

Oracle® Banking Payments Cloud Service

China National Advanced Payment System (CNAPS) User Guide



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Preface

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This manual is intended for the following User/User Roles:
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- [Diversity and Inclusion](#)
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- [Symbols, Definitions and Abbreviations](#)
The following are some of the Symbols you are likely to find in the manual:

Purpose

This guide is designed to help acquaint you with the Oracle Banking Payments Cloud Service application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

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

Table User Roles

Role	Function
Implementation & IT Staff	Implementation & Maintenance of the Software

[Documentation Accessibility](#)

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we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Related Resources

For more information on any related features, refer to the following documents:

- *Getting Started User Guide*
- *Oracle Banking Security Management System User Guide*
- *Oracle Banking Microservices Platform Foundation User Guide*
- *Routing Hub Configuration User Guide*
- *Oracle Banking Common Core User Guide*
- *Interest and Charges User Guide*
- *Oracle Banking Liquidity Management Configuration Guide*
- *Oracle Banking Liquidity Management File Upload User Guide*

Screenshot Disclaimer

The personal information used in the interface or documents is sample data and does not exist in the real world. It is provided for reference purposes only.

Acronyms and Abbreviations

The list of the acronyms and abbreviations that are used in this guide are as follows:

Table **Acronyms and Abbreviations**

Abbreviation	Description
DDA	Demand Deposit Accounts
ECA	External Credit Approval
EOD	End of Day
IBAN	International Bank Account Number

Basic Actions

The basic actions performed in the screens are as follows:

Table Basic Actions

Actions	Description
Approve	Click Approve to approve the initiated record. - This button is displayed once the user click Authorize .
Audit	Click Audit to view the maker details, checker details of the particular record. - This button is displayed only for the records that are already created.
Authorize	Click Authorize to authorize the record created. A maker of the screen is not allowed to authorize the same. Only a checker can authorize a record. - This button is displayed only for the already created records. For more information on the process, refer Authorization Process.
Cancel	Click Cancel to cancel the action performed.
Close	Click Close to close a record. This action is available only when a record is created.
Collapse All	Click Collapse All to hide the details in the sections. - This button is displayed once the user click Compare .
Compare	Click Compare to view the comparison through the field values of old record and the current record. - This button is displayed in the widget once the user click Authorize .
Confirm	Click Confirm to confirm the action performed.
Expand All	Click Expand All to expand and view all the details in the sections. - This button is displayed once the user click Compare .
New	Click New to add a new record. The system displays a new record to specify the required data. The fields marked with asterisk are mandatory. - This button is displayed only for the records that are already created.
OK	Click OK to confirm the details in the screen.
Save	Click Save to save the details entered or selected in the screen.
Unlock	Click Unlock to update the details of an existing record. The system displays an existing record in editable mode. - This button is displayed only for the records that are already created.
View	Click View to view the details in a particular modification stage. - This button is displayed in the widget once the user click Authorize .
View Difference only	Click View Difference only to view a comparison through the field element values of old record and the current record, which has undergone changes. - This button is displayed once the user click Compare .

Symbols, Definitions and Abbreviations

The following are some of the Symbols you are likely to find in the manual:

Table Symbols

Icons	Function
	Exit
	Add row
	Delete row
	Option List

Table Common Icons and its Definitions

Icon Names	Applicable Stages	Operation
Minimize	Initiation, Approval and Hand-off Retry	Users can minimize the transaction input screen. When the screen is minimized, it appears as to a separate tab within the same web page.
Maximize	Initiation, Approval and Hand-off Retry	User can maximize the transaction input screen.
Close	Initiation, Approval and Hand-off Retry	Users can close the transaction input screen. The system displays a warning message to the user that any unsaved data would be lost. User can either choose to ignore the message and close the screen or choose to 'save and close' the transaction.

1

China National Advanced Payment System- CNAPS

This chapter contains the following sections:

- [Overview of CNAPS](#)
- [CNAPS Maintenances](#)
- [Overview of CNAPS](#)
- [CNAPS Maintenances](#)

1.1 Overview of CNAPS

Processing of inbound/outbound payments through China's second generation payment system CNAPS2 for the following:

- HVPS - High Value Payment System
- BEPS Regular - Bulk Electronic Payment System
- BEPS Real- Time

For each of the above mentioned networks, following payment types are supported:

- Customer Transfer
- Bank Transfer

For each of the transaction, the message generation is done at custom layer and sent to middle-ware and the actual message/file generation for the Network happens from the middle-ware.

The transactions/processing considered for HVPS/BEPS are as below:

Sl.No.	Transaction Type	Transaction	Transfer Type
1	Outbound	Credit Transfer	Customer transfer
2	Outbound	Credit Transfer	Bank transfer
3	Outbound	Account information inquiry	N.A.
4	Outbound	Receipt of Acknowledgment Messages	N.A.
5	Inbound	Credit Transfer	Customer transfer
6	Inbound	Credit Transfer	Bank transfer
7	Inbound	Sending Acknowledgments (positive/ Negative)	N.A.
8	Inbound	Directory maintenance	N.A.

1.2 CNAPS Maintenances

This section lists the key common maintenances that are required for processing of outbound and inbound CNAPS Payments.

- Source Maintenance (PMDSORCE)
- Source Network Preferences (PMDSORNW)
- External System Maintenances for - Sanctions, External Credit Approval and Accounting

For more details on above mentioned maintenance screens, refer to Payments Core User Guide.

The other key maintenances are as follows:

- [Network Preferences](#)
- [Settlement Instruction](#)
- [Branch Identifier](#)
- [Directory](#)
- [Business Type](#)
- [Network Cutoff](#)
- [CNAPS Common Preferences](#)
- [CNAPS Return Code Maintenance](#)
- [SWIFT Codeword Mapping for CNAPS](#)

1.2.1 Network Preferences

The CNAPS Network Preferences screen allows users to maintain the CNAPS network preferences for each payment method.

1. On Homepage, specify **PHDNWPRF** in the text box, and click next arrow.
CNAPS Network Preferences screen is displayed.

Figure 1-1 CNAPS Network Preferences

The screenshot shows the 'CNAPS Network Preferences' window. At the top, there are 'New' and 'Enter Query' buttons. The window is split into two panes: 'Outbound' and 'Inbound'.
Outbound Section:
 - Network Code, Host Code, Transfer Currency, and Payment Method are listed on the left with search icons.
 - Under 'Payment Preferences', there are fields for Minimum Amount and Maximum Amount.
 - Under 'Accounting Codes', there are fields for Debit Liquidation and Credit Liquidation, each with a search icon.
Inbound Section:
 - Network Description, Host Description, and Network Type Description are listed on the left with search icons.
 - Under 'Price Code Details', there are fields for Customer Transfer and Bank Transfer, each with a search icon.
 - Under 'Network Account Details', there are fields for Network Account and Return GL, each with a search icon.
 At the bottom right, there are 'Audit' and 'Exit' buttons.

2. Click **New** button on the Application toolbar.
3. On **CNAPS Network Preferences** screen, specify the fields.

For more information on fields, refer to the field description below:

Table 1-1 CNAPS Network Preferences - Field Description

Field	Description
Network Code	Select the Network code from the list of values. All Valid networks maintained with payment type as CNAPS are listed.
Network Description	System defaults the description on the network selected.
Network Type Description	System defaults the Network Type Description based on the Network selected.
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.
Host Code Description	System defaults the description of the Host Code.
Transfer Currency	Transfer currency is defaulted from the Network Currency restriction data store.
Payment Method	Select the payment type from the drop-down list. This is a mandatory field. The list displays the following values: • HVPS • BEPS • BEPS - Real - Time
Outbound Payment Preferences	The following fields are available as part of Outbound preferences for the network and payment method combination:
Payment Preferences	--
Minimum Amount	Specify the Minimum amount allowed for the network. This is an optional field.
Maximum Amount	Specify the Maximum amount allowed for the network. This is an optional field.
Pricing Code Details	--
Customer Transfer	Select the pricing code specific to Customer Transfer from the list of values. All the valid pricing codes maintained in the PPDCDMNT screen are listed.
Bank Transfer	Select the pricing code specific to Bank Transfer from the list of values. All the valid pricing codes maintained in the PPDCDMNT screen are listed.
Accounting Codes	--
Debit Liquidation	Select the Debit liquidation code from the list of values. This is a mandatory field. Accounting codes maintained in Accounting Template maintenance (PMDACCTL) with transaction type as Debit are listed.
Credit Liquidation	Select the Credit liquidation code from the list of values. This is a mandatory field. Accounting codes maintained in Accounting Template maintenance (PMDACCTL) with transaction type as Credit are listed.
Network Account Details	--
Network Account	Select the valid Network Account from the list of values. All valid Nostro accounts of currency CNY are listed in this field. it is not a mandatory field. Note: If Clearing GL is maintained in accounting template for credit leg (Offset Account) then system fetches the clearing GL as a Network Account otherwise. System fetches the Network account maintained in this field as credit account.

1.2.2 Settlement Instruction

The CNAPS Settlement Instruction screen allows users to maintain the settlement instructions. The SSI created here can be used as the beneficiary on the outbound payment booking.

1. On Homepage, specify **PHDSSIMT** in the text box, and click next arrow.

CNAPS Settlement Instruction screen is displayed.

Figure 1-2 CNAPS Settlement Instruction

2. Click **New** button on the Application toolbar.
 3. On **CNAPS Settlement Instruction** screen, specify the fields.
- For more information on fields, refer to the field description below:

Table 1-2 CNAPS Settlement Instruction - Field Description

Field	Description
Customer Number	Select the Customer Number from the list of values. All the valid customer accounts for the Host are listed.
Customer Name	System defaults the Customer Name, based on the Customer Number selected.
SSI Label	Specify the SSI Label and this is an user input field. It is mandatory and allowed character length is 35.
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.
Host Code Description	System defaults the description of the Host Code.
Settlement Account / Bank Details	--
Account	Specify the beneficiary account details here. This is a mandatory field.
Counterparty Name	Specify the Counterparty name. This is an optional field and allows Chines characters.
Address	Specify the Address. This is an optional field and allows Chines characters.

Table 1-2 (Cont.) CNAPS Settlement Instruction - Field Description

Field	Description
Bank Code	Select the Bank Code from the list of values. Bank code of Counterparty's bank has to be captured in this field. This is a mandatory field. All Bank codes listed in the CNAPS directory are listed here.
Bank Name	System defaults the name of the Bank Code displayed.
Allowed Payment Methods	--
Payment Method	Select the payment type from the drop-down list, for which the settlement instruction to be maintained. The list displays the following values: • HVPS • BEPS • BEPS - Real Time

1.2.3 Branch Identifier

The CNAPS Branch Identifier screen allows users to maintain the processing branch clearing line number. This is a host level maintenance.

1. On Homepage, specify **PHDBRIDT** in the text box, and click next arrow.
CNAPS Branch Identifier screen is displayed.

Figure 1-3 CNAPS Branch Identifier

2. Click **New** button on the Application toolbar.
3. On **CNAPS Branch Identifier** screen, specify the fields.
For more information on fields, refer to the field description below:

Table 1-3 CNAPS Branch Identifier - Field Description

Field	Description
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.
Host Code Description	System defaults the description of the Host Code.

Table 1-3 (Cont.) CNAPS Branch Identifier - Field Description

Field	Description
Processing Branch	Select the Processing Branch from the list of values. All the valid branches for the Host are listed here.
Branch Name	System defaults the name of the processing branch selected.
Clearing Identifier	Specify a valid Clearing Identifier. Maximum of 14 alpha-numeric characters are allowed in this field.

1.2.4 Directory

The CNAPS Directory screen allows users to maintain the directory records.

1. On Homepage, specify **PHDDIREC** in the text box, and click next arrow.
CNAPS Directory screen is displayed.

Figure 1-4 CNAPS Directory

2. Click **New** button on the Application toolbar.
3. On **CNAPS Directory** screen, specify the fields.
For more information on fields, refer to the field description below:

Table 1-4 CNAPS Directory - Field Description

Field	Description
Bank Code	Specify a valid Bank Code. This is a mandatory field and allowed character length is 14. For BEPS - Real Time, Bank Code maintained for BEPS to be referred.
Bank Name	Specify a valid Bank Name. This is a mandatory field and allowed character length is 140. This field allows Chinese Characters.
Bank Short Name	Specify a valid Bank Short Name. Allowed character length is 35.
Bank Address	Specify a valid Bank Address. This is a mandatory field and allowed character length is 32.

Table 1-4 (Cont.) CNAPS Directory - Field Description

Field	Description
City Code	Specify a valid City Code. This is an optional field and allowed character length is 60.
Telephone	Specify a valid Telephone number. This is an optional field and allowed character length is 70.
Participant Type	Select the Participant Type from the following: • Direct (Default) • Indirect
Direct Participation Code	Specify a Direct Participation Code. This is a mandatory field and allowed character length is 14.
Direct Participation Name	Specify a Direct Participation Name.
Payment Method	Select the Payment Method from the drop-down values. System defaults the value as 'HVPS'. The options are: • HVPS • BEPS
Last Change Date	Specify the Last Change Date.

1.2.5 Business Type

The CNAPS Business Types screen allows users to maintain business types allowed for CNAPS. This is host-level maintenance.

1. On Homepage, specify **PHDBTYPE** in the text box, and click next arrow.

CNAPS Business Types screen is displayed.

Figure 1-5 CNAPS Business Types

2. Click **New** button on the Application toolbar.
3. On **CNAPS Business Types** screen, specify the fields.

For more information on fields, refer to the field description below:

Table 1-5 CNAPS Business Types - Field Description

Field	Description
Business Type	Specify the Business Type. Alphanumeric characters are allowed and is mandatory. Note: Chinese characters are not allowed in this field.
Business Type Description	Specify the Business Type Description. Alphanumeric characters are allowed and supported length is 255 characters. Note: Chinese characters are allowed in Business type Description field.
SSI Label	Specify the SSI Label and this is an user input field. It is mandatory and allowed character length is 35.
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.
Host Code Description	System defaults the description of the Host Code.
Business Category Codes Allowed	--
Business Category Code	Specify the Business Category Codes allowed for the business type. It is mandatory to maintain at-least one Business Category Code per business type. Alphanumeric values are allowed up-to a length of 5 characters. Note: Chinese characters are not allowed in this field.
Category Code Description	Specify the Category Code Description. Alphanumeric characters are allowed and supported length is 255 characters. Note: Chinese characters are allowed in Category Code Description field.

1.2.6 Network Cutoff

The CNAPS Network Cutoff Maintenance screen allows users to maintain the network cutoff time for the CNAPS Network for each payment mode.

1. On Homepage, specify **PHDCTOFF** in the text box, and click next arrow.

CNAPS Network Cutoff Maintenance screen is displayed.

Figure 1-6 CNAPS Network Cutoff Maintenance

2. Click **New** button on the Application toolbar.

- On **CNAPS Network Cutoff Maintenance** screen, specify the fields.

For more information on fields, refer to the field description below:

Table 1-6 CNAPS Network Cutoff Maintenance - Field Description

Field	Description
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.
Host Code Description	System defaults the description of the Host Code.
Network Code	Select the Network code from the list of values. All Valid networks maintained with payment type as CNAPS are listed.
Network Description	System defaults the description on the network selected.
Network Type Description	System defaults the Network Type Description based on the Network selected.
Payment Method	Select the payment type from the drop-down list, for which the Network cutoff to be maintained. The list displays the following values: - HVPS - BEPS - BEPS - Real Time
Network Cutoff Time	--
Hour	Specify the network cut-off hour
Minute	Specify the network cut-off in minutes.

1.2.7 CNAPS Common Preferences

The CNAPS Common Preferences screen allows users to maintain the preferences common for the CNAPS Network.

- On Homepage, specify **PHDCNPRF** in the text box, and click next arrow.

CNAPS Common Preferences screen is displayed.

Figure 1-7 CNAPS Common Preference

The screenshot shows the 'CNAPS Common Preferences' application window. At the top, there's a toolbar with 'New' and 'Enter Query' buttons. The main area is divided into several sections:

- Host Code / Network Code:** Two text input fields with search icons.
- Host Description / Network Description / Network Type Description:** Three text input fields.
- Exchange Rate Preferences:**
 - FX Rate Type: Text input with search icon.
 - Rate Override Variance: Text input.
 - Rate Stop Variance: Text input.
 - External Exchange Rate Applicable: Toggle switch.
 - External FX Cancel: Text input.
- Holiday Check Preferences:**
 - Branch Holiday Check: Radio buttons for 'Yes' and 'No'.
 - Skip Currency Holiday Check: Radio buttons for 'Yes' and 'No'.
- Small FX Limit:**
 - Small FX Limit Currency: Text input with search icon.
 - Small FX Limit Amount: Text input.
 - CNAPS Directory XSD Path: Text input.
 - Schema Definition File Path: Text input.

At the bottom right, there are 'Audit' and 'Exit' buttons.

- Click **New** button on the Application toolbar.
- On **CNAPS Common Preferences** screen, specify the fields.

For more information on fields, refer to the field description below:

Table 1-7 CNAPS Common Preferences - Field Description

Field	Description
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.
Host Code Description	System defaults the description of the Host Code.
Network Code	Select the Network code from the list of values. All Valid networks maintained with payment type as CNAPS are listed.
Network Description	System defaults the description on the network selected.
Network Type Description	System defaults the Network Type Description based on the Network selected.
Exchange Rate Preferences	--
FX Rate Type	Select the FX Rate Type from the list of values. Exchange rate pick up for a payment transaction is based on Small FX rate type maintained in Network Preferences. All open and authorized exchange rate types available in core system are listed for this field.
Rate Override Variance	Specify the Rate Override Variance. If exchange rate provided for a payment transaction exceeds the override limit specified, then system logs an override and transaction is saved.
Rate Stop Variance	Specify the Rate Stop Variance. In case the exchange rate specified exceeds the Stop limit specified, the system throws an error.
External Exchange Rate Applicable	Payment details are sent to external system to obtain exchange rate, if this flag is checked.
External FX Cancel	Select the External FX Cancel from the following: • Auto (Default) • Manual If FX reference number is available for a transaction and if it is canceled or rolled over from an exception queue, the preference specified here, is applied.
Small FX Limit	--
Small FX Limit Currency	Specify the currency of the small FX limit. All the valid currencies are listed.
Small FX Limit Amount	Specify the amount of the small FX amount. System converts the transfer amount in Small FX limit currency and compares with this limit.
CNAPS Directory XSD Path	--
Schema Definition File Path	Specify the Schema Definition File Path.
Holiday Check Preferences	--
Branch Holiday Check	By default, this field value is Yes. If the field is Yes, then Branch holidays are considered for Activation Date derivation. If this field is No, then Branch holiday calendar is not considered while deriving the Activation Date.
Skip Currency Holiday Check	By default, this field value is No. If the field value is 'Yes', the currency Holiday check is skipped during Instruction Date derivation.

- [CNAPS Common Preferences Summary](#)

1.2.7.1 CNAPS Common Preferences Summary

1. On Homepage, specify **PHSCNPRF** in the text box, and click next arrow.
CNAPS Common Preferences Summary screen is displayed.

Figure 1-8 CNAPS Common Preferences Summary

2. Search using one or more of the following parameters:
 - Authorization Status
 - Record Status
 - Network Code
 - Host Code
3. After specifying the parameters, click the **Search** button.
System displays the records that match the search criteria.
4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

1.2.8 CNAPS Return Code Maintenance

The CNAPS Return Code Maintenance screen allows users to maintain the Return codes applicable for CNAPS transactions and linking it to system error codes.

1. On Homepage, specify **PHDRTNCD** in the text box, and click next arrow.
CNAPS Return Code Maintenance screen is displayed.

Figure 1-9 CNAPS Return Code Maintenance

2. Click **New** button on the Application toolbar.
3. On **CNAPS Return Code Maintenance** screen, specify the fields.

For more information on fields, refer to the field description below:

Table 1-8 CNAPS Return Code Maintenance - Field Description

Field	Description
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.
Payment Method	Select the payment type from the drop-down list. This is a mandatory field. The list displays the following values: • HVPS • BEPS • BEPS - Real - Time
Network Code	Select the Network code from the list of values. All Valid networks maintained with payment type as 'CNAPS' & 'CNAPS Debit' are listed.
Network Description	System defaults the description on the network selected.
Network Type Description	System defaults the Network Type Description based on the Network selected.
Return Code	Specify the Return Code.
Return Code Description	Specify the Return Code Description.
Error Code Linkage	If inbound CNAPS BEPS Real-time / CNAPS Debit transactions need to be auto-returned in case of any exception encountered during processing, the corresponding error code has to be linked to a Return Code.
Error Code	Specify the Error Code from the list of values. This field lists the system Error Codes related to the Network payment type.
Description	Error code description will be defaulted based on the Error Code selected.

- [CNAPS Return Code Maintenance Summary](#)

1.2.8.1 CNAPS Return Code Maintenance Summary

1. On Homepage, specify **PHSRTNCD** in the text box, and click next arrow.

CNAPS Return Codes Summary screen is displayed.

Figure 1-10 CNAPS Return Codes Summary

2. Search using one or more of the following parameters:
 - Authorization Status
 - Record Status
 - Network Code
 - Return Code
 - Payment Method
3. After specifying the parameters, click the **Search** button.
System displays the records that match the search criteria.
4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

1.2.9 SWIFT Codeword Mapping for CNAPS

The SWIFT Codeword Mapping for CNAPS screen allows users to map SWIFT codewords to CNAPS business type Codeword. This screen is used when inbound SWIFT payments are to be processed as pass through payments by sending outbound CNAPS Credit payments.

1. On Homepage, specify **PHDSWIFT** in the text box, and click next arrow.
SWIFT Codeword Mapping for CNAPS screen is displayed.

Figure 1-11 SWIFT Codeword Mapping for CNAPS

SWIFT Codeword Mapping for CNAPS Detailed

New

Enter Query

Host Code *

SWIFT Codeword *

Business Type *

Description

Business Category Code *

Description

Host Description

Code Description

- Click **New** button on the Application toolbar.
- On **SWIFT Codeword Mapping for CNAPS** screen, specify the fields.

For more information on fields, refer to the field description below:

Table 1-9 SWIFT Codeword Mapping for CNAPS - Field Description

Field	Description
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.
Host Code Description	System defaults the description of the Host Code.
Swift Codeword	Specify the Swift Codeword from the list of values. SWIFT code word field lists all distinct code words available in SWIFT Code word maintenance.
Code Description	Based on Code word selected Codeword description is populated.
Business Type	Specify the Business Type from the list of values. All the valid combination of Business type & Business Category combination are listed.
Description	Based on the selected business type, Description is populated.
Business Category Code	Based on the combination selected Business Category Code field is populated.
Description	Based on the selected Business Type/Category Code, Description field is populated.

- SWIFT Codeword Mapping for CNAPS Summary

1.2.9.1 SWIFT Codeword Mapping for CNAPS Summary

1. On Homepage, specify **PHSSWIFT** in the text box, and click next arrow.
SWIFT Codeword Mapping for CNAPS Summary screen is displayed.

Figure 1-12 SWIFT Codeword Mapping for CNAPS Summary

The screenshot shows a web application titled "SWIFT Codeword Mapping for CNAPS Summary". At the top, there are buttons for "Search", "Advanced Search", "Reset", and "Clear All". A "Records per page" dropdown is set to "15". Below this is a "Search (Case Sensitive)" section with three input fields: "Authorization Status" (with a dropdown arrow), "Record Status" (with a dropdown arrow), and "Host Code" (with a search icon). Below these is a "Search Results" section with a table header. The table has columns: "Authorization Status", "Record Status", "Host Code", "Host Description", "SWIFT Codeword", "Code Description", "Business Type", "Description", and "Business Category Code". The table body is empty, showing "No data to display." At the bottom of the table, there is a pagination bar showing "Page: 1" and navigation icons. An "Exit" button is located at the bottom right of the application window.

2. Search using one or more of the following parameters:
 - Authorization Status
 - Record Status
 - Host Code
 - SWIFT Codeword
 - Business Type
3. After specifying the parameters, click the **Search** button.
System displays the records that match the search criteria.
4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

2

CNAPS Credit

- [CNAPS Credit Outbound Payments](#)
- [CNAPS Credit Outbound Payments Processing](#)
- [CNAPS Credit Inbound Payments](#)
- [CNAPS Credit Inbound Payments Processing](#)
- [BEPS Real - Time Processing](#)

2.1 CNAPS Credit Outbound Payments

CNAPS can be initiated for the following payment types / payment methods/ Transfer Types:

#	Payment Type	Payment Method	Transfer Types
1	CNAPS	HVPS	Customer Transfer & Bank Transfer
2	CNAPS	BEPS	Customer Transfer & Bank Transfer
3	CNAPS	BEPS -Real-time	Customer Transfer & Bank Transfer

This section contains the following topics:

- [CNAPS Outbound Payments Transaction Input](#)
- [CNAPS Outbound Payment View](#)
- [CNAPS Outbound Browser](#)
- [Webservices](#)
- [CNAPS Outbound Payments Transaction Input](#)
- [CNAPS Outbound Payment View](#)
- [CNAPS Outbound Browser](#)
- [Webservices](#)

The outbound CNAPS can be initiated using Webservice / ReST service.

2.1.1 CNAPS Outbound Payments Transaction Input

The CNAPS Network Preferences screen allows users to perform CNAPS Outbound transaction. All transactions that are entered using this screen has payment type as 'CNAPS' and transaction type as 'Outbound'.

1. On Homepage, specify **PHDOTONL** in the text box, and click next arrow.
CNAPS Outbound Transaction Input screen is displayed.

Figure 2-1 CNAPS Outbound Transaction Input

2. Click **New** button on the Application toolbar.
3. On **CNAPS Outbound Transaction Input** screen, specify the fields.

For more information on fields, refer to the field description below:

Table 2-1 CNAPS Outbound Transaction Input - Field Description

Field	Description
Transaction Reference Number	System generates the transaction reference number. For more details on the format, refer the Payments Core User Guide. This is a unique identifier of the CNAPS payment transaction and auto-generated by the system based on the common transaction reference generation logic. The same reference is used as Message ID.
Network Code	Select the Network Code from the list of values. All networks of payment type CNAPS are listed based on Network Code maintenance. If only one Network is defined, that Network is defaulted on 'New' operation itself. Payment type gets populated, based on the Network selected.
Payment Method	Select the payment type from the following: • HVPS - High Value Payments System • BEPS - Bulk Electronic Payment System • BEPS - Real Time - Online Faster Payments

Table 2-1 (Cont.) CNAPS Outbound Transaction Input - Field Description

Field	Description
End to End Identification	Specify the End to end ID provided by the originating customer (debit account owner). This is a mandatory field. If not provided by the customer, system populates the transaction reference number automatically on saving the transaction.
Transfer Type	Select the transfer type from the drop-down list. System defaults the transfer type as 'Customer Transfer'. The list displays the following values: • Customer Transfer • Bank Transfer
Source Reference Number	Specify the Source Reference number. The external system reference can be input in this field. This is optional for manually input transaction and is mandatory for channel input transactions.
Source Code	Select the Source Code from the list of values. All valid source codes maintained in the Source Maintenance are listed.
Transaction Branch	System defaults the transaction branch code with the user's logged in branch code.
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.

- [CNAPS Outbound Payments Transaction Input-Main Tab](#)
- [CNAPS Outbound Payments Transaction Input-Payment Details Tab](#)
- [Pricing Tab](#)
- [UDF Button](#)
This topic provides details of the **Fields** screen.
- [MIS Button](#)
This topic explains the **MIS Details** screen.
- [Accounting Entries](#)
This topic provides the systematic instructions to process the **Accounting Entries** screen.
- [CNAPS Outbound Payments Transaction Summary](#)

2.1.1.1 CNAPS Outbound Payments Transaction Input-Main Tab

1. Click on **Main Tab** in the CNAPS Outbound Payments Transaction Input screen.
Main Tab sub-screen is displayed.

Figure 2-2 CNAPS Outbound Payments Transaction Input - Main Tab

- On **CNAPS Outbound Payments Transaction Input** sub-screen, specify the fields.

For more information on fields, refer to the field description below:

Table 2-2 CNAPS Outbound Payments Transaction Input - Main Tab Field Description

Field	Description
Customer Details	--
Account Number	Specify the account number. Alternatively, you can select the account number from the option list. The list displays all open and authorized accounts as available in External Account Maintenance (STDCRACC). System allows the account number as GL also. The account number length allowed in CNAPS is 32 and the system validates the same on saving the transaction. Note: Prefunded GL functionality is applicable for CNAPS.
Account Currency	System defaults the currency based on the Account number selected.
Account Branch	System defaults the branch based on the Account number selected.
Name	System defaults the Name based on the Account number selected. The name displayed is trimmed to a length of 60 when defaulted. This is not modifiable.
Address	System defaults the Address based on the Account number selected, if available. This is an optional field and you can modify the defaulted address.
Amount	Amount is displayed upon clicking Enrich.
Customer Number	System defaults the customer Number, linked to the debtor account number, if any.
Customer Service Model	System defaults the customer service model, linked to the debtor account number, if any. Note: System does not default Customer Number and Customer Service Model, when GL is selected as Account Number.
Charge Account Number	Specify the Charge Account Number from the list of values.
Charge Account Branch	Account Branch is displayed based on the Account Number selected.

Table 2-2 (Cont.) CNAPS Outbound Payments Transaction Input - Main Tab Field Description

Field	Description
Charge Account Currency	Charge Account Currency is displayed for the Charge Account selected.
Payment Details	--
Booking Date	System defaults the booking date as current date. This is disabled for modification.
Instruction Date	System defaults the Instruction date as current application server date. This field can be edited by you. This is the requested execution date by the customer. Back dates are not allowed as instruction date. If instruction date is a Network holiday, it is moved to next working day for Network.
Activation Date	Activation date is derived as Instruction Date – Debit Float days as maintained in Process cutoff maintenance. Holiday check is done for Activation date based on Branch holidays maintained.
Instructed Currency Indicator	Select the Currency indicator from the following: • Transfer Currency • Debit Currency System defaults the value as 'Transfer Currency' on New action and transfer currency field is defaulted as CNY. You can change Instructed currency indicator to Debit currency if required. • If the Instructed currency indicator is 'Transfer currency' Transfer Amount field is enabled for user input. • If the Instructed currency field is 'Debit Currency' Amount field (meant for debit amount) under customer details is enabled for input.
Transfer Currency	System defaults the Transaction Currency as 'CNY' for CNAPS payments.
Transfer Currency Name	System defaults the name of the Transfer Currency.
Transfer Amount	Specify the Transfer Amount.
Exchange Rate	Specify the Exchange Rate.If transfer currency & debtor account currency are different then Exchange rate can be provided by you too. System retains the input value and validates the same against override and stop variances maintained at Network Preferences. Exchange Rate Validations: • If exchange rate is not a user input, system picks up exchange rate during 'Enrich' provided the transfer amount is less than small FX limit maintained. If exchange rate is not available, system throws error. • Based on debit amount/transfer amount input, the other amount is computed by the system. • If transfer amount is more than small FX limit and if external exchange rate is applicable, then rate pick up happens during transaction processing.
Credit Value Date	System derives the credit value date as part of transaction processing on clicking Enrich button. This field is disabled.
Debit Value Date	System would derive the debit value date as part of transaction processing on clicking Enrich button. This field is disabled for user input.

Table 2-2 (Cont.) CNAPS Outbound Payments Transaction Input - Main Tab Field Description

Field	Description
Internal Remarks	Specify the internal remarks if any. Note: Accounts of other currencies can be used as debit account CNAPS. Multi-currency accounts also can be used as debit accounts.
Beneficiary/ Counterparty Details	--
SSI Label	Select the SSI Label from the list of values. If the Creditor details are maintained in PHDSSIMT for the customer, the same can be selected in this field. Creditor details are populated based on the SSI label details. Note: It is optional to input SSI labels. Either you can directly input the beneficiary details or you can select the listed SSI label. If beneficiary details are defaulted from SSI label, it is disabled for further modification.
Account Number	Specify the Beneficiary account number here.
Account Name	Specify the Beneficiary account name here. This is an optional field
Address	Specify the Beneficiary Address here. This is an optional field.
Bank Code	Select the Bank code from the list of values. All open and authorized Bank Codes available in CNAPS directory are listed here, for the payment method chosen.
Bank Name	System defaults the Bank Name, based on the bank code selected.
Business Type	Select the Business Type from the list of values. This lists all the combinations of business type& related business category codes maintained in CNAPS Business Type Maintenance.
Description	System defaults the description based on the business type selected.
Business Category Code	Business Category Code is defaulted based on the business type selected.
Description	System defaults the description based on the business type selected.
Business Priority	System defaults the option as NORM. Other options in the drop down list are: HIGH, URG.
HVPS Remittance Information	These fields are applicable only for the Payment Method - HVPS.
Remarks 1	Specify the remarks if any, for payment method - HVPS.
Additional Information 1	Specify the additional info if any, for payment method - HVPS.
Remarks 2	Specify the remarks if any, for payment method - HVPS.
Additional Information 2	Specify the additional info if any, for payment method - HVPS. Note: Remittance information line1 & 2 (Remarks 1&2) is disabled if payment method is HVPS & transfer type is bank transfer.
Creditor Identification	--
Birth Date	Specify the Birth Date of the Creditor.
City Of Birth	Specify the City of Birth of the Creditor.
Country Of Birth	Specify the Country of Birth of the Creditor.
Creditor Postal Address	--
Street Name	Specify the Street Name of the creditor.
Building Number	Specify the Building Number of the creditor.
Post Code	Specify the Post Code of the creditor.
Town Name	Specify the Town Name of the creditor.

Table 2-2 (Cont.) CNAPS Outbound Payments Transaction Input - Main Tab Field Description

Field	Description
Country	Specify the Country of the creditor.
Payment Details	--
Booking Date	System defaults the current date as Booking Date. This will be a disabled field for user modification.
Instruction Date	System defaults the current application server date. This date can be modified by the user. This is the requested execution date by the customer. Back dates are not allowed as instruction date.
Transfer Currency	System defaults the Transfer currency as 'USD'.
Transfer Amount	Specify the Transfer Amount.
Additional Details	--
Local Instrument	Select the Local Instrument from the list of values. All the valid instruments are listed. Identifies the Debtor/Sender as either a business or consumer customer of the Debtor FI. This field also indicates whether the Debtor/Sender is a domestic customer of the Debtor FI or a customer of a foreign branch or affiliate of the Debtor FI. Local Instrument options listed are as follows: • BUSINESS - Business Initiated Payment (domestic) • CONSUMER - Consumer Initiated Payment (domestic) • FABUSINESS - Business Initiated Payment (foreign affiliate) • FACONSUMER - Consumer Initiated Payment (foreign affiliate) • INTERMEDIARY - Payment sent through a Payment Service Provider (domestic) • ZELLE - Zelle Payment (domestic)
Remittance Advice ID	Specify the Remittance Advice ID. This field is used, if a separate Remittance Advice is sent via a remt.001 message. The reference in this element, if included, must be identical to the Remittance Identification provided in the remittance advice message.
Remittance Information	Specify the Remittance Information. Unstructured information up-to length 140 can be entered in this field. Note: Structured Remittance information is applicable if the payment is originated as a result of return of a previous payment received.
Remittance Method	Select the Remittance method from the following: • EMAL - E-Mail • URID - Uniform Resource Identifier
Electronic Address	Specify the electronic address. Electronic address to which, an agent sends the remittance information can be entered in this field.
Remarks	Specify the internal remarks if any.
Enrich Button	On clicking the Enrich button, system computes the Charges, and Tax on Charges if applicable, based on the maintenance for Pricing Code specified in Outbound US RTP preferences (PUMNCPRF).

2.1.1.2 CNAPS Outbound Payments Transaction Input-Payment Details Tab

You can specify any additional details applicable for BEPS-regular or Real-time transactions can be entered in this tab.

This tab is enabled if the Network type is BEPS-Real-time 'or 'BEPS-Regular'.

1. Click on **Payment Details Tab** in the CNAPS Outbound Payments Transaction Input screen.

Payment Details sub-screen is displayed.

Figure 2-3 CNAPS Outbound Payments Transaction Input - Payment Details Tab

2. On **CNAPS Outbound Payments Transaction Input_Payment Details** sub-screen, specify the fields.

For more information on fields, refer to the field description below:

Table 2-3 CNAPS Outbound Payments Transaction Input - Payment Details Field Description

Field	Description
Additional Details	Specify the additional details. Chinese characters are allowed and the character length is 256.
Collection Information (A109 HVPS/ BEPS)	--
Bill Type	Select the option from drop down values. This is a mandatory field. The options are: • 01: Domestic letter of credit • 02: time certificate • 03: certificate T-bonds • 04: off-site current passbook • 99: Others
Bill Date	Specify the Bill date. This is a mandatory field. This is modifiable before authorization.
Bill Number	Specify the Bill number. This is an option field with character length 32. This is modifiable before authorization.
Cross -Border Details (HVPS A113)	--
Reference Date	Specify the Reference Date. This is an option field.
Charge Whom	System defaults the value as DEBT.
Sender Charges	Specify the Sender Charges. This is an option field.
Receiver Charges	Specify the Receiver Charges. This is an option field.
Payment Service Details (A301 BEPS)	--
Serial Number	Specify the Serial Number. This is a mandatory field with allowed character length of 20. This is modifiable before authorization.

Table 2-3 (Cont.) CNAPS Outbound Payments Transaction Input - Payment Details Field Description

Field	Description
Term	Specify the Term in numbers. This is a mandatory field with allowed character length of 16. This is modifiable before authorization.
Payment Type	Select the option from drop down values. This is a mandatory field. The options are: • TP00: cash payment • TP01: Transfer in the same city • TP02: by cheque • TP03: off-site Remittance • TP04: Others
Additional Information	Specify the additional details. Chinese characters are allowed and the character length is 256.
Bank Draft Information (HVPS/ BEPS)	--
Bill Date	Specify the Bill date. This is a mandatory field. This is modifiable before authorization. When collection acceptance information are entered, Bill date and number are mandatory in this section.
Bill Number	Specify the Bill number. This is an option field with character length 32. This is modifiable before authorization.
Payment Amount	Specify the payment amount in numbers. This is a mandatory field and is modifiable before authorization.
Applicant Account	Specify the applicant account. This is an optional field and allowed character length is 32.
Applicant Name	Specify the applicant name. Chinese characters are allowed and the character length is 60.
Settlement Amount	Specify the settlement amount. This is an optional field.
Surplus Amount	Specify the Surplus amount. This is an optional field.
Draft Type	Select the option from drop down values. This is a mandatory field. System defaults the option as 'Null'. The options are: • CT00: Transferable draft • CT01: Non-transferable draft • CT02: cash draft • CT03: Fixed Promissory Note • CT04: Irregular promissory note
Cheque Information (BEPS A201)	--
Issue Date	Specify the Issue date. This is a mandatory field.
Drawer Name	Specify the Issue date. This is a mandatory field. Chinese characters are allowed and the character length is 60.
Cheque Amount	Specify Cheque Amount. This is a mandatory field.
Cheque Number	Specify the Cheque Number. This is a mandatory field and allowed character length is 4.
Amount	Specify the Amount.

2.1.1.3 Pricing Tab

You can view the pricing details populated by system in this screen on clicking Enrich.

1. Click the **Pricing** tab and view the pricing details.

Figure 2-4 Pricing

2. There may be one or more applicable Charge and Tax components as defined in the Pricing Code maintenance. The fixed amount or rate is fetched from Pricing Value Maintenance screen (PPDVLMNT) for each Charge and/or Tax component, as applicable for the Payment Source code & Customer Service model.
3. On **Pricing** screen, the computed charges, and taxes if applicable, are populated for each charge component in the following fields.

For more information on fields, refer to the field description below:

Table 2-4 Pricing

Field	Description
Pricing Component	System defaults the pricing component based on the Pricing code linked in Network Currency Preferences.
Pricing Currency	System defaults the pricing currency of the component from the Pricing code maintenance.
Pricing Amount	System defaults the pricing amount from Pricing Value Maintenance screen (PPDVLMNT) as applicable for the payment value date, Payment Source code and Debit Customer Service Model. However you can modify this value. Note Currency conversions related to charge computation are completed and final amount is populated component wise in the Pricing Tab.
Waiver	System defaults the waiver. However you can modify this value. Note - If charge/tax is already waived at price value maintenances, then you cannot uncheck the waiver flag. This component is still displayed with the value and the waiver flag checked. - If a particular Charge component is waived, then system automatically checks the waiver of the associated Tax component.
Debit Currency	System displays the customer debit currency for charge/tax.
Debit Amount	System displays the amount debited to the selected debit account.

2.1.1.4 UDF Button

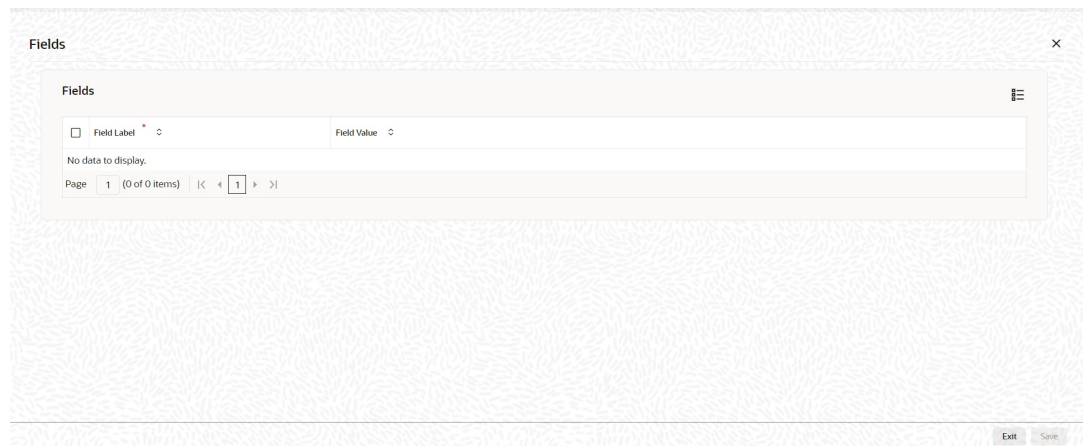
This topic provides details of the **Fields** screen.

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

1. Click the **UDF** button in the screen.

The **Fields** screen is displayed.

Figure 2-5 UDF Button



2. On the **Fields** screen, user can view the following fields.

The following fields are displayed:

Table 2-5 UDF Button - Field Description

Field	Description
Field Label	System displays all fields that are part of the associated UDF group.
Field Value	The system displays default values for UDF fields, if available. user can modify the default value or enter a value for fields where no default exists.

2.1.1.5 MIS Button

This topic explains the **MIS Details** screen.

User can maintain the MIS information for the transaction. If the MIS details are not entered, they will be defaulted from the product maintenance.

1. Click the **MIS** button in the screen.

The **MIS Details** screen is displayed.

Figure 2-6 MIS Button

- On the **MIS Details** screen, specify the fields.

Table 2-6 MIS Button - Field Description

Field	Description
Transaction Reference	System displays the Transaction reference number of the transaction.
MIS Group	The user can select the MIS Group Code from the option list or specify the code for the MIS group in Source Maintenance. The system displays all valid MIS groups for different sources in the MIS Group list within Source Maintenance. When a transaction is booked from this screen, the MIS group associated with the Manual source is populated by default.
Default button	Click the Default button after selecting an MIS group different from the default, to populate the corresponding default MIS values and link them to the Transaction MIS and Composite MIS classes.
Transaction MIS	user can populate the default MIS values for the Transaction MIS classes linked to the selected MIS group. Alternatively, user can modify one or more default MIS values, add new values, or select MIS values from the available option list.
Composite MIS	user can populate the default MIS values for the Composite MIS classes linked to the selected MIS group. Alternatively, user can modify one or more default MIS values, add new values, or select MIS values from the available option list.

2.1.1.6 Accounting Entries

This topic provides the systematic instructions to process the **Accounting Entries** screen.

- From the main screen or tab, click **Accounting Entries**.

The **Accounting Entries** screen is displayed.

Figure 2-7 Accounting Entries

- On the **Accounting Entries** screen, view the fields. For more information on fields, refer to the field description table below:

Table 2-7 Accounting Entries - Field Description

Field	Description
Event Code	Displays the Event Code .
Transaction Date	Displays the Transaction Date .
Value Date	Displays the Value Date .
Account	Displays the Account .
Account Branch	Displays the Account Branch .
TRN Code	Displays the TRN Code .
Dr/Cr	Displays the Debit (Dr) and Credit (Cr)
Amount Tag	Displays the Amount Tag .
Account Currency	Displays the Account Currency .
Transaction Amount	Displays the Transaction Amount .
Netting	Displays the Netting .
Offset Account	Displays the Offset Account .
Offset Account Branch	Displays the Offset Account Branch .
Offset TRN Code	Displays the Offset TRN Code .
Offset Amount Tag	Displays the Offset Amount Tag .
Offset Currency	Displays the Offset Currency .
Offset Amount	Displays the Offset Amount .
Offset Netting	Displays the Offset Netting .
Handoff Status	Displays the Handoff Status .

2.1.1.7 CNAPS Outbound Payments Transaction Summary

- On Homepage, specify **PHSOTONL** in the text box, and click next arrow.
CNAPS Outbound Transaction Summary screen is displayed.

Figure 2-8 CNAPS Outbound Transaction Summary

CNAPS Outbound Transactions Summary

Search Advanced Search Reset Clear All Records per page: 15

▼ Search (Case Sensitive)

Transaction Reference	Booking Date	Transaction Branch
End to End Identification	Instruction Date	Debtor Account Number
Source Reference Number	Activation Date	Customer Number
Source Code	Transfer Amount	Customer Service Model
Network Code	Maker ID	Creditor Account Number
Payment Method	Authorization Status	Transfer Type

Search Results Lock Columns: 0

Transaction Reference	Booking Date	Transaction Branch	End to End Identification	Instruction Date	Debtor Account Number	Source Reference Number	Activation Date	Customer Number
No data to display.								

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Exit

2. You can search using one or more of the following parameters:
 - Transaction Reference
 - Booking Date
 - Transaction Branch
 - End to End Identification
 - Instruction Date
 - Customer Account
 - Source Reference Number
 - Activation Date
 - Customer Number
 - Source Code
 - Transfer Amount
 - Customer Service Mod
 - Network Code
 - Maker ID
 - Counterparty Account
 - Payment Method
 - Checker ID
 - Counterparty Bank Code
 - Transfer Type
 - Authorization Status
3. Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.
4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

2.1.2 CNAPS Outbound Payment View

The CNAPS Outbound Payment View screen allows users to view the CNAPS Outbound transactions.

1. On Homepage, specify **PHDOVIEW** in the text box, and click next arrow.

CNAPS Outbound Transaction View screen is displayed.

Figure 2-9 CNAPS Outbound Transaction View

The screenshot shows the 'CNAPS Outbound Transactions View' application window. It features a search bar at the top left with the text 'Enter Query'. Below this are two columns of input fields. The left column includes 'Host Code', 'Transaction Branch', 'Network Code *', 'Payment Method', 'Transfer Type', 'Source Code *', and 'Payment Type'. The right column includes 'Transaction Reference *' (with a search icon), 'End to End Identification', 'Source Reference', 'File Reference', 'Batch ID', 'Console Reference', 'Prefunded Payments' (checkbox), 'Reinitiate' (checkbox), and 'Linked Reference'. Below these fields are four tabs: 'Main', 'Payment Details', 'Pricing', and 'Exception'. The 'Main' tab is currently selected, showing a 'Debtor Details' section with fields for Account Number, Account Currency, Account Branch, Name, Address, Amount, Customer Number, Customer Service Model, Charge Account Number, Charge Account Branch, and Charge Account Currency. Below this is an 'Originator Details(Pass through transactions)' section with fields for Originator Account, Originator Name, and Originator Address. Next is a 'Beneficiary / Counterparty Details' section with fields for SSI Label, Account Number, Account Name, Address, Bank Code, and Bank Name. Below that is a 'Dispatch Details' section with a 'Message Status' field. The 'External System Status' section includes fields for Sanctions Check Status, Sanctions Check Reference, External Credit Approval Status, External Credit Approval Reference, External Exchange Rate Status, and External Rate Reference. To the right of the 'Main' tab is the 'Payment Details' section, which includes fields for Booking Date, Instruction Date *, Activation Date, Instructed Currency Indicator, Transfer Currency *, Transfer Amount, Exchange Rate, FX Reference Number, Credit Value Date, Debit Value Date, Internal Remarks, Business Type, Business Category Code, and Business Priority. Below this is the 'HVPS Remittance Information' section with fields for Remarks1, Remarks2, Additional Information1, and Additional Information2. The 'Transaction Status' section includes fields for Transaction Status, Debit Liquidation Status, Credit Liquidation Status, and Exception Queue, with a 'View Queue' button. At the bottom of the screen are buttons for 'UDF', 'MIS', 'Accounting Entries', 'View Repair Log', 'View Queue Action', 'All Messages', 'Audit', and 'Exit'.

2. Click **Enter Query** from this screen.

The Transaction Reference field gets enabled which opens an LOV screen.

3. Click the Fetch button and select the required value.
4. Along with the transaction details, you can also view the status details for the following:
 - Dispatch Details
 - External System Status
 - Transaction Status

5. Click **Execute Query** to populate the details of the transaction in the Outbound CNAPS Payments View screen.

For more details on Main, Payment Details and Pricing tabs refer to 'PHDOTONL' screen details above.

- [Exception Tab](#)
- [UDF Button](#)
This topic provides details of the **Fields** screen.
- [MIS Button](#)
This topic explains the **MIS Details** screen.
- [Accounting Entries](#)
This topic provides the systematic instructions to process the **Accounting Entries** screen.
- [View Queue Action](#)
This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- [View Repair Log](#)
This topic explains the details of the **View Repair Log** screen.
- [CNAPS Outbound Payments View Summary](#)

2.1.2.1 Exception Tab

- Click on **Exception Tab** from CNAPS Outbound Transaction View screen.

Figure 2-10 CNAPS Outbound Transaction View_Exception

CNAPS Outbound Transactions View

Enter Query

Host Code
Transaction Branch
Network Code *
Payment Method
Transfer Type
Source Code *
Payment Type

Transaction Reference *
End to End Identification
Source Reference
File Reference
Batch ID
Console Reference
Prefunded Payments
Reinitiate
Linked Reference

Main **Payment Details** **Pricing** **Exception**

Debtor Details

Account Number
Account Currency
Account Branch
Name
Address
Amount
Customer Number
Customer Service Model
Charge Account Number
Charge Account Branch
Charge Account Currency

Originator Details(Pass through transactions)

Originator Account
Originator Name
Originator Address

Beneficiary / Counterparty Details

SSI Label
Account Number
Account Name
Address
Bank Code
Bank Name

Dispatch Details

Message Status

External System Status

Sanctions Check Status
Sanctions Check Reference
External Credit Approval Status
External Credit Approval Reference
External Exchange Rate Status
External Rate Reference

Payment Details

Booking Date
Instruction Date *
Activation Date
Instructed Currency Indicator
Transfer Currency *
Transfer Amount
Exchange Rate
FX Reference Number
Credit Value Date
Debit Value Date
Internal Remarks
Business Type
Business Category Code
Business Priority

HVPS Remittance Information

Remarks1
Remarks2
Additional Information1
Additional Information2

Transaction Status

Transaction Status
Debit Liquidation Status
Credit Liquidation Status
Exception Queue

View Queue

UDF MIS Accounting Entries View Repair Log View Queue Action All Messages Audit Exit

2.1.2.2 UDF Button

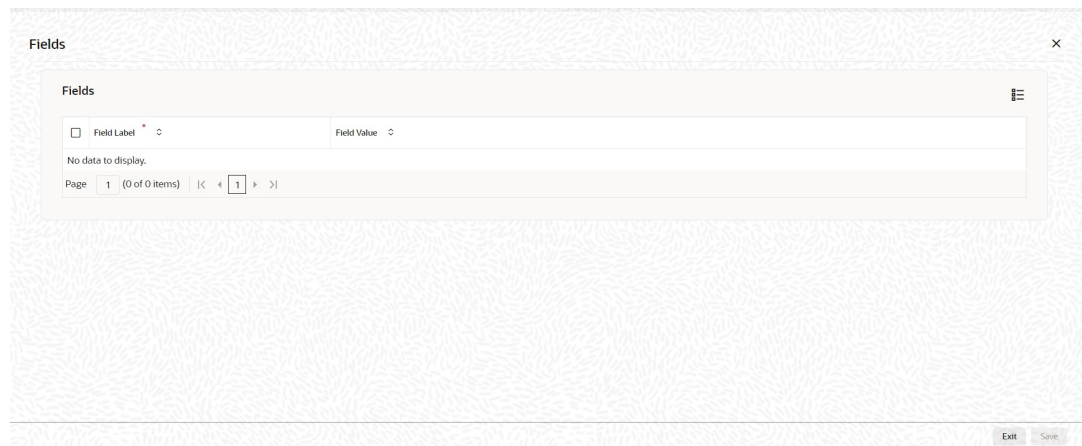
This topic provides details of the **Fields** screen.

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

1. Click the **UDF** button in the screen.

The **Fields** screen is displayed.

Figure 2-11 UDF Button



2. On the **Fields** screen, user can view the following fields.

The following fields are displayed:

Table 2-8 UDF Button - Field Description

Field	Description
Field Label	System displays all fields that are part of the associated UDF group.
Field Value	The system displays default values for UDF fields, if available. user can modify the default value or enter a value for fields where no default exists.

2.1.2.3 MIS Button

This topic explains the **MIS Details** screen.

User can maintain the MIS information for the transaction. If the MIS details are not entered, they will be defaulted from the product maintenance.

1. Click the **MIS** button in the screen.

The **MIS Details** screen is displayed.

Figure 2-12 MIS Button

- On the **MIS Details** screen, specify the fields.

Table 2-9 MIS Button - Field Description

Field	Description
Transaction Reference	System displays the Transaction reference number of the transaction.
MIS Group	The user can select the MIS Group Code from the option list or specify the code for the MIS group in Source Maintenance . The system displays all valid MIS groups for different sources in the MIS Group list within Source Maintenance . When a transaction is booked from this screen, the MIS group associated with the Manual source is populated by default.
Default button	Click the Default button after selecting an MIS group different from the default, to populate the corresponding default MIS values and link them to the Transaction MIS and Composite MIS classes.
Transaction MIS	user can populate the default MIS values for the Transaction MIS classes linked to the selected MIS group. Alternatively, user can modify one or more default MIS values, add new values, or select MIS values from the available option list.
Composite MIS	user can populate the default MIS values for the Composite MIS classes linked to the selected MIS group. Alternatively, user can modify one or more default MIS values, add new values, or select MIS values from the available option list.

2.1.2.4 Accounting Entries

This topic provides the systematic instructions to process the **Accounting Entries** screen.

- From the main screen or tab, click **Accounting Entries**.

The **Accounting Entries** screen is displayed.

Figure 2-13 Accounting Entries

- On the **Accounting Entries** screen, view the fields. For more information on fields, refer to the field description table below:

Table 2-10 Accounting Entries - Field Description

Field	Description
Event Code	Displays the Event Code .
Transaction Date	Displays the Transaction Date .
Value Date	Displays the Value Date .
Account	Displays the Account .
Account Branch	Displays the Account Branch .
TRN Code	Displays the TRN Code .
Dr/Cr	Displays the Debit (Dr) and Credit (Cr)
Amount Tag	Displays the Amount Tag .
Account Currency	Displays the Account Currency .
Transaction Amount	Displays the Transaction Amount .
Netting	Displays the Netting .
Offset Account	Displays the Offset Account .
Offset Account Branch	Displays the Offset Account Branch .
Offset TRN Code	Displays the Offset TRN Code .
Offset Amount Tag	Displays the Offset Amount Tag .
Offset Currency	Displays the Offset Currency .
Offset Amount	Displays the Offset Amount .
Offset Netting	Displays the Offset Netting .
Handoff Status	Displays the Handoff Status .

2.1.2.5 View Queue Action

This topic provides the systematic instructions to process the **View Queue Action Log** screen.

This screen provides the information on the user's actions log in queue. User can view all the queue actions for the respective transaction initiated.

1. From the main screen or tab, click **View Queue Action**.
The **View Queue Action Log** screen is displayed.

Figure 2-14 View Queue Action Log

2. On the **View Queue Action Log** screen, view the required details. For more information on fields, refer to the field description table below:

Note

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

Table 2-11 View Queue Action Log - Field Description

Field	Description
Transaction Reference Number	Displays the unique reference number for the transaction.
Network Code	Displays the Network Code of the transaction.
Transaction Reference Number	Displays the unique reference number for the transaction.
Action	Displays the Action performed on the transaction.
Remarks	Displays the Remarks , if any.
Exception Queue	Displays the Exception Queue code.
Authorization Status	Displays the current Authoization Status of the transaction.
Maker ID	Displays the transaction's Maker ID .
Maker Date Stamp	Displays the date stamp of the maker.
Checker ID	Displays the transaction's Checker ID .
Checker Date Stamp	Displays the date stamp of the checker.
Queue Status	Displays the current status of the transaction in queue.
Queue Reference No	Displays the transaction reference number in queue.
Primary External Status	Displays the status of the primary external.
Secondry External Status	Displays the status of the secondry external.
External Reference Number	Displays the external reference number.

Table 2-11 (Cont.) View Queue Action Log - Field Description

Field	Description
Cancel Reason Code	Displays the reason code for the cancellation request.
Cancel Reason Description	Displays the reason description for the cancellation.
Verification Status	Displays the current verification status.
Verifier ID	Displays the unique Verifier ID .
Verifier Date Stamp	Displays the date stamp of the verifier.
Authorizer Remarks	Displays the Authorizer Remarks , if any.
Verifier Remarks	Displays the Verifier Remarks , if any.

3. If required, user can view the request sent and the response received from external systems for the following:
 - **Sanction System**
 - **External Credit Approval**
 - **External Account Check**
 - **External FX fetch**
 - **External Price Fetch**
 - **Accounting System**

2.1.2.6 View Repair Log

This topic explains the details of the **View Repair Log** screen.

1. Click the **View Repair Log** button.

The **View Repair Log** screen is displayed with the **Transaction Reference Number** auto-populated, and the related details are shown.

Figure 2-15 View Repair Log

2. You can view all the repair actions for the respective initiated transaction.

The following details are displayed:

- **Queue Reference No**

- Field Name
- Old Value
- Repaired Data
- Error

2.1.2.7 CNAPS Outbound Payments View Summary

1. On Homepage, specify **PHSOVIEW** in the text box, and click next arrow.
CNAPS Outbound Transaction View Summary screen is displayed.

Figure 2-16 CNAPS Outbound Transaction View Summary

2. Search using one or more of the following parameters:

- Transaction Reference
- Booking Date
- Transaction Branch
- End to End Identification
- Instruction Date
- Customer Account
- Source Reference Number
- Activation Date
- Customer Number
- File Reference Number
- Transfer Currency
- Company Identifier
- Payment Batch ID
- Transfer Amount
- Customer Service Model
- Consolidation Reference Number

- Counterparty Account
 - Network Code
 - Exception Queue
 - Counterparty Bank Code
 - Source Code
 - Prefunded Payment
 - Message Status
 - Payment Method
 - Transfer Type
3. After specifying the parameters, click the **Search** button.
System displays the records that match the search criteria.
 4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

2.1.3 CNAPS Outbound Browser

1. On Homepage, specify **PHSOUTBR** in the text box, and click next arrow.
CNAPS Outbound Browser screen is displayed.

Figure 2-17 CNAPS Outbound Browser

CNAPS Outward Message Browser Summary

Search Advanced Search Reset Clear All Records per page: 15

Search (Case Sensitive)

Transaction Reference Transaction Branch Message Status Payment Method Transfer Amount Message Reference Transfer Type Receiver Bank Code Message Date MM/DD/YYYY

Search Results Lock Columns: 0

Transaction Reference Payment Method Transfer Type Transaction Branch Transfer Amount Receiver Bank Code Message Status Message Reference Message Date Received Date Time

No data to display.

Page: 1 Of 1

View Transaction View Message Exit

2. Search using one or more of the following parameters:
 - Transaction Reference
 - Transfer Type
 - Transfer Amount
 - Message Status
 - Message Date
 - Payment Method
 - Transaction branch
 - Receiver Bank Code

- Message Reference
- 3. After specifying the parameters, click the **Search** button.
System displays the records that match the search criteria.
- 4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

2.1.4 Webservices

The outbound CNAPS can be initiated using Webservice / ReST service.

2.2 CNAPS Credit Outbound Payments Processing

- [CNAPS Outbound Payment Validations](#)
- [Future Dated Transaction Processing](#)
- [Return of Outbound CNAPS Credit Transactions](#)

2.2.1 CNAPS Outbound Payment Validations

Outbound payments follows the below listed processing steps:

- Initial validations also Involves with Chinese character validations
- Beneficiary validation - request sends to clearing, if not valid transaction gets cancel
- Duplicate Check performs based on duplicate check fields of Source maintenance
- Authorization Limit check performs based on network and source
- Process cutoff can be maintained per customer & account
- Customer Limit check
- Sanctions Check
- FX Processing
- Pricing
- ECA Check - If Auto cancel is enabled, payment gets cancelled for rejected response
- Accounting: Generation of generic notification XML/ IR XML Messaging
- Acknowledgment handling
- Credit confirmation upload only applicable for BEPS Real-time transactions
- [SSI Details Population](#)
- [Initial Validations](#)
- [Beneficiary Validation](#)
- [Duplicate Check](#)
- [Authorization Limit Check](#)
- [Process Cutoff](#)
- [Sanction Check](#)
- [FX Processing](#)
- [Pricing](#)

- [ECA Check](#)
- [Network Cutoff Check](#)
- [Accounting](#)
- [Messaging](#)

2.2.1.1 SSI Details Population

If a valid SSI label is provided, the beneficiary details are populated on enrich. For a transaction received through services, SSI details are fetched before mandatory validations.

2.2.1.2 Initial Validations

- The following processing is covered as part of initial validations:
 - Data enrichment - Account / Bank Re-direction
 - Mandatory field validations –As listed in the field mapping sheet
 - Network Limit validations - Minimum and maximum amount allowed, if maintained in CNAPS Network Preferences for the payment method, transaction type and currency (CNY)
 - Validation for fields disallowed for Chinese characters are verified
- If Account re-direction or bank re-direction is maintained, then the account / bank details are replaced by the values, based on the account re-direction that is applicable for debtor account only
- Mandatory Fields / Referential data checks are done based on the details received in the payment request and the values populated by system.
- Validation is available to verify whether the Counterparty Bank Code is listed in the CNAPS directory. In case of validation failure, transaction is rejected if in.
- Transfer amount limit check is done for the minimum and maximum amount limits defined for the Network, as maintained in Outbound Payment Preferences (PHDNCPRF).
- The initial validations are done on transaction enrich or save from UI. If there is a validation failure, error is displayed, so that you can do the necessary modifications and re-submit the payment. If the validation fails for channel submitted transactions, transaction is moved to Repair Queue.

2.2.1.3 Beneficiary Validation

- An API call is provided for sending the beneficiary account, name, address and bank code details to an external system so that the details can be validated. The response is expected as 'TRUE' or 'FALSE'.
- You can maintain the connectivity path and time-out period in seconds for the external call made. If the request is timed-out, the response is treated as false.
- Beneficiary validation can be initiated from UI or as part of payment processing. If the beneficiary validation is done from UI, the system populates error on saving and it is not repeated during processing
- If the beneficiary validation done during the payment processing fails, the transaction gets auto cancelled. The cancellation remarks are updated as 'Beneficiary validation failed'.
- Beneficiary validation services, have tags for the following details:

Payment Method	HVPS,BEPS or BEPS Real time
SndBankId	Own Branch Clearing Code
RecvBankId	Counterparty Bank Code
AcctId	Debit Account No.

Transaction Code Validations

The validation is done based on customer transaction restrictions maintenance PMDCRSTR. If the Network is restricted for the customer, the transaction is moved to Business Override queue.

2.2.1.4 Duplicate Check

- Duplicate parameters can be maintained for the source in PMDSORCE. Based on the Duplicate Check Period in days and fields set, duplicate check for the transaction is done. If the transaction is identified as a duplicate transaction, the transaction is moved to Business Override queue.
- The following parameters are available for duplicate check:
 - Debtor Account - DBTR_ACC
 - Creditor Account - CRDTR_ACC
 - Transfer Amount - TFR_AMT
 - Instruction Date - VALUE_DATE
 - Creditor Bank Routing Number - CRDTR_BANK_CODE
 - Customer - CUSTOMER_NO
 - Debtor Bank Routing Number - DBTR_BANK_CODE

2.2.1.5 Authorization Limit Check

- Two levels of authorization limits can be maintained for a Network and source in PMDSORNW (optional). If the validation fails the transaction is moved to authorization limit queues.

2.2.1.6 Process Cutoff

Cutoff time can be maintained for a Network/Source/Transaction Type/Customer Service Model/Customer in Process cutoff maintenance screen PMDCTOFF (optional).

2.2.1.7 Sanction Check

- The transaction can be sent for sanction screening to an external system if sanctions screening is enabled for the source and network in Source Network Preferences PMDSORNW and is applicable for the customer.
- If sanction is approved, the transaction is resumed with the further processing. In case of seizure, customer account is debited and the Seizure GL is credited. If the status is rejected or interim, the transaction is moved to sanction check queue.

Note

- The sanction requests originated with payment method BEPS Real-time is sent through separate JMS queues maintained for faster payments for the Sanctions System.
- If sanctions is approved on a subsequent date, the preference is applied as maintained for the source
- Ring-fencing of the funds for sanctions pending transaction is not applicable.

2.2.1.8 FX Processing

- Auto rate pick up happens only if the transfer amount is within the small FX limit as maintained in CNAPS Network Common Preferences.
- Transfer amount is converted to limit currency maintained using midrate of FX rate type linked and small FX limit check is done.
- If the transfer amount is above the small FX limit specified, system checks whether External Exchange Rate is applicable in Network common Preferences.
- If external system is available the transaction details, then system send exchange rate request to external system for receiving the exchange rate along with FX Reference Number. Based on the response received, exchange rate is populated and further processing of transaction is continued.
- If Small FX limit is not maintained auto rate pick up is done for all cross currency payment transactions without any limit check.
- Payment contract will be moved to Exchange Rate Exception queue in the following cases with proper error code details:
 - Exchange Rate derivation based on core system maintenance fails
 - Small FX limit is breached and no external exchange rate system maintenance is available
 - Response from Exchange Rate system is rejected

Note

For transactions received from UI input with exchange rate no processing on exchange rate is done again.

2.2.1.9 Pricing

Charge /Tax Computation

Internal /External charge/tax values are applied based on the host preference maintained for External Price system.

2.2.1.10 ECA Check

Balance Check with DDA (CASA) System

- If balance check is approved, the transaction is resumed with the further processing. If the response status is rejected or interim, the transaction is moved to ECA queue. If auto

cancel is enabled, payment gets cancelled during response. Customer and account status checks will be done by the external ECA system along with account balance check.

2.2.1.11 Network Cutoff Check

The payment processing proceeds to accounting only if Network cutoff is not over for the payment method. If Network cutoff is over, payment is moved to Network Cutoff Queue.

2.2.1.12 Accounting

Accounting template for debit and credit can be set at Network preferences for the outgoing transactions.

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

Following accounting entries are posted on booking the transaction:

Details in Accounting handoff	Debit Liquidation	Credit Liquidation
Accounting Event	DRLQ	CRLQ
Transaction Account	Debit Customer Account	Clearing GL maintained in the Accounting code. If no GL is maintained, the system consider Network Account maintained in PHDNWPRF
Offset Account	This is picked from the Debit Liquidation Accounting code maintenance	This is picked from the Credit Liquidation Accounting code maintenance
Transaction Currency	CNY	CNY
Transaction Amount	Debit Amount	Transfer amount
Value Date	Debit Value Date	Credit Value date
Offset Currency	Transfer Currency	Transfer Currency
Offset Amount	Transfer amount	Transfer amount
Local Currency Amount	Transfer amount	Transfer amount

2.2.1.13 Messaging

Acknowledgment Processing

- Webservices are provided for external systems to send the acknowledgments for the messages dispatched.
- Required tags and specifications are mentioned below:

Tag Name	Tag	Format/Length	Mandatory
Acknowledgment Identification	<AckID >	Max20	M
Original Message ID	<OrgnlMsgID>	--	M
Process Status	<Prcts>	ProcessCode (Max4Text)	M
Bank Identification	<PtyId>	Max14Text	O

Tag Name	Tag	Format/Length	Mandatory
Process Date	<PrcDt>	ISO Date	O

Message Process codes can have the below values:

Tag Name	Tag	Format/ length	Mandatory
Acknowledgment Identification	<AckID >	--	Yes
Original Message ID	<OrgnlMsgID>	--	Yes
Process Status	<Prcsts>	ProcessCode (Max4Text	Yes
Bank Identification	<PtyId>	Max14Text	No
Reject Code	<PtyPrcCd>	Reject code Max 4	No
Reject Information	<RjctInf>	Max105 Text	No
Process Date	<PrcDt>	ISO Date	No

- Process status can have the following values:
 - PR04-Accepted
 - PR09 –Rejected
- If the message is rejected, Reject Code is received in <PtyPrcCd> tag and the detailed information is received in <RjctInf>
- The message status has the following values based on the acknowledgment received:

Processing step	Message Status
Message tags populated in dispatch table	Dispatched
On receipt of Acknowledgement1	ACK1 Received
On getting Acknowledgment 2 as Accepted	ACK2 Received
On getting Acknowledgment 2as Rejected	Rejected

2.2.2 Future Dated Transaction Processing

- Future dated transactions for CNAPS outbound are allowed. Future value job picks up the transactions on value date and process them from initial validations.
- Any business override exception which is once authorized on booking is not re-checked during value date processing again.

2.2.3 Return of Outbound CNAPS Credit Transactions

You can upload and process return messages received for outbound CNAPS transactions. The return entries are moved to an Exception Queue so that you can verify the return reason and take further manual action on the return records. The following actions are possible from the Exception Queue:

- Accept the return by booking an inbound transaction
- Re-initiate the transaction after correcting the details
- [Return message upload](#)
- [Processing Accept of Return](#)
- [Processing Re-initiation](#)

2.2.3.1 Return message upload

ReST service is provided for uploading the Return transactions received for Outbound CNAPS Credit transaction. The following fields are available in the service:

- Source Reference
- Return Message ID
- Original Transaction Reference
- Host Code
- Network Code
- Payment Method (H -HVPS, B -BEPS, O- BEPS Real-time)
- Return Currency
- Return Amount
- Customer Account
- Customer Name
- Reason Code
- Return Reason
- Return Remarks

Debit accounting is posted upfront as below:

Event	Dr/ Cr	Account	Account Type	Amount Tag
HSDR	Dr	Nostro/Network Clearing GL	GL	Transfer Amount
HSDR	Cr	Intermediary GL	GL	Transfer Amount

The system tries to match the Original transaction reference with the outbound transaction present in the system and marks the Transaction status of the original transaction as 'Return Received'. If the original transaction is not found in the system with 'Processed' status, appropriate error is logged for the return transaction.

Original transaction is not available in the system or the transaction status is not valid.

If the original transaction is matched and the Customer account is not matching with the original account, the following error is logged:

"Customer Account" received is not matching with the original account

Return transactions are moved to Outbound CNAPS Reject Queue (Function ID: PQDCNRJQ). The Reject Type is 'Return' and Reject Status is 'Unprocessed'

Figure 2-18 Outbound CNAPS Reject Queue

Source Reference		Host Code	
Reject Message Identification		Network Code	
Original Transaction Reference		Payment Method	
Transfer Amount		Customer Name	
Transfer Currency		Customer Account	
Reject Code			
Reject Reason			
Remarks			

Exit Save

The following actions are available in CNAPS Reject Queue:

- Accept
- Re-initiate
- Authorize
- Delete
- Reject
- View Queue Action
- View Original Transaction

Every action except the View actions require user Role/Queue access rights enabled. Accept/ Re-initiate actions require authorization.

Note

This Queue is common for Outbound CNAPS Credit/Debit. The reject types supported are Return and Network Reject.

2.2.3.2 Processing Accept of Return

1. The Accept of Reject Transaction screen allows users to initiate 'Accept' action for all records of Reject Type 'Return' and Reject status 'Unprocessed'.

Accept of Reject Transaction screen is displayed.

Figure 2-19 Accept of Reject Transaction

2. Only Remarks field is enabled in this screen for the user to input the remarks. The remarks entered are available in the Queue action log Remarks column. 'Accept' action requires authorization.

The length of Remarks field is 256 characters.

3. On authorization, The following processing is done for the return transaction:
 - Sanction Check
 - External Account Check
 - Accounting
 - Transaction Status Update
 - Information reporting/Notification XML generation

4. Return Accounting

The accounting entries are posted as below reversing the entries posted for the original transaction. The same exchange rate as in the original transaction is used.

Event	Dr/ Cr	Account	Account Type	Amount Tag
HSCR	Dr	Intermediary GL	GL	Transfer Amount
HSCR	Cr	Customer Account	GL	Transfer Amount

On completion of the processing Return record status is marked as 'Processed' and the linked transaction status is updated as Returned.

2.2.3.3 Processing Re-initiation

You can 'Reinitiate' any Reject record for which Reject status is 'Unprocessed', Original transaction status is 'Processed' and the Original transaction value date is current date. Reinitiate actions launches the PHDOTONL screen in input mode by creating a new transaction with the original transaction details.

The following fields are provided in PHDOTONL & PHDOVIEW screens:

- Re-initiation flag
- Originator Details (Originator Account, Name & Address)

- Linked Reference

The new transaction booked can be a Prefunded transaction with Debit Account as Return GL. Re-initiation flag is checked for the new transaction and original Debtor account, Name and address details are populated as Originator Details.

You can edit the data for the following fields only:

- All additional details fields
- Business type and Business Category type
- Customer Name and Address
- Counterparty Name and Address

The authorization of the newly generated transaction is allowed only from Reject queue.

On authorization of Re-initiate action, the following accounting is passed for the Return transaction:

Event	Dr/ Cr	Account	Account Type	Amount Tag
HSCR	Dr	Intermediary GL	GL	Transfer Amount
HSCR	Cr	Return GL	GL	Transfer Amount

Return transaction status and Original transaction status are updated as 'Re-initiated'. For the original transaction, Linked Reference is updated as newly generated transaction reference.

The new Outbound transaction gets authorized and processed from initial validations. Since the Re-initiated flag is checked, while inserting the Dispatch record, Debtor details are replaced with Originator details.

2.3 CNAPS Credit Inbound Payments

This section contains the following topics:

- [CNAPS Inbound Payments Transaction Input](#)
- [CNAPS Inbound Payment View](#)
- [CNAPS Inbound Browser](#)
- [CNAPS Inbound Payments Transaction Input](#)
- [CNAPS Inbound Payment View](#)
- [CNAPS Inbound Browser](#)

2.3.1 CNAPS Inbound Payments Transaction Input

The CNAPS Inbound Payments Transaction Input screen allows users to manually create a CNAPS Inbound Payment by providing the details.

1. On Homepage, specify **PHDITONL** in the text box, and click next arrow.

CNAPS Inbound Transaction Input screen is displayed.

Figure 2-20 CNAPS Inbound Transaction Input

CNAPS Inbound Transactions Input

New Enter Query

Transaction Branch *
Network Code *
Payment Method
Transfer Type
Source Code *

Host Code *
Transaction Reference *
Sender's Reference
End to End Identification
Source Reference
Credit to GL

Main Payment Details Pricing

Customer Details
Account Number
Account Currency
Account Branch
Name
Address
Amount
Customer Number
Customer Service Model
Charge Account Number
Charge Account Branch
Charge Account Currency

Counterparty Details
Account Number
Account Name
Address
Bank Code *
Bank Name

Payment Details
Booking Date
Instruction Date
Activation Date
Transfer Currency CNY
Transfer Amount *
FX Reference Number
Exchange Rate
Credit Value Date
Debit Value Date
Internal Remarks
Business Type
Description
Business Category Code
Description
Business Priority NORM
HVPS Remittance Information
Remarks 1
Remarks 2
Additional Information 1
Additional Information 2

UDF MIS Accounting Details Audit Exit

2. Click **New** button on the Application toolbar.
3. On **CNAPS Inbound Transaction Input** screen, specify the fields.

For more information on fields, refer to the field description below:

Table 2-12 CNAPS Inbound Transaction Input - Field Description

Field	Description
Transaction Branch	System defaults the transaction branch code with the user's logged in branch code.
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.
Network Code	Select the Network Code from the list of values. All networks of payment type CNAPS are listed based on Network Code maintenance. Based on the Network selected, payment type gets populated. If only one Network is defined, that Network is defaulted on 'New' operation itself.
Payment Method	Select the payment type from the following: - HVPS - High Value Payments System - BEPS - Bulk Electronic Payment System - BEPS - Real Time
Transfer Type	Select the transfer type from the drop-down list. System defaults the transfer type as 'Customer Transfer'. The list displays the following values: - Customer Transfer - Bank Transfer
Source Code	Select the Source Code from the list if values. All valid source codes maintained in the Source Maintenance, are listed here.

Table 2-12 (Cont.) CNAPS Inbound Transaction Input - Field Description

Field	Description
Transaction Reference Number	System generates the transaction reference number. For more details on the format, refer the Payments Core User Guide. This is a unique identifier of the CNAPS payment transaction and auto-generated by the system based on the common transaction reference generation logic. The same reference is used as Message ID.
Sender's Reference	Specify the Sender's Reference.
End to End Identification	Specify the End to end ID provided by the originating customer (debit account owner). This is a mandatory field. If not provided by the customer, system populates the transaction reference number automatically on saving the transaction.
Source Reference Number	Specify the Source Reference number. The external system reference can be input in this field. This is optional for manually input transaction and is mandatory for channel input transactions.

- [Main Tab](#)
- [Payment Details Tab](#)
- [Pricing Tab](#)
- [UDF Button](#)
This topic provides details of the **Fields** screen.
- [MIS Button](#)
This topic explains the **MIS Details** screen.
- [Accounting Entries](#)
This topic provides the systematic instructions to process the **Accounting Entries** screen.
- [CNAPS Inbound Payments Transaction Summary](#)

2.3.1.1 Main Tab

1. Click on **Main Tab** in the CNAPS Inbound Payments Transaction Input screen.

Figure 2-21 CNAPS Inbound Payments Transaction Input - Main Tab

2. On **Main Tab**, specify the fields.

For more information on fields, refer to the field description below:

Table 2-13 CNAPS Inbound Payments Transaction Input - Main Tab Field Description

Field	Description
Customer Details	--
Account Number	Specify the account number. Alternatively, you can select the account number from the option list. The list displays all open and authorized accounts as available in External Account Maintenance (STDCRACC). System allows the account number as GL also. The account number length allowed in CNAPS is 32 and the system validates the same on saving the transaction. Note: Prefunded GL functionality is applicable for CNAPS.
Account Currency	System defaults the currency based on the Account number selected.
Account Branch	System defaults the branch based on the Account number selected.
Name	System defaults the Name based on the Account number selected. The name displayed is trimmed to a length of 60 when defaulted. This is not modifiable.
Address	System defaults the Address based on the Account number selected, if available. This is an optional field and you can modify the defaulted address.
Amount	Amount is displayed upon clicking Enrich.
Customer Number	System defaults the customer Number, linked to the debtor account number, if any.
Customer Service Model	System defaults the customer service model, linked to the debtor account number, if any. Note: System does not default Customer Number and Customer Service Model, when GL is selected as Account Number.
Charge Account Number	Specify the Charge Account Number from the list of values.
Charge Account Branch	Account Branch is displayed based on the Account Number selected.
Charge Account Currency	Charge Account Currency is displayed for the Charge Account selected.
Payment Details	--
Booking Date	System defaults the booking date as current date. This is disabled for modification.
Instruction Date	System defaults the Instruction date as current application server date. Note: This field can be edited by you. This is the requested execution date by the customer. Back dates are not allowed as instruction date. If instruction date is a Network holiday in PMDNWHOL, it is moved to next working day for Network.
Activation Date	Activation date is derived as Instruction Date – Debit Float days as maintained in Process cutoff maintenance. Holiday check is done for Activation date based on Branch holidays maintained.
Transfer Currency	System defaults the Transaction Currency as 'CNY' for CNAPS payments.
Transfer Amount	Specify the Transfer Amount.

Table 2-13 (Cont.) CNAPS Inbound Payments Transaction Input - Main Tab Field Description

Field	Description
Exchange Rate	Specify the Exchange Rate. If transfer currency & debtor account currency are different then Exchange rate can be provided by you. System retains the input value and validates the same against override and stop variances maintained at Network Preferences. Exchange Rate Validations: • If exchange rate is not a user input, system picks up exchange rate during 'Enrich' provided the transfer amount is less than small FX limit maintained. If exchange rate is not available, system throws error. • Based on debit amount/transfer amount input, the other amount is computed by the system. • If transfer amount is more than small FX limit and if external exchange rate is applicable, then rate pick up happens during transaction processing.
Credit Value Date	System derives the credit value date as part of transaction processing on clicking Enrich button. This field is disabled.
Debit Value Date	System would derive the debit value date as part of transaction processing on clicking Enrich button. This field is disabled for user input.
Internal Remarks	Specify the internal remarks if any. Note: Accounts of other currencies can be used as debit account CNAPS. Multi-currency accounts also can be used as debit accounts.
Counterparty Details	--
SSI Label	Select the SSI Label from the list of values. If the Creditor details are maintained in PHDSSIMT for the customer, the same can be selected in this field. Creditor details are populated based on the SSI label details. Note: It is optional to input SSI labels. Either you can directly input the beneficiary details or you can select the listed SSI label. If beneficiary details are defaulted from SSI label, it is disabled for further modification.
Account Number	Specify the Beneficiary account number here.
Account Name	Specify the Beneficiary account name here. This is an optional field
Address	Specify the Beneficiary Address here. This is an optional field.
Bank Code	Select the Bank code from the list of values. All open and authorized Bank Codes available in CNAPS directory are listed here, for the payment method chosen.
Bank Name	System defaults the Bank Name, based on the bank code selected.
Business Type	Select the Business Type from the list of values. This lists all the combinations of business type& related business category codes maintained in CNAPS Business Type Maintenance.
Description	System defaults the description based on the business type selected.
Business Category Code	Business Category Code is defaulted based on the business type selected.
Description	System defaults the description based on the business type selected.

Table 2-13 (Cont.) CNAPS Inbound Payments Transaction Input - Main Tab Field Description

Field	Description
Business Priority	System defaults the option as NORM. Other options in the drop down list are: HIGH, URGT.
HVPS Remittance Information	These fields are applicable only for the Payment Method - HVPS.
Remarks 1	Specify the remarks if any, for payment method - HVPS.
Additional Information 1	Specify the additional info if any, for payment method - HVPS.
Remarks 2	Specify the remarks if any, for payment method - HVPS.
Additional Information 2	Specify the additional info if any, for payment method - HVPS. Note: Remittance information line1 & 2 (Remarks 1&2) is disabled if payment method is HVPS & transfer type is bank transfer.

2.3.1.2 Payment Details Tab

You can specify any additional details applicable for BEPS-regular or Real-time transactions can be entered in this tab.

This tab is enabled if the Network type is BEPS-Real-time 'or' 'BEPS-Regular'.

1. Click on **Payment Details Tab** in the CNAPS Inbound Payments Transaction Input screen.
Payment Details Tab is displayed.

Figure 2-22 CNAPS Inbound Payments Transaction Input - Payment Details Tab

2. On **CNAPS Inbound Payments Transaction Input_Payment Details** sub-screen, specify the fields.

For more information on fields, refer to the field description below:

Table 2-14 CNAPS Inbound Payments Transaction Input - Payment Details Field Description

Field	Description
Additional Details	Specify the additional details. Chinese characters are allowed and the character length is 256.
Collection Information (A109 HVPS/ BEPS)	--

Table 2-14 (Cont.) CNAPS Inbound Payments Transaction Input - Payment Details
Field Description

Field	Description
Bill Type	Select the option from drop down values. This is a mandatory field. The options are: • 01: Domestic letter of credit • 02: time certificate • 03: certificate T-bonds • 04: off-site current passbook • 99: Others
Bill Date	Specify the Bill date. This is a mandatory field. This is modifiable before authorization.
Bill Number	Specify the Bill number. This is an option field with character length 32. This is modifiable before authorization.
Cross -Border Details (HVPS A113)	--
Reference Date	Specify the Reference Date. This is an option field.
Charge Whom	System defaults the value as DEBT.
Sender Charges	Specify the Sender Charges. This is an option field.
Receiver Charges	Specify the Receiver Charges. This is an option field.
Payment Service Details (A301 BEPS)	--
Serial Number	Specify the Serial Number. This is a mandatory field with allowed character length of 20. This is modifiable before authorization.
Term	Specify the Term in numbers. This is a mandatory field with allowed character length of 16. This is modifiable before authorization.
Payment Type	Select the option from drop down values. This is a mandatory field. The options are: • TP00: cash payment • TP01: Transfer in the same city • TP02: by cheque • TP03: off-site Remittance • TP04: Others
Additional Information	Specify the additional details. Chinese characters are allowed and the character length is 256.
Bank Draft Information (HVPS/ BEPS)	--
Bill Date	Specify the Bill date. This is a mandatory field. This is modifiable before authorization. When collection acceptance information are entered, Bill date and number are mandatory in this section.
Bill Number	Specify the Bill number. This is an option field with character length 32. This is modifiable before authorization.
Payment Amount	Specify the payment amount in numbers. This is a mandatory field and is modifiable before authorization.
Applicant Account	Specify the applicant account. This is an optional field and allowed character length is 32.
Applicant Name	Specify the applicant name. Chinese characters are allowed and the character length is 60.
Settlement Amount	Specify the settlement amount. This is an optional field.
Surplus Amount	Specify the Surplus amount. This is an optional field.

Table 2-14 (Cont.) CNAPS Inbound Payments Transaction Input - Payment Details Field Description

Field	Description
Draft Type	Select the option from drop down values. This is a mandatory field. System defaults the option as 'Null'. The options are: • CT00: Transferable draft • CT01: Non-transferable draft • CT02: cash draft • CT03: Fixed Promissory Note • CT04: Irregular promissory note
Cheque Information (BEPS A201)	--
Issue Date	Specify the Issue date. This is a mandatory field.
Drawer Name	Specify the Issue date. This is a mandatory field. Chinese characters are allowed and the character length is 60.
Cheque Amount	Specify Cheque Amount. This is a mandatory field.
Cheque Number	Specify the Cheque Number. This is a mandatory field and allowed character length is 4.
Amount	Specify the Amount.

2.3.1.3 Pricing Tab

You can view the pricing details populated by system in this screen on clicking Enrich.

1. Click the **Pricing** tab and view the pricing details.

Figure 2-23 Pricing

2. There may be one or more applicable Charge and Tax components as defined in the Pricing Code maintenance. The fixed amount or rate is fetched from Pricing Value Maintenance screen (PPDVLMNT) for each Charge and/or Tax component, as applicable for the Payment Source code & Customer Service model.
3. On **Pricing** screen, the computed charges, and taxes if applicable, are populated for each charge component in the following fields.

For more information on fields, refer to the field description below:

Table 2-15 Pricing

Field	Description
Pricing Component	System defaults the pricing component based on the Pricing code linked in Network Currency Preferences.

Table 2-15 (Cont.) Pricing

Field	Description
Pricing Currency	System defaults the pricing currency of the component from the Pricing code maintenance.
Pricing Amount	System defaults the pricing amount from Pricing Value Maintenance screen (PPDVLMNT) as applicable for the payment value date, Payment Source code and Debit Customer Service Model. However you can modify this value. Note Currency conversions related to charge computation are completed and final amount is populated component wise in the Pricing Tab.
Waiver	System defaults the waiver. However you can modify this value. Note - If charge/tax is already waived at price value maintenances, then you cannot uncheck the waiver flag. This component is still displayed with the value and the waiver flag checked. - If a particular Charge component is waived, then system automatically checks the waiver of the associated Tax component.
Debit Currency	System displays the customer debit currency for charge/tax.
Debit Amount	System displays the amount debited to the selected debit account.

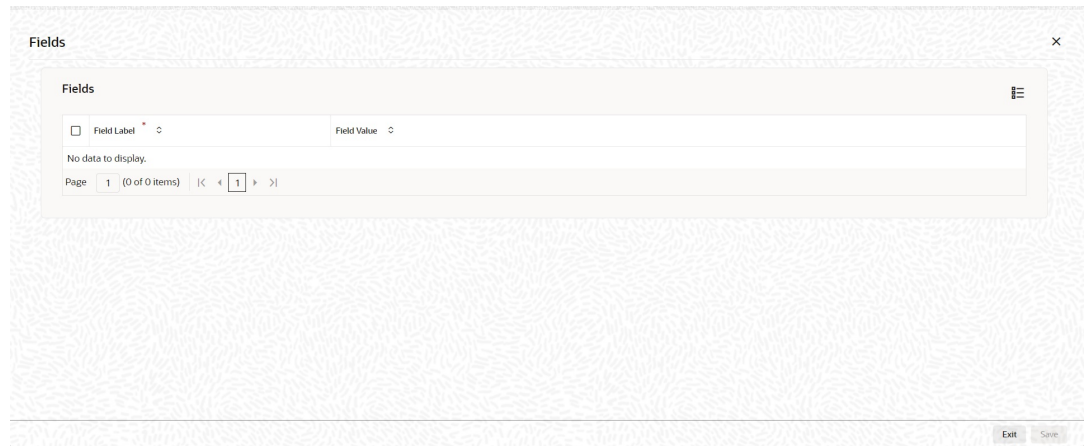
2.3.1.4 UDF Button

This topic provides details of the **Fields** screen.

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

1. Click the **UDF** button in the screen.

The **Fields** screen is displayed.

Figure 2-24 UDF Button

- On the **Fields** screen, user can view the following fields.
The following fields are displayed:

Table 2-16 UDF Button - Field Description

Field	Description
Field Label	System displays all fields that are part of the associated UDF group.
Field Value	The system displays default values for UDF fields, if available. user can modify the default value or enter a value for fields where no default exists.

2.3.1.5 MIS Button

This topic explains the **MIS Details** screen.

User can maintain the MIS information for the transaction. If the MIS details are not entered, they will be defaulted from the product maintenance.

- Click the **MIS** button in the screen.
The **MIS Details** screen is displayed.

Figure 2-25 MIS Button

- On the **MIS Details** screen, specify the fields.

Table 2-17 MIS Button - Field Description

Field	Description
Transaction Reference	System displays the Transaction reference number of the transaction.
MIS Group	The user can select the MIS Group Code from the option list or specify the code for the MIS group in Source Maintenance . The system displays all valid MIS groups for different sources in the MIS Group list within Source Maintenance . When a transaction is booked from this screen, the MIS group associated with the Manual source is populated by default.
Default button	Click the Default button after selecting an MIS group different from the default, to populate the corresponding default MIS values and link them to the Transaction MIS and Composite MIS classes.
Transaction MIS	user can populate the default MIS values for the Transaction MIS classes linked to the selected MIS group. Alternatively, user can modify one or more default MIS values, add new values, or select MIS values from the available option list.
Composite MIS	user can populate the default MIS values for the Composite MIS classes linked to the selected MIS group. Alternatively, user can modify one or more default MIS values, add new values, or select MIS values from the available option list.

2.3.1.6 Accounting Entries

This topic provides the systematic instructions to process the **Accounting Entries** screen.

- From the main screen or tab, click **Accounting Entries**.

The **Accounting Entries** screen is displayed.

Figure 2-26 Accounting Entries

- On the **Accounting Entries** screen, view the fields. For more information on fields, refer to the field description table below:

Table 2-18 Accounting Entries - Field Description

Field	Description
Event Code	Displays the Event Code .
Transaction Date	Displays the Transaction Date .
Value Date	Displays the Value Date .
Account	Displays the Account .
Account Branch	Displays the Account Branch .
TRN Code	Displays the TRN Code .
Dr/Cr	Displays the Debit (Dr) and Credit (Cr)
Amount Tag	Displays the Amount Tag .
Account Currency	Displays the Account Currency .
Transaction Amount	Displays the Transaction Amount .
Netting	Displays the Netting .
Offset Account	Displays the Offset Account .
Offset Account Branch	Displays the Offset Account Branch .
Offset TRN Code	Displays the Offset TRN Code .
Offset Amount Tag	Displays the Offset Amount Tag .
Offset Currency	Displays the Offset Currency .
Offset Amount	Displays the Offset Amount .
Offset Netting	Displays the Offset Netting .
Handoff Status	Displays the Handoff Status .

2.3.1.7 CNAPS Inbound Payments Transaction Summary

- On Homepage, specify **PHSITONL** in the text box, and click next arrow.
CNAPS Inbound Transaction Summary screen is displayed.

Figure 2-27 CNAPS Inbound Transaction Summary

2. Search using one or more of the following parameters:

- Transaction Reference Number
- Sender's Reference
- End to End Identification
- Source Reference Number
- Source Code
- Network Code
- Payment Method
- Transfer Type
- Booking Date
- Instruction Date
- Activation Date
- Transfer Share
- Maker ID
- Checker ID
- Authorization Status
- Transaction Branch
- Creditor Account Number
- Customer Number
- Transfer Amount
- Customer Service Mod
- Debtor Account Number
- Debtor Bank Code

3. After specifying the parameters, click the **Search** button.

System displays the records that match the search criteria.

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

2.3.2 CNAPS Inbound Payment View

The CNAPS Inbound Payment View screen allows users to view the CNAPS Inbound transactions.

1. On Homepage, specify **PHDIVIEW** in the text box, and click next arrow.

CNAPS Inbound Transaction View screen is displayed.

Figure 2-28 CNAPS Inbound Transaction View

2. Click **Enter Query** from this screen.

The Transaction Reference field gets enabled which opens an LOV screen.

3. Click the Fetch button and select the required value.
4. Along with the transaction details, you can also view the status details for the following:g:
 - Dispatch Details
 - External System Status
 - Transaction Status

5. Click **Execute Query** to populate the details of the transaction in the Outbound CNAPS Payments View screen.

For more details on Main, Payment Details and Pricing tabs refer to 'PHDITONL' screen details above.

- [Exception Tab](#)
- [UDF Button](#)

This topic provides details of the **Fields** screen.

- [MIS Button](#)
This topic explains the **MIS Details** screen.
- [Accounting Entries](#)
This topic provides the systematic instructions to process the **Accounting Entries** screen.
- [View Queue Action](#)
This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- [View Repair Log](#)
This topic explains the details of the **View Repair Log** screen.
- [CNAPS Inbound Payments View Summary](#)

2.3.2.1 Exception Tab

- Click on **Exception Tab** from CNAPS Outbound Transaction View screen.

Figure 2-29 CNAPS Outbound Transaction View_Exception

The screenshot displays the 'CNAPS Outbound Transactions View' window with the 'Exception' tab selected. The interface includes a search bar at the top left and a navigation bar at the bottom. The main content area is organized into several sections:

- Search Fields:** Host Code, Transaction Branch, Network Code, Payment Method, Transfer Type, Source Code, Payment Type, Transaction Reference, End to End Identification, Source Reference, File Reference, Batch ID, Console Reference, Prefunded Payments, Reinitiate, and Linked Reference.
- Debtor Details:** Account Number, Account Currency, Account Branch, Name, Address, Amount, Customer Number, Customer Service Model, Charge Account Number, Charge Account Branch, and Charge Account Currency.
- Originator Details (Pass through transactions):** Originator Account, Originator Name, and Originator Address.
- Beneficiary / Counterparty Details:** SSI Label, Account Number, Account Name, Address, Bank Code, and Bank Name.
- Dispatch Details:** Message Status.
- External System Status:** Sanctions Check Status, Sanctions Check Reference, External Credit Approval Status, External Credit Approval Reference, External Exchange Rate Status, and External Rate Reference.
- Payment Details:** Booking Date, Instruction Date, Activation Date, Instructed Currency Indicator, Transfer Currency, Transfer Amount, Exchange Rate, FX Reference Number, Credit Value Date, Debit Value Date, Internal Remarks, Business Type, Business Category Code, and Business Priority.
- HVPS Remittance Information:** Remarks1, Remarks2, Additional Information1, and Additional Information2.
- Transaction Status:** Transaction Status, Debit Liquidation Status, Credit Liquidation Status, and Exception Queue.

A 'View Queue' button is located at the bottom right of the Payment Details section. The bottom navigation bar includes buttons for UDF, MIS, Accounting Entries, View Repair Log, View Queue Action, All Messages, Audit, and Exit.

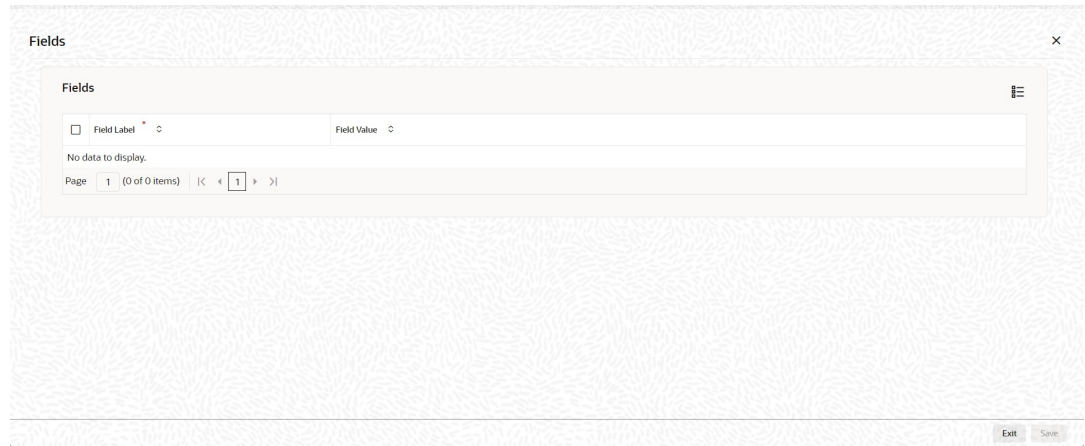
2.3.2.2 UDF Button

This topic provides details of the **Fields** screen.

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

1. Click the **UDF** button in the screen.
The **Fields** screen is displayed.

Figure 2-30 UDF Button



2. On the **Fields** screen, user can view the following fields.
The following fields are displayed:

Table 2-19 UDF Button - Field Description

Field	Description
Field Label	System displays all fields that are part of the associated UDF group.
Field Value	The system displays default values for UDF fields, if available. user can modify the default value or enter a value for fields where no default exists.

2.3.2.3 MIS Button

This topic explains the **MIS Details** screen.

User can maintain the MIS information for the transaction. If the MIS details are not entered, they will be defaulted from the product maintenance.

1. Click the **MIS** button in the screen.
The **MIS Details** screen is displayed.

Figure 2-31 MIS Button

- On the **MIS Details** screen, specify the fields.

Table 2-20 MIS Button - Field Description

Field	Description
Transaction Reference	System displays the Transaction reference number of the transaction.
MIS Group	The user can select the MIS Group Code from the option list or specify the code for the MIS group in Source Maintenance . The system displays all valid MIS groups for different sources in the MIS Group list within Source Maintenance . When a transaction is booked from this screen, the MIS group associated with the Manual source is populated by default.
Default button	Click the Default button after selecting an MIS group different from the default, to populate the corresponding default MIS values and link them to the Transaction MIS and Composite MIS classes.
Transaction MIS	user can populate the default MIS values for the Transaction MIS classes linked to the selected MIS group. Alternatively, user can modify one or more default MIS values, add new values, or select MIS values from the available option list.
Composite MIS	user can populate the default MIS values for the Composite MIS classes linked to the selected MIS group. Alternatively, user can modify one or more default MIS values, add new values, or select MIS values from the available option list.

2.3.2.4 Accounting Entries

This topic provides the systematic instructions to process the **Accounting Entries** screen.

- From the main screen or tab, click **Accounting Entries**.

The **Accounting Entries** screen is displayed.

Figure 2-32 Accounting Entries

- On the **Accounting Entries** screen, view the fields. For more information on fields, refer to the field description table below:

Table 2-21 Accounting Entries - Field Description

Field	Description
Event Code	Displays the Event Code .
Transaction Date	Displays the Transaction Date .
Value Date	Displays the Value Date .
Account	Displays the Account .
Account Branch	Displays the Account Branch .
TRN Code	Displays the TRN Code .
Dr/Cr	Displays the Debit (Dr) and Credit (Cr)
Amount Tag	Displays the Amount Tag .
Account Currency	Displays the Account Currency .
Transaction Amount	Displays the Transaction Amount .
Netting	Displays the Netting .
Offset Account	Displays the Offset Account .
Offset Account Branch	Displays the Offset Account Branch .
Offset TRN Code	Displays the Offset TRN Code .
Offset Amount Tag	Displays the Offset Amount Tag .
Offset Currency	Displays the Offset Currency .
Offset Amount	Displays the Offset Amount .
Offset Netting	Displays the Offset Netting .
Handoff Status	Displays the Handoff Status .

2.3.2.5 View Queue Action

This topic provides the systematic instructions to process the **View Queue Action Log** screen.

This screen provides the information on the user's actions log in queue. User can view all the queue actions for the respective transaction initiated.

1. From the main screen or tab, click **View Queue Action**.

The **View Queue Action Log** screen is displayed.

Figure 2-33 View Queue Action Log

2. On the **View Queue Action Log** screen, view the required details. For more information on fields, refer to the field description table below:

Note

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

Table 2-22 View Queue Action Log - Field Description

Field	Description
Transaction Reference Number	Displays the unique reference number for the transaction.
Network Code	Displays the Network Code of the transaction.
Transaction Reference Number	Displays the unique reference number for the transaction.
Action	Displays the Action performed on the transaction.
Remarks	Displays the Remarks , if any.
Exception Queue	Displays the Exception Queue code.
Authorization Status	Displays the current Authoization Status of the transaction.
Maker ID	Displays the transaction's Maker ID .
Maker Date Stamp	Displays the date stamp of the maker.
Checker ID	Displays the transaction's Checker ID .
Checker Date Stamp	Displays the date stamp of the checker.
Queue Status	Displays the current status of the transaction in queue.
Queue Reference No	Displays the transaction reference number in queue.
Primary External Status	Displays the status of the primary external.
Secondry External Status	Displays the status of the secondry external.
External Reference Number	Displays the external reference number.

Table 2-22 (Cont.) View Queue Action Log - Field Description

Field	Description
Cancel Reason Code	Displays the reason code for the cancellation request.
Cancel Reason Description	Displays the reason description for the cancellation.
Verification Status	Displays the current verification status.
Verifier ID	Displays the unique Verifier ID .
Verifier Date Stamp	Displays the date stamp of the verifier.
Authorizer Remarks	Displays the Authorizer Remarks , if any.
Verifier Remarks	Displays the Verifier Remarks , if any.

3. If required, user can view the request sent and the response received from external systems for the following:
 - **Sanction System**
 - **External Credit Approval**
 - **External Account Check**
 - **External FX fetch**
 - **External Price Fetch**
 - **Accounting System**

2.3.2.6 View Repair Log

This topic explains the details of the **View Repair Log** screen.

1. Click the **View Repair Log** button.

The **View Repair Log** screen is displayed with the **Transaction Reference Number** auto-populated, and the related details are shown.

Figure 2-34 View Repair Log

2. You can view all the repair actions for the respective initiated transaction.

The following details are displayed:

- **Queue Reference No**

- **Field Name**
- **Old Value**
- **Repaired Data**
- **Error**

2.3.2.7 CNAPS Inbound Payments View Summary

1. On Homepage, specify **PHSIVIEW** in the text box, and click next arrow.
CNAPS Inbound Transaction View Summary screen is displayed.

Figure 2-35 CNAPS Inbound Transaction View Summary

The screenshot shows the 'CNAPS Inbound Transaction View Summary' screen. At the top, there are search options: 'Search', 'Advanced Search', 'Reset', and 'Clear All'. A 'Records per page' dropdown is set to 15. Below this is a 'Search (Case Sensitive)' section with a grid of search filters. The filters are organized into three columns:

- Column 1:** Transaction Reference No, Source Reference Number, Payment Method, Booking Date (MM/DD/YYYY), Transfer Currency, Exception Queue, Customer No, Counterparty Bank Code.
- Column 2:** Sender's Reference, Network Code, Transfer Type, Instruction Date (MM/DD/YYYY), Transfer Amount, Transaction Branch, Customer Service Model.
- Column 3:** End to End Identification, Source Code, Acknowledgement Status, Value Date (MM/DD/YYYY), Transaction Status, Creditor Account Number, Debtor Account Number.

Below the filters is a 'Search Results' section. It includes a 'Lock Columns' dropdown set to 0. A table header lists the search criteria: Transaction Reference No, Sender's Reference, End to End Identification, Source Reference Number, Network Code, Source Code, Payment Method, Transfer Type, Acknowledgement Status, and Booking. The table body shows 'No data to display.' At the bottom, there is a pagination bar showing 'Page: 1 Of 1' and navigation icons. An 'Exit' button is located at the bottom right of the screen.

2. Search using one or more of the following parameters:
 - Transaction Reference Number
 - Sender's Reference
 - End to End Identification
 - Source Reference Number
 - Network Code
 - Source Code
 - Payment Method
 - Transfer Type
 - Acknowledgment Status
 - Booking Date
 - Instruction Date
 - Value Date
 - Transfer Currency
 - Transfer Amount
 - Transaction Status
 - Exception Queue

- Transaction Branch
 - Creditor Account Number
 - Customer Number
 - Customer Service Model
 - Debtor Account Number
 - Counterparty Bank Code
3. After specifying the parameters, click the **Search** button.
System displays the records that match the search criteria.
 4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

2.3.3 CNAPS Inbound Browser

The CNAPS Inbound Browser screen allows users to view all the Inbound CNAPS record details received.

1. On Homepage, specify **PHSINBRW** in the text box, and click next arrow.
CNAPS Inbound Browser screen is displayed.

Figure 2-36 CNAPS Inbound Browser

CNAPS Inbound Browser Summary

Search Advanced Search Reset Clear All Records per page: 15

Search (Case Sensitive)

Transaction Reference: [Text Box] Payment Method: [Dropdown] Transfer Type: [Dropdown]
 Message Status: [Dropdown] Transaction Branch: [Text Box] Sender Bank Code: [Text Box]
 Sender Reference: [Text Box] Message Date: [Text Box]

Search Results Lock Columns: 0

Transaction Reference	Payment Method	Transfer Type	Message Status	Transaction Branch	Sender Bank Code	Transfer Amount	Host Code	Network Code	Sender Reference	Message Date
No data to display.										

Page: 1 Of 1 [Navigation Icons]

View Transaction View Message Exit

2. You can search using one or more of the following parameters:
 - Transaction Reference
 - Transfer Type
 - Transaction branch
 - Sender Reference
 - Payment Method
 - Message Status
 - Sender Bank Code
 - Message Date
3. Once you specified the parameters, click the **Search** button.
System displays the records that match the search criteria.

2.4 CNAPS Credit Inbound Payments Processing

As part of the inbound payment transactions, following message types can be received:

Sl.No.	Payment Method	Transfer Type
1	HVPS	Customer transfer
2	HVPS	Bank transfer
3	BEPS	Customer transfer
4	BEPS	Bank transfer
5	BEPS-Realtime	Customer transfer
6	BEPS-Realtime	Bank transfer

Based on the message type received, the inbound upload tables are populated. On receipt of CNAPS message, system sends the acknowledgment for BEPS Regular/HVPS payment methods. Message Process Code are populated as:

- PR04-Accepted
- PR09 –Rejected
- [CNAPS Inbound Payment Validations](#)
- [Return of Inbound CNAPS Credit Transactions](#)

2.4.1 CNAPS Inbound Payment Validations

Inbound payments follows the below listed processing steps:

- Debit Accounting
- Initial Validations
- Transaction block checks & beneficiary name match
- Duplicate Check
- Authorization Limit check
- Sanctions Check
- FX processing
- Pricing
- EAC Check
- Credit Accounting: Notification XML & IR XML generation
- Credit confirmation for BEPS -Real-time
- [Debit Accounting](#)
- [Initial Validations](#)
- [Beneficiary Name Match](#)
- [Credit Accounting](#)

2.4.1.1 Debit Accounting

Accounting code maintained for Debit Liquidation in CNAPS Network Preferences (Function ID: PHDNWPRF) for inbound transactions is fetched for posting debit accounting entries. The accounting entries are posted for the Transfer Amount of the transaction with value date as transaction value date received:

Event	Dr/ Cr	Account	Account Type	Amount Tag
DRLQ	Dr	Network Clearing GL	GL	Transfer Amount
DRLQ	Cr	Intermediary GL	GL	Transfer Amount

① Note

There is no upfront posting of DRLQ if payment method is O-BEPS Real-time.

2.4.1.2 Initial Validations

- System does the below validations similar to the outbound payments:
 - Account/Bank re-direction □ Account re-direction is done for the credit account
 - Mandatory field checks/ Referential data checks
- Any failure during validation processing results in sending the transaction to Repair queue.

2.4.1.3 Beneficiary Name Match

- This is done similar to the existing functionality available for ACH transactions. System first checks whether the beneficiary name match is applicable for the payment type in CNAPS Network Preferences for inbound payments
- If it is applicable, the beneficiary name in the incoming payment message is matched with the customer name linked to beneficiary account number.
- If the names are not matching, system checks the names maintained for the account number in the Customer Name Matching Screen. Only authorized records with Approval status as 'Approved' are considered for matching. If any match is found, the transaction is processed further.
- If proper match is not found, the transaction is moved to Repair queue. You can edit the name, from the Repair Queue. On authorization, system does the name match again with the Customer Name linked to the account. If it is matching with the customer name, the transaction proceeds further, else the transaction remains in the repair queue.
- If the name match is successful after the repair, the name received in the inbound message is added as a new record with maintenance status as 'Learned' and approval status as "Not Approved" in Customer Name Match Maintenance.
- You can unlock the maintenance and modify the approval status as approved. On authorization of this modification, the new added name is considered for name matching for transaction received afterwards.

Note

Other processing steps are similar to outbound payments except for EAC where credit account details are sent to External DDA system.

2.4.1.4 Credit Accounting

Credit liquidation entries are posted at the end of transaction processing in the existing way. Accounting template for Credit Liquidation for inbound transactions are fetched for building the accounting entries:

Event	Dr/ Cr	Account	Account Type	Amount Tag
CRLQ	Dr	Intermediary GL	GL	Transfer Amount
CRLQ	Cr	Customer Account	GL	Transfer Amount

- The process is applicable for the payment methods supported:
 - HVPS
 - BEPS

2.4.2 Return of Inbound CNAPS Credit Transactions

If the Originated transaction status is Exception, Invoke 'Cancel' action from the Exception Queue screen and provide the Return Code manually to initiate return processing.

- Click the **Cancel** action of Inbound transactions, if the original transaction is of Payment type 'CNAPS' and payment method 'H-HVPS' or 'BBEPS'.

The screen **Inbound CNAPS Cancel or Return** (PQDCNPRQ) is opened from Exception queue screens

Figure 2-37 Inbound CNAPS Cancel or Return

- Select the Return Codes maintained in **CNAPS Return Code Maintenance** (PHDRTNCD) for the Network.
- Return Reason field is of length 60 & Remarks field is of length 256. This cancel or Return screen is applicable for cancellation of inbound CNAPS credit HVPS/BEPS transactions from the below queues:

- Repair Queue
- Business Override Queue
- Authorization Limits Queue
- Sanctions Queue
- Exchange Rate Queue
- External Price Queue
- EAC Queue

Note

Return of liquidated inbound HVPS/BEPS are not considered in scope.

Cancel & Post the inbound transaction to Return GL

- It is possible to cancel the inbound transaction by posting the same to Return GL is supported, if the flag 'Cancel by posting to Return GL' is checked in the Cancel screen.
- Return Reason code input is not allowed in this case.

Event	Dr/ Cr	Account	Account Type	Amount Tag
CRLQ	Dr	Intermediary GL	GL	Transfer Amount
CRLQ	Cr	Customer Account	GL	Transfer Amount

- No return transaction processing & Dispatch are applicable in this case.
- If the flag 'Cancel by Posting to Return GL' is not checked, Return transaction gets processed.
- [Return Processing](#)

2.4.2.1 Return Processing

Return processing creates a Return transaction with a system generated Return Reference and the status of Return transaction is tracked during the processing. Activation date and settlement date for Return transaction is the processing date. Original transaction status is marked as 'Return Initiated'.

Manual returns from Exception Queues follows the below processing steps:

- Sanction Check
- Accounting
- Transaction Status Update
- Information reporting/Notification XML generation
- Population of Return Message details in Dispatch Table

Return Accounting:

The following accounting is passed to reverse the debit accounting which is passed upfront during the original receipt transaction processing:

Table 2-23 Return Accounting

Event	Dr/ Cr	Account	Account Type	Amount Tag
HRCR	Dr	Intermediary GL	GL	Return Amount
HRCR	Cr	Network Clearing GL	GL	Return Amount

Note

No pricing is applicable for Return transaction processing. The return amount is same as the Original transfer amount.

Transaction Status Update:

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

Information Reporting/Notification XML generation

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

2.5 BEPS Real - Time Processing

- This section details the difference in processing of BEPA Real-time transactions compared to other payment methods:

Reject Processing

- For BEPS inbound messages, queue processing is not applicable. In case of exceptions, reject message is generated based the error encountered. Reject code will be populated in the message based on the error code mapping in CNAPS Reject code maintenance.
- System checks the Network cutoff before the Reject message generation and the message generation is done only if the Network cutoff is not over.
- If cutoff is over, separate outbound transaction is initiated on the next working day with the reject details. This has to be manually controlled.

Credit Confirmation

- On the outbound transaction once the credit confirmation message is received, the Transaction status is updated as 'Credit Confirmed'.
- On the inbound, once the credit liquidation is completed, system generates acknowledgment confirming the credit to the beneficiary. This message is generated only if Network cutoff is not over. The Acknowledgment status is updated as Confirmation Sent.
- For the credit confirmation sent, once ACK/ NACK received from CSM, the acknowledgment status is updated as 'Accepted' or 'Rejected'.

3

CNAPS Debit

- [CNAPS Debit Outbound Payments](#)
- [CNAPS Debit Outbound Processing](#)
- [CNAPS Debit Inbound Payments](#)
- [CNAPS Debit Inbound Processing](#)

3.1 CNAPS Debit Outbound Payments

CNAPS Debits is processed in the system with Payment Type as 'CNAPS Debit' (E) and Payment Method as BEPS-Debit (D).

ReST service is provided for initiating CNAPS Debit Outbound and Inbound transaction.

The key maintenances are as follows:

- [Debit Network Preferences](#)
- [CNAPS Debit Outbound Transactions Input](#)
- [CNAPS Debit Outbound Transaction View](#)

3.1.1 Debit Network Preferences

The CNAPS Network Preferences screen allows users to manually create a CNAPS Inbound Payment by providing the details.

1. On Homepage, specify **PEDNWPRF** in the text box, and click next arrow.

Debit Network Preferences screen is displayed.

Figure 3-1 Debit Network Preferences

The screenshot shows the 'Debit Network Preferences' window. It features a toolbar with 'New' and 'Enter Query' icons. The main area is divided into several sections. On the right, there are two sections: 'Outbound' and 'Inbound'. The 'Outbound' section has fields for 'Network Code', 'Host Code', 'Transfer Currency' (set to 'CNY'), and 'Payment Method' (set to 'BEPS-Debit'). The 'Inbound' section has fields for 'Network Description', 'Host Description', and 'Network Type Description'. Below these, there are three sections: 'Payment Preferences' with 'Minimum Amount' and 'Maximum Amount' fields; 'Price Code Details' with a 'Transaction Price Code' field; and 'Accounting Codes' with 'Suspense Accounting', 'Debit Liquidation', and 'Credit Liquidation' fields. At the bottom right, there are 'Audit' and 'Exit' buttons.

2. Click **New** button on the Application toolbar.

3. On **Debit Network Preferences** screen, specify the fields.

For more information on fields, refer to the field description below:

Table 3-1 Debit Network Preferences - Field Description

Field	Description
Network Code	Select the Network Code from the list of values. All networks of payment type CNAPS are listed based on Network Code maintenance.
Network Description	System defaults the Network Description based on the network selected.
Network Type Description	System defaults the Network Type Description based on the network selected.
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.
Host Code Description	System defaults the description of the Host Code.
Transfer Currency	Transfer currency is defaulted from the Network Currency restriction data store.
Payment Method	Select the payment type from the following: BEPS - Debit
Outbound	The following fields are available as part of Outbound preferences for the network and payment method combination:
Payment Preferences	--
Minimum Amount	Specify the Minimum amount allowed for the network. This is an optional field.
Maximum Amount	Specify the Maximum amount allowed for the network. This is an optional field.
Price Code Details	--
Transaction Price Code	Select the Pricing Code specific to Customer Transfer from the list of values. All the valid pricing codes maintained in the PPDCDMNT screen are listed.
Bank Transfer	Select the pricing code specific to Bank Transfer from the list of values. All the valid pricing codes maintained in the PPDCDMNT screen are listed.
Accounting Codes	--
Suspense Accounting	Specify the Suspense Accounting from the list of values. This is an optional maintenance. If this accounting code is maintained, system posts the Suspense accounting for Outbound CNAPS Debits sent.
Debit Liquidation	Select the Debit liquidation code from the list of values. This is a mandatory field. Accounting codes maintained in Accounting Template maintenance (PMDACCTL) with transaction type as Debit are listed here.
Credit Liquidation	Select the Credit liquidation code from the list of values. This is a mandatory field. Accounting codes maintained in Accounting Template maintenance (PMDACCTL) with transaction type as Credit are listed here.
Network Account Details	--

Table 3-1 (Cont.) Debit Network Preferences - Field Description

Field	Description
Network Account	Select the valid Network Account from the list of values. All valid Nostro accounts of currency CNY are listed in this field. it is not a mandatory field. Note: If Clearing GL is maintained in accounting template for credit leg (Offset Account) then system fetches the clearing GL as a Network Account otherwise. System fetches the Network account maintained in this field as credit account.

- [Inbound Tab](#)
- [Debit Network Preferences Summary](#)

3.1.1.1 Inbound Tab

1. Click on **Inbound Tab** of Debit Network Preferences screen.
Inbound Tab is displayed.

Figure 3-2 Debit Network Preferences_Inbound

2. On **Inbound Tab**, specify the fields.
For more information on fields, refer to the field description below:

Table 3-2 Debit Network Preferences_Inbound Tab - Field Description

Field	Description
Network Code	Select the Network Code from the list of values. All networks of payment type CNAPS are listed based on Network Code maintenance.
Network Description	System defaults the Network Description based on the network selected.
Network Type Description	System defaults the Network Type Description based on the network selected.
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.
Host Code Description	System defaults the description of the Host Code.
Transfer Currency	Transfer currency is defaulted from the Network Currency restriction data store.
Payment Method	Select the payment type from the following: BEPS - Debit

Table 3-2 (Cont.) Debit Network Preferences_Inbound Tab - Field Description

Field	Description
Inbound	--
Payment Preferences	--
Beneficiary Name Match Required	For inbound payments beneficiary name match is done based on this flag. The preference created here can be applied if the Host Code, Network code, Currency and Payment Method fields inputted during inbound payment processing is exactly matched.
Customer Agreement Required	Check this field, if Customer Agreement Validation is required.
Return GL	Specify the Return GL from the list of values.
Price Code Details	--
Transaction Price Code	Select the Pricing Code specific to Customer Transfer from the list of values. All the valid pricing codes maintained in the PPDCDMNT screen are listed here.
Accounting Codes	--
Debit Liquidation	Select the Debit liquidation code from the list of values. This is a mandatory field. Accounting codes maintained in Accounting Template maintenance (PMDACCTL) with transaction type as Debit are listed here.
Credit Liquidation	Select the Credit liquidation code from the list of values. This is a mandatory field. Accounting codes maintained in Accounting Template maintenance (PMDACCTL) with transaction type as Credit are listed here.
Network Account Details	--
Network Account	Select the valid Network Account from the list of values. All valid Nostro accounts of currency CNY are listed in this field. it is not a mandatory field. Note: If Clearing GL is maintained in accounting template for debit leg then system fetches the clearing GL as a Network Account otherwise. System fetches the Network account maintained in this field as credit account.

3.1.1.2 Debit Network Preferences Summary

1. On Homepage, specify **PESNWPRF** in the text box, and click next arrow.

Debit Network Preferences Summary screen is displayed.

Figure 3-3 Debit Network Preferences Summary

2. Search using one or more of the following parameters:
 - Authorization Status
 - Record Status
 - Host Code
 - Network Code
 - Payment Method
 - Transfer Currency
3. After specifying the parameters, click the **Search** button.
System displays the records that match the search criteria.
4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

3.1.2 CNAPS Debit Outbound Transactions Input

The CNAPS Debit Outbound Transactions Input screen allows users to provide input for CNAPS Debit transactions.

1. On Homepage, specify **PEDODONL** in the text box, and click next arrow.
CNAPS Debit Outbound Transactions Input screen is displayed.

Figure 3-4 CNAPS Debit Outbound Transactions Input

2. Click **New** button on the Application toolbar.
3. On **CNAPS Debit Outbound Transactions Input** screen, specify the fields.

For more information on fields, refer to the field description below:

Table 3-3 CNAPS Debit Outbound Transactions Input - Field Description

Field	Description
Network Code	Specify the Network Code. The list of values have all the valid CNAPS Debit networks maintained in PMDNWCOD, provided Network preferences are maintained in CNAPS Debit Network Preferences PEDNWPFR. If only one record is defined, that Network is defaulted on 'New' operation itself.
Payment Method	Select the payment type from the following: BEPS - Debit
Source Code	Specify the Source Code from the list of values.
Source Reference Number	Specify the External System Reference in this field. This is optional for manually input transaction and is mandatory transactions received from Channels.
Transaction Reference Number	This is a unique identifier of the CNAPS payment transaction and auto-generated by the system based on the common transaction reference generation logic. The same reference is used as Message ID in for the Outbound Dispatch record.
End to End Identification	Specify the End to End ID. It enables input of End to End ID provided by the originating customer (credit account owner). End to End ID if not provided by the customer is populated as the transaction reference on save.
Transaction Branch	Transaction Branch is auto populated by the system.
Host Code	Host Code linked to the Transaction Branch is defaulted Branch Core parameters (STDCRBRN).

- [Main Tab](#)
- [Additional Details](#)

- [Pricing Tab](#)
- [UDF Button](#)
This topic provides details of the **Fields** screen.
- [MIS Button](#)
This topic explains the **MIS Details** screen.
- [CNAPS Debit Outbound Transactions Input Summary](#)

3.1.2.1 Main Tab

1. Click on **Main Tab** in the CNAPS Debit Outbound Transactions Input screen.

Figure 3-5 CNAPS Debit Outbound Transactions Input - Main Tab

2. On **Main Tab**, specify the fields.
For more information on fields, refer to the field description below:

Table 3-4 CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Des cript ion
Customer (Creditor) Details	--

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
Account Number	Specify the Account Number. All open and authorized accounts maintained in the External Customer Account maintenance (STD CRA CC) for the Host are listed for this field.

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
Account Currency	System defaults the currency based on the Credit Account number selected.
Account Branch	System defaults the branch based on the Credit Account number selected.
Name	The Name is defaulted from External account maintenance STD CRA CC.

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
Address	The Address field is auto populated with customer account address, if available, after concatenating multiple lines with a space in between. If no customer address is available in STD CRACC, the address is defaulted from External Customer main

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
	tenance (Function ID STD CIFC R. You can still modify the defaulted address.
Credit Amount	Specify the Credit Amount.
Customer Number	Specify the Customer Number. The Customer linked to the debt or account, if any, is populated in this field.

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
Customer Service Model	Specify the Customer Service Model. Service Model linked to the customer, if any, is populated in this field.
Debtor Details	--
Agreement Identification	Specify the Agreement Identification of the Debtor.
Account Number	Specify the Account Number.

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
Account Name	Specify the Beneficiary Name.
Address	Specify the Beneficiary Address.
Bank Code	Specify the Bank Code from the list of values. All open and authorized Bank Codes available in CNAPS directory with payment method 'BEP S' are listed in this field.

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
Bank Name	Bank name gets defaulted on the Bank Code selected.
Debit Request Details	--
Booking Date	This date indicates the booking date of payment initiation. Booking date is defaulted as current date.

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
Instruction Date	This field is defaulted to current application server date. You can still modify the date. This is the requested execution date by the customer. Back dates are not allowed as instruction date. If instruction date is a Network holiday, it is

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
	moved to next working day for Network.
Activation Date	Specify the Activation Date. System derives the activation date, if not provided.

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
Instructed Currency Indicator	Select the Instructed Currency Indicator from the following: • Transfer Currency • Credit Currency Default value is 'Transfer Curr

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
	ency ' on New action and transfer currency field is defaulted as CNY • You can change the instruction code currency in di

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
	Category of transaction. Credit or debit. Current or reference. If the instruction is constructed currently.

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
	Indicator of the transfer currency, Transfer Amount field is

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
	abled for user input. If the instructed currency field is 'Credit'

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
	Current currency. Amount field (mean for credit amount) under custom

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
	Order details are enabled for input.
Transfer Currency	Transfer Currency is populated as 'CNY'.
Transfer Amount	Specify the Transfer Amount.
FX Reference Number	Specify the FX Reference Number.

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
Exchange Rate	If Transfer currency & Creditor account currency are different then you can specify the Exchange rate. System retains the input value and validates the same against override and stop variances maintained at Network Preferences.

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
	If exchange rate is not a user input, system picks up exchange rate during 'Enrich' provided the transfer amount is less than small FX limit maintained in CNAPS common preferences (Fun

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
	ction ID PHD CNP RF). If exchange rate is not available, system throws error . Based on credit amount/transfer amount input, the other amount is computed by the system. If tran

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
	sfer amount is more than small FX limit and if external exchange rate is applicable, then rate pick up happens during transaction processing.

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
Credit Value Date	System derives the Credit Value Date as part of transaction processing on clicking Enrich button. This field is disabled.

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
Debit Value Date	System derives the Debit Value Date as part of transaction processing on clicking Enrich button. This field is disabled.
Internal Remarks	Specify the internal remarks, if any.

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
Business Type	Specify the Business Type from the list of values. Business type field lists the combinations of business type & related business category codes maintained in CNAPS Business Type Maintenance.

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
Description	This field is defaulted based on the list of value selection in Business Type field.
Business Category Code	This field is defaulted based on the list of value selection in Business Type field.
Description	This field is defaulted based on the list of value selection in Business Type field.

Table 3-4 (Cont.) CNAPS Debit Outbound Transactions Input - Main Tab Field Description

Field	Description
Enrich	Click Enrich upon providing the details.

3.1.2.2 Additional Details

1. Click on **Additional Details Tab** in the CNAPS Debit Outbound Transactions Input screen. **Additional Details Tab** is displayed.

Figure 3-6 CNAPS Debit Outbound Transactions Input - Additional Details Tab

2. Specify any additional details applicable for BEPS-Debit.
3. Specify the Bill/Cheque Details (Business Type B308 B309 B310 B311) by entering the following details:
 - Issue Date
 - Pay Date
 - Number
 - Payment Password
 - Purpose
 - Number of Endorsers
 - Endorser Names
 - Image Type
 - Image Front Name
 - Image Back Name
4. Specify the Additional Details (Business Type B308 B309 B310 B311) by entering the following details:

- Bill Currency
- Bill Amount
- Maturity Date
- Seal
- Acceptance Agreement Number
- Acceptance Date
- Acceptance Name
- Applicant Name
- Drawer Name
- Transaction Contract Number

3.1.2.3 Pricing Tab

You can view the pricing details populated by system in this screen on clicking Enrich.

1. Click the **Pricing** tab and view the pricing details.

Figure 3-7 Pricing

2. There may be one or more applicable Charge and Tax components as defined in the Pricing Code maintenance. The fixed amount or rate is fetched from Pricing Value Maintenance screen (PPDVLMNT) for each Charge and/or Tax component, as applicable for the Payment Source code & Customer Service model.
3. On **Pricing** screen, the computed charges, and taxes if applicable, are populated for each charge component in the following fields.

For more information on fields, refer to the field description below:

Table 3-5 Pricing

Field	Description
Pricing Component	System defaults the pricing component based on the Pricing code linked in Network Currency Preferences.
Pricing Currency	System defaults the pricing currency of the component from the Pricing code maintenance.

Table 3-5 (Cont.) Pricing

Field	Description
Pricing Amount	System defaults the pricing amount from Pricing Value Maintenance screen (PPDVLMNT) as applicable for the payment value date, Payment Source code and Debit Customer Service Model. However you can modify this value. Note Currency conversions related to charge computation are completed and final amount is populated component wise in the Pricing Tab.
Waiver	System defaults the waiver. However you can modify this value. Note - If charge/tax is already waived at price value maintenances, then you cannot uncheck the waiver flag. This component is still displayed with the value and the waiver flag checked. - If a particular Charge component is waived, then system automatically checks the waiver of the associated Tax component.
Debit Currency	System displays the customer debit currency for charge/tax.
Debit Amount	System displays the amount debited to the selected debit account.

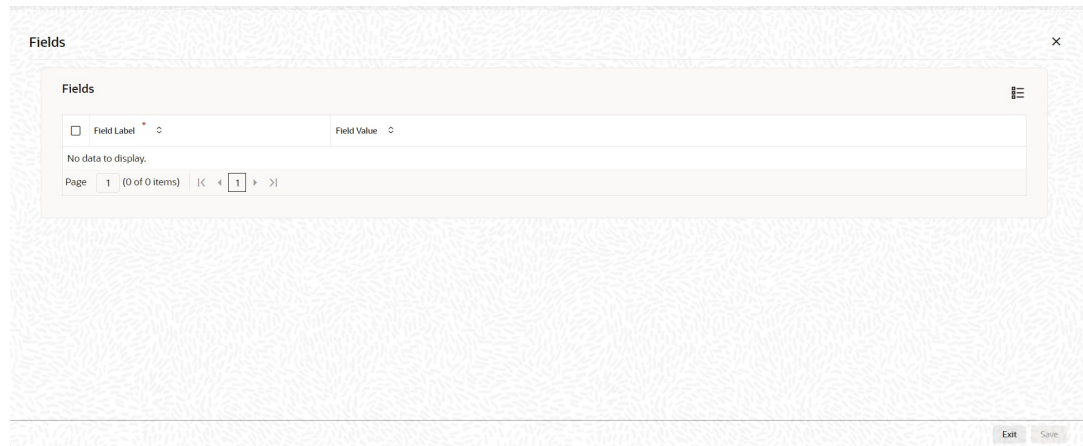
3.1.2.4 UDF Button

This topic provides details of the **Fields** screen.

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

1. Click the **UDF** button in the screen.

The **Fields** screen is displayed.

Figure 3-8 UDF Button

- On the **Fields** screen, user can view the following fields.
The following fields are displayed:

Table 3-6 UDF Button - Field Description

Field	Description
Field Label	System displays all fields that are part of the associated UDF group.
Field Value	The system displays default values for UDF fields, if available. user can modify the default value or enter a value for fields where no default exists.

3.1.2.5 MIS Button

This topic explains the **MIS Details** screen.

User can maintain the MIS information for the transaction. If the MIS details are not entered, they will be defaulted from the product maintenance.

- Click the **MIS** button in the screen.
The **MIS Details** screen is displayed.

Figure 3-9 MIS Button

The screenshot shows the 'MIS Details' window. At the top, there's a title bar with a close button. Below it, there are two input fields: 'Transaction Reference Number' and 'MIS Group' with a search icon. Below these are two main sections: 'Transaction MIS' and 'Composite MIS'. Each section contains a table with 10 rows, each having two input fields and a search icon. At the bottom right are 'Exit' and 'Save' buttons.

- On the **MIS Details** screen, specify the fields.

Table 3-7 MIS Button - Field Description

Field	Description
Transaction Reference	System displays the Transaction reference number of the transaction.
MIS Group	The user can select the MIS Group Code from the option list or specify the code for the MIS group in Source Maintenance . The system displays all valid MIS groups for different sources in the MIS Group list within Source Maintenance . When a transaction is booked from this screen, the MIS group associated with the Manual source is populated by default.
Default button	Click the Default button after selecting an MIS group different from the default, to populate the corresponding default MIS values and link them to the Transaction MIS and Composite MIS classes.
Transaction MIS	user can populate the default MIS values for the Transaction MIS classes linked to the selected MIS group. Alternatively, user can modify one or more default MIS values, add new values, or select MIS values from the available option list.
Composite MIS	user can populate the default MIS values for the Composite MIS classes linked to the selected MIS group. Alternatively, user can modify one or more default MIS values, add new values, or select MIS values from the available option list.

3.1.2.6 CNAPS Debit Outbound Transactions Input Summary

- On Homepage, specify **PESODONL** in the text box, and click next arrow.
CNAPS Debit Outbound Transactions Input Summary screen is displayed.

Figure 3-10 CNAPS Debit Outbound Transactions Input Summary

2. Search using one or more of the following parameters:
 - Transaction Reference Number
 - Source Reference Number
 - Payment Method
 - Instruction Date
 - Maker ID
 - Debtor Account
 - Creditor Account
 - Sender's Reference
 - Source Code
 - Booking Date
 - Transfer Amount
 - Checker ID
 - Customer Number
 - Bank Code
 - End to End Identification
 - Network Code
 - Activation Date
 - Transaction Branch
 - Agreement Identification
 - Customer Service Model
3. After specifying the parameters, click the **Search** button.
System displays the records that match the search criteria.
4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

3.1.3 CNAPS Debit Outbound Transaction View

The CNAPS Debit Outbound Transaction View screen allows users to view CNAPS Debit transactions.

1. On Homepage, specify **PEDODVIEW** in the text box, and click next arrow.
CNAPS Debit Outbound Transaction View screen is displayed.

Figure 3-11 CNAPS Debit Outbound Transaction View

2. Click **Enter Query** from this screen.
The Transaction Reference field gets enabled which opens an LOV screen.
3. Click the Fetch button and select the required value.
4. Along with the transaction details, you can also view the status details for the following:g:
 - Dispatch Details
 - External System Status
 - Transaction Status
5. Click **Execute Query** to populate the details of the transaction in the CNAPS Debit Outbound Transaction View screen.

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

6. You can view the following status from the View screen:

- Transaction
- Debit Liquidation Status
- Credit Liquidation Status
- Sanction Seizure
- Exception Queue
- [Response Details](#)
- [Accounting Entries](#)
This topic provides the systematic instructions to process the **Accounting Entries** screen.
- [View Repair Log](#)
This topic explains the details of the **View Repair Log** screen.
- [View Queue Action](#)
This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- [CNAPS Debit Outbound Transactions View Summary](#)

3.1.3.1 Response Details

The Response Details tab allows users to view the Response and Reject related fields.

- Click on **Response Details Tab** in the CNAPS Debit Outbound Transactions View screen.
Response Details Tab is displayed.

Figure 3-12 CNAPS Debit Outbound Transactions View - Response Details Tab

Main		Additional Details		Pricing		Response Details	
Response Details							
Response Reference				Reject Details			
Source Reference				Reject Code			
Received Date				Reject Reason			
Response Type				Reject Status			

UDF MIS Accounting Entries View Repair Log View Queue Action All Messages Audit Exit

3.1.3.2 Accounting Entries

This topic provides the systematic instructions to process the **Accounting Entries** screen.

1. From the main screen or tab, click **Accounting Entries**.
The **Accounting Entries** screen is displayed.

Figure 3-13 Accounting Entries

The screenshot shows the 'Accounting Entries' screen. At the top, there is a search bar labeled 'Enter Query' and a field for 'Transaction Reference Number'. Below this is a section titled 'Accounting Entries' with a list of fields for filtering: Event Code, Transaction Date, Value Date, Account, Account Branch, TRN Code, Dr/Cr, Amount Tag, Account Currency, Transaction Amount, Netting, and Offset Account. Below the list, it says 'No data to display.' and 'Page 1 (0 of 0 items)'. At the bottom, there are buttons for 'Accounting Details' and 'Exit'.

- On the **Accounting Entries** screen, view the fields. For more information on fields, refer to the field description table below:

Table 3-8 Accounting Entries - Field Description

Field	Description
Event Code	Displays the Event Code .
Transaction Date	Displays the Transaction Date .
Value Date	Displays the Value Date .
Account	Displays the Account .
Account Branch	Displays the Account Branch .
TRN Code	Displays the TRN Code .
Dr/Cr	Displays the Debit (Dr) and Credit (Cr)
Amount Tag	Displays the Amount Tag .
Account Currency	Displays the Account Currency .
Transaction Amount	Displays the Transaction Amount .
Netting	Displays the Netting .
Offset Account	Displays the Offset Account .
Offset Account Branch	Displays the Offset Account Branch .
Offset TRN Code	Displays the Offset TRN Code .
Offset Amount Tag	Displays the Offset Amount Tag .
Offset Currency	Displays the Offset Currency .
Offset Amount	Displays the Offset Amount .
Offset Netting	Displays the Offset Netting .
Handoff Status	Displays the Handoff Status .

3.1.3.3 View Repair Log

This topic explains the details of the **View Repair Log** screen.

- Click the **View Repair Log** button.

The **View Repair Log** screen is displayed with the **Transaction Reference Number** auto-populated, and the related details are shown.

Figure 3-14 View Repair Log

View Repair Log

Enter Query

Transaction Reference Number

Queue Reference No

Field Name

Old Value

Repaired Data

Error

No data to display.

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

Exit

2. You can view all the repair actions for the respective initiated transaction.
- The following details are displayed:
- Queue Reference No
 - Field Name
 - Old Value
 - Repaired Data
 - Error

3.1.3.4 View Queue Action

This topic provides the systematic instructions to process the **View Queue Action Log** screen.

This screen provides the information on the user's actions log in queue. User can view all the queue actions for the respective transaction initiated.

1. From the main screen or tab, click **View Queue Action**.
- The **View Queue Action Log** screen is displayed.

Figure 3-15 View Queue Action Log

View Queue Action Log

Enter Query

Transaction Reference Number

Network Code

Transaction Reference Number

Action

Remarks

Queue Code

Authorization Status

Maker ID

Maker Date Stamp

Checker ID

Checker Date Stamp

No data to display.

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

View Request Message

View Response Message

Exit

2. On the **View Queue Action Log** screen, view the required details. For more information on fields, refer to the field description table below:

Note

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

Table 3-9 View Queue Action Log - Field Description

Field	Description
Transaction Reference Number	Displays the unique reference number for the transaction.
Network Code	Displays the Network Code of the transaction.
Transaction Reference Number	Displays the unique reference number for the transaction.
Action	Displays the Action performed on the transaction.
Remarks	Displays the Remarks , if any.
Exception Queue	Displays the Exception Queue code.
Authorization Status	Displays the current Authoization Status of the transaction.
Maker ID	Displays the transaction's Maker ID .
Maker Date Stamp	Displays the date stamp of the maker.
Checker ID	Displays the transaction's Checker ID .
Checker Date Stamp	Displays the date stamp of the checker.
Queue Status	Displays the current status of the transaction in queue.
Queue Reference No	Displays the transaction reference number in queue.
Primary External Status	Displays the status of the primary external.
Secondry External Status	Displays the status of the secondry external.
External Reference Number	Displays the external reference number.
Cancel Reason Code	Displays the reason code for the cancellation request.
Cancel Reason Description	Displays the reason description for the cancellation.
Verification Status	Displays the current verification status.
Verifier ID	Displays the unique Verifier ID .
Verifier Date Stamp	Displays the date stamp of the verifier.
Authorizer Remarks	Displays the Authorizer Remarks , if any.
Verifier Remarks	Displays the Verifier Remarks , if any.

3. If required, user can view the request sent and the response received from external systems for the following:
 - **Sanction System**
 - **External Credit Approval**
 - **External Account Check**
 - **External FX fetch**
 - **External Price Fetch**
 - **Accounting System**

3.1.3.5 CNAPS Debit Outbound Transactions View Summary

1. On Homepage, specify **PESODVIEW** in the text box, and click next arrow.
CNAPS Debit Outbound Transactions View Summary screen is displayed.

Figure 3-16 CNAPS Debit Outbound Transactions View Summary

2. Search using one or more of the following parameters:

- Transaction Reference
- Source Reference Number
- Payment Method
- Instruction Date
- Maker ID
- Debtor Account
- Creditor Account
- Sender's Reference
- Source Code
- Booking Date
- Transfer Amount
- Checker ID
- Customer Number
- Bank Code
- End to End Identification
- Network Code
- Activation Date
- Transaction Branch
- Agreement Identification
- Customer Service Model

3. After specifying the parameters, click the **Search** button.
System displays the records that match the search criteria.
4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

3.2 CNAPS Debit Outbound Processing

- [CNAPS Debit Outbound Transaction Processing](#)
- [CNAPS Debit Outbound Acknowledgment Processing](#)
- [CNAPS Debit Outbound Transaction Response Processing](#)
- [Processing Accept of Reject Response](#)
- [Processing Re-initiation](#)

3.2.1 CNAPS Debit Outbound Transaction Processing

Outbound payments follows the below listed processing steps:

Based on the message type received, the inbound upload tables are populated. On receipt of CNAPS message, system sends the acknowledgment for BEPS Regular/HVPS payment methods. Message Process Code are populated as:

- Initial Validations
- Duplicate Check
- Process cutoff
- Sanctions Check
- Future Value Check
- FX Processing
- Pricing
- EAC Check
- Accounting ;Generation of generic Notification XML / IR XML
- Dispatch details population
- Acknowledgment handling

Initial Validations

The following processing is covered as part of initial validations:

- Data enrichment - Account / Bank Re-direction
- Mandatory field validations
- Network Limit validations - Minimum and maximum amount allowed, if maintained in CNAPS Network Preferences for the payment method, transaction type and currency (CNY).
- Validation for fields disallowed for Chinese characters -As listed in the field mapping sheet

Duplicate Check

Duplicate parameters can be maintained for the source. Based on the duplicate days and fields set, duplicate check for the transaction is done. If the transaction is identified as a duplicate transaction, the transaction is moved to Business Override queue.

The following parameters are available for duplicate check:

- Debtor Account DBTR_ACC
- Creditor Account CRDTR_ACC
- Transfer Amount FR_AMT
- Instruction Date VALUE_DATE
- Creditor Bank Routing Number CRDTR_BANK_CODE
- Customer CUSTOMER_NO
- Debtor Bank Routing Number DBTR_BANK_CODE

Process Cutoff

Cutoff time can be maintained for a Network/Source/Transaction Type/Customer Service Model/Customer in Process cutoff maintenance screen PMDCTOFF (optional).

Sanction Check

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

FX Processing

Auto rate pick up is done only if the transfer amount is within the small FX limit as maintained in CNAPS Network Common Preferences. Transfer amount is converted to limit currency maintained using mid-rate of FX rate type linked and small FX limit check is done.

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

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

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

- Exchange Rate derivation based on core system maintenance fails
- Small FX limit is breached and no external exchange rate system maintenance is available
- Response from Exchange Rate system is rejected

Note

For transactions received from UI input with exchange rate no processing on exchange rate is done again.

Charge /Tax Computation

Internal /External charge/tax values are applied based on the host preference maintained for External Price system.

External Account Check with DDA (CASA) System

If EAC check is approved, the transaction is resumed with the further processing. If the status is rejected or interim, the transaction is moved to EAC queue.

Network Cutoff Check

The payment processing proceeds to accounting only if Network cutoff is not over for the payment method. If Network cutoff is over, payment is moved to Network Cutoff Queue.

Accounting

If Suspense Accounting template is maintained in Network preferences PEDNCPRF, the following accounting entries are posted:

Event	Dr/ Cr	Account	Account Type	Amount Tag
INIT	Dr	Suspense GL1	GL	Transfer Amount
INIT	Cr	Suspense GL2	Account	Transfer Amount

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

The message details are inserted into dispatch tables for CNAPS Debit. Message generation is done at the custom layer in the required format.

3.2.2 CNAPS Debit Outbound Acknowledgment Processing

Acknowledgments are received in the JMS In Queue and the message status are updated for the transaction.

3.2.3 CNAPS Debit Outbound Transaction Response Processing

The Debtor Bank can either accept or reject the Debit request. An input screen (Function ID: PEDDRRES) and the related ReST service is provided for processing the CNAPS Debit response.

The Response screen can be opened from the CNAPS Debit outbound View Summary screen (PESODVIEW).

If the Debit is accepted, the system passes the credit accounting entries to customer account. The Suspense entries passed originally passed are reversed.

Event	Dr/Cr	Account	Account Type	Amount Tag
RINT	Dr	Suspense GL2	GL	Transfer Amount
RINT	Cr	Suspense GL1	Account	Transfer Amount
EODR	Dr	Nostro/Network Clearing GL	GL	Transfer Amount
EODR	Cr	Intermediary GL	GL	Transfer Amount
EODR	Dr	Intermediary GL	GL	Transfer Amount
EODR	Cr	Customer Account	Account	Transfer Amount converted in account ccy

If the Debit is rejected, the original debit transaction status is updated as 'Reject Received'. A reject transaction is created and it is moved to CNAPS Reject Queue. You can Accept or Reinitiate the from the Reject queue.

3.2.4 Processing Accept of Reject Response

You can initiate 'Accept' for all records of Reject Type 'Reject of Debit' and Reject status 'Unprocessed'. On initiating 'Accept' action, the following screen is opened:

Only Remarks field is enabled in this screen for the user to input the remarks. The remarks entered are available in the Queue action log Remarks column. 'Accept' action requires authorization.

On authorization, The following processing is done for the return transaction:

- Accounting
- Transaction Status Update
- Information reporting/Notification XML generation

Accounting

The Accounting entries are posted as below reversing the entries posted for the original transaction in INIT event. If INIT Accounting entries are not posted for the original transaction, no reversal entries are posted.

Event	Dr/Cr	Account	Account Type	Amount Tag
RINT	Dr	Suspense GL2	GL	Transfer Amount
RINT	Cr	Intermediary GL	GL	Transfer Amount
RINT	Dr	Intermediary GL	GL	Transfer Amount
RINT	Cr	Suspense GL1	Account	Transfer Amount

On completion of the processing Reject record status is marked as 'Processed' and the linked transaction status is updated as Rejected.

3.2.5 Processing Re-initiation

On initiating Re-initiate action, a new Debit transaction is created with the original transaction details.

You can edit the data for the following fields only:

- All additional details fields
- Business type and Business Category type
- Customer Name and Address
- Counterparty Name and Address

On Authorization of the new transaction, the accounting entries are posted as below reversing the entries posted for the original transaction in INIT event. If INIT accounting entries are not posted for the original transaction, no reversal entries are posted.

Event	Dr/Cr	Account	Account Type	Amount Tag
RINT	Dr	Suspense GL2	GL	Transfer Amount
RINT	Cr	Intermediary GL	GL	Transfer Amount

Event	Dr/Cr	Account	Account Type	Amount Tag
RINT	Dr	Intermediary GL	GL	Transfer Amount
RINT	Cr	Suspense GL1	Account	Transfer Amount

For the new transaction Re-initiated flag is check and processed from initial validation.

3.3 CNAPS Debit Inbound Payments

- [CNAPS Debit Agreement Maintenance](#)
- [CNAPS Debit Inbound Transactions Input](#)
- [CNAPS Inbound Transaction View](#)

3.3.1 CNAPS Debit Agreement Maintenance

Debit Agreement is validated for Inbound CNAPS Debit transactions if Agreement validation is enabled in CNAPS Debit Network Preferences (PEDNWPRF).

1. On Homepage, specify **PEDDBTAG** in the text box, and click next arrow.
CNAPS Debit Agreement Maintenance screen is displayed.

Figure 3-17 CNAPS Debit Agreement Maintenance

2. Click **New** button on the Application toolbar.
3. On **CNAPS Debit Agreement Maintenance** screen, specify the fields.
For more information on fields, refer to the field description below:

Table 3-10 CNAPS Debit Agreement Maintenance - Field Description

Field	Description
Network Code	Select the Network Code from the list of values. All Valid networks maintained with payment type as CNAPS are listed.

Table 3-10 (Cont.) CNAPS Debit Agreement Maintenance - Field Description

Field	Description
Account No	Specify the Customer Account from the list of values. All valid accounts allowed (Accounts defined for the Host or accounts allowed for the Host in The Allowed Hosts maintenance) for the Host are listed.
Account Name	System defaults the Account Name based on the Account No selected.
Account Branch	System defaults the Account Branch based on the Account No selected.
Account Currency	System defaults the Account Currency based on the Account No selected. For multi-currency accounts selected, you can select a currency available for the account.
Agreement Identification	Specify the Agreement Identification or 'ALL' in this field.
Creditor Details	If data is maintained for below field, system validates the same when any inbound Debit is received.
Account No	Specify the Account Number.
Account Name	Specify the Account Name.
Bank Code	Specify the Bank Code from the list of values. All Bank codes allowed for Payment Method BEPS in CNAPS Directory are listed in this field.
Bank Name	System defaults the Bank Name based on the Bank Code selected.
Business Type Details	--
Business Type	Specify the Business Type from the list of values. All valid Business type and Business Category combinations are listed.
Business Type Description	System defaults the Business Type Description based on the Business Type selected.
Business Category Code	System defaults the Business Category Code based on the Business Type selected.
Business Category Code Description	System defaults the Business Category Code Description based on the Business Type selected.

- [CNAPS Debit Agreement Maintenance Summary](#)

3.3.1.1 CNAPS Debit Agreement Maintenance Summary

1. On Homepage, specify **PESDBTAG** in the text box, and click next arrow.
CNAPS Debit Agreement Maintenance Summary screen is displayed.

Figure 3-18 CNAPS Debit Agreement Maintenance Summary

2. Search using one or more of the following parameters:
 - Authorization Status
 - Account Number
 - Account Branch
 - Agreement Identification
 - Record Status
 - Account Name
 - Account Currency
3. After specifying the parameters, click the **Search** button.
System displays the records that match the search criteria.
4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

3.3.2 CNAPS Debit Inbound Transactions Input

The CNAPS Debit Inbound Transactions Input screen allows users to provide input for CNAPS Debit transactions.

1. On Homepage, specify **PEDITONL** in the text box, and click next arrow.
CNAPS Debit Inbound Transactions Input screen is displayed.

Figure 3-19 CNAPS Debit Inbound Transactions Input

2. Click **New** button on the Application toolbar.
3. On **CNAPS Debit Inbound Transactions Input** screen, specify the fields.
For more information on fields, refer to the field description below:

Table 3-11 CNAPS Debit Inbound Transactions Input - Field Description

Field	Description
Transaction Branch	Transaction Branch is auto populated by the system.
Network Code	Specify the Network Code. The list of values have all the valid CNAPS Debit networks maintained in PMDNWCOD, provided Network preferences are maintained in CNAPS Debit Network Preferences PEDNWPRF. If only one record is defined, that Network is defaulted on 'New' operation itself.
Payment Method	This field is defaulted as BEPS Debit when the Network is selected from the list of values.
Source Code	Specify the Source Code from the list of values.
Source Reference	You can specify the External System Reference in this field. This is optional for manually input transaction and is mandatory transactions received from Channels.
Host Code	Host Code linked to the Transaction Branch is defaulted Branch Core parameters (STDCRBRN).
Transaction Reference Number	This is a unique identifier of the CNAPS payment transaction and auto-generated by the system based on the common transaction reference generation logic. The same reference is used as Message ID in for the Outbound Dispatch record.
Sender's Reference	Specify the Sender's Reference.
End to End Identification	Specify the End to End ID. It enables input of End to End ID provided by the originating customer (credit account owner). End to End ID if not provided by the customer is populated as the transaction reference on save.

- [Main Tab](#)

- [Payment Details Tab](#)
- [Pricing Tab](#)
- [UDF Button](#)
This topic provides details of the **Fields** screen.
- [MIS Button](#)
This topic explains the **MIS Details** screen.
- [Accounting Entries](#)
This topic provides the systematic instructions to process the **Accounting Entries** screen.
- [CNAPS Debit Inbound Transactions Input Summary](#)

3.3.2.1 Main Tab

1. Click on **Main Tab** in the CNAPS Debit Inbound Transactions Input screen.

Figure 3-20 CNAPS Debit Inbound Transactions Input - Main Tab

2. On **CNAPS Debit Inbound Transactions Input** sub-screen, specify the fields.
For more information on fields, refer to the field description below:

Table 3-12 CNAPS Debit Inbound Transactions Input - Main Tab Field Description

Field	Description
Customer (Debtor) Details	--
Debit Account Number	Specify the Account Number. All open and authorized accounts maintained in the External Customer Account maintenance (STDCRACC) for the Host are listed for this field.
Account Currency	System defaults the currency based on the Debit Account number selected.
Account Branch	System defaults the branch based on the Debit Account number selected.
Name	The Name is defaulted from External account maintenance STDCRACC.

Table 3-12 (Cont.) CNAPS Debit Inbound Transactions Input - Main Tab Field Description

Field	Description
Address	The Address field is auto populated with customer account address, if available, after concatenating multiple lines with a space in between. If no customer address is available in STDCRACC, the address is defaulted from External Customer maintenance (Function ID STDCIFCR. You can still modify the defaulted address.
Amount	Specify the Amount.
Customer Number	Specify the Customer Number. The Customer linked to the debtor account, if any, is populated in this field.
Customer Service Model	Specify the Customer Service Model. Service Model linked to the customer, if any, is populated in this field.
Counterpart (Creditor) Details	--
Agreement Identification	Specify the Agreement Identification of the Debtor.
Account Number	Specify the Account Number.
Account Name	Specify the Beneficiary Name.
Address	Specify the Beneficiary Address.
Bank Code	Specify the Bank Code from the list of values. All open and authorized Bank Codes available in CNAPS directory with payment method 'BEPS' are listed in this field.
Bank Name	Bank name gets defaulted on the Bank Code selected.
Debit Details	--
Booking Date	This date indicates the booking date of payment initiation. Booking date is defaulted as current date.
Instruction Date	This field is defaulted to current application server date. You can still modify the date. This is the requested execution date by the customer. Back dates are not allowed as instruction date. If instruction date is a Network holiday, it is moved to next working day for Network.
Activation Date	Specify the Activation Date. System derives the activation date, if not provided.
Transfer Currency	Transfer Currency is populated as 'CNY'.
Transfer Amount	Specify the Transfer Amount.
FX Reference Number	Specify the FX Reference Number.
Exchange Rate	If Transfer currency & Creditor account currency are different then you can specify the Exchange rate. System retains the input value and validates the same against override and stop variances maintained at Network Preferences. If exchange rate is not a user input, system picks up exchange rate during 'Enrich' provided the transfer amount is less than small FX limit maintained in CNAPS common preferences (Function ID PHDCNPRF). If exchange rate is not available, system throws error. Based on credit amount/transfer amount input, the other amount is computed by the system. If transfer amount is more than small FX limit and if external exchange rate is applicable, then rate pick up happens during transaction processing.

Table 3-12 (Cont.) CNAPS Debit Inbound Transactions Input - Main Tab Field Description

Field	Description
Credit Value Date	System derives the Credit Value Date as part of transaction processing on clicking Enrich button. This field is disabled.
Debit Value Date	System derives the Debit Value Date as part of transaction processing on clicking Enrich button. This field is disabled.
Internal Remarks	Specify the internal remarks, if any.
Business Type	Specify the Business Type from the list of values. Business type field lists the combinations of business type& related business category codes maintained in CNAPS Business Type Maintenance.
Description	This field is defaulted based on the list of value selection in Business Type field.
Business Category Code	This field is defaulted based on the list of value selection in Business Type field.
Description	This field is defaulted based on the list of value selection in Business Type field.
Enrich	Click Enrich upon providing the details.

3.3.2.2 Payment Details Tab

The Payment Details tab allows users to specify any Payment details.

1. Click on **Payment Details** tab in the CNAPS Debit Inbound Transaction Input screen.

Figure 3-21 CNAPS Debit Inbound Transaction Input - Payment Details Tab

2. On **CNAPS Debit Inbound Transaction Input_Payment Details** tab, specify the Bill/Cheque Details (Business Type B308 B309 B310 B311) by entering the following details:
 - Issue Date
 - Pay Date
 - Number
 - Payment Password
 - Purpose
 - Number of Endorsers
 - Endorser Names
 - Image Type
 - Image Front Name

- Image Back Name
- 3. Specify the Additional Details (Business Type B308 B309 B310 B311) by entering the following details:
 - Bill Currency
 - Bill Amount
 - Maturity Date
 - Seal
 - Acceptance Agreement Number
 - Acceptance Date
 - Acceptance Name
 - Applicant Name
 - Applicant Amount
 - Drawer Name
 - Transaction Contract Number

3.3.2.3 Pricing Tab

You can view the pricing details populated by system in this screen on clicking Enrich.

1. Click the **Pricing** tab and view the pricing details.

Figure 3-22 Pricing

2. There may be one or more applicable Charge and Tax components as defined in the Pricing Code maintenance. The fixed amount or rate is fetched from Pricing Value Maintenance screen (PPDVLMNT) for each Charge and/or Tax component, as applicable for the Payment Source code & Customer Service model.
3. On **Pricing** screen, the computed charges, and taxes if applicable, are populated for each charge component in the following fields.

For more information on fields, refer to the field description below:

Table 3-13 Pricing

Field	Description
Pricing Component	System defaults the pricing component based on the Pricing code linked in Network Currency Preferences.
Pricing Currency	System defaults the pricing currency of the component from the Pricing code maintenance.

Table 3-13 (Cont.) Pricing

Field	Description
Pricing Amount	System defaults the pricing amount from Pricing Value Maintenance screen (PPDVLMNT) as applicable for the payment value date, Payment Source code and Debit Customer Service Model. However you can modify this value. Note Currency conversions related to charge computation are completed and final amount is populated component wise in the Pricing Tab.
Waiver	System defaults the waiver. However you can modify this value. Note - If charge/tax is already waived at price value maintenances, then you cannot uncheck the waiver flag. This component is still displayed with the value and the waiver flag checked. - If a particular Charge component is waived, then system automatically checks the waiver of the associated Tax component.
Debit Currency	System displays the customer debit currency for charge/tax.
Debit Amount	System displays the amount debited to the selected debit account.

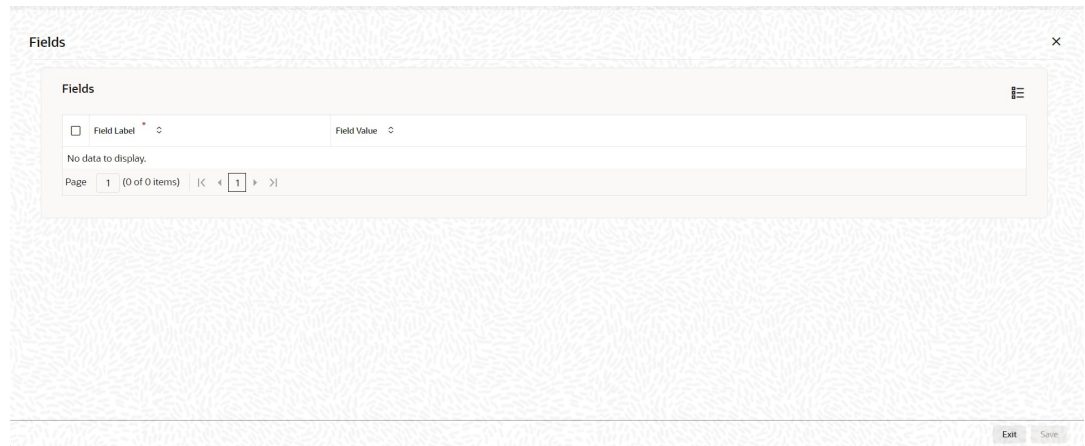
3.3.2.4 UDF Button

This topic provides details of the **Fields** screen.

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

1. Click the **UDF** button in the screen.

The **Fields** screen is displayed.

Figure 3-23 UDF Button

- On the **Fields** screen, user can view the following fields.
The following fields are displayed:

Table 3-14 UDF Button - Field Description

Field	Description
Field Label	System displays all fields that are part of the associated UDF group.
Field Value	The system displays default values for UDF fields, if available. user can modify the default value or enter a value for fields where no default exists.

3.3.2.5 MIS Button

This topic explains the **MIS Details** screen.

User can maintain the MIS information for the transaction. If the MIS details are not entered, they will be defaulted from the product maintenance.

- Click the **MIS** button in the screen.
The **MIS Details** screen is displayed.

Figure 3-24 MIS Button

- On the **MIS Details** screen, specify the fields.

Table 3-15 MIS Button - Field Description

Field	Description
Transaction Reference	System displays the Transaction reference number of the transaction.
MIS Group	The user can select the MIS Group Code from the option list or specify the code for the MIS group in Source Maintenance . The system displays all valid MIS groups for different sources in the MIS Group list within Source Maintenance . When a transaction is booked from this screen, the MIS group associated with the Manual source is populated by default.
Default button	Click the Default button after selecting an MIS group different from the default, to populate the corresponding default MIS values and link them to the Transaction MIS and Composite MIS classes.
Transaction MIS	user can populate the default MIS values for the Transaction MIS classes linked to the selected MIS group. Alternatively, user can modify one or more default MIS values, add new values, or select MIS values from the available option list.
Composite MIS	user can populate the default MIS values for the Composite MIS classes linked to the selected MIS group. Alternatively, user can modify one or more default MIS values, add new values, or select MIS values from the available option list.

3.3.2.6 Accounting Entries

This topic provides the systematic instructions to process the **Accounting Entries** screen.

- From the main screen or tab, click **Accounting Entries**.

The **Accounting Entries** screen is displayed.

Figure 3-25 Accounting Entries

- On the **Accounting Entries** screen, view the fields. For more information on fields, refer to the field description table below:

Table 3-16 Accounting Entries - Field Description

Field	Description
Event Code	Displays the Event Code .
Transaction Date	Displays the Transaction Date .
Value Date	Displays the Value Date .
Account	Displays the Account .
Account Branch	Displays the Account Branch .
TRN Code	Displays the TRN Code .
Dr/Cr	Displays the Debit (Dr) and Credit (Cr)
Amount Tag	Displays the Amount Tag .
Account Currency	Displays the Account Currency .
Transaction Amount	Displays the Transaction Amount .
Netting	Displays the Netting .
Offset Account	Displays the Offset Account .
Offset Account Branch	Displays the Offset Account Branch .
Offset TRN Code	Displays the Offset TRN Code .
Offset Amount Tag	Displays the Offset Amount Tag .
Offset Currency	Displays the Offset Currency .
Offset Amount	Displays the Offset Amount .
Offset Netting	Displays the Offset Netting .
Handoff Status	Displays the Handoff Status .

3.3.2.7 CNAPS Debit Inbound Transactions Input Summary

- On Homepage, specify **PESITONL** in the text box, and click next arrow.

CNAPS Debit Inbound Transactions Input Summary screen is displayed.

Figure 3-26 CNAPS Debit Inbound Transactions Input Summary

2. Search using one or more of the following parameters:
 - Transaction Reference Number
 - Source Reference
 - Payment Method
 - Instruction Date
 - Maker ID
 - Debtor Account Number
 - Account Number
 - Sender's Reference
 - Source Code
 - Booking Date
 - Transfer Amount
 - Checker ID
 - Customer Number
 - Bank Code
 - End to End Identification
 - Network Code
 - Activation Date
 - Transaction Branch
 - Agreement Identification
 - Customer Service Model
3. After specifying the parameters, click the **Search** button.
System displays the records that match the search criteria.
4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

3.3.3 CNAPS Inbound Transaction View

The CNAPS Inbound Transaction View screen allows users to view CNAPS Inbound transactions.

1. On Homepage, specify **PEDIVIEW** in the text box, and click next arrow.
CNAPS Inbound Transaction View screen is displayed.

Figure 3-27 CNAPS Inbound Transaction View

2. Click **Enter Query** from this screen.
The Transaction Reference field gets enabled which opens an LOV screen.
3. Click the Fetch button and select the required value.
4. Along with the transaction details, you can also view the status details for the following:
 - Dispatch Details
 - External System Status
 - Transaction Status
5. Click **Execute Query** to populate the details of the transaction in the CNAPS Inbound Transaction View screen.

System displays all the fields in the below mentioned tabs based on the transaction reference number selected.

For more details on Main, Payment Details and Pricing tabs refer to 'PEDITONL' screen details above.

- [CNAPS Inbound Transactions View Summary](#)

3.3.3.1 CNAPS Inbound Transactions View Summary

1. On Homepage, specify **PESIVIEW** in the text box, and click next arrow.
CNAPS Inbound Transaction View Summary screen is displayed.

Figure 3-28 CNAPS Inbound Transaction View Summary

The screenshot shows the 'CNAPS Inbound Transaction View Summary' interface. At the top, there are buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. A 'Records per page' dropdown is set to 15. Below this is a 'Search (Case Sensitive)' section with a grid of search criteria:

Transaction Reference No	Sender's Reference	End to End Identification
Source Reference Number	Network Code	Source Code
Payment Method	Transfer Type	Acknowledgement Status
Booking Date (MM/DD/YYYY)	Instruction Date (MM/DD/YYYY)	Value Date (MM/DD/YYYY)
Transfer Currency	Transfer Amount	Transaction Status
Exception Queue	Transaction Branch	Creditor Account Number
Customer No	Customer Service Model	Debtor Account Number
Counterparty Bank Code		

Below the search criteria is a 'Search Results' section with a table header and a 'Lock Columns' dropdown set to 0. The table header includes columns for Transaction Reference No, Sender's Reference, End to End Identification, Source Reference Number, Network Code, Source Code, Payment Method, Transfer Type, Acknowledgement Status, and Booking. The table body shows 'No data to display.' At the bottom, there are pagination controls: 'Page: 1 Of 1' and navigation arrows.

2. Search using one or more of the following parameters:
 - Transaction Reference Number
 - Source Reference Number
 - Payment Method
 - Booking Date
 - Transaction
 - Debtor Account Number
 - Source Code
 - Sender's Reference
 - Instruction Date
 - Transaction Branch
 - Account Number
 - End to End Identification
 - Acknowledge Status
 - Transfer Currency
 - Exception Queue
 - Network Code
3. After specifying the parameters, click the **Search** button.
System displays the records that match the search criteria.
4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

3.4 CNAPS Debit Inbound Processing

- [CNAPS Debit Inbound Transaction Processing](#)
- [Inbound CNAPS Debit Response Processing](#)

3.4.1 CNAPS Debit Inbound Transaction Processing

Inbound Payments follows the listed processing steps:

- Initial Validations
- Debit Agreement Validation
- Duplicate Check
- Sanctions Check
- FX Processing
- Pricing
- ECA Check
- Accounting; Notification XML & IR XML generation
- Sending Accept Response (or reject response in case of exceptions)

Initial Validations

System performs the below validations similar to the Outbound Payments:

- Account/Bank re-direction 'Account re-direction is done for the credit account
- Mandatory field checks/ Referential data checks

Any failure during validation in Inbound Debit processing results in sending the Reject response to the Creditor Bank.

Debit Agreement Validations

The following validations related to Debit Agreements are done before further processing the Inward Request for Debit.

System validates the Debit Agreement validation if the same is enabled for Network in Network preferences for the Inbound transaction for the payment method. The system fetches the customer agreement maintenance for the Debit Account, Transfer Currency and Agreement Number received in the Debit Request. The records maintained for the specific Agreement Number are fetched on priority. If no record is maintained for specific Agreement Number, the record maintained with Agreement Number 'ALL' is considered. If no Agreement is found the Debit transaction is moved to Business override Queue. The following error message is displayed for the record:

Error Code	Error Code Description
PE_DI_01	Debit Agreement is not maintained for the Account/ Currency

After fetching the record, system matches of the transaction details received with the Agreement maintained. The validation is done if the filed details is maintained in the Debit Agreement.

- Creditor Account Number
- Credit Name
- Creditor Bank Account
- Business Type
- Business Category Type

If the field value is not maintained in the Debit Agreement, the validation is skipped. If the field matching fails, the Debit transaction is moved to Business Override Queue following Error code is:

Error Code	Error Code Description
PE_DA_01	\$1 field value is not matched with Debit Agreement maintained

If the Debit Agreement validation is successful, the system proceeds with Duplicate Check, Sanctions Screening, FX processing, Pricing External Credit Approval & Accounting.

The following accounting entries are passed Debiting the Customer Account:

Event	Dr/Cr	Account	Account Type	Amount Tag
EIDR	Dr	Customer Account	Account	Transfer Amount
EIDR	Cr	Intermediary GL	GL	Transfer Amount
EICR	Dr	Intermediary GL	GL	Transfer Amount
EICR	Cr	Nostro/Network Clearing GL	GL	Transfer Amount

3.4.2 Inbound CNAPS Debit Response Processing

After accounting handoff, the system generates the Acceptance message XML and post the same in the JMS Queue.

4

Non-STP Queue

- [Non-STP Queue Support](#)

4.1 Non-STP Queue Support

You can process the following CNAPS Credit transactions as non-STP transactions:

- Outbound CNAPS Credit transactions received through SPS service.
- Inbound CNAPS Credit transaction received through ReST service or received as a SWIFT pass through transaction.

Non-STP Queue support is extended for the following CNAPS credit transactions:

- Outbound transactions received through SPS service
- Inbound transactions received through ReST service
- Inbound transactions received as a SWIFT pass through transaction
- [Processing](#)

4.1.1 Processing

- [CNAPS Credit Outbound transactions-SPS Processing](#)
- [CNAPS Credit Inbound transactions received as SWIFT pass through OR through ReST service](#)
- [Inbound/Outbound Transaction Processing-Additional Restrictions](#)

4.1.1.1 CNAPS Credit Outbound transactions-SPS Processing

After receiving the transaction via Service request or manually booking the transaction using SPS OUT screen transaction is moved to Non STP Queue (PQSNSTPQ) screen in case if transaction satisfies the criteria maintained in the Non STP Rule Detailed (PMDNSRLE) screen.

SPS channel data related to the transaction is populated in the branch table instead of the host table.

The transaction data is populated in the branch table as version 1 with authorization status as Authorized.

4.1.1.2 CNAPS Credit Inbound transactions received as SWIFT pass through OR through ReST service

After receiving the incoming SWIFT transaction via EMS, the transaction is moved to Non STP Queue (PQSNSTPQ) screen in case if transaction satisfies the criteria maintained in the Non STP Rule Detailed (PMDNSRLE) screen.

The data related to the transaction is populated in the branch table instead of the host table.

The transaction data is populated in the branch table as version 1 with authorization status as Authorized.

4.1.1.3 Inbound/Outbound Transaction Processing-Additional Restrictions

New transaction record gets created in Outbound/Inbound Common Transaction View (PMSOTNVW/PMSITNVW) underlying tables for unauthorized transactions.

Unlock action is not allowed in Transaction Input screen for uploaded transactions.

Restriction is added while 'Amend Non-Critical Fields' from Outbound/Inbound Common Transaction View (PMSOTNVW/PMSITNVW) for NONSTP/Unauthorized transactions.

For more information on Queues, you can refer Exception Queue User Manual.

5

MAIL Advice

- [MAIL Advice Generation](#)

5.1 MAIL Advice Generation

Advice generation is part of the transaction processing after the accounting step. This is applicable for all customer types. The customer/Advice format pick up is same as the existing support for other payment types:

Customer Advice Preference is verified for the customer & message type. If maintenance is available, Media maintained for the customer account & Network is fetched. If no record is available for the account & Network, the default media maintained for the message type is used for generating advices.

The default Format ID is fetched from Default format maintenance. If Format ID is maintained for the Network and the source, that is considered. If source level maintenance is not available default format for the Network is considered. If Network level maintenance is not available, default Format ID for the media and message type is used.

The Advice is generated in the format maintained for the Format ID and Language combination. Customer's language as maintained in External customer maintenance is considered for this.

Generate Debit and Credit advices for each leg of Debit and Credit accounting entry posted considering the netting flag. If the netting of charges/tax is done- a single Debit/Credit advice can be generated showing all the details of the component wise amount, exchange rate and debit amount if the corresponding advice tags are maintained.

- [Advice Tag Mapping](#)
- [Return Credit Advice Generation](#)

5.1.1 Advice Tag Mapping

The following Advice tags are supported for CNAPS transactions:

Advice Tag Name	Debit/Credit Advice	Payment type /Field mapping
CUSTOMER	Debit Advice	Debit Customer for Outbound Cross-border
	Credit Advice	Credit Customer for Inbound Cross-border
CUSTOMERNAME	Both	Name of the customer fetched
ADDRESS1 to _ADDRESS4_	Both	Address lines 1 to for as in STDCIDCR
TRNREF	Both	Transaction Reference
USERREF	Both	User Reference
SOURCEREF	Both	Source Reference

Advice Tag Name	Debit/Credit Advice	Payment type /Field mapping
RELATEDREF	Both	Cross border Outbound/Inbound - Related Reference
PAYERACCOUNT	Debit Advice	Cross-border Outbound
	Credit Advice	Cross-border Inbound -Originator Account (Field 50 Account line)
PAYERACCOUNTCCY	Debit Advice	Account currency of payer account
PAYERNAME	Debit Advice	Cross-border Outbound
	Credit Advice	Cross-border Inbound -Originator Name (Field 50 Address line 1)
PAYEEACCOUNT	Credit Advice	Cross-border Inbound -Customer Credit Account
PAYEEACCOUNTCCY	Credit Advice	Cross-border Inbound -Customer Credit Account
PAYEENAME	Credit Advice	Cross-border Inbound -Customer Credit Account Description
TRANSFERAMOUNT	Both	Cross-border -Transfer Amount
TRANSFERCCY	Both	Cross-border -Transfer Currency
DEBITAMOUNT	Debit Advice	Cross-border Outbound
CREDITAMOUNT	Credit Advice	Cross-border Inbound
VALUEDATE	Both	Instruction Date
BOOKDATE	Both	Booking Date
ACTIVATIONDATE	Both	Activation Date
NETWORKNAME	Both	Network
SOURCECODE	Both	Source Code
PRICECOMPNAME	Both	Price Component Description. (Provision to loop for all price components linked)
PRICECOMPCCY	Both	Price Component Currency
PRICECOMPAMT	Both	Price Component Amount
PRICEDEBITCCY	Both	Same as CHARGEACCOUNTCCY
PRICEDEBITAMT	Both	Price Component debit amount
CHARGEACC	Both	Price Component debit account
CHARGEACCOUNTCCY_	Both	Charge account currency
REMITTANCEINFO	Both	Cross-border -Remittance information
FXRATE	Both	Exchange Rate
FXREF	Both	FX Reference
BATCHID	Debit Advice	Batch ID if received in bulk file
FILEREf	Debit Advice	File Reference if received in bulk file
UDFVAL1 to UDFVAL10_	Both	UDF values
_BANKNAME	Both	Bank Name from STDCRBNK
BRANCHNAME	Both	Branch Name from STDCRBRN
PAYMENTDETAILS1	Both	Payment Details line 1
PAYMENTDETAILS2	Both	Payment Details line 2
PAYMENTDETAILS3	Both	Payment Details line 3
PAYMENTDETAILS4	Both	Payment Details line 4

Advice Tag Name	Debit/Credit Advice	Payment type /Field mapping
ORDERINGCUSTOMER1	Credit Advice	Ordering Customer Line1–Party Identifier
ORDERINGCUSTOMER2	Credit Advice	Ordering Customer Line 2 - BIC / Name and Address 1
ORDERINGCUSTOMER3	Credit Advice	Ordering Customer Line3 – Address Line 2
ORDERINGCUSTOMER4	Credit Advice	Ordering Customer Line3 – Address Line 3
ORDERINGCUSTOMER5	Credit Advice	Ordering Customer Line3 – Address Line 4
ORDERINGINSTACC	Credit Advice	Ordering Institution Line 1 - Party Identifier
ORDERINGINSTITUTION2	Credit Advice	Ordering Institution Line 2 - BIC / Name and Address 1
ORDERINGINSTITUTION3	Credit Advice	Ordering Institution Line 3 - Address Line 2
ORDERINGINSTITUTION4	Credit Advice	Ordering Institution Line 3 - Address Line 3
ORDERINGINSTITUTION5	Credit Advice	Ordering Institution Line 3 - Address Line 4
ORDERINGINSTBICNAME	Credit Advice	If Ordering Institution Line 2 is a BIC ,Bank name from ISDBICDE
AWIACCOUNT	Debit Advice	Account With Institution Line 1- Account
AWIID	Debit Advice	Account With Institution Line 1 - Party Identifier
AWIBIC	Debit Advice	Account With Institution Line 2 - BIC / Name and Address 1
AWINAME	Debit Advice	Bank Name as available from ISDBICDE
AWIADDRESS1	Debit Advice	Account With Institution Line 3 - Address Line2
AWIADDRESS2	Debit Advice	Account With Institution Line 3 - Address Line 3
AWIADDRESS3	Debit Advice	Account With Institution Line 3 - Address Line 4
BENEFICIARY1	Debit Advice	Beneficiary Line1 - Party Identifier
BENEFICIARY2	Debit Advice	Beneficiary Line1 - BIC / Name and Address 1
BENEFICIARY3	Debit Advice	Beneficiary Line1 - Address Line2
BENEFICIARY4	Debit Advice	Beneficiary Line1 - Address Line3
BENEFICIARY5	Debit Advice	Beneficiary Line1 - Address Line4

5.1.2 Return Credit Advice Generation

The system supports generation of Mail advice when the return of outbound transaction is processed (Original transaction Type -O, Return transaction type -S)

A Message Type 'Return Credit Advice' is added in the following screens:

- Default Format ID maintenance Function ID: PMDDFFMT

- Customer Advice Preferences Function ID: PMDCSADV

This message is generated when the Return of outbound CNAPS transaction is successfully processed.

All message tags applicable for the Debit advice (Outbound transaction) are applicable for the Return transaction as well. The message tags derives the corresponding values from the Original outbound transaction of the Return transaction.

Additional message tags are provided for

- RETURN_REF Return Reference generated by the system
- RETURN_DATE Return Booking Date
- RETURN_CR_AMT Return Amount credited to customer account

Glossary

PEDDBTAG

[CNAPS Debit Agreement Maintenance](#)

PEDITONL

[CNAPS Debit Inbound Transactions Input](#)

PEDIVIEW

[CNAPS Inbound Transaction View](#)

PEDNWPRF

[Debit Network Preferences](#)

PEDODONL

[CNAPS Debit Outbound Transactions Input](#)

PEDODVIEW

[CNAPS Debit Outbound Transaction View](#)

PESDBTAG

[CNAPS Debit Agreement Maintenance Summary](#)

PESITONL

[CNAPS Debit Inbound Transactions Input Summary](#)

PESIVIEW

[CNAPS Inbound Transactions View Summary](#)

PESNWPRF[Debit Network Preferences Summary](#)**PESODONL**[CNAPS Debit Outbound Transactions Input Summary](#)**PESODVIEW**[CNAPS Debit Outbound Transactions View Summary](#)**PHDBRIDT**[Branch Identifier](#)**PHDBTYPE**[Business Type](#)**PHDCNPRF**[CNAPS Common Preferences](#)**PHDCTOFF**[Network Cutoff](#)**PHDDIREC**[Directory](#)**PHDITONL**[CNAPS Inbound Payments Transaction Input](#)**PHDIVIEW**[CNAPS Inbound Payment View](#)**PHDNWPRF**[Network Preferences](#)**PHDOTONL**[CNAPS Outbound Payments Transaction Input](#)

PHDOVIEW[CNAPS Outbound Payment View](#)**PHDRTNCD**[CNAPS Return Code Maintenance](#)**PHDSSIMT**[Settlement Instruction](#)**PHDSWIFT**[SWIFT Codeword Mapping for CNAPS](#)**PHSCNPRF**[CNAPS Common Preferences Summary](#)**PHSINBRW**[CNAPS Inbound Browser](#)**PHSITONL**[CNAPS Inbound Payments Transaction Summary](#)**PHSIVIEW**[CNAPS Inbound Payments View Summary](#)**PHSOTONL**[CNAPS Outbound Payments Transaction Summary](#)**PHSOUTBR**[CNAPS Outbound Browser](#)**PHSOVIEW**[CNAPS Outbound Payments View Summary](#)**PHSRTNCD**[CNAPS Return Code Maintenance Summary](#)

PHSSWIFT

[SWIFT Codeword Mapping for CNAPS Summary](#)

PQDCNPRQ

[Return of Inbound CNAPS Credit Transactions](#)