender LEI to branch teller.
Beneficiary LEI	[Optional, Alphanumeric, 20]
	Teller will need to enter beneficiary LEI in field 2 as per existing functionality.
Additional Info 1,2,3,4,5	[Conditional, Alphanumeric, 33, 5 lines]
	Type additional information related to the code.
	If the **Return** option is selected in the **Sender to Receiver Info Code** drop-down list, then the Additional Info 1 and 2 are mandatory.
Account with Institution	[Optional,Drop-Down]
	Select the account with institution from the drop-down list.
	The options are:
	• 6516
	• 6719
	• 5551
Account with	[Conditional, Search List]

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Institution IFSC (6516)	Select the beneficiary bank IFSC code from the Search List. This field is enabled if the **6516** option is selected in the **Account with Institution** drop-down list. System should not display own bank IFSC code in payment initiation screen
Bank Name	[Display] This field displays the bank name based on the IFSC Code selected.
Branch Name	[Display] This field displays the branch name based on the IFSC Code selected.
Code (6719)	[Conditional, Drop-down] Select the appropriate code from the drop-down list. The options are: - Credit - Debit This field is enabled if the **6719** option is selected in the **Account with Institution** drop-down list.
Code Info	[Conditional, Alphanumeric, 34] Type the name of the beneficiary bank and other details. This field is enabled if the **6719** option is selected in the **Account with Institution** drop-down list. Only **/ - ? : ( ) , . ' + space** special characters are allowed.
Additional Information	[Conditional, Alphanumeric, 35] Type any additional details related to the beneficiary bank. This field is enabled if the **6719** option is selected in the **Account with Institution** drop-down list. Only **/ - ? : ( ) , . ' + space** special characters are allowed.
Code (5551)	[Conditional, Drop-down] Select the appropriate code from the drop-down list. The options are: - Credit - Debit This field is enabled if the **5551** option is selected in the **Account with Institution** drop-down list. Only **/ - ? : ( ) , . ' + space** special characters are allowed.
Code Info	[Conditional, Alphanumeric, 34] Type the name of the beneficiary bank. This field is enabled if the **5551** option is selected in the **Account with Institution** drop-down list.
Additional Info 1,2,3,4	[Conditional, Alphanumeric, 35, 4 Lines] Type additional information related to the code. This field is enabled if the **5551** option is selected in the **Account with Institution** drop-down list. Only **/ - ? : ( ) , . ' + space** special characters are allowed.

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Intermediary / Sender's /Receiver's Correspondent Details

Field Description

Field Name	Description
Sender's Correspondent	[Optional, Drop-down] Select the sender's correspondent code from the drop-down list. The options are : • 5518
Sender's Correspondent IFSC (5518)	[Conditional, Search List] Select the IFSC code of the bank receiving the remittance for onward transmission to the beneficiary's bank from the Search List. This field is enabled if the **5518** option is selected in the **Sender's Correspondent** drop-down list.
Code (6717)	[Conditional, Drop-down] Select the appropriate option from the drop-down list. The options are: • Credit • Debit This field is enabled if the **6717** option is selected in the **Sender's Correspondent** drop-down list.
Code Info	[Conditional, Alphanumeric, 34] Type the name of the bank receiving the remittance. This field is enabled if the **6717** option is selected in the **Sender's Correspondent** drop-down list.
Additional Information	[Conditional, Alphanumeric, 35] Type additional details of the bank. This field is enabled if the **6717** option is selected in the **Sender's Correspondent** drop-down list.

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Code (5521)	[Conditional, Drop-Down] Select the appropriate code from the drop-down list. The options are: - Credit - Debit This field is enabled if the **5521** option is selected in the **Sender's Correspondent** drop-down list.
Code Info	[Conditional, Alphanumeric, 34] Type the name of the bank receiving the remittance. This field is enabled if the **5521** option is selected in the **Sender's Correspondent** drop-down list.
Additional Info 1, 2,3, 4	[Conditional, Alphanumeric, 35, Four Lines] Type the additional details. This field is enabled if the **5521** option is selected in the **Sender's Correspondent** drop-down list.
Receiver's Correspondent	[Optional, Drop-Down] Select the receiver's correspondent from the drop-down list. The options are: - 6500 - 6718 - 5526
Receiver's Correspondent IFSC (6500)	[Conditional, Search List] Select the IFSC code of the beneficiary bank from the Search List. This field is enabled if the **6500** option is selected in the **Receiver's Correspondent** drop-down list.
Code (6718)	[Conditional, Drop-Down] Select the appropriate code from the drop-down list. The options are: - Credit - Debit This field is enabled if the **6718** option is selected in the **Receiver's Correspondent** drop-down list.
Code Info	[Conditional, Alphanumeric, 34] Type the name of the beneficiary bank and other details. This field is enabled if the **6718** option is selected in the **Receiver's Correspondent** drop-down list.
Additional Information	[Conditional, Alphanumeric, 35] Type any additional details related to the beneficiary bank. This field is enabled if the **6718** option is selected in the **Receiver's Correspondent** drop-down list.
Code (5526)	[Conditional, Drop-Down] Select the appropriate code from the drop-down list. The options are: - Credit

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- Debit

This field is enabled if the **5526** option is selected in the **Receiver's Correspondent** drop-down list.

Code Info	[Conditional, Alphanumeric, 34] Type the name of the beneficiary bank and other details. This field is enabled if the **5526** option is selected in the **Receiver's Correspondent** drop-down list.
Additional Info 1, 2,3,4	[Conditional, Alphanumeric, 35, 4 lines] Type additional details related to the beneficiary bank. This field is enabled if the **5526** option is selected in the **Receiver's Correspondent** drop-down list.

Intermediary	[Optional, Drop-Down]
	Select the appropriate intermediary from the drop-down list.
	The options are:
	
	    • 6511
	    • 5546

Intermediary IFSC (6511)	[Conditional, Alphanumeric, 11, Search List] Type the IFSC code of the intermediary bank or select it from the Search List. This field is enabled if the **6511** option is selected in the **Intermediary** drop-down list.

Code (5546)	[Conditional, Drop-Down]
	Select the appropriate code from the drop-down list.
	The options are:
	
	    • Credit
	    • Debit
	
	This field is enabled if the **5546** option is selected in the **Intermediary** drop-down list.

Code Info	[Conditional, Alphanumeric, 34] Type the name of the intermediary bank and other details. This field is enabled if the **5546** option is selected in the **Intermediary** drop-down list.
Additional Info 1,2,3,4	[Conditional, Alphanumeric, 35, 4 lines] Type additional details related to the intermediary bank. This field is enabled if the **5546** option is selected in the **Intermediary** drop-down list.

6. Click **OK**.

7. The system displays the UTR number. Click **OK**.

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1.5 2057 - NEFT Outgoing Payment Initiation

NEFT is an interbank payment network regulated by RBI. This network is used for smaller amounts. Using this option you can initiate the outgoing payment transaction through NEFT payment network. The details such as IFSC code and sender's detail are required for the transaction.
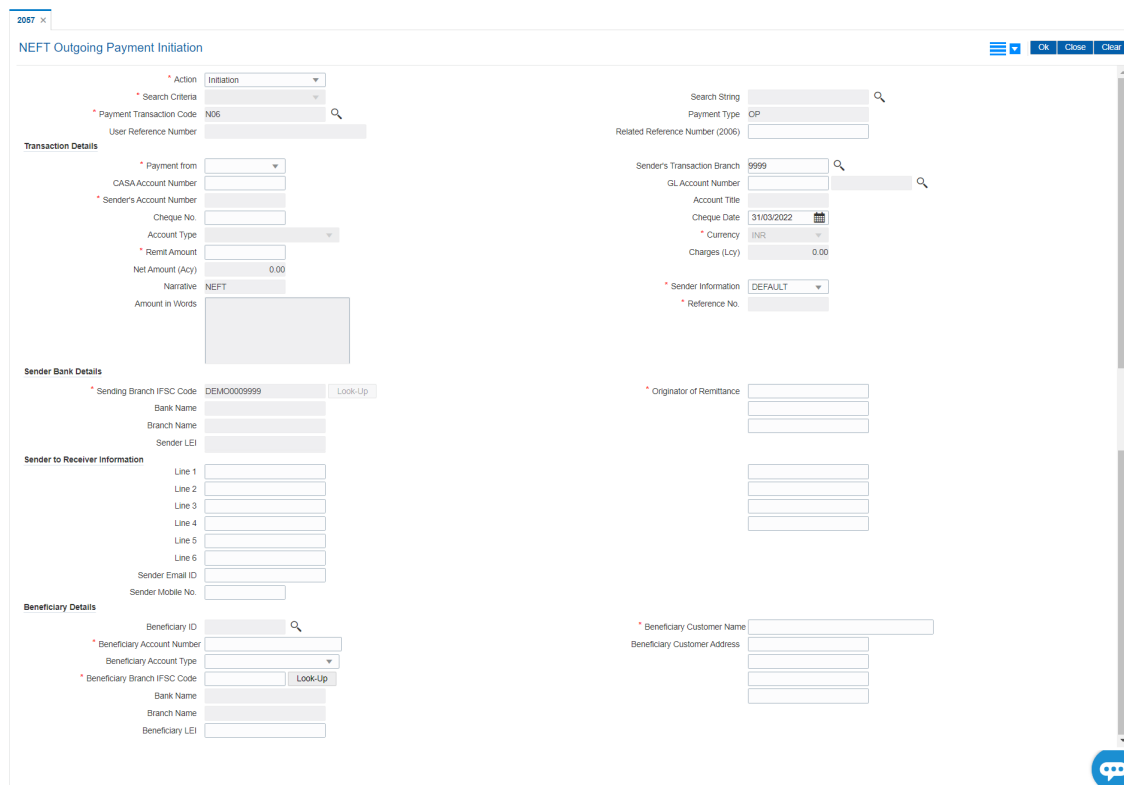
Modes Available

Not Available

To initiate NEFT outgoing payments

1. In the **Dashboard** page, Enter the Task code **2057** and then click 🔍 or navigate through the menus to **Front Office Transactions > Payment Transactions > NEFT Outgoing Payment Initiation**.

2. You will be navigated to **NEFT Outgoing Payment Initiation** screen.

NEFT Outgoing Payment Initiation

Field Description

Field Name	Description
Action	[Mandatory, Drop-Down] Select the action from the drop-down list. The options are: - Initiation - Modify - Delete

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By default value for this field is initiation and user will be allowed to initiate a fresh transaction in this mode.

Search Criteria	[Conditional, Drop-Down] Select the search criteria from the drop-down list. The options are: • Remit Account Number • UTR Number This field is enabled if **Modify** and **Delete** options are selected from **Action** drop-down list.
Search String	[Conditional, Alphanumeric, 20, Search List] Select the search string from the Search List. This field is enabled if **Modify** and **Delete** options are selected from **Action** drop-down list.
Payment Transaction Code	[Mandatory, Search List] Select the payment transaction code from the Search List. Transaction code will be defaulted to N06.
Payment Type	[Display] This field displays the payment type based on the Payment Transaction Code selected in the corresponding field.
User Reference Number	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. Only **/ - ? : ( ) , . ' + space and {}** special characters are allowed.
Related Reference Number (2006)	[Optional, Alphanumeric, 16] Type the transaction reference number of the received inward credit message which is returned. This number is entered in case an incoming credit is being rejected and manually sent out as an outgoing payment. Only **/ - ? : ( ) , . ' + space** special characters are allowed.
Transaction Details	
Payment from	[Mandatory, Drop-Down] Select the type of account from which the outgoing payment is to be initiated from the drop-down list. The options are: • CASA • GL • LOAN This value will be defaulted to 'GL' if Payment Transaction Code selected is 'N06CASH'.
Sender's Transaction Branch	[Mandatory, Search List] Select the transaction branch from the Search List. It is the branch which is originating the payment transaction.
CASA Account Number	[Conditional, Numeric, 16] Type a valid CASA/ LOAN account number of the customer for whom the outgoing payment transaction is initiated.

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	The account title is displayed in the adjacent field. This field is enabled and mandatory if the **CASA/ LOAN** option is selected in the **Payment From** drop-down list.
GL Account Number	[Conditional, Numeric, Nine, Search List] Type a valid GL account number from where the payment has to be initiated or select it from the Search List. The GL description is displayed in the adjacent field. For outgoing payment transactions, both asset and liability type of GL are allowed. This field is enabled and mandatory if the **GL** option is selected in the **Payment From** drop-down list. This value will be defaulted to the Cash Vault GL from Bank Master if Payment Transaction Code selected is 'N06CASH'.
Sender's Account Number	[Mandatory, Numeric, 16] Type the account number from which the payment is originated. It can be an external account number. This account number is mapped to the Sending Customer Account Number (6021) in the NEFT message (N06). By default it displays the CASA or GL account number entered based on the option selected in the **Payment From** drop-down list. Only **/ ( ) - . , + { } ' ? :** special characters are allowed.
Account Title	[Display] This field displays the name of the account holder.
Cheque No.	[Optional, Numeric, 12] Type the cheque number. This field is enabled if the **CASA** option is selected in the **Payment From** drop-down list. Note:The system displays error messages for paid, stopped, and invalid cheques.
Cheque Date	[Display] This field displays the cheque date present on the instrument .
Account Type	[Mandatory, Drop-Down] Select the account type of the sending customer from the drop-down list. These account types are given by RBI. The options are: • 10 - Savings Bank • 11 - Current Account • 12 - Overdraft • 13 - Cash Credit • 14 - Loan Account • 40 - NRE • 41 - FCRA • 50 - Cash • 51- Indo Nepal • 52 - Credit Card

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	If the Payment Transaction Code is selected for Outgoing Payment transaction against Cash, the system displays the value as 50 - Cash and for Outgoing Payment transaction Indo Nepal, it displays the value as 51- Indo Nepal. **Note**: On entering a loan account number, this field is defaulted to 14-Loan Account and cannot be edited.
Currency	[Display] This field displays the account currency.
Remit Amount	[Mandatory, Numeric, 13, Two] Type the amount to be remitted. The remit amount should be in the range maintained in the **Payment Transaction Attributes** (Task Code: PM039) option. **Note**: This field will be defaulted to the disbursement amount and disabled for Payment Type 'LOAN'.
Charges (Lcy)	[Display] This field displays the service charges to be applied in local currency.
Net Amount (Acy)	[Display] This field displays the net amount to be recovered from the customer initiating an outgoing payment transaction. *Net Amount = Total of Account Amount + Charges.*
Narrative	[Display] This field displays the default narrative as **NEFT**.
Sender Information	[Mandatory, Drop-Down] Select the mode of sending sender information to the customer. The options are • DEFAULT- System captures the default e-mail id in the appropriate field so that as part of sending the alerts, lookup can be avoided. • SMS- System defaults the sender mobile number field to the value set in customer master maintenance. • EML- System defaults the sender e-mail Id field to the value set in customer master maintenance. Based on the selection system should populate the necessary values in the message.
Amount in words	[Display] This field displays the amount in words as entered in the Remit Amount field.
Reference No.	[Mandatory] This field is mandatory for the transactions initiated from Implemented GL. Reference No field is logged as reconciliation no for implemented GL.
Sender Bank Details	
Sending Branch IFSC Code	[Mandatory, Alphanumeric, 11, Search List] Select the sending branch IFSC code from the Search List. It is a unique code used for **NEFT** and **RTGS**.

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Bank Name	[Display] This field displays the bank name based on the account with institution IFSC Code selected.
Branch Name	[Display] This field displays the branch name based on the account with institution IFSC Code selected.
Sender LEI	[Optional, Alphanumeric, 20] This field to be disabled for N06, N06CASH for initiation from CASA/Loan/Cash. On change of account no, remitter LEI (if maintained in CIM17) will need to be populated in Sender LEI field, irrespective of the amount of the transaction. This step is done just to display Sender LEI to branch teller.
Sender to Receiver Information	
Line 1 to Line 6	[Optional, Alphanumeric, 70, 6 Lines] Type the remittance information from sender to receiver. Following Special characters should not be allowed (){}:/¿-+
Sender Email ID	[Mandatory, Alphanumeric, 62] Type the e-mail Id to which the response message is to be delivered. By default system displays the customer e-mail id if sender information is selected as EML. Only /_ @ .. special characters are allowed.
Sender Mobile No	[Optional, Alphanumeric, 13] Type the sender mobile number in the below mentioned format. If country is India, number following country code will be 10 digits. This should allow only '+' as special character, in the first position, and remaining digits will be Numeric. First three digits are the **Country Code** followed by the **Mobile Number**. By default system displays the customer mobile number if sender information is selected as SMS.
Originator of the Remittance	[Mandatory, Alphanumeric, 70, Four lines] Type the account details of the sending customer. You can input any details of the originator such as address, contact number or any other identification details. All special characters are allowed.
Beneficiary Details	
Beneficiary ID	[Conditional, Search List] Select the beneficiary ID from the Search List. The beneficiary ids are maintained in the **RTGS-NEFT-Beneficiary Master Maintenance** (Task Code: PM037) option. This field is applicable if the **CASA** option is selected in the **Payment From** drop-down list.
Beneficiary Customer Name	[Mandatory, Numeric, 140] Type the beneficiary customer's account name.

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All special characters are allowed.

Beneficiary Account Number	[Mandatory, Alphanumeric, 35] Type the beneficiary account number to which the outgoing payments transaction is to be initiated.
Beneficiary Customer Address	[Optional, Alphanumeric, 70,Four lines] Type the beneficiary customer address. All special characters are allowed.
Beneficiary Account Type	[Optional, Drop-Down] Select the beneficiary account type from the Search List. The options are: • 10 - Savings Bank • 11 - Current Account • 12 - Overdraft • 13 - Cash Credit • 14 - Loan Account • 40 - NRE • 41 - FCRA
Beneficiary Branch IFSC Code	[Mandatory, Search List] Select the beneficiary IFSC code from the Search List. System should not display own bank IFSC code in payment initiation screen.
Bank Name	[Display] This field displays the bank name based on the account with institution IFSC Code selected.
Branch Name	[Display] This field displays the branch name based on the account with institution IFSC Code selected.
Beneficiary LEI	[Optional, Alphanumeric, 20] Teller will need to enter beneficiary LEI as per existing functionality.

3. Select the payment transaction code from the Search List.

Note: At the time of Initiation proper funds management check will be done. If the funds are not sufficient then system displays a message "Account would overdraw ". Supervisor can authorize or reject the transaction. Transaction will not be completed if the reason cannot be overridden (e.g. account blocked) and supervisor will reject the transaction, else a prompt "All the reasons" will be displayed. If the supervisor selects Ok, the transaction will be marked for force debit and send to Authoriser (based on Auth Limits). In case of 'Cancel' the focus will move back to the transaction screen and the supervisor can choose to reject the transaction.

4. Select the type of account from the list.

5. Enter the other relevant transaction, sender bank and beneficiary details.

6. Click **OK**.

Note: Concurrency Issue: If at the same time two users (teller and supervisor) trying to access the same transaction then whoever is first committed the transaction will be considered as final i.e. if

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authorizer has authorized the transaction then the same cannot be amended/canceled/ Modify / Delete by the teller, and a message "Transaction is already authorized, can't be modified or canceled" or vice versa will be displayed. If user has amended the transaction then a message will be shown to the authorizer on committing the transaction as "Transaction is already modified or deleted, can't be authorized".

7. The system displays the NEFT Reference number. Click **OK**.

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1.6 2060 - IMPS Payment Outgoing Initiation

IMPS is an interbank payment network regulated by RBI. This network is used for smaller amounts. Using this option you can initiate the outgoing payment transaction through IMPS payment network.
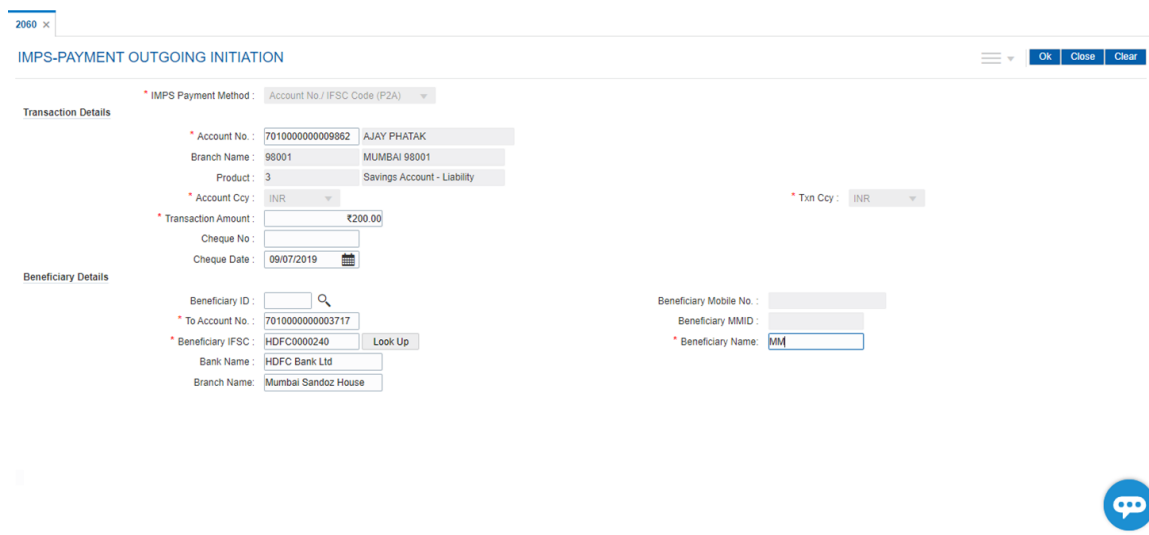
Modes Available

Not Available

To initiate outgoing payment transactions for a customer

1. In the **Dashboard** page, Enter the Task code **2060** and then click 🔍 or navigate through the menus to **Front Office Transactions > Payment Transactions > IMPS Payment Outgoing Initiation**.

2. You will be navigated to **IMPS Payment Outgoing Initiation** screen.

IMPS Payment Outgoing Initiation

Field Description

Field Name	Description
IMPS Payment Method	[Mandatory, Dropdown] Select appropriate value for IMPS payment method from dropdown value list. Following values available in dropdown. • Mobile No./ MMID(P2P) • Account No./ IFSC Code (P2A)
Transaction Details	
Account Number	[Mandatory, Numeric 14] Type a valid account number.
Branch Name	[Display] This field displays the home branch where the account is opened and maintained.

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Product	[Display] This field displays the product code of account.
Account Ccy	[Display] This field displays the account currency.
Txn Ccy	[Display] This field displays the transaction currency.
Transaction Amount	[Mandatory, Numeric, 13, Two] Enter the transaction amount here.
Cheque No.	[Optional, Numeric, 12] Type the cheque number.
Cheque Date	[Optional, Date editor, dd/mm/yyyy] Select the date of the cheque is issued. Process date will be default value for cheque date.
Beneficiary Details	
Beneficiary ID	[Optional, Numeric 13] Select Beneficiary ID.
Beneficiary Mobile No.	[Conditional] Enter the beneficiary mobile number.
Beneficiary MMID	[Conditional] Enter the beneficiary MMID.
To Account Number	[Conditional, Numeric, 16] Type a valid account number.
Beneficiary IFSC	[Conditional, Alphanumeric, 11, Search List] Type the IFSC code of the beneficiary bank or select it from the Search List.
Beneficiary Name	[Mandatory, Alphanumeric, 35] Type the name of the beneficiary.
Bank Name	[Display] This field displays the bank name based on the IFSC Code selected.
Branch Name	[Display] This field displays the branch name based on the IFSC Code selected.

3. After entering all details click **OK**
4. **Transaction sequence number** will be generated with message.

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1.7 PMM03 - NACH Account Inclusion /Exclusion Maintenance

If the payment for a loan account is already received though any other mode, then loan account has to excluded from the debit file generated on the due date. If response is failure in response file, then to retry the processing, the same loan account needs to be included in debit file. To perform these inclusion and exclusion this maintenance screen can be used.

The loan accounts with the following criteria can only be maintained in this screen:

- Repayment Mode is External
- External Payment Mode is NACH
- The account is linked to UMRN in LNM35
- Loan account Status is Open Regular, Open Today or Open No Debit.
- Maturity Date is on or after current processing date.

Definition Prerequisites

Not Applicable
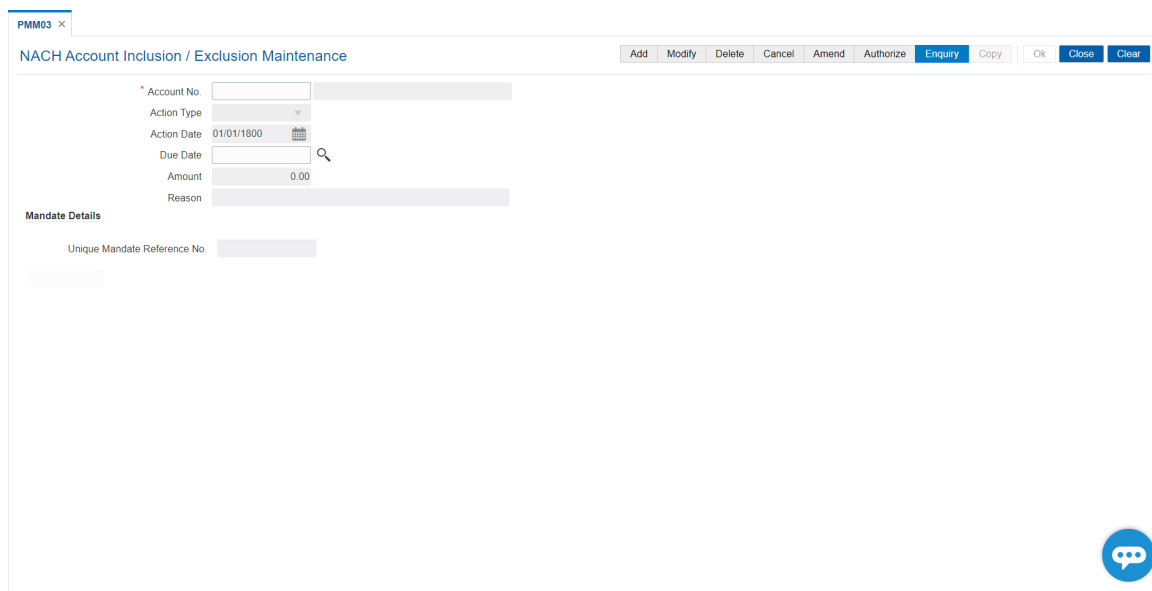
Modes Available

Add, Modify, Delete, Cancel, Amend, Authorize, Enquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures.**

To do NACH Account Inclusion /Exclusion Maintenance

1. In the **Dashboard** page, Enter the Task Code **PMM03** and then click 🔍 or navigate through the menus to **Back Office Transactions > Master > NACH Account Inclusion / Exclusion Maintenance**.

2. You will be navigated to **NACH Account Inclusion / Exclusion Maintenance** screen.

NACH Account Inclusion / Exclusion Maintenance

Field Description

Field Name	Description

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Account No.	[Mandatory, Alphanumeric, 16] Type the loan account number. The account title will be displayed.
Action Type	[Optional, Drop down] Select the action that needs to be done. The options are: • INCLUDE • EXCLUDE
Action Date	[Optional, DD-MM-YYYY] Enter the date on which the action selected is to be taken. For **Include** Action Type, this field is defaulted to current processing date and can be edited. For Exclude action type, this value is defaulted to due date and cannot be edited.
Due Date	[Optional, DD-MM-YYYY] Select the due date for loan account from the Search list. For Action Type INCLUDE, this field is optional. The list displays the scheduled due dates for the loan account before current processing date. For Action Type EXCLUDE, this field is Mandatory. The list displays the schedule due dates for the loan on and after current processing date.
Amount	[Optional, Numeric] Enter the amount that needs to be sent in debit account. This field is disabled for Action Type INCLUDE.
Reason	[Optional, Alphanumeric, 500] Enter a reason for include/ exclude action.
Mandate Details	
Unique Mandate Reference No.	[Display] This field displays the unique mandate reference number as maintained in Payments Mandate Maintenance screen.

3. Enter the account number and other details.

4. Click **OK**.

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1.8 PM033 - RTGS Outgoing Pymt Auth Screen

Outgoing payment transactions involve accessing secured networks and the payment is initiated after checking that fund transfer request is made by the authorized signatory of the account. Using this option you can authorize or reject the RTGS transactions initiated for the outgoing payments. It also allows you to authorize bulk transactions. Transactions will not be successfully executed if it is not duly authorized within the timeline window.

Definition Prerequisites

- 2056 - RTGS - Bank Payment
- 2055 - RTGS Outgoing Payment Initiation - Customer
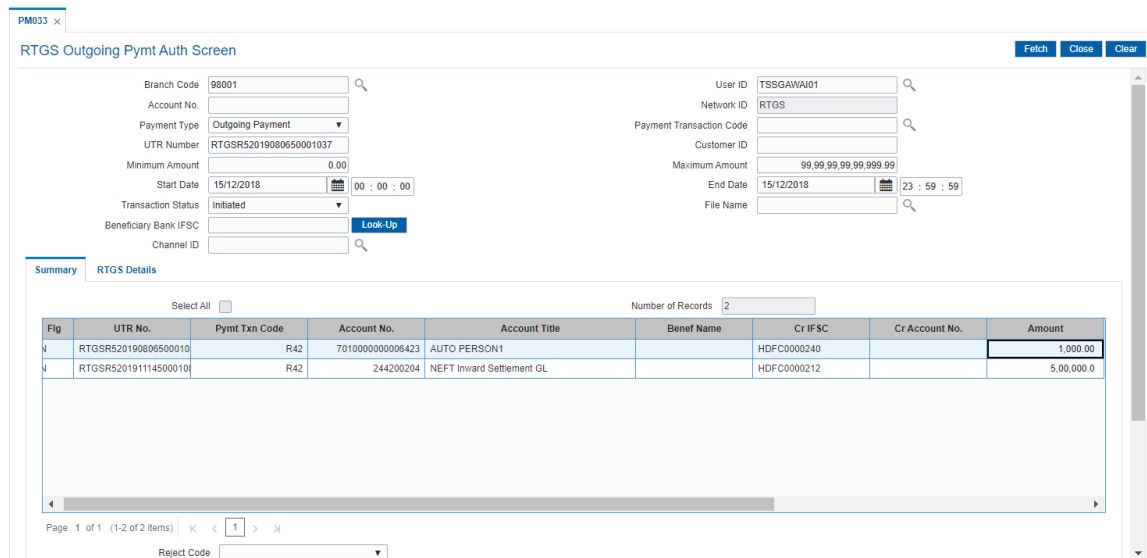
Modes Available

Not Available

To authorize the RTGS outgoing payment transactions

1. In the **Dashboard** page, Enter the Task code **PM033** and then click 🔍 or navigate through the menus to **Back Office Transactions > Payments > RTGS Outgoing Pymt Auth Screen**.

2. You will be navigated to **RTGS Outgoing Pymt Auth Screen**.

RTGS Outgoing Pymt Auth Screen

Field Description

Field Name	Description
Branch Code	[Mandatory, Search List] Select the branch code from the Search List. These codes are defined in the **Branch Parameters Maintenance** (Task Code: STDBRNCH) option in the Corporate module. By default the system displays the branch code in which teller has logged in. Branch code can be changed by the user any time.
User ID	[Optional, Search List]

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Select the user id whose transactions need to be authorized, from the Search List.

Account No.	[Optional, Numeric, 14] Type a valid CASA account number of the customer for whom the outgoing payment transaction is initiated.
Network ID	[Display] This field displays the network id as RTGS.
Payment Type	[Optional, Drop-Down] Select the payment type from the drop-down list. The options are: • Outgoing Payment • Reject of Incoming Payment
Payment Transaction Code	[Optional, Search List] Select the payment transaction code associated with the transaction from the Search List.
UTR Number	[Optional, Alphanumeric, 16] Type the UTR number of the transaction which you want to authorize.
Customer ID	[Optional, Numeric, 10] Type the id of the customer whose outgoing payment transactions are to be authorised.
Minimum Amount	[Optional, Numeric, 13, Two] Type the minimum amount above which you want to view unauthorized transactions.
Maximum Amount	[Optional, Numeric, 13, Two] Type the maximum amount till which the unauthorized transactions need to be viewed.
Start Date	[Display] This field displays the start date. [Optional, Date editor, HH:MM:SS] Select the start time which is the latest timestamp updated in the system at the time of repair from the date editor. The start time can be changed the time as the user need to filter according to the requirement. The time stamp has various cases like Inputting, Modification , Authorization at 1st, 2nd level, Release, Sent to PI, Acknowledgment, settled/canceled, returned.
End Date	[Display] This field displays the end date [Optional, Date editor, HH:MM:SS] Select the end time from the date editor. The end time can be changed the time as the user need to filter according to the requirement.
Transaction Status	[Optional, Drop-Down] Select the transaction status from the drop-down list.

The options are:

- Initiated
- Semi-Authorized

File Name	[Optional, Search List] Select the file name from the Search List.
Beneficiary Bank IFSC	[Optional, Alphanumeric, 11, Search List] Type the IFSC of the beneficiary or select it from the Search List.
Channel ID	[Optional, Search List] Select the Channel ID from the Search List. Select a particular channel, and records for only that channel will be fetched. If you don't select any channel, records from all channels will be fetched.

3. Select the branch code from the Search List.

4. Enter the other relevant information.

RTGS Outgoing Pymt Auth Screen

6. Click **Fetch**. The system displays a list of transactions matching the entered criteria in the **Summary** tab.

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Summary

Field Description

Column Name	Description
Select All	[Optional, Check Box] Select the check box if you want to authorise or reject all the fetched transactions. This field is enabled if, the file pending for authorisation is selected from the field **File Name**.
Number Of Records	[Display] This field displays the total count of the records under a selection.
UTR No	[Display] This column displays the UTR number.
Pymt Txn Code	[Display] This field displays the payment transaction code.
Account No.	[Display] This field displays the CASA or GL account number from which the payment transaction is initiated.
Account Title	[Display] This field displays the account title.
Benef Name	[Display] This field displays the name of the beneficiary.
Cr IFSC	[Display] This field displays the IFSC code of the beneficiary bank to which the credit is given.
Cr Account No.	[Display] This field displays the account number of the beneficiary account to which the credit is given.

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Amount	[Display] This field displays the amount of the payment transaction.
Status	[Display] This field displays the status of the payment transaction.
Maker ID	[Display] This field displays the maker Id.
Channel ID	[Display] This field displays the channel Id.
Transaction Date	[Display] This field displays the date of the transaction.

Column Name	Description
Reject Code	[Optional, Drop-Down] Select the reject code from the drop-down list. The reject codes are maintained in the **Reason Code Maintenance** (Task Code: BAM40) option.
Reject Description	[Optional, Alphanumeric, 150] Type the description for rejecting the transaction.

7. Select the **Select All** check box to reject or authorize all the transactions.
   OR
   Double-click a record to view its details. The system enables the relevant tab.

Note: The flow of payment transaction will be- At the time of Initiation proper funds management check will be done. If the funds are not sufficient then system displays a message "Account would overdraw ". Supervisor can authorise or reject the transaction. Transaction will not be completed if the reason cannot be overridden (e.g. account blocked) and supervisor will reject the transaction, else a prompt "All the reasons" will be displayed. If the supervisor selects Ok, the transaction will be marked for force debit and send to Authoriser (based on Authorisation Limits). In case of 'Cancel' the focus will move back to the transaction screen and the supervisor can choose to reject the transaction.

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RTGS Details

Field Description

Field Name	Description
Payment Transaction Code	[Display] This field displays the transaction code of the selected payment.
Payment Type	[Display] This field displays the payment type.
UTR Number	[Display] This column displays the UTR number.
User Reference Number	[Display] This field displays the user reference number of the selected transaction.
Transaction Details	
Payment from	[Display] This field displays the mode of payment transaction.
Sender's Transaction Branch	[Display] This field displays the sender's transaction branch.
Purpose Code	[Display] This field displays the purpose for which this payment was initiated.
CASA Account Number	[Display] This field displays the CASA account number of the customer through which the outgoing payment transaction is initiated.
GL Account Number	[Display] This field displays the GL account number through which the outgoing payment transaction is initiated.

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Cheque No.	[Display] This field displays the cheque number of the instrument.
Cheque Date	[Display] This field displays the cheque date present on the instrument.
Currency	[Display] This field displays the account currency.
Remit Amount	[Display] This field displays the remit amount.
Charges (LCY)	[Display] This field displays the service charge to be applied in local currency.
Net Amount (ACY)	[Display] This field displays the net amount to be recovered from the customer who has initiated an outgoing payment transaction.
Amount in words	[Display] This field displays the net amount in words to be recovered from the customer who has initiated an outgoing payment transaction.
Narrative	[Display] This field display the transaction narration.
Return Code	[Display] This field displays the return code.
Maker Id	[Display] This field displays the maker Id.
Return Description	[Display] This field displays the description of the return code.
Authorization Reasons	[Display] This field displays the authorization reason for the outgoing payments.
Reject Code	[Optional, Drop-Down] Select the reject code from the drop-down list.
Reject Description	[Optional, Alphanumeric, 150] Type the description for rejecting the transaction.
Ordering Customer Details (5500)	[Display] This field displays the ordering (sender) customer details.
Beneficiary ID	[Display] This field the beneficiary id.
Receiver Address	[Display] This field displays the IFSC code of the beneficiary bank receiving the remittance.
Beneficiary Customer Account No (5561)	[Display] This field displays the beneficiary account number.
Beneficiary Customer details (5561)	[Display] This field displays the beneficiary customer details.

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Bank Name	[Display] This field displays the bank name based on the IFSC Code selected.
Branch Name	[Display] This field displays the branch name based on the IFSC Code selected.
Payment Details (7023)	[Display] This field displays the payment details.
Charges Details (7028)	[Display] This field displays the charges details.
Sender to Receiver Info Code (7495)	[Display] This field displays the sender to receiver information code.
Code Info	[Display] This field displays the information related to code.
Additional Info 1,2,3,4,5	[Display] This field displays the additional information related to the code.
Account with Institution	[Display] This field displays the account institution.
Account with Institution IFSC (6516)	[Display] This field displays the account institution IFSC code.
Code (6719)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Additional Information	[Display] This field displays the additional information about the code.
Code (5551)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Additional Info 1,2,3,4	[Display] This field displays the additional information about the code.
Ordering Institution	[Display] This field displays the ordering institution code.
Ordering Institution IFSC (5517)	[Display] This field display the ordering institution IFSC code.
Ordering Institution Details (5516)	[Display] This field displays the ordering institution details.
Sender's Correspondent	[Display] This field displays the sender's correspondence code.
Sender's Correspondent IFSC (5518)	[Display] This field displays the sender's correspondence IFSC code

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Code (6717)	[Display] This field display the code.
Code Info	[Display] This field displays the code information.
Addition Information	[Display] This field displays the additional information about the code.
Code (5521)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Additional Info 1,2,3,4	[Display] This field displays the additional information about the code.
Receiver's Correspondent	[Display] This field displays the receiver's correspondence code.
Receiver's Correspondent IFSC (6500)	[Display] This field displays the receiver's correspondence IFSC code.
Code (6718)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Additional Information	[Display] This field displays the additional information about the code.
Code (5526)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Additional Info 1,2,3,4	[Display] This field displays the additional information about the code.
Intermediary	[Display] This field displays the intermediary code.
Intermediary IFSC (6511)	[Display] This field displays the intermediary IFSC code.
Code (5546)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Additional Info 1,2,3,4	[Display] This field displays the additional information about the code.
Beneficiary Institution	[Display] This field displays the beneficiary institution code.

Beneficiary ID	[Displays] This field display the beneficiary ID.
Beneficiary Institution IFSC Code (6521)	[Display] This field displays the beneficiary institution IFSC code.
Code (5556)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Beneficiary Institution Details	[Display] This field displays the beneficiary institution details.

8. To reject the payment transaction, click the **Reject** button.

9. The system displays the message "Reject Operation Complete". Click **OK**.

10. To authorize the payment transaction, click the **Authorize** button. The authorizer can reject the transaction, and can select a reject reason code and reject the transaction.

11. The system displays the message "Record Force Authorized". Click **OK**.

12. Once the transaction has been authorized/ rejected the system fetches the next record for authorisation. After last transaction system displays a message ''No more records are pending''.

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1.9 PM043 - NEFT-Outgoing Payment Auth Screen

Outgoing payment transactions involve accessing secured networks and the payment is initiated after checking that fund transfer request is made by the authorized signatory of the account. Using this option you can authorize or reject the transaction initiated for the outgoing payments. It also allows you to authorize bulk transactions. Transactions will not be successfully executed if it is not duly authorized within the timeline window.

Definition Prerequisites

- 2057 - NEFT Outgoing Payment Initiation
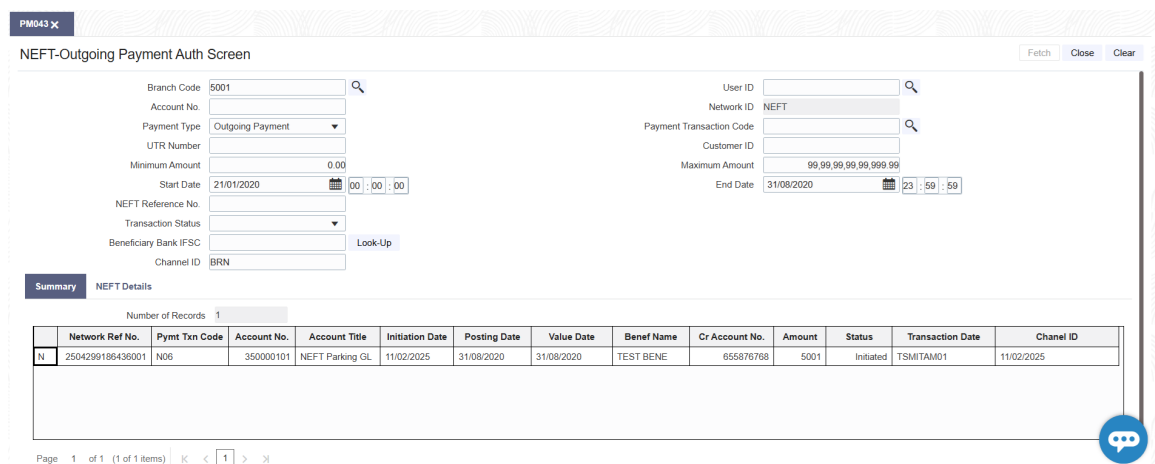
Modes Available

Not Available

To authorize the NEFT outgoing payment transactions

1. In the **Dashboard** page, Enter the Task Code **PM043** and then click 🔍 or navigate through the menus to **Front Office Transactions > Payment Transactions > NEFT-Outgoing Payment Auth Screen**.

2. You will be navigated to the **NEFT-Outgoing Payment Auth Screen**.

NEFT-Outgoing Payment Auth Screen

Field Description

Field Name	Description
Branch Code	[Optional, Search List] Select the branch code from the Search List. These codes are defined in the **Branch Parameters Maintenance** (Task Code: STDBRNCH) option in the Corporate module. By default the system displays the branch code in which teller has logged in. Branch code can be changed by the user any time.
User Id	[Optional, Search List] Select the user id whose transactions need to be authorized, from the Search List.
Account No.	[Optional, Numeric, 14]

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	Type a valid CASA account number of the customer for whom the outgoing payment transaction is initiated.
Network ID	[Display] This field displays the network id as NEFT.
Payment Type	[Optional, Drop-Down] Select the payment type from the drop-down list. The options are: • Outgoing Payment • Reject of Incoming Payment
Payment Transaction Code	[Optional, Search List] Select the payment transaction code associated with the transaction from the Search List.
Minimum Amount	[Optional, Numeric, 13, Two] Type the minimum amount above which you want to view unauthorized transactions.
Maximum Amount	[Optional, Numeric, 13, Two] Type the maximum amount till which the unauthorized transactions need to be viewed.
Start Date	[Date editor] This field displays the start date. [Optional, HH:MM:SS] Select the start time which is the latest time stamp updated in the system at the time of repair from the list. The start time can be changed the time as the user need to filter according to the requirement. Note: The time stamp has various cases like Inputting, Modification , Authorization at 1st, 2nd level, Release, Sent to PI, Acknowledgment, settled/canceled, returned.
End Date	[Date editor] This field displays the end date [Optional, HH:MM:SS] Select the end time from the List. The end time can be changed the time as the user need to filter according to the requirement.
Transaction Status	[Optional, Drop-Down] Select the transaction status from the drop-down list. The options are: • Initiated • Semi-Authorized
File Name	[Optional, Search List] Select the file name from the Search List.
Beneficiary Bank IFSC	[Optional, Alphanumeric, 11, Search List] Type the IFSC of the beneficiary or select it from the Search List.

Customer Id	[Optional, Numeric, 10] Type the id of the customer whose outgoing payment transactions are to be authorised.
NEFT Reference No	[Optional, Numeric, 16] Type the NEFT reference number.
UTR Number	[Optional, Alphanumeric, 16] Unique Transaction Reference number that is generated in the system for uniquely identifying any transaction.
Channel ID	[Optional, Search List] Select the Channel ID from the Search List. Select a particular channel, and records for only that channel will be fetched. If you don't select any channel, records from all channels will be fetched.

3. Select the branch code from the Search List.

4. Enter the other relevant information.

NEFT-Outgoing Payment Auth Screen

6. Click **Fetch**. The system displays a list of transactions matching the entered criteria in the **Summary** tab.

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Summary

Field Description

Column Name	Description
Select All	[Optional, Check Box] Select the check box if you want to authorise or reject all the fetched transactions. This field is enabled if, the file pending for authorisation is selected from the field **File Name**.
Number Of Records	[Display] This field displays the total count of the records under a selection.
Network Ref No.	[Display] This column displays the network reference number generated at the time of payment initiation. In case of RTGS, it is the UTR number and in case of NEFT, it is the transaction reference number.
Pymt Txn Code	[Display] This column displays the payment transaction code.
Account No.	[Display] This column displays the CASA or GL account number from which the payment transaction is initiated.
Account Title	[Display] This column displays the account tittle.
Initiation Date	[Display] This column displays the initiation date of the transaction.
Posting Date	[Display] This column displays the posting date.
Value Date	[Display] This column displays the value date of the transaction.
Benef Name	[Display] This column displays the name of the beneficiary.

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User ID	[Display] This column displays the user Id who has initiated the transaction.
Amount	[Display] This column displays the amount of the payment transaction.
Status	[Display] This field column displays the status of the payment transaction.
Cr Account No.	[Display] This column displays the account number of the beneficiary account to which the credit is given.
User Id	[Display] This column displays the user id whose transactions need to be authorized, from the Search List.
Transaction Date	[Display] This column displays the transaction date..

Column Name	Description
Reject Code	[Optional, Drop-Down] Select the reject code from the drop-down list. The reject codes are maintained in the **Reason Code Maintenance** (Task Code: BAM40) option.
Reject Description	[Optional, Alphanumeric, 150] Type the description for rejecting the transaction.

7. Select the **Select All** check box to reject or authorize all the transactions.
   OR
   Double-click a record to view its details. The system enables the relevant tab.

Note: The flow of payment transaction will be- At the time of Initiation proper funds management check will be done. If the funds are not sufficient then system displays a message "Account would overdraw ". Supervisor can authorise or reject the transaction. Transaction will not be completed if the reason cannot be overridden (e.g. account blocked) and supervisor will reject the transaction, else a prompt "All the reasons" will be displayed. If the supervisor selects Ok, the transaction will be marked for force debit and send to Authoriser (based on Authorisation Limits). In case of 'Cancel' the focus will move back to the transaction screen and the supervisor can choose to reject the transaction.

NEFT Details

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PM043 ✕

NEFT-Outgoing Payment Auth Screen

Fetch　Close　Clear

Branch Code	5001		User ID	TSMITAM01
Account No.			Network ID	NEFT
Payment Type	Outgoing Payment		Payment Transaction Code	
UTR Number			Customer ID	
Minimum Amount	0.00		Maximum Amount	99,99,99,99,99,999.99
Start Date	21/01/2020　00 : 00 : 00		End Date	31/08/2020　23 : 59 : 59
NEFT Reference No.	2504299186436001			
Transaction Status	Initiated			
Beneficiary Bank IFSC	Look-Up			
Channel ID	BRN			

Summary　**NEFT Details**

| Payment Transaction Code | N06 | | Payment Type | OP |
| User Reference Number | | | | |

Transaction Details

Payment from	GL		Sender's Transaction Branch	5001
CASA Account Number			GL Account Number	350000101　NEFT Parking GL
Cheque No.			Cheque Date	
* Sender Account Type			Currency	INR
* Sender Info	DEFAULT			
Remit Amount	5,001.00		Charges (Lcy)	0.00
Net Amount (Acy)	5,001.00			
Amount in Words	INR Five Thousand One Only		Narrative	NEFT Dr-2504299186436001-TEST

PM043 ✕

NEFT-Outgoing Payment Auth Screen

Fetch　Close　Clear

Summary　**NEFT Details**

| Payment Transaction Code | N06 | | Payment Type | OP |
| User Reference Number | | | | |

Transaction Details

Payment from	GL		Sender's Transaction Branch	5001
CASA Account Number			GL Account Number	350000101　NEFT Parking GL
Cheque No.			Cheque Date	
* Sender Account Type			Currency	INR
* Sender Info	DEFAULT			
Remit Amount	5,001.00		Charges (Lcy)	0.00
Net Amount (Acy)	5,001.00			
Amount in Words	INR Five Thousand One Only		Narrative	NEFT Dr-2504299186436001-TEST BENE-ICIC0000350-SRINAGAR-NEFT
* Reference No.				
Return Code			Maker ID	TSMITAM01
Reject Description			Authorization Reasons	Transaction Amt is greater than Auth 1 Limit Amount,
Reject Code				
Reject Description				

Authorize　Reject

Sender Bank Details

| Sending Branch IFSC Code | DEMO0005001　Look-Up | | * Originator of Remittance | NEFT Parking GL |

PM043 ✕

NEFT-Outgoing Payment Auth Screen

Fetch　Close　Clear

Sender Bank Details

Sending Branch IFSC Code	DEMO0005001　Look-Up		* Originator of Remittance	NEFT Parking GL
Bank Name	HDFC Bank			SWASTIK CHAMBER
Branch Name	Jammu and Kashmir			CHEMBUR
Sender LEI				DIAMOND GARDEN
Sender to Receiver Information				
			Sender Email ID	
			Sender Mobile No.	

Beneficiary Details

Beneficiary ID				
Beneficiary Customer Account No.	655876768		Beneficiary Customer Name	TEST BENE
Beneficiary Account Type	10 - Savings Bank		Beneficiary Customer Address	GA
Beneficiary Branch IFSC Code	ICIC0000350			
Bank Name	ICICI Bank			
Branch Name	Chennai Adyar			
Beneficiary LEI				

Transaction Dates

| Initiation Date | 11/02/2025 | | Posting Date | 31/08/2020 |
| Value Date | 31/08/2020 | | Last Modified Date / Time | 11/02/2025 16:04:59 |

Previous　Next

Field Description

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Field Name	Description
Payment Transaction Code	[Display] This field displays the transaction code of the selected payment.
Payment Type	[Display] This field displays the payment type.
User Reference Number	[Display] This field displays the user reference number of the selected transaction.
CutOff Status	[Display] This field displays the cut off status of the payment transaction.
Transaction Details	
Payment from	[Display] This field displays the mode of payment transaction.
Sender's Transaction Branch	[Display] This field displays the sender's transaction branch.
CASA Account Number	[Display] This field displays the CASA account number of the customer through which the outgoing payment transaction is initiated.
GL Account Number	[Display] This field displays the GL account number through which the outgoing payment transaction is initiated.
Cheque No.	[Display] This field displays the cheque number of the instrument.
Cheque Date	[Display] This field displays the cheque date present on the instrument.
Sender Account Type	[Display] This field displays the account type.
Currency	[Display] This field displays the account currency.
Sender Info	[Display] This field displays the sender information.
Remit Amount	[Display] This field displays the remit amount.
Charges (Lcy)	[Display] This field displays the service charges to be applied in local currency.
Net Amount (Acy)	[Display] This field displays the net amount to be recovered from the customer initiating an outgoing payment transaction.
Amount in words	[Display] This field displays the net amount in words to be recovered from the customer who has initiated an outgoing payment transaction.

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Narrative	[Display]
	This field display the narration.
Reference No.	[Mandatory]
	This field is mandatory for the transactions initiated from Implemented GL. Reference No field is logged as reconciliation no for implemented GL.
Return Code	[Display]
	This field displays the return code.
Maker Id	[Display]
	This field displays the maker Id.
Authorization Reasons	[Display]
	This field displays the authorization reason.
Reject Code	[Optional, Drop-Down]
	Select the reject code from the drop-down list.
Reject Description	[Display]
	This field displays the description of the reject code.
Sender Bank Details	
Sending Branch IFSC Code	[Display]
	This field displays the sending branch IFSC code.
Originator of Remittance	[Display]
	This field displays the originator of remittance.
Bank Name	[Display]
	This field displays the bank name based on the IFSC Code selected.
Branch Name	[Display]
	This field displays the branch name based on the IFSC Code selected.
Sender LEI	[Display]
	This field will display the Sender's LEI Number.
Sender to Receiver Information	[Display]
	This field displays the sender to receiver information.
Sender Email Id	[Display]
	This field displays the default email id of the bank.
Sender Mobile No.	[Display]
	This field displays the default contact number of the bank.
Beneficiary Details	
Beneficiary ID	[Displays]
	This field display the beneficiary ID.
Beneficiary Customer Account No.	[Displays]
	This field displays the beneficiary customer account number.
Beneficiary Customer Name	[Display]
	This field displays the name of the beneficiary account holder.

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Beneficiary Account Type	[Display] This field displays the beneficiary account type.
Beneficiary Customer Address	[Display] This field displays the address of the beneficiary customer.
Beneficiary Branch IFSC Code	[Display] This field displays the beneficiary branch IFSC code.
Bank Name	[Display] This field displays the bank name based on the IFSC Code selected.
Branch Name	[Display] This field displays the branch name based on the IFSC Code selected.
Beneficiary LEI	[Display] This field will display the Beneficiary's LEI Number.
Transaction Dates	
Initiation Date	[Display] This field displays the initiation date of the transaction.
Posting Date	[Display] This field displays the posting date.
Value Date	[Display] This field displays the value date of the transaction.
Last Modified Date/ Time	[Display] This field displays the last modified date/time of the transaction.

8. To reject the payment transaction, click **Reject**.

9. The system displays the message "Reject Operation Complete". Click **OK**.

10. To authorize the payment transaction, click **Authorize**.

11. The system displays the message "Record Authorized". Click **OK**.

12. Once the transaction has been authorized/ rejected the system fetches the next record for authorisation. After last transaction system displays a message ''No more records pending''.

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1.10 PM062- IMPS Transaction Enquiry

The screen allows you to inquire about the various incoming and outgoing IMPS transactions like P2P, P2A, P2U, P2M and P2MP.
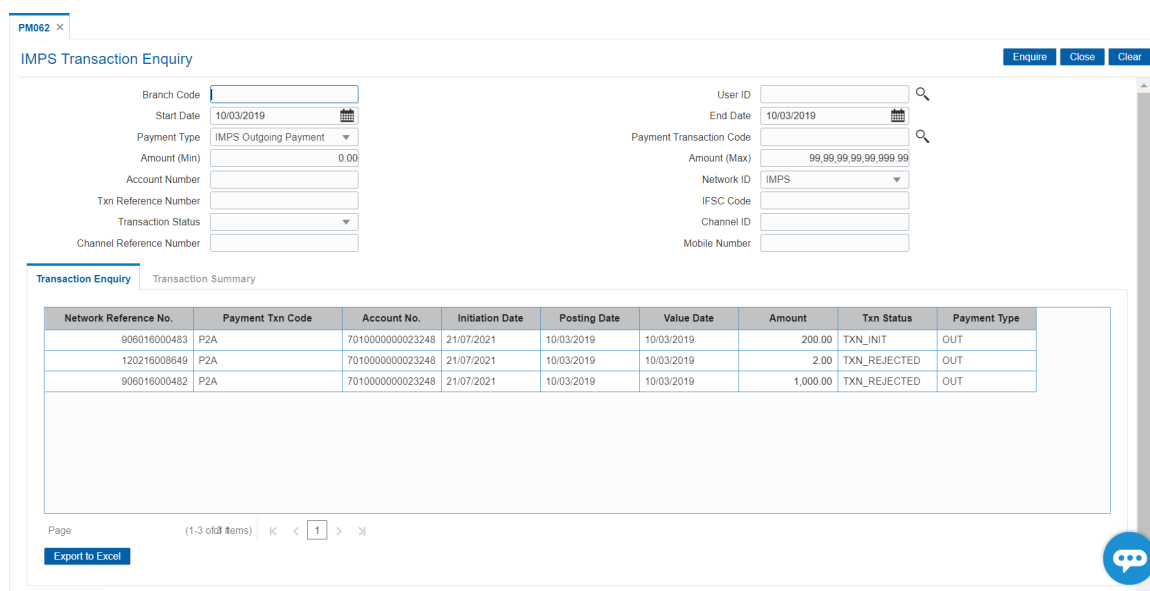
Definition Prerequisites

- NA

Modes Available

Not Available

To Enquire about IMPS transactions:

1. In the **Dashboard** page, Enter the Task Code **PM062** and then click 🔍 or navigate through the menus to **Front Office Transactions > Payment Transaction > IMPS Transaction Enquiry**.

2. You will be navigated to **IMPS Transaction Enquiry** screen.

IMPS Transaction Enquiry

Field Description

Field Name	Description
Branch Code	[Optional, Search List] Select the branch in which the payment transaction was initiated from the Search List. By default it displays the current branch code.
User ID	[Optional, Search List] Select the ID of the user who initiated the payment transaction from the Search List.
Start Date	[Optional, Date editor, dd/mm/yyyy] Select the date to view the payment transactions initiated on/after that day.

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End Date	[Optional, Date editor, dd/mm/yyyy] Select the date to view the payment transaction completed on/before that day from the date editor.
Payment Type	[Optional, Drop-Down] Select the type of payment to view the accounts with that payment type from the drop-down list. The option are: • IMPS Outgoing Payment • IMPS Incoming Payment
Payment Transaction Code	[Optional, Search List] Select the payment transaction code from the Search List.
Amount (Min)	[Optional, Numeric, 13, Two] Type the minimum amount beyond which the payment transactions are to be enquired. By default, the system displays the value as 0.00.
Amount (Max)	[Optional, Numeric, 13, Two] Type the maximum amount upto which the payment transactions are to be enquired. By default, the system displays the value as 9,999,999,999,999.99
Account Number	[Optional, Numeric, 16] Type the account number if payment transactions related to specific account number is required.
Network ID	[Optional, Default] Network ID will be defaulted to IMPS.
TXN Reference Number	[Optional, Numeric, 16] Type the TXN reference number if the transaction to be inquired is for a specific reference number.
IFSC Code	[Optional, Alphanumeric, 11] Type the transaction reference number if the transaction to be inquired is for a specific reference number.
Transaction Status	[Optional, Drop-Down] Select the transaction status from the drop-down list. The values are: • Initiated • Reversal • Rejected • Accepted • Complete • Txn Failed • Timeout • Suspend
Channel ID	[Optional, Default] Channel ID will be defaulted to BRN.
Mobile Number	[Optional, Alphanumeric, 13]

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Type the mobile number of the customer in the below mentioned format. If country is India, number following country code will be 10 digits.

This should allow only '+' as special character, in the first position, and remaining digits will be Numeric.

First three digits are the **Country Code** followed by the **Mobile Number**.

Channel Reference Number	[Optional, Numeric, 12] Enter the channel reference number.

3. Enter the values in the search criteria.

4. Click **Enquiry**.

5. The search results will be displayed in the **Transaction Enquiry** tab.

Transaction Enquiry

Field Description

Field Name	Description
Network Reference No.	[Display] This field displays the IMPS Reference Number.
Payment Txn Code	[Display] This field displays the payment transaction code.
Account No.	[Display] This field displays the account number from which the payment is made.
Initiation Date	[Display] This field displays the transaction dispatch date.
Posting Date	[Display] This field displays the posting date of the transaction.
Value Date	[Display] This field displays the value date of the transaction.
Amount	[Display] This field displays the amount in the transaction.
Txn Status	[Display] This field displays the transaction status.
Payment Type	[Display] This field displays the payment type of the selected transaction.

6. Click on a transaction in the transaction Enquiry list.

7. The transaction summary will be displayed in the Transaction Summary tab.

Transaction Summary

Field Description

Field Name	Description
Channel Reference No.	[Display] This field displays the channel reference number generated by the system.

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Network	[Display] This field displays the network name.
Network Reference No.	[Display] This field displays the UTR number of the selected transaction.
Transaction Details	
Payment Transaction Code	[Display] This field displays the code of outgoing or incoming payment transaction.
Payment Txn Description	[Display] This field displays the description of the payment transaction.
Transaction Amount	[Display] This field displays the transaction amount.
Service Charge Amount	[Display] This field displays the service charge amount.
Narrative	[Display] This field displays the brief description of the payment transaction.
Failure Code	[Display] This field displays the failure code.
Failure Reason	[Display] This field displays the reason for failure.
Currency	[Display] This field displays the currency.
Senders Details	
Sender Mobile No.	[Display] This field displays the sender's mobile number.
MMID	[Display] This field displays the sender's MMID.
Account Number	[Display] This field displays the sender's account number.
IFSC Code	[Display] This field displays the branch IFSC code.
Name	[Display] This field displays the name of sender.
Bank Name	[Display] This field displays the name of the sender's bank.
Beneficiary Details	
Account No.	[Display] This field displays the beneficiary account on which the transaction was activated.
MMID	[Display] This field displays the beneficiary MMID.

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Name	[Display] This field displays the name of the beneficiary.
Beneficiary Mobile Number	[Display] This field displays the mobile number of the beneficiary.
Bank Name	[Display] This field displays the name of the beneficiary bank.
Branch IFSC Code	[Display] This field displays the branch IFSC code of the beneficiary bank.
Aadhaar No.	[Display] This field displays the Aadhaar number.
Transaction Dates	
Transaction Date & Time	[Display] This field displays the date and time of the transaction.
Value Date	[Display] This field displays the value date of the transaction.
Posting Date	[Display] This field displays the posting date of the transaction.
Status	
Transaction Status	[Display] This field displays the transaction status.

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