Oracle® Banking Payments Cloud Service

High Value (RTGS) Payments User Guide

Release 14.8.1.0.0
G46675-02
October 2025

Oracle Banking Payments Cloud Service High Value (RTGS) Payments User Guide, Release 14.8.1.0.0

G46675-02

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Preface

- Purpose
- Audience
  This manual is intended for the following User/User Roles:
- Documentation Accessibility
- Diversity and Inclusion
- Conventions
- Related Resources
- Screenshot Disclaimer
- Acronyms and Abbreviations
- Basic Actions
- 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

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

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, 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.
italic	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 RTGS Maintenances

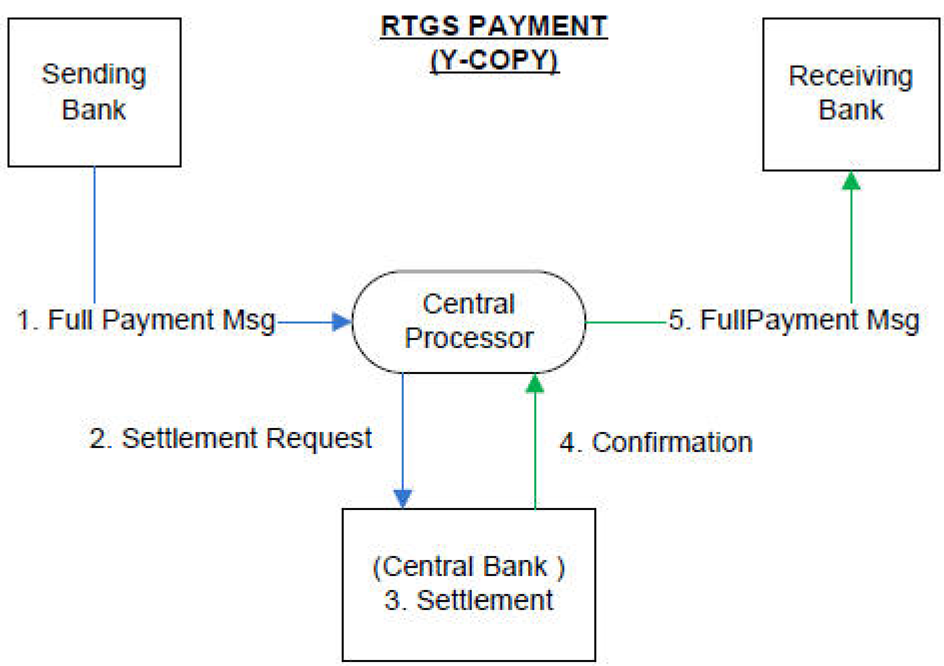
- RTGS Payments Overview
- RTGS Directory Maintenances
- Common Maintenances

1.1 RTGS Payments Overview

A RTGS system is defined as a gross settlement system in which both processing and final settlement of funds transfer instructions can take place continuously (i.e. in real time). As it is a gross settlement system, transfers are settled individually, that is, without netting debits against credits. As it is a real-time settlement system, the system effects final settlement continuously rather than periodically, provided that a sending bank has sufficient covering balances or credit. Moreover, this settlement process is based on the real- time transfer of central bank money.

Given below is a schematic representation of how a RTGS payment is exchanged and processed in the RTGS network.

Figure 1-1 RTGS PAYMENT



The RTGS product processor of Oracle Banking Payments processes an RTGS payment transaction initiated by an Operations user from the in-built user interface or by customers in the bank's Customer Channels like Internet banking or Mobile banking. The payment instructions initiated from the bank Channels are received by Oracle Banking Payments through ReST or SOAP based interfaces. This product processor can process RTGS payments that are exchanged on SWIFT-based RTGS networks that use SWIFT messages.

An outgoing RTGS payment is processed through most of the typical processing steps applicable for a SWIFT payment and additionally some RTGS specific business validations and processing steps. After successful processing, an outward RTGS SWIFT message, say MT103, is generated and sent to the RTGS network. Likewise, Incoming RTGS payment messages from the network can be received and processed resulting in credit of a beneficiary bank account or an outward SWIFT payment to the ultimate beneficiary. The outward SWIFT payment is processed by the Cross-Border product processor which is covered by a separate user manual.

Key Features of RTGS product processor

- Supports incoming and outgoing RTGS payment transactions (within a country or within a region)
- Payment transactions are processed only in specified currencies of the network.
- Payment transaction is processed within the operating hours of the RTGS network and on RTGS working days.
- Provision to do balance check for the remitter account (ECA check)
- Sends RTGS payment message to the clearing network on behalf of a direct participant
- Supports processing of TARGET2 RTGS out of the box.
  - Customer payments processed via TARGET2 are defined as payments in the SWIFT FIN MT103 format.
  - Interbank payments processed via TARGET2 are defined as payment messages in the SWIFT Net FIN MT202 and MT202COV format.
- Supports processing of incoming Sender notification message (MT012) and abort notification message (MT019).
- Supports Multi Credit Transfer (MT102 & MT203). For more details, refer to Cross Border User Guide section - 3.2 - Sender Receiver Agreement, section - 4.1.3- Outbound Multi Credit Transfer Consol Summary, and section - 4.1.4 - Outbound Multi Credit Transfer Consol View Summary.

1.2 RTGS Directory Maintenances

A facility is provided for the upload of TARGET directory from fixed length ASCII format files.

This section contains the below topics:

- RTGS Directory Upload
- RTGS Directory
- RTGS Directory Summary
- RTGS Directory Upload
- RTGS Directory
- RTGS Payments Network Additional Preferences

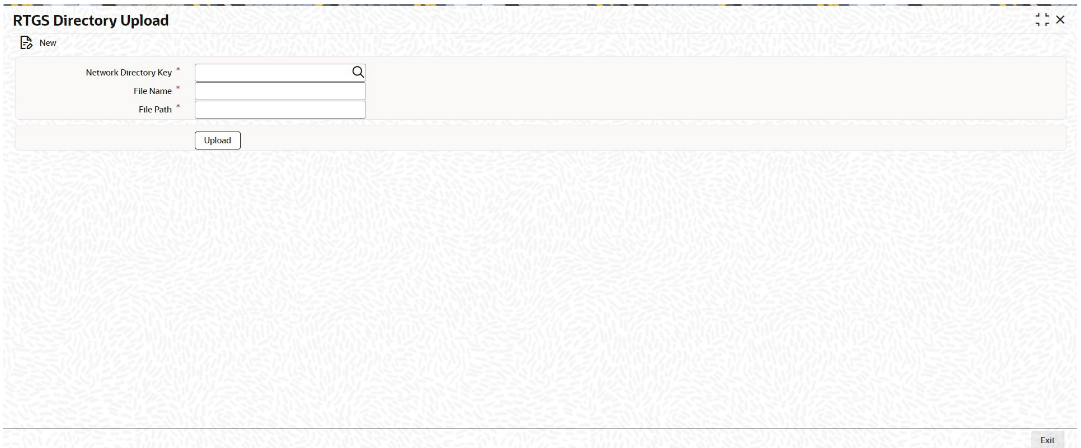
1.2.1 RTGS Directory Upload

The RTGS Directory Upload screen allows user to upload the RTGS directory. Files uploaded here are available in the RTGS Directory Maintenance screen.

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

RTGS Directory Upload screen is displayed.

Figure 1-2 RTGS Directory Upload



2. Click **New** button on the Application toolbar.
3. On **RTGS Directory Upload** screen, specify the fields.

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

Table 1-1 RTGS Directory Upload - Field Description

Field	Description
Network Directory Key	Select the Network Directory Key from the list of values. All valid directory key's defined are listed here. The Network Directory key's supported are: • EURO1 • LVTS • TARGET2
File Name	Specify the updated file name (ASCII).
File Path	Specify the directory path in which the update file is available.

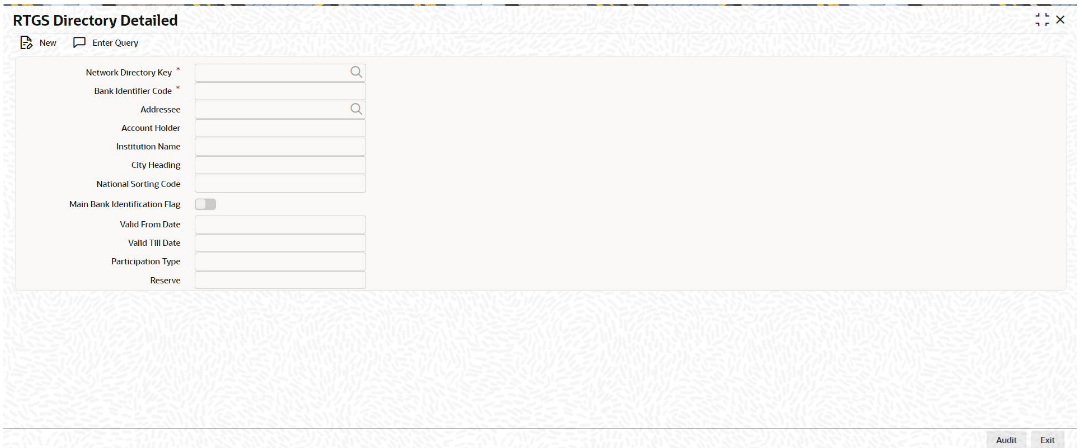
1.2.2 RTGS Directory

The RTGS Directory Detailed screen allows user to maintain RTGS directory manually. Also the RTGS directories uploaded through 'RTGS Directory Upload' screen can be viewed.

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

   RTGS Directory Detailed screen is displayed.

Figure 1-3   RTGS Directory Detailed



2. Click **New** button on the Application toolbar.
3. On **RTGS Directory Detailed** screen, specify the fields.

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

Table 1-2   RTGS Directory Detailed - Field Description

Field	Description
Network Directory Key	Select the relevant Network Directory key from the list of values. All valid Network Directory Keys are listed.
BIC	Specify the BIC assigned to the participant.
Addressee	Select the BIC of the addressee, i.e., the receiver of the payment message from the list of values.
Account Holder	Specify the BIC of the settlement bank.
Institution Name	Specify the institution where the participant’s account is to be credited with the amount of the funds transfer.
City Heading	Specify the city where the institution is sited.
National Sorting Code	Specify the national clearing code to be used in case the system is not able to resolve the TARGET-2 participant based on the bank code. TARGET–2 is a high value Euro Payment clearing system.
Main Bank Identification Flag	Main BIC Flag is used to resolve 8 characters BIC. If this option is checked, then the main BIC must be used when the bank code is incomplete.
Valid From Date	The date from which the clearing code is valid. The application date is defaulted.
Valid Till Date	Specify the date up to which the clearing code is valid. If you do not specify the valid till date, then it will be set to 31-12-9999.

Table 1-2 (Cont.) RTGS Directory Detailed - Field Description

Field	Description
Participation Type	Select the type of participation from the following: • Direct • Indirect • Multi-Addressee - Credit Institutions • Multi-Addressee - Branch of Direct Participant • Addressable BIC - Correspondent • Addressable BIC - Branch of Direct participant • Addressable BIC - Branch of Indirect participant • Addressable BIC - Branch of Correspondent • EBA • ERP
Reserve	This field indicates a reserve field that may be used in the future.

- RTGS Directory Summary

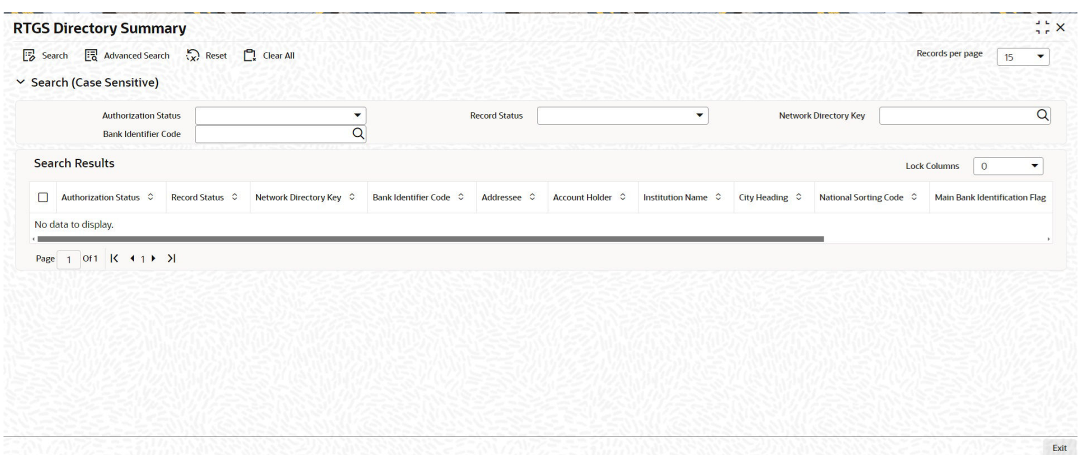
1.2.2.1 RTGS Directory Summary

The RTGS Directory Summary screen allows user to view the summary of the RTGS directories maintained.

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

   RTGS Directory Summary screen is displayed.

Figure 1-4 RTGS Directory Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Network Directory Key
   - Bank Identifier Code
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.

1.2.3 RTGS Payments Network Additional Preferences

The RTGS Payments Network Additional Preferences screen allows user to create a future value date transaction up to a period of 14 days (calendar days) with option following:

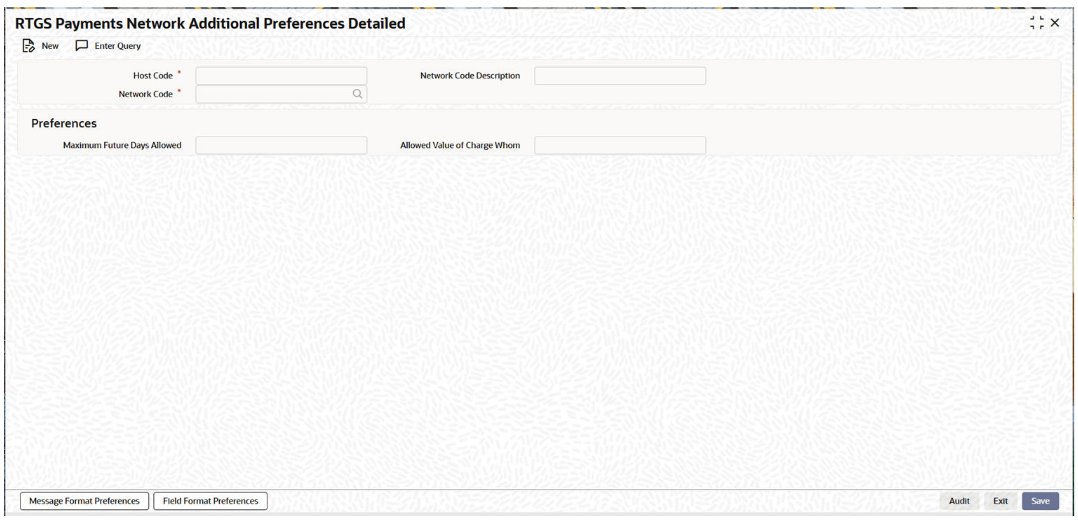
- to generate message with future value and accounting posting on the transaction date
- to generate message and actual accounting on the future value date

(a) , (b) .

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

   RTGS Payments Network Additional Preferences Detailed screen is displayed.

Figure 1-5 RTGS Payments Network Additional Preferences Detailed



2. On **RTGS Payments Network Additional Preferences Detailed** screen, specify the fields.

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

Table 1-3 RTGS Payments Network Additional Preferences Detailed - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Network Code	Specify the Network Code for the maintenance from the list of values.
Network Code Description	The Network Code Description is defaulted on the Network code selected.
Preferences	--

Table 1-3 (Cont.) RTGS Payments Network Additional Preferences Detailed - Field Description

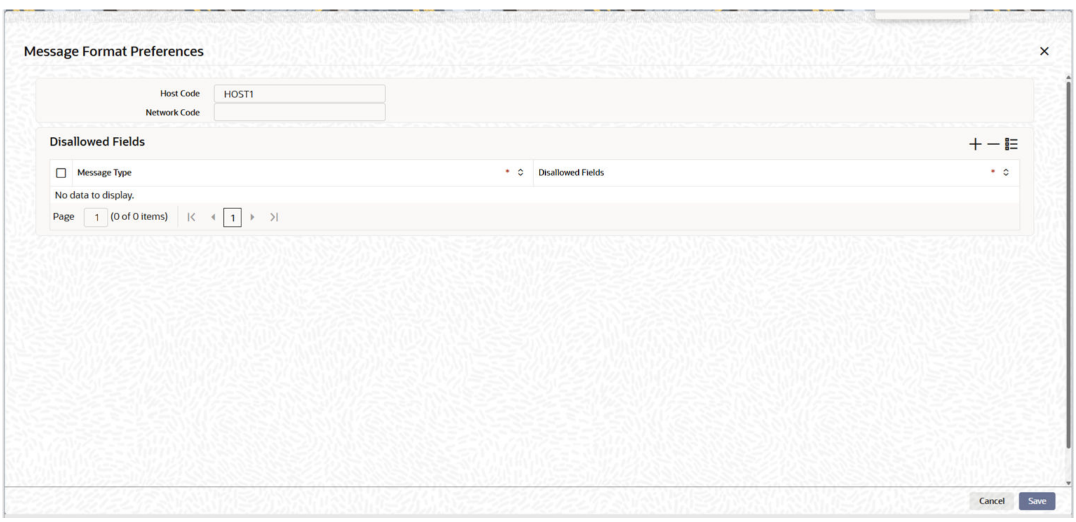
Field	Description
Maximum Future Days Allowed	Specify the maximum future value days to be allowed for transaction. **Note** This field is is applicable only for an outgoing transaction.
Allowed Value of Charge Whom	Select the Allowed Value of Charge Whom from the following: • OUR • BEN • SHA

- Message Format Preferences
- Field Format Preferences
- RTGS Payments Network Additional Preferences Summary

1.2.3.1 Message Format Preferences

- Click **Message Format Preferences** button, the **Message Format Preferences** screen is displayed.

Figure 1-6 RTGS Payments Network Additional Preferences - Message Format Preferences

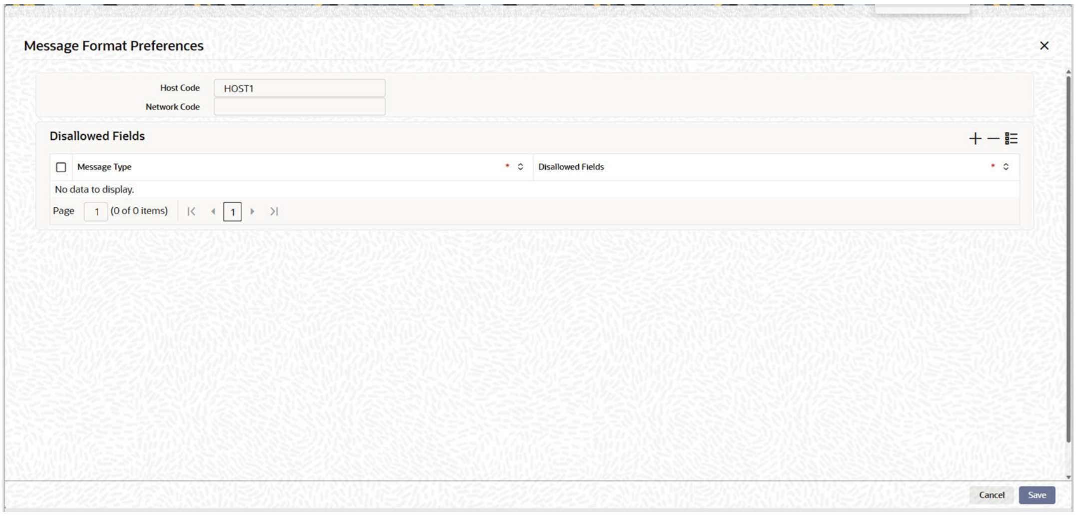


The user can select disallowed fields for a message.

1.2.3.2 Field Format Preferences

- Click **Field Format Preferences** button, the **Message Format Preferences** screen is displayed.

Figure 1-7 RTGS Payments Network Additional Preferences - Field Format Preferences



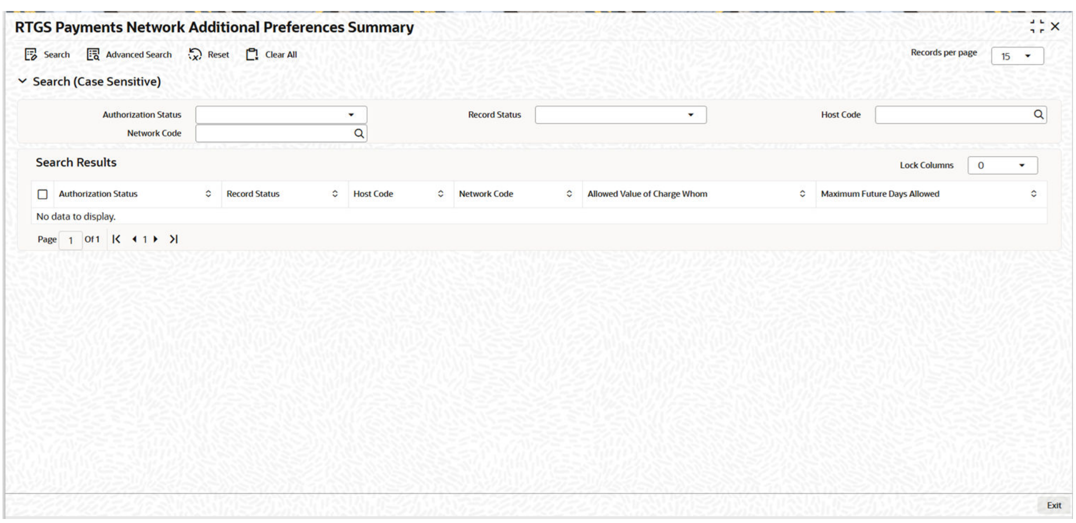
The user can maintain the format for the required field and the line number.

1.2.3.3 RTGS Payments Network Additional Preferences Summary

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

   RTGS Payments Network Additional Preferences Summary screen is displayed.

Figure 1-8 RTGS Payments Network Additional Preferences Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Host Code
   - Network Code

3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.

1.3 Common Maintenances

The below mentioned common maintenances are used to process incoming and outgoing RTGS transactions:

- External Credit Approval System (PMDECAMT)
- Exchange Rate System (PMDERTMT)
- Source Maintenance (PMDSORCE)
- Sanction Check System (PMDSNCKM)
- Host Parameters (PMDHSTPR)
- External Customer Input (STDCIFCR)
- External Customer Account Input (STDCRACC)
- Customer Service Model (PMDSRMDL)
- Customer Service Model Linkage (PMDCSMLK)
- Pricing Code (PPDCMNT)
- Pricing Value (PPDVLMNT)
- Network Maintenance (PMDNWMNT)
- Network Preferences (PMDNWPRF)
- Network Currency Preferences (PMDNCPRF)
- Network Holidays (PMDNWHOL)
- Source Network (PMDSORNW)
- Currency Correspondent (PMDCYCOR)
- System Parameters (PMDSYSPM)
- User Maintenance (PMDUSRDF)
- Bank Redirection (PMDBKRED)
- Account Redirection (PMDACRED)
- Payment Processing Cut off Time (PMDCTOFF)
- Role (PMDROLDF)
- SWIFT Codeword (PMDSWTCD)
- Special Characters Maintenance (PMDSPCHR)
- SWIFT Pricing Preferences (PMDSWPRF)

For detailed information on the above mentioned maintenances, refer to ‘Payments Core User Guide’, ‘Pricing User Guide’ and ‘Cross Border User Guide’.

2

RTGS Processing

- Outbound Message Processing
- Facility to Generate MT 103 and MT 205 in LVTS Format
- RTGS Outbound Transaction
- RTGS Inbound Transaction

2.1 Outbound Message Processing

The system sends the following messages, as part of Outbound message generation process for RTGS messages.

RTGS Message Type	SWIFT Message Type	Normal Message
CUST_TFR_RTGS	103	CUST_TRANSFER
BANK_TFR_RTGS	202	BANK_TRANSFER
COVER_RTGS	202	COVER

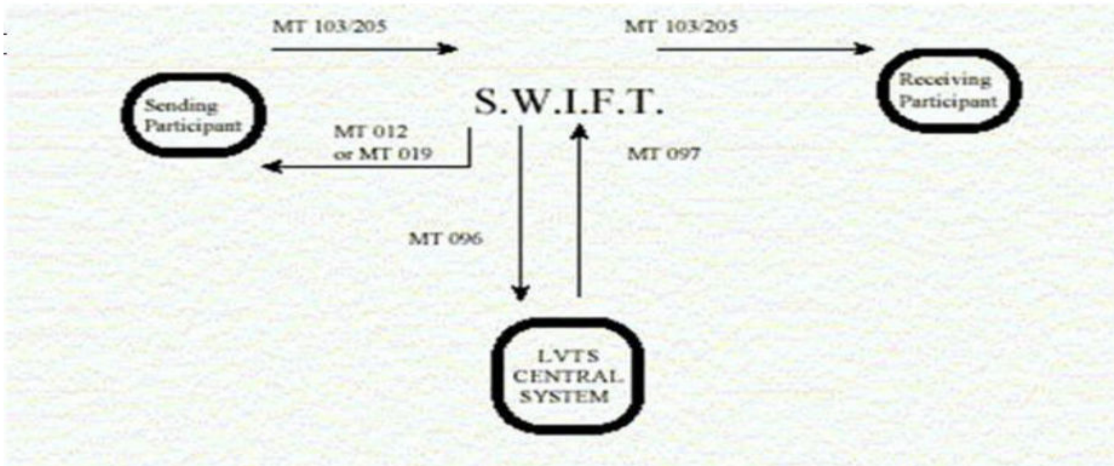
2.2 Facility to Generate MT 103 and MT 205 in LVTS Format

For all Canadian dollar payment messages with the value date as today's date should be sent as a LVTS message. LVTS is a Canadian payment system used for large value settlements. LVTS accepts MT 103 and MT 205. The LVTS messages need to have a user header in the message header. Following is the format of the user header:**{3:{103: CAD} {108:< Tranche No>}}**

In MT 103 & 205 messages field 103 should always contain CAD and field 108 should have the tranche number used for the payment. LVTS payments can be in Tranche 1 or 2 or R. Tranche 2 is by default. If Tranche needs to be changed for a payment message, then it will be changed manually before releasing the payment message in SWIFT alliance.

The presence of the user header in the message enables Y-copy supported by SWIFT. The following diagram illustrates the flow of payment messages between two LVTS members:

Figure 2-1 SWIFT



- MT 103 – Customer Payment Message
- MT 205 – Inter-Bank Payment Message
- MT 096 – Partial message sent to LVTS by SWIFT
- MT 097 – Message from LVTS to SWIFT containing the payment
- MT 012 – Acceptance notice sent to sender
- MT 019 – Reject notice sent to sender

2.3 RTGS Outbound Transaction

This section contains the following topics:

- Outbound High Value Payments Transaction Input
- RTGS Outbound Payments Input Summary
- Outbound High Value Payments View
- RTGS Outbound Payments Input Summary
- Outbound High Value Payments Transaction Input
- Outbound High Value Payments View

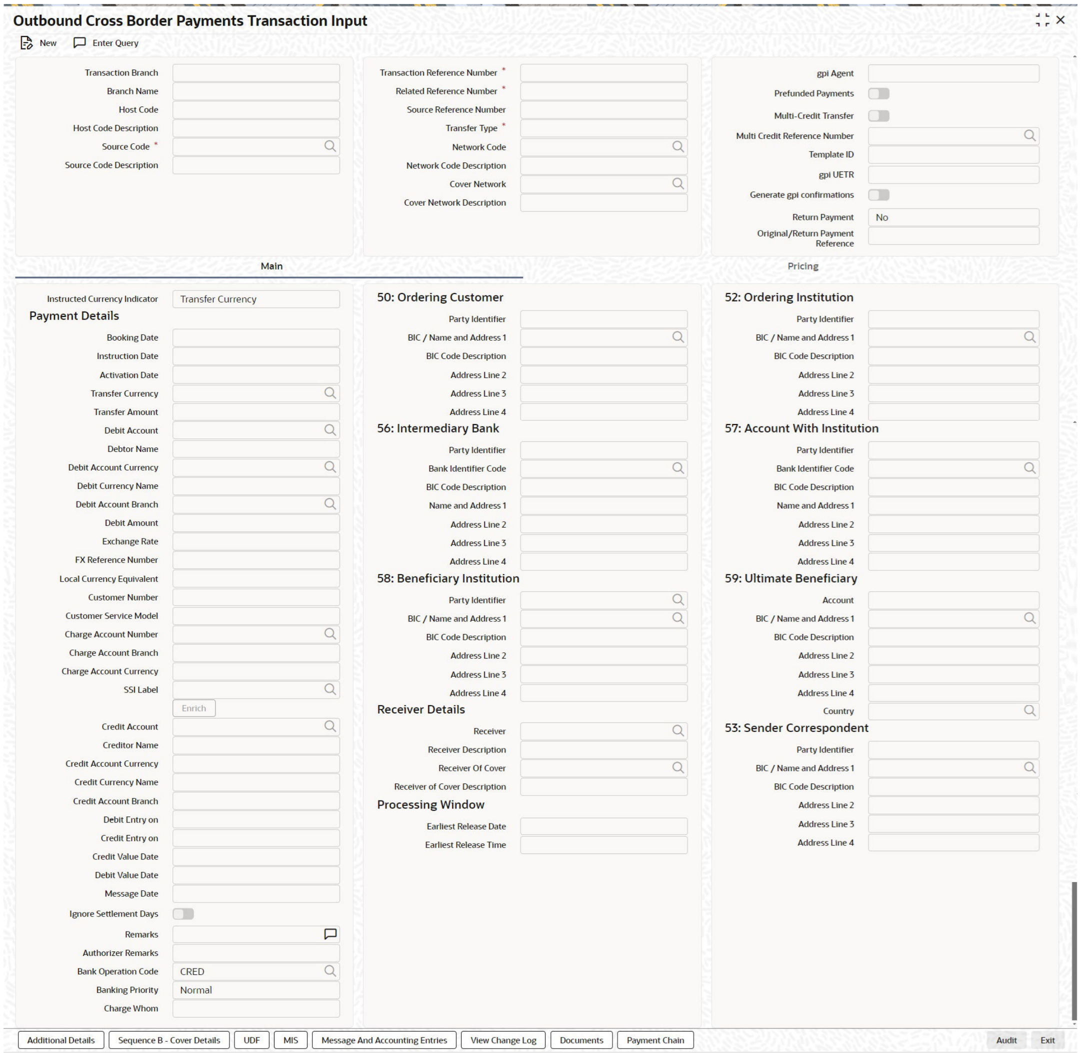
2.3.1 Outbound High Value Payments Transaction Input

The Outbound Cross Border Payments Transaction Input screen allows user to book RTGS Outbound transactions by selecting RTGS network in the 'Network Code'.

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

   Outbound Cross Border Payments Transaction Input screen is displayed.

Figure 2-2 Outbound Cross Border Payments Transaction Input



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

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

Table 2-1 Outbound Cross Border Payments Transaction Input - Field Description

Field	Description
Transaction Branch code	System defaults the transaction branch code with the user's logged in branch code.
Branch Name	System defaults the transaction branch Name.
Host Code	System defaults the host code of transaction branch.
Host Code Description	System defaults the description of the host code.
Source Code	System defaults the source code field. For manual transactions source code is defaulted as MANL.
Source Code Description	System defaults the description of the Source code selected.
Transaction Reference Number	System generates the transaction reference number. For more information on the format, refer the Payments Core User Manual

Table 2-1 (Cont.) Outbound Cross Border Payments Transaction Input - Field Description

Field	Description
Related Reference Number	After specifying Source code and clicking the Process (P) button, system generates and displays 10 digit reference numbers. The system generated value can be changed to any reference number desired by the user.
Source Reference Number	Specify the Source Reference Number. **Note** If Source Reference Number is not given, system defaults the Transaction Reference Number in this field, on saving the transaction, based on Accounting & Message preference maintained in PMDSORCE.
Transfer Type	Select the transfer type of the transaction from the following: • Customer Transfer • Bank Transfer **Note** Transfer Types - Cover Transfer and Bank Transfer Own A/C is not applicable for RTGS.
Network Code	Select the required network. All open and authorized networks for a transaction and transfer type are listed.
Network Code Description	System defaults the description of the Network Code selected description of the Network Code selected.
gpi Enabled	This field is not editable and is disabled.
Pre-funded Payments	On checking 'Prefunded Payments', Debit Account Number gets defaulted, when the Prefunded GL is defined for that Source and Network.
Multi-Credit Transfer	Not applicable for RTGS.
Multi Credit Reference Number	Not applicable for RTGS.

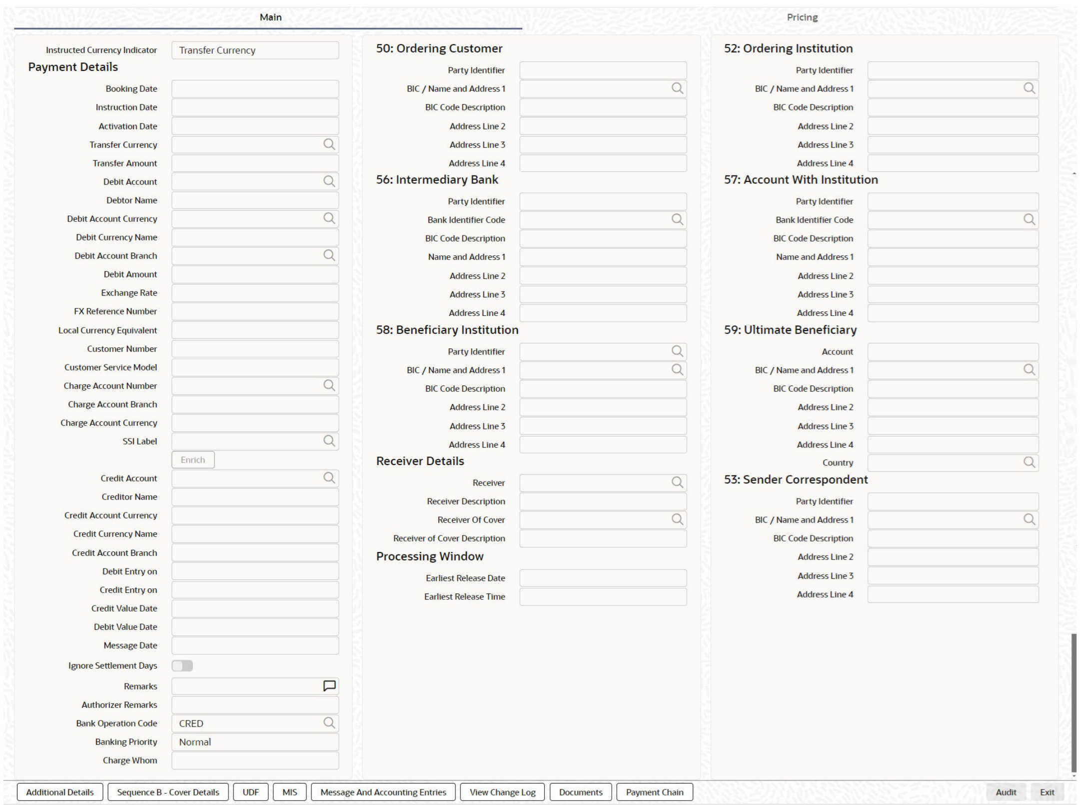
- Main Tab
- Pricing Tab
- Additional Details Tab
- UDF Button
  This topic provides details of the **Fields** screen.
- MIS Button
- Messaging & Accounting Entries Tab
- Accounting Entries Tab
- Outbound RTGS Payment Transaction Processes
- RTGS Outbound Payments Input Summary

2.3.1.1 Main Tab

This tab allows user to book RTGS Outbound transactions through Outbound Cross Border transaction screen by selecting RTGS network in the 'Network Code'.

1. Click **Main** tab to capture the Debit/ Payments details.

Figure 2-3 Outbound Cross Border Payments Transaction Input_Main Tab



2. Click **New** button on the screen.

   This option enables to create a new transaction. The transaction reference number is generated based on format specified in this document.

3. Click **Execute Query** button on the screen.

   This option enables to modify an existing transaction. Specify the following details.

4. On **Main** sub-screen, specify the fields.

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

Table 2-2 Outbound Cross Border Payments Transaction Input_Main Tab - Field Description

Field	Description
Instructed Currency Indicator	Select the Instructed Currency Indicator from the following: • Transfer Currency - If the Instructed currency option is 'Transfer Currency' then the Instructed amount provided is considered as the Transfer Amount. When the Transfer Currency option is selected, 'Debit Amount 'field is disabled. • Debit Currency - If the option is 'Debit Currency', then the Instructed Amount provided is the Debit amount. When the Debit Currency option is selected, 'Transfer Amount 'field is disabled.
Payment Details	--
Booking Date	System defaults the booking date as application server date.
Instruction Date	System defaults this date as application server date and the payment is processed on the Instruction Date. You can modify the date to a future date, if required. Back valued payments will not be allowed. Instruction date is validated for network holidays maintained and error message is thrown. Change the instruction date to a working date for the network.
Activation Date	System retains the Activation Date input by the user. Also, Activation date is an optional field. If the activation date is not provided, system derives the same. Activation Date is calculated in the following way: • The required number of days are present between activation date and instruction date taking into consideration the settlement days, float days and holidays. • Activation date is not a back date • Activation Date is not a branch holiday You can correct the dates and retry, if the validation fails on user input. Error message id displayed for the same. **Note** • If the payment request is received through web services, system re-derives the activation date and proceeds with the payment. • If the transaction is moved to Network cut off queue, you can provide Activation Date and Instruction date while performing Carry Forward action. • The' Value Date change' action from Future Valued Queue allows providing a new Activation date & Instruction date. • ACH/RTGS transactions when force-released with a future instruction date, the transaction processing is completed with accounting on the current day itself. Dispatch records are inserted with settlement date as the instruction date. Dispatch of messages/file happens on the instruction date.
Transfer Currency	System defaults transfer currency if the network allows only single currency as per Network currency preferences (PMDNCPRF). If multiple currencies are allowed then the system allows you to specify the transaction currency. Alternatively, you can select the transaction currency from the option list. The list displays all valid transaction currencies maintained in the system.
Transfer Amount	Specify the transaction amount, if required.

Table 2-2 (Cont.) Outbound Cross Border Payments Transaction Input_Main Tab - Field Description

Field	Description
Debit Account	Specify the debit account number. Alternatively, you can select the debit account number from the option list. The list displays all open and authorized accounts.
Debtor Name	System defaults the Name on selecting the Debit Account.
Debit Account Currency	System defaults account currency based on the debit account number selected.
Debit Currency Name	System defaults account currency name based on the debit account number selected.
Debit Amount	System populates this field as the transfer amount converted in debtor account currency, when instructed currency indicator is selected as 'Transfer Currency'.
Exchange Rate	Specify the exchange rate if debit account currency is different from the transfer currency. The system retains the input value and validates the same against override and stop variances maintained in the Network preference. If exchange rate is not specified, then the system populates the exchange rate on enrich or save, if the transfer amount is less than small FX limit maintained. If transfer amount is more than small FX limit and, if external exchange rate is applicable, then rate pick up will happen during transaction processing.
FX Reference Number	Specify the foreign exchange reference.
Customer Number	System displays the CIF of the debit customer for Outbound transactions.
Charge Account Number	Specify the Charge Account Number by selecting an account number from the LOV. Charge/ tax amounts are debited to this Charge Account Number. If Charge Account is not available, charge amounts are debited to the transaction debit account.
Charge Account Branch	System defaults the Branch of the Charge Account selected.
Charge Account Currency	System defaults the Account Currency of the Charge Account selected.
SSI Label	Select the required SSI label from the list of values. **Note** This list is populated with valid SSI Labels, applicable for the customer and the Network. If Customer or Network details are not available, the fetch action of the list of values displays the information message to this effect. The list of values is queried based on the fields SSI Label, Beneficiary Bank ID, Beneficiary Account & Account IBAN.
Enrich button	Click the Enrich button to populate the exchange rate, debit amount and charge/tax amounts. If exchange rate pick up or charge pick up fails, system throw an error. You can then provide the required values and proceed with the transaction.
Credit Account	Specify the credit account of the transaction. Alternatively, you can select the Credit account from the option list. The list displays all valid accounts maintained in the system.

Table 2-2 (Cont.) Outbound Cross Border Payments Transaction Input_Main Tab - Field Description

Field	Description
Creditor Name	System defaults the Name on selecting the Credit Account.
Credit Account Currency	System displays the credit account currency based on the credit account selected.
Credit Currency Name	System defaults account currency name based on the credit account number selected.
Credit Value Date	System would derive the credit value date as part of transaction processing. This field is disabled for user input.
Debit Value Date	System would derive the debit value date as part of transaction processing. This field is disabled for user input.
Message Date	For Outbound transactions, the system computes the message date based on the credit value date and displays it here along with the cut-off time.
Remarks	Specify the internal remarks, if any.
Bank Operation Code	The value of CRED would be defaulted in this field. If any other value is desired then select one of the following codes using LOV: • CRED - This message contains a Credit Transfer where there is no SWIFT Service Level involved. • CRTS - This message contains a Credit Transfer for test purposes. • SPAY - This message contains a Credit Transfer that must be processed according to the Swift Pay Service Level. • SPRI - This message contains a Credit Transfer to be processed according to the Priority Service Level. • SSTD - This message contains a Credit Transfer to be processed according to the Standard Service Level.
Banking Priority	Select the priority for the transaction from the following: • Normal • Urgent • Highly Urgent
Charge Whom	Select the option to specify, as who should be charged for the transaction initiated: • OUR • BEN • SHA
50: Ordering Customer	During enrichment (or save), the debtor account number will be populated in the Account field. Name and address will be populated with customer details of the account present in Customer maintenance (CIF). You can modify the following details:
Party Identifier	Specify the Party Identifier.
BIC/ Name and Address 1	You can select the BIC using LOV. Specify the name or the first line of the Ordering Customer’s address. A maximum of 35 characters are allowed in each of these Name and Address fields.
BIC Code Description	System defaults the description of the BIC Code selected.
Name and Address 2	Specify the continuation of name and the second line of the address.
Name and Address 3	Specify the third line of the address.
Name and Address 4	Specify the fourth line of the address.

Table 2-2 (Cont.) Outbound Cross Border Payments Transaction Input_Main Tab - Field Description

Field	Description
52: Ordering Institution	--
Party Identifier	Specify a national clearing code. The following codes should be used, preceded by '//'. Refer Clearing Code table given below.
BIC/ Name and Address 1	Select the BIC using LOV. Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.
BIC Code Description	System defaults the description of the BIC Code selected
Name and Address 2	Specify the continuation of name and the second line of the address.
Name and Address 3	Specify the third line of the address.
Name and Address 4	Specify the fourth line of the address.
56: Intermediary Bank BIC	--
Party Identifier	Specify a national clearing code. The following codes should be used, preceded by '//'. Refer Clearing Code table given below.
Bank Identifier Code	Specify the Intermediary bank BIC, if applicable. Alternatively, you can select the BIC from the option list. This field is an optional input field. All BIC present in BIC directory and all Local Bank Code belonging to RTGS payment type network are listed. You can select the BIC.
BIC Code Description	System defaults the description of the BIC Code selected.
Name and Address 1	Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.
Name and Address 2	Specify the continuation of name and the second line of the address
Name and Address 3	Specify the third line of the address.
Name and Address 4	Specify the fourth line of the address. **Note** It is mandatory that, the Receiver must be a RTGS member.
57: Account with Institution	--
Party Identifier	Specify a national clearing code. The following codes should be used, preceded by '//'. Refer Clearing Code table given below.
Bank Identifier Code	Specify the Intermediary bank BIC, if applicable. Alternatively, you can select the BIC from the option list. This field is an optional input field. All BIC present in BIC directory and all Local Bank Code belonging to RTGS payment type network are listed. You can select the BIC.
BIC Code Description	System defaults the description of the BIC Code selected.
Name and Address 1	Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.
Name and Address 2	Specify the continuation of name and the second line of the address
Name and Address 3	Specify the third line of the address.

Table 2-2 (Cont.) Outbound Cross Border Payments Transaction Input_Main Tab - Field Description

Field	Description
Name and Address 4	Specify the fourth line of the address. **Note** It is mandatory that, the Receiver must be a RTGS member.
58: Beneficiary Institution	--
Party Identifier	Specify a national clearing code. The following codes should be used, preceded by '//'. Refer Clearing Code table given below.
BIC/Name and Address 1	Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.
BIC Code Description	System defaults the description of the BIC Code selected.
Name and Address 2	Specify the continuation of name and the second line of the address.
Name and Address 3	Specify the third line of the address.
Name and Address4	Specify the fourth line of the address.
59: Ultimate Beneficiary	These fields should not be input in case of Bank Transfer.
Account	Specify the account number of the ultimate/end beneficiary
BIC/ Name and Address 1	Sect the BIC code using LOV. This field is an display field. Ultimate Beneficiary name is defaulted here from the Main tab.
BIC Code Description	System defaults the description of the BIC Code selected.
Name and Address 2	Specify the name and the first line of the Ultimate Beneficiary's address.
Name and Address 3	Specify the name and the second line of the Ultimate Beneficiary's address.
Name and Address 4	Specify the name and the third line of the Ultimate Beneficiary's address.
Receiver Details	--
Receiver	Select the Receiver details from the list of values.
Receiver Description	System defaults the description of the Receiver selected.
Receiver/Receiver of Cover Description	This field is not applicable for RTGS.

Clearing Code

--	--	--
AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CN	12.14n	China National Advanced Payment System (CNAPS) Code
CP	4!n	CHIPS Participant Identifier

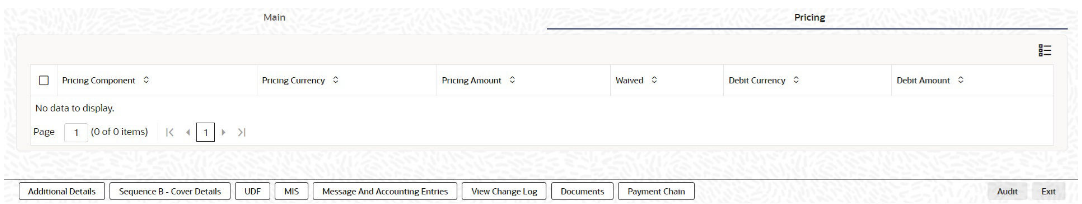
--	--	--
ES	8.9n	Spanish Domestic Inter banking Code
FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!C	Indian Financial System Code

2.3.1.2 Pricing Tab

This tab displays the pricing details of the charges computed by system based on the transaction attributes in the Main tab.

1. Click the Pricing tab to view the pricing details.

Figure 2-4 Pricing



2. On **Pricing** screen, below mentioned attributes are available in the Pricing tab.

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

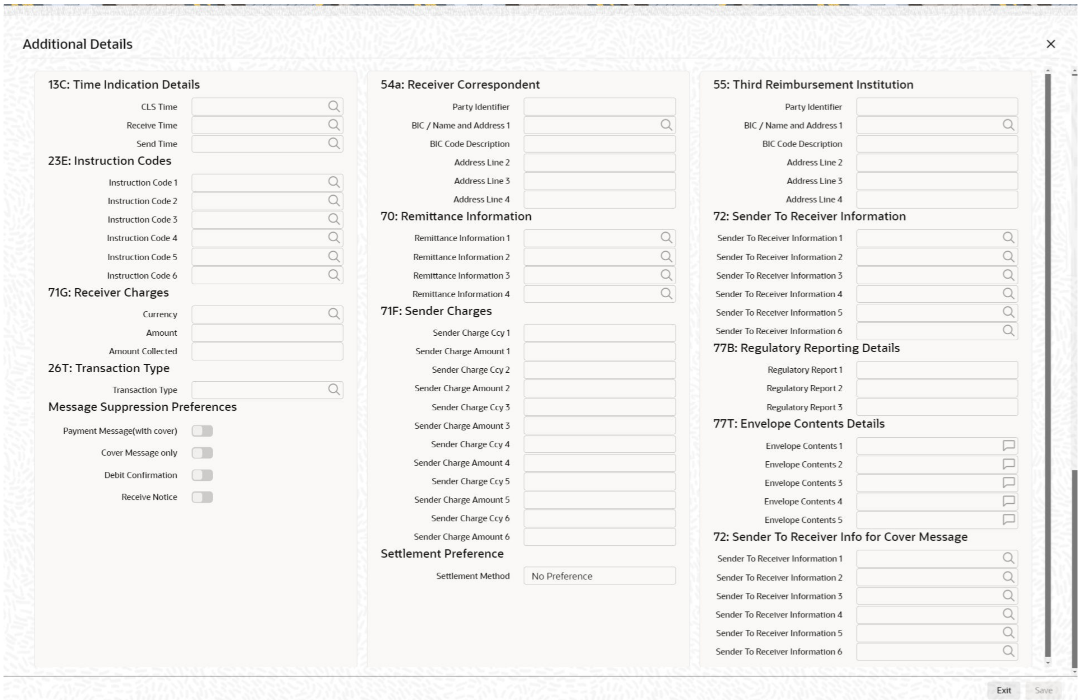
Table 2-3 Pricing

Field	Description
Pricing Component	System displays the name of the pricing component applicable for the transaction.
Pricing Currency	System displays the currency in which the charge amount is calculated for the Pricing component.
Pricing Amount	System displays the charge amount calculated for each pricing component.
Waiver	Check this box to indicate that the charge is waived for the pricing component.
Debit Currency	System displays the currency in which the charge amount is debited for the pricing component.
Debit amount	System displays the amount in debit currency to be debited.

2.3.1.3 Additional Details Tab

1. Specify the additional details in this screen. Click on the ‘Additional Details’ tab present in the screen to invoke this screen.

Figure 2-5 Additional Details



2. On **Additional Details** sub-screen, below mentioned attributes are available in the Additional Details tab.

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

Table 2-4 Additional Details

Field	Description
13C: Time Indication Details	This field specifies one or several time indication(s) related to the processing of the payment instruction.
CLS Time	Specify the time up to which the transactions must be executed.
Receive Time	Specify the time from which the transactions that must be executed.
Send Time	Specify the time from which the transactions that must be executed up to a certain time.
54a: Receiver Correspondent	This is not applicable for RTGS.
55: Third Reimbursement Institution	This is not applicable for RTGS.
23E: Instruction Codes	--

Table 2-4 (Cont.) Additional Details

Field	Description
Instruction Code 1-6	Select the type of instruction codes, using that are SWIFT compliant and applicable to the transaction accounts: • CHQB - Indicates that beneficiary customer must be paid by cheque only. • CORT - Indicates that Payment is made in settlement for a trade. • HOLD - Indicates that beneficiary customer or claimant will call upon identification. • INTC - Indicates a payment between two companies that belongs to the same group. • PHOB - Please advise the intermediary institution by phone. • PHOI - Please advise the intermediary by phone. • PHON - Please advise the account with institution by phone. • REPA - Payments has a related e-Payments reference. • SDVA - Indicates that payment must be executed with same day value to the beneficiary. • TELB - Please advise contact or beneficiary by the most efficient means of telecommunication. • TELE - Please advise the account with institution by the most efficient means of telecommunication.
70: Remittance Information	--
Information 1-4	Specify the information for the Ultimate Beneficiary of the transfer. This is applicable for customer transfer only.
72: Sender to Receiver Info	--
Information 1-6	Specify the sender to receiver information.
71G: Receiver charges	If Charge Whom field in the Preferences section of the Main tab has a value of “OUR” then you can specify the Receiver’s charges in case of ‘Customer Transfer’ if they are required to be included in the Settlement amount.
26T: Transaction Type	--
26 T: Transaction Type	Specify the nature of the transaction. Maximum of 3 alpha-numeric characters are allowed. This is applicable for Customer Transfers only.
71F: Sender Charges	--
Sender Charge Ccy 1 through to Sender Charge Ccy 6	The system displays the charge currency of Sender’s charges that are deducted from the Transfer amount by this bank (Sender) or by any of the previous banks in the payment chain. These charges are applicable in case of Customer Transfers and the Charge Whom field value selected is SHA or BEN.
Sender charge Amount 1 through to Sender Charge Amount 6	The system displays the amount of Sender’s charges. In case of an Inbound Customer transfer message, each of the previous banks in the payment chain would have deducted charges from the Transfer amount and details of the same would be present in the message. The Charge currency and Charge amount of each of these charges would be populated in up to 6 sets of these fields in addition to the charges deducted by this bank.
77B: Regulatory Reporting Details	--
Regulatory Report 1-3	Specify the codes for the statutory and regulatory information required by the authorities in the country of Receiver or Sender.

Table 2-4 (Cont.) Additional Details

Field	Description
77T: Envelope Content Details	This is not applicable for RTGS.
Message Suppression Preferences	--
Payment Message	This is unchecked by default. Check this box to indicate that the message generation is for the payment messages like MT 103, MT202 and MT205.
Debit Confirmation	This is unchecked by default. Check this box to indicate debit confirmation. MT 900 is to be suppressed.
Cover Message Only/ Receive Notice	This is not applicable for RTGS.
Cover Details	This is not applicable for RTGS.
72:Sender to Receiver Info for Cover Message	--
Sender to Receiver Information (1-6)	The additional information for the Receiver of Cover or other party is passed via Sender to Receiver Info field. Information provided in this field (Lines 1 -6) is sent in MT202 COV / MT 205 COV messages, if the customer transfer is processed with cover in the outbound Cross-border/RTGS screens. **Note** Sender to Receiver Info for Cover Message is not applicable for payments originated via C2B files / MT 101.

2.3.1.4 UDF Button

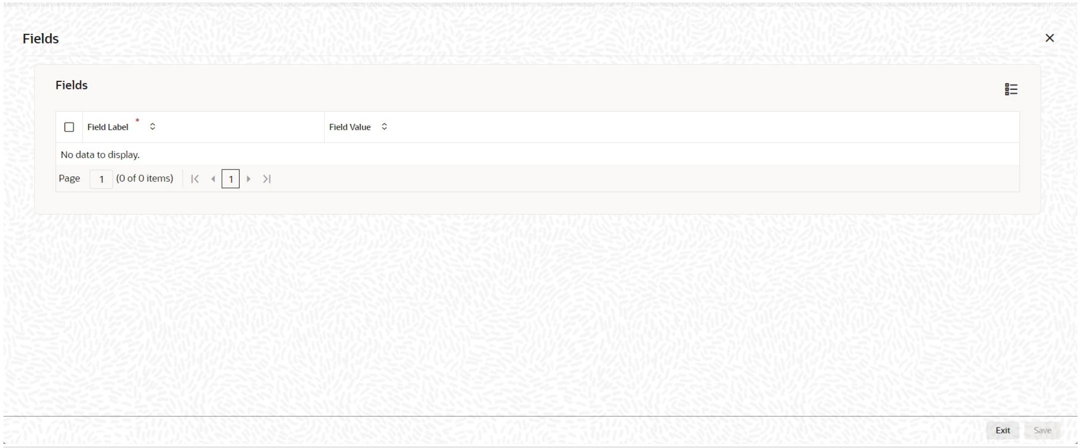
This topic provides details of the **Fields** screen.

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 2-6 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.

2.3.1.5 MIS Button

1. You can maintain the MIS information for the Transaction. If the MIS details are not entered for the Transaction the same is defaulted from the product maintenance.
2. Click the **MIS** button to invoke the ‘MIS’ sub-screen.
3. On **MIS Button**, specify the fields.

Figure 2-7 MIS Button

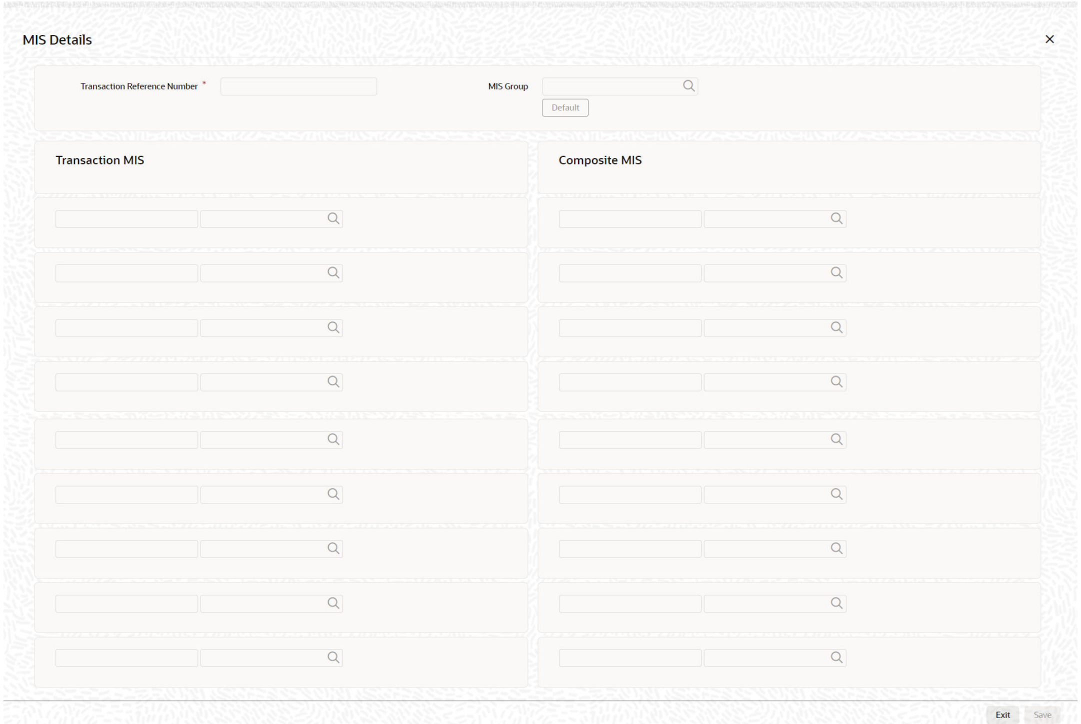


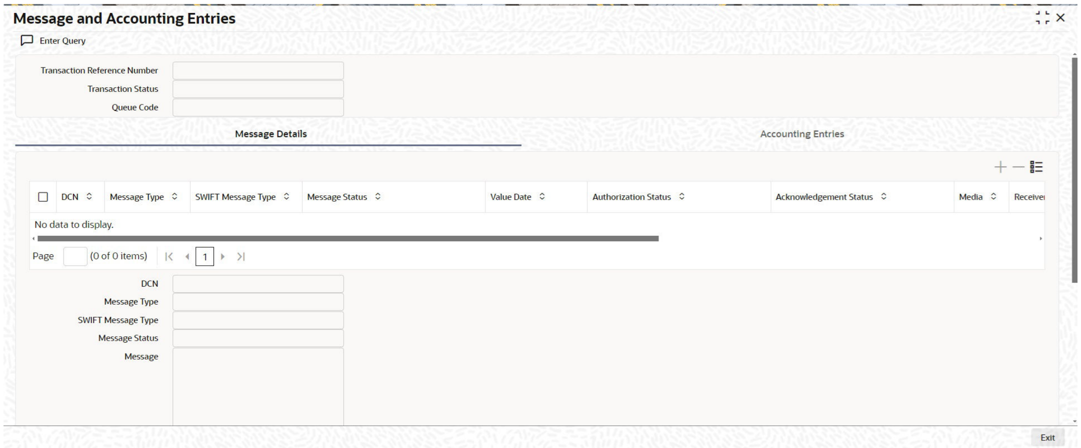
Table 2-6 MIS Button - Field Description

Field	Description
Transaction Reference	System displays the transaction reference number of the transaction.
MIS Group	Select the MIS group code from the option list, or specify the code for the MIS group in the Source maintenance. The system displays all valid MIS groups for different sources in the MIS group list in the Source maintenance. When booking a transaction from this screen, the MIS group linked to the 'Manual' source is populated by default.
Default button	After selecting a MIS group different from the default MIS Group, click this button to populate any default MIS values and link them to the Transaction MIS and Composite MIS classes.
Transaction MIS	You can populate the default MIS values for Transaction MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list.
Composite MIS	You can populate the default MIS values for Composite MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list.

2.3.1.6 Messaging & Accounting Entries Tab

1. Click the **Messaging and Accounting Entries** button in the transaction input screen to invoke the screen.

Figure 2-8 Messaging and Accounting Entries Tab

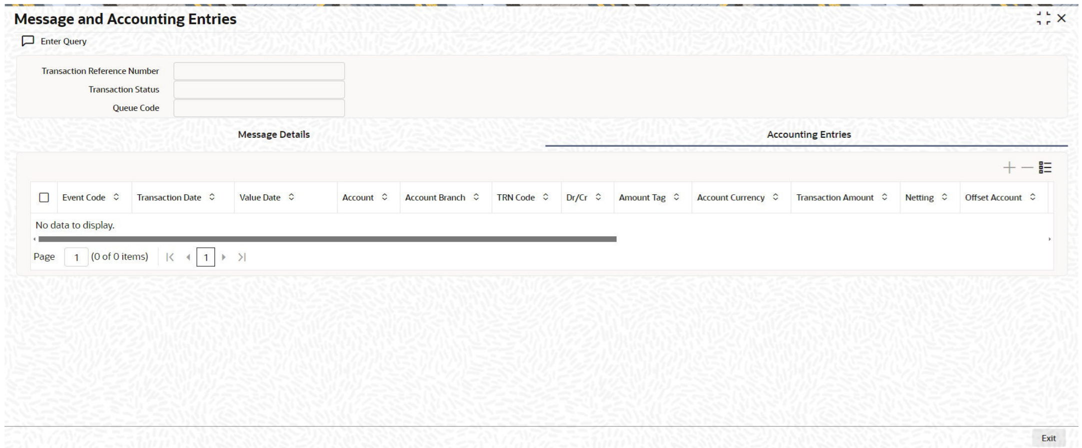


2. Specify the Transaction Reference Number and click on Execute Query to obtain the Message details.
3. By default, the following attributes of the Message Details tab are displayed:
   - DCN
   - Message Type
   - SWIFT Message Type
   - Message Status
   - Direction
   - Message Date
   - Authorization Status
   - Acknowledgement Status
   - Media
   - Receiver or Sender
   - PDE Flag
   - Suppressed
4. Following Message details are also displayed on clicking Execute Query button:
   - DCN
   - Message Type
   - SWIFT Message Type
   - Message Status
   - Message

2.3.1.7 Accounting Entries Tab

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

Figure 2-9 Accounting Entries



2. By default, the following attributes of the Accounting Entries tab are displayed:
   - Event Code
   - Transaction Date
   - Value Date
   - Account
   - Account Branch
   - TRN Code
   - Dr/Cr
   - Amount Tag
   - Account Currency
   - Transaction Amount
   - Netting
   - Offset Account
   - Offset Account Branch
   - Offset TRN Code
   - Offset Amount Tag
   - Offset Currency
   - Offset Amount
   - Offset Netting
   - Handoff Status

2.3.1.8 Outbound RTGS Payment Transaction Processes

Saving of Outbound RTGS Payment Transaction

- System performs mandatory field checks & transaction validations as mentioned below while saving a transaction:
- Charge bearer is always ‘SHA’ for RTGS payment
- All the SWIFT related fields in Transaction have characters supported by SWIFT only

- If Intermediary institution BIC is null then Account with institution BIC must not be null and must be a RTGS BIC
- If Intermediary institution BIC is not null and a RTGS BIC then Account with institution BIC is not mandatory for input
- If Intermediary institution BIC is not null and a RTGS BIC then Account with institution BIC must not be a RTGS BIC
- For Customer Transfer, either Ultimate Beneficiary name or BIC must be present
- For Bank Transfer,
  - If Account with Institution BIC and intermediary BIC is not present then Beneficiary institution BIC must be specified.
  - Beneficiary Institution BIC or Beneficiary Institution Name and address 1/2/3/4 is mandatory for specified
  - If Intermediary institution BIC is not null and a RTGS BIC then Beneficiary Institution BIC must not be a RTGS BIC.
- If any of the transaction validation fails, transaction is rejected with proper error code.
- For transaction created through upload of file or message, the transaction is moved to repair queue.

Authorization of Outbound RTGS Payment Transaction

- On authorization, the system starts to process various payment transactions. Only the transaction whose activation date as today is picked for processing.
- The RTGS Outbound payment would be processed through the following steps:
  - Transaction Validations
  - Account Validation (Open and Authorized record)
  - Bank Redirection
  - Account Redirection
  - RTGS Receiver Identification
  - Payment Dates Resolution
  - Processing Cut-off time check
  - Small FX Limit Check & Currency Conversion
  - Computation of Charge & Tax
  - Authorization Limit 1 Check
  - Authorization Limit 2 Check
  - Duplicate Check
  - Network Cutoff Time Check
  - Sanction Check
  - ECA Check
  - Debit /Credit Accounting Handoff
  - Message Generation

Outbound RTGS Payment - SOAP and REST web services

- Outbound RTGS payment request received from SOAP/ REST web services is also processed as RTGS Payment.
- If Transaction Branch is not received as part of the request, the same is populated as debit account branch. Based on transaction branch Host code is populated.
- Host date is considered as booking date for the transaction.
- Debit account name, debit currency, customer are derived based on the debit account number received.
- Transactions created from requests received from SOAP/REST web services are always auto authorized.

Branch Holiday Parameter

In addition to Currency and Network Holidays, Branch holidays is considered in determining the Value date and Activation date.

Processing Branch holidays is considered in the Dates resolution only if a particular parameter in Network Preferences for the 'Outbound' or 'Inbound' transaction type is checked.

This new parameter is called 'Branch Holiday Check.

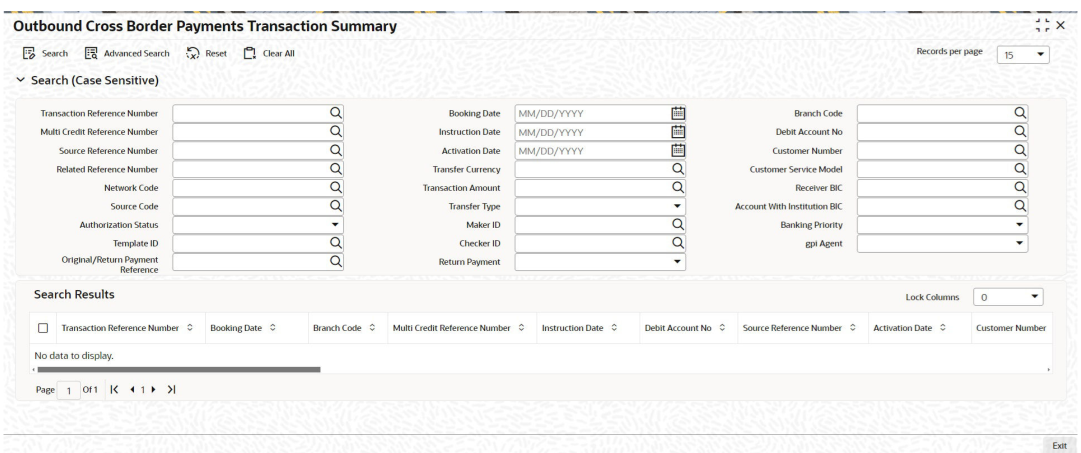
This parameter is added to this maintenance under a new sub-section called "Value Dating Preferences".

2.3.1.9 RTGS Outbound Payments Input Summary

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

   Outbound Cross Border Payments Transaction Summary screen is displayed.

Figure 2-10 Outbound Cross Border Payments Transaction Summary



2. Search using one or more of the following parameters:
   - Transaction Reference Number
   - Multi Credit Reference Number
   - Source Reference Number
   - Related Reference Number
   - Authorization Status

- Template ID
- Booking Date
- Instruction Date
- Activation Date
- Transfer Currency
- Transaction Amount
- Transfer Type
- Maker ID
- Checker ID
- Branch Code
- Debit Account No
- Customer Number
- Customer Service Model
- Receiver BIC
- Account with Institution BIC
- Banking Priority
- gpi Enabled

3. In ‘Advanced Search’ option, in the summary screen, in DATE fields, user has an option to select date as ’Today’ by clicking the button. This is applicable for all the summary screens.
   - Once calendar window opens, on top a button is displayed as “Today”. On click, today’s date gets selected.
   - Based on this selection query gets executed. Once summary save is clicked, the query which is saved is with “today” and not with actual date.
   - On execution, results are listed based on ‘Today’s date’
4. Once you specified the parameters, click the **Search** button.

   System displays the records that match the following search criteria.

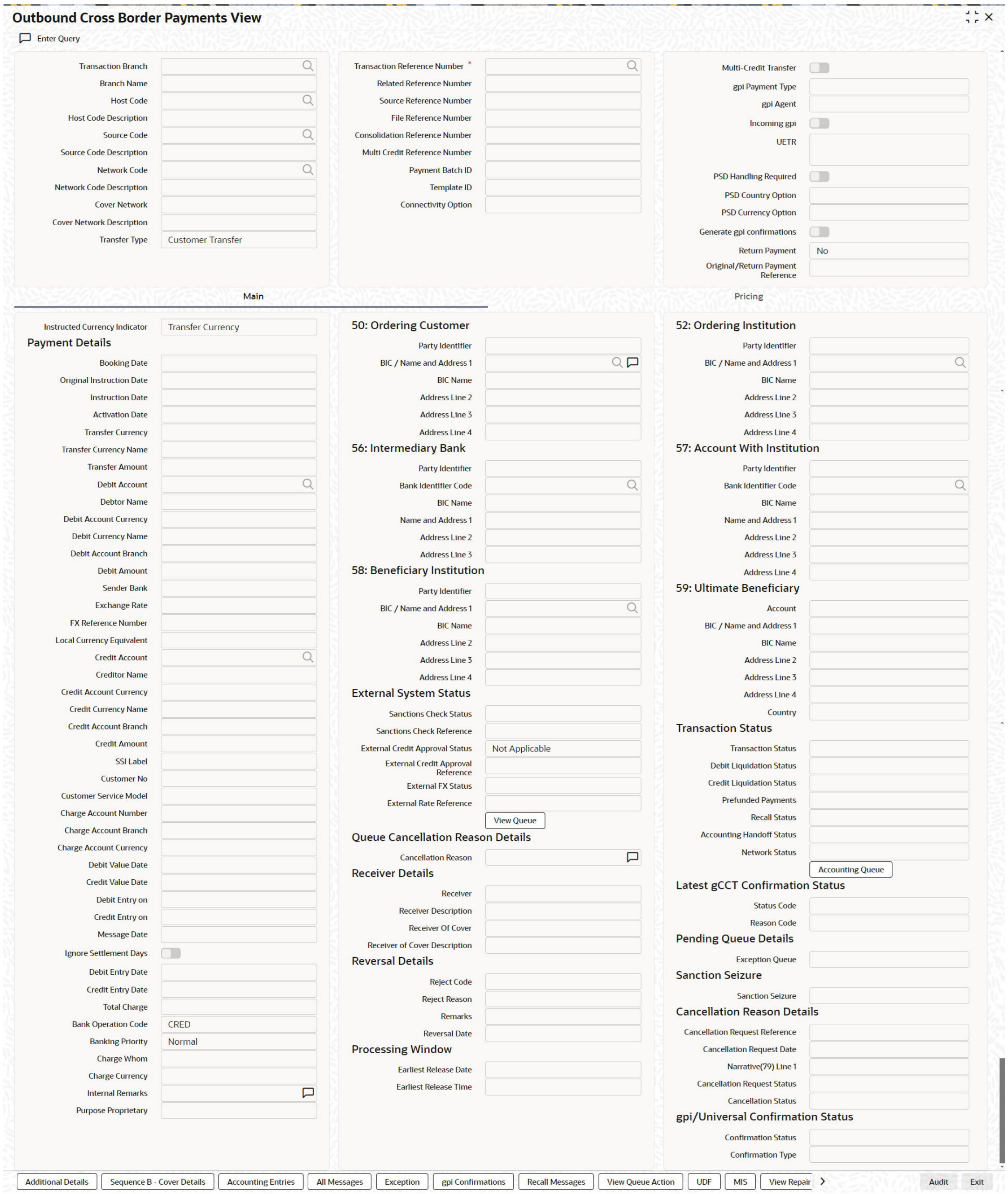
2.3.2 Outbound High Value Payments View

User can view the complete details about the transaction, approvals from the system, Queue actions, and all the details pertaining to the transaction in this screen. You can view the RTGS Outbound transactions in this screen.

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

   Outbound Cross Border Payments View screen is displayed.

Figure 2-11 Outbound Cross Border Payments View



2. From this screen, click Enter Query. 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 in the Main and Pricing tabs user can also view the Status details for the following:
   - External System Status
   - Transaction Status
   - Latest gCCT Confirmation Status
   - Pending Queue Details
   - Sanction Seizure

    - Cancellation Reason Details (Details pertaining to the cancellation request for the transaction gets updated here)
5. Click Execute Query to populate the details of the transaction in the Outbound Cross Border Payments View screen.
6. The UETR (Unique End-to-End Transaction Reference) is generated for the outbound transaction, if the Transfer Type is Customer Transfer (with/without cover) or Bank Transfer.

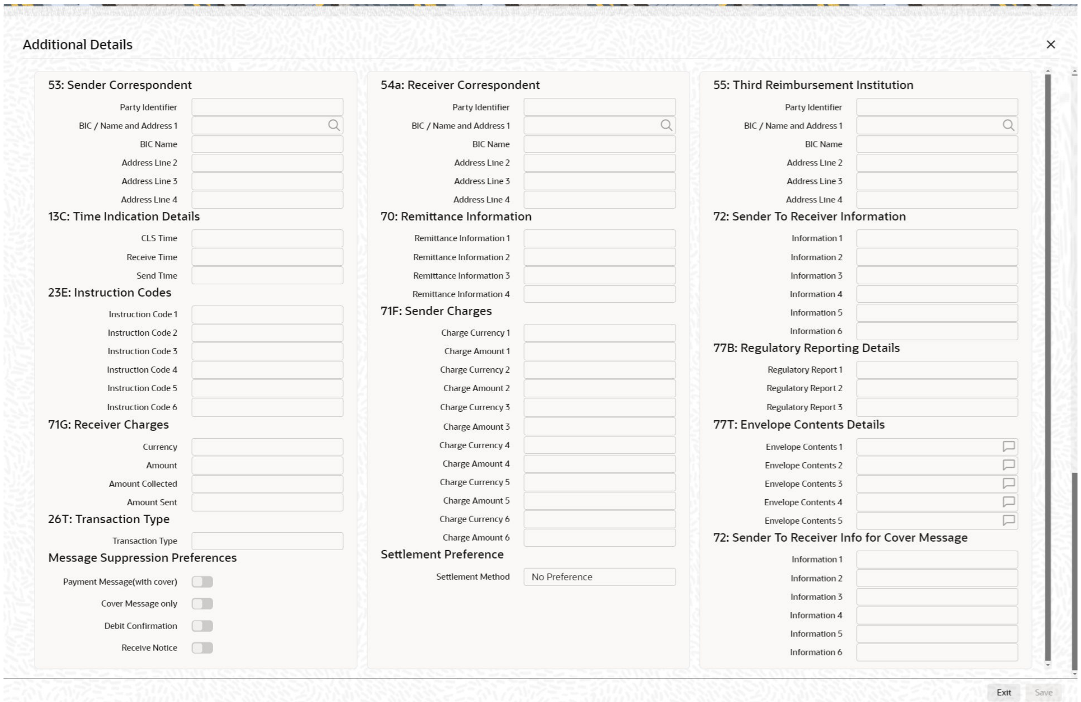
   For more details on Main and Pricing tabs refer to 'PXDOTONL' screen details above.

- Additional Details Tab
- Accounting Entries
- All Messages
  This topic provides details of the **All Messages** screen.
- Exceptions Tab
- gpi Confirmations
- Recall Messages
- View Queue Action
  This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- Process UDF View
  This topic provides the systematic instructions to process the **UDF View** screen.
- Process MIS View
  This topic provides the systematic instructions to process the **MIS View** screen.
- View Repair Log
  This topic explains the details of the **View Repair Log** screen.
- Payment Chain
  This is not applicable for RTGS.
- RTGS Outbound Payment View Summary
- Outbound Cross Border/ RTGS Cancellation Request

2.3.2.1 Additional Details Tab

- Click 'Additional Details' button to view the Additional Details sub screen.

Figure 2-12 Additional Details



2.3.2.2 Accounting Entries

1. Click the **Accounting Entries** tab in the PXDOVIEW screen.

Figure 2-13 Accounting Entries

2. By default, the following attributes of the Accounting Entries tab are displayed:
   - Event Code
   - Transaction Date
   - Value Date
   - Account
   - Account Branch

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

> **Note**
>
> In the Outbound RTGS Transaction Processing, posting the Debit Liquidation (DRLQ) en\u0002try immediately after resolving Processing Dates (After Repair field validations and after resolving Accounts & Dates) for RTGS pass-through payments.

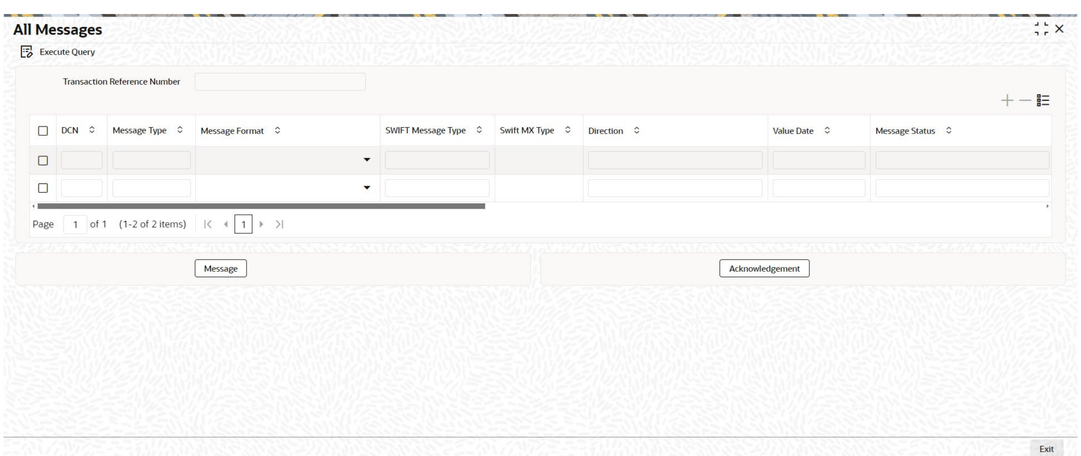
2.3.2.3 All Messages

This topic provides details of the **All Messages** screen.

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

   The **All Messages** screen is displayed.

Figure 2-14 All Messages



2. On the **All Messages** screen, you can view the following fields.

   The system displays the following details for the specified **Transaction Reference Number**.

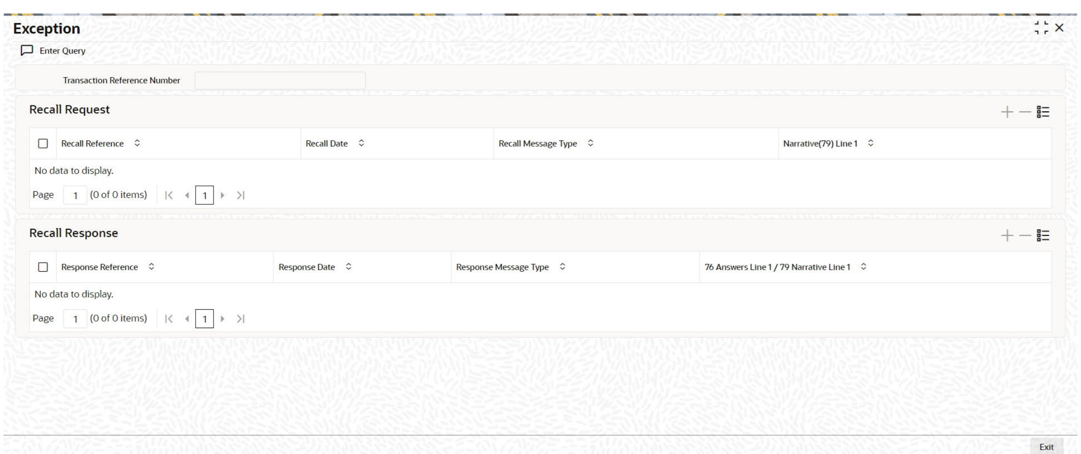
Table 2-7 All Messages - Field Description

Field	Description
Transaction Identification	Displays the transaction identification.
Message Type	Displays the message type.
SWIFT Message Type	Displays the SWIFT message type.
ISO Message Type	Displays the ISO message type.
Direction	Displays the direction.
Value Date	Displays the value date.
Message Status	Displays the message status.
Delivery Status	Displays the delivery status.
Authorization Status	Displays the authorization status.
Acknowledgment Status	Displays the acknowledgment status.
Funding Status	Displays the funding status.
Media	Displays the media.
Receiver or Sender	Displays the **Receiver or Sender**.
PDE Flag	Displays the **PDE Flag**.
Suppressed	Displays the **Suppressed**.

2.3.2.4 Exceptions Tab

1. Click the **Exception** tab in the screen to view this sub-screen.

Figure 2-15 Exception



2. Recall Request and Recall Response grids are displayed in this screen. Following details are displayed in these grids:

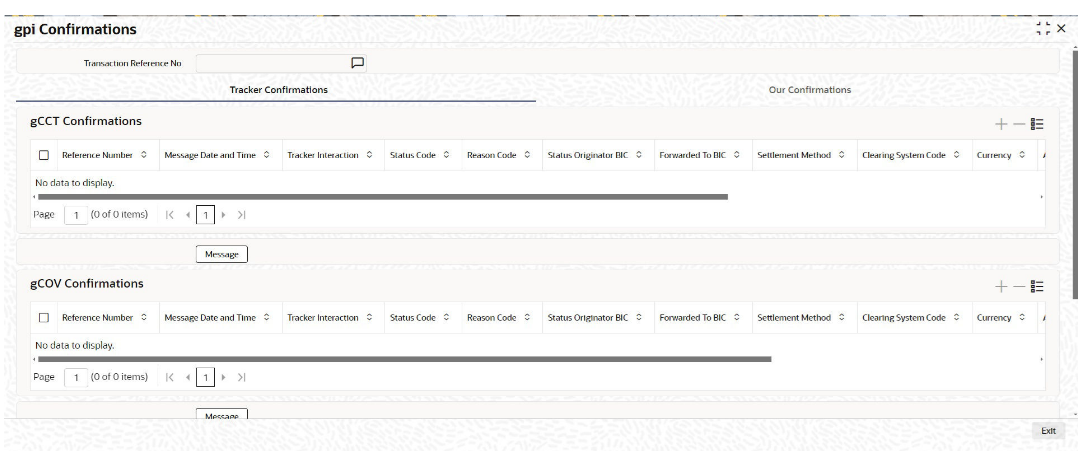
Table 2-8 Exception - Field Descriptions

Field	Description
Transaction Reference Number	System displays the Transaction Reference Number by default on clicking ‘Exception’ tab.
Recall Request	--
Recall Reference	System displays the Field 20 of outbound n92/gSRP request message sent.
Recall Received Date	System displays the date on which outbound n92/gSRP request message was sent.
Recall Message Type	System displays the MT Message type of outbound request message - MT 192/ MT 292/ MT 199/ API.
Recall Reason Code	System displays the Recall request Reason Code sent in the outbound n92/gSRP request message.
Recall Reason	System displays the Value sent along with Recall Reason Code.
Recall Response	--
Response Reference	System displays the Field 20 of n96/gSRP response message received.
Response Date	System displays the date on which n96/gSRP response message was received.
Response Message Type	System displays the MT Message type of response message - MT 196/ MT 296/ MT 199.
Response Reason Code	System displays the Response reason Code received in n96/gSRP response message.
Response Status Code	System displays the Response Status Code received in n96/gSRP response message.

2.3.2.5 gpi Confirmations

1. gCCT confirmation messages received for an Outbound gCCT payment can be viewed from Outbound Cross Border Payments view screen (PXDOVIEW).
2. This screen has ‘Tracker Confirmations’, ‘Our Confirmations’ Tabs displaying gCCT/gCOV confirmations received from the tracker and gCCT/gCOV confirmations sent out by the bank branch (in case of pass through transactions)

Figure 2-16 gpi Confirmations



3. Following are the details listed under 'Tracker Confirmations' and 'Our Confirmations' tab in the screen:

gCCT Confirmations:

- Reference Number
- Message Date and Time (Only for Tracker Confirmations)
- Status Code
- Reason Code
- Status Originator BIC
- Forwarded To BIC
- Currency
- Amount
- Exchange Rate

gCOV Confirmations:

- Reference Number
- Status Code
- Reason Code
- Status Originator BIC
- Forwarded To BIC
- Currency
- Amount

gFIT Confirmations:

- Reference Number
- Message Date and Time
- Status Code
- Reason Code
- Status Originator BIC
- Forwarded To BIC
- Settlement Method
- Clearing System Code
- Currency
- Amount

Message Button

Click on 'Message' button, to view gCCT/gCOV confirmation message that was received or generated and sent out.

2.3.2.6 Recall Messages

You can view the recall request messages sent out, recall response messages received and gSRP alerts & status messages received from Tracker in this sub screen.

You can invoke this screen by clicking the ‘Recall Messages’ tab in PXDOVIEW screen. The tabs in this sub-screen are: Responses, Requests, Tracker Alerts.

- You can view the Recall Response messages received in this tab. Click on ‘Responses’ tab in the Recall Messages sub-screen to invoke this screen.

Figure 2-17 Recall Messages

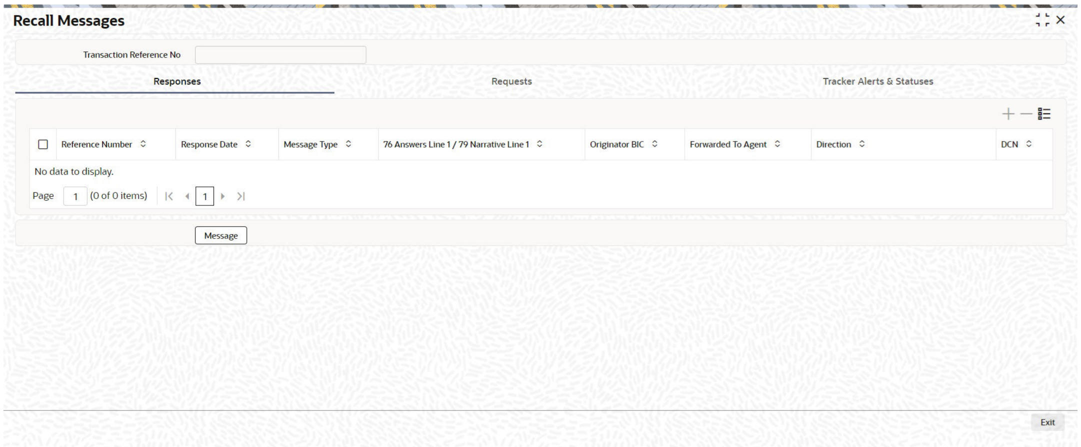


Table 2-9 Responses - Field Description

Field	Description
Transaction Reference Number	System displays the Transaction Reference Number by default on clicking ‘Recall Messages’ button.
Reference Number	System displays the Field 20 of Response message.
Response Date	System displays the date on which recall response message was received.
Message Type	System displays the MT Message type of response - MT 196/ MT 296/ MT 199.
Response Code	System displays the Response Status code received in the response message (Field 79 Line 1, the first 4 Characters between ‘/’).
Reason Code	System displays the Response Reason code received in the response message (Field 79 Line 1 - 4 Character code after the Response Status code).
Originator BIC	System displays the BIC received in the response message (Field 79-Line2).
Forwarded To Agent	System displays the BIC of agent, for the recall request that is forwarded to next agent (Field 79 Line 2 - BIC followed by Originator BIC).
Message Button	System displays the response message sent out in a new screen for the selected response record on clicking Message button.

Figure 2-18 Request Tab

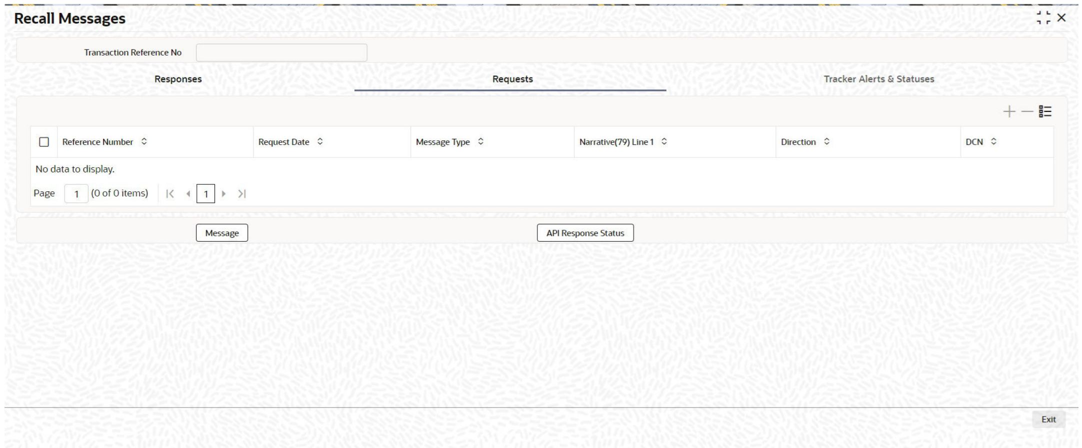


Table 2-10 Requests - Field Description

Field	Description
Transaction Reference Number	System displays the Transaction Reference Number by default on clicking 'Recall Messages' tab.
Reference Number	System displays the Field 20 of Outgoing n92/gSRP request message sent.
Request Date	System displays the date on which Outgoing n92/gSRP request message sent.
Message Type	System displays the MT Message type Outgoing n92/gSRP request message - MT 192/ MT 292/ MT 199/ API.
Reason Code	System displays the Reason code sent in the Outgoing n92/gSRP request message (Field 79 Line 1 , the first 4 Characters between '/ ').
Reason	System displays the Value sent along with Reason Code (Field 79 Line One – 4 Characters after Reason code)
Message Button	System displays the request message sent out in a new screen for the selected recall request record on clicking Message button.

Tracker Alerts

You can view the gSRP alerts and status messages received from tracker in this tab. Click on 'Tracker Alerts' tab in the Recall Messages sub-screen to invoke this screen.

Figure 2-19 Track Alerts

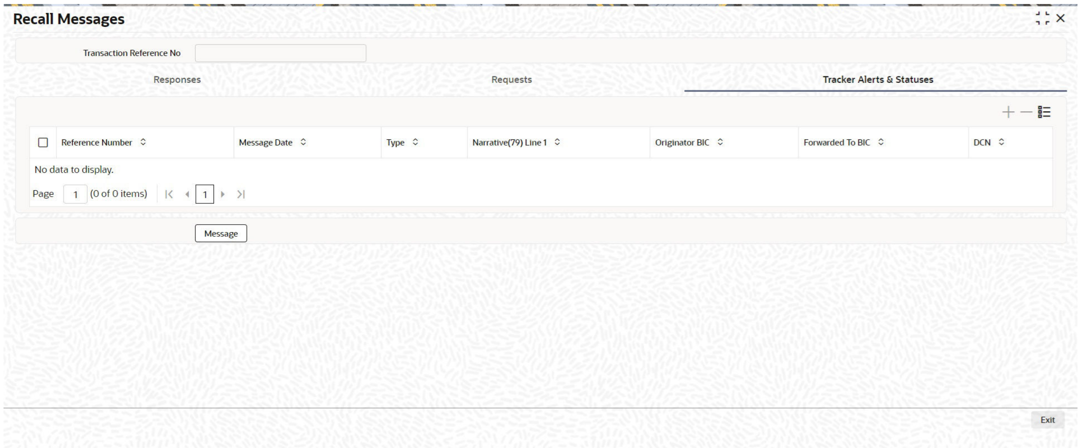


Table 2-11 Tracker Alerts & Statuses - Field Description

Field	Description
Transaction Reference Number	System displays the Transaction Reference Number by default on clicking ‘Recall Messages’ tab.
Reference Number	System displays the Field 20 of Outgoing n92/gSRP request message sent.
Message Date	System displays the date on which Alert or Status Notification message was received.
Type	System displays the following messages with values: • Alert - if received message is a gSRP Alert message • Status - if received message is a gSRP Status Notification
Response Code	System displays the Response code received in the Incoming Alert (or) Status Notification message (Field 79 Line 1 – First four characters between ‘/’)
gSRP Status Code	System displays the Status/Reason code received in the Incoming Alert (or) Status Notification message (Field 79 Line1 – Four characters after Response code).
Originator BIC	System displays the BIC value received in, Field 79 Line 2 – First 8 (or) 11 Characters.
Forwarded To BIC	System displays the BIC value received in Field 79 Line 2, following ‘Originator BIC’ and ‘/’.of agent.
Message Button	System displays the request message received in a new screen for the selected recall request record on clicking Message button.

2.3.2.7 View Queue Action

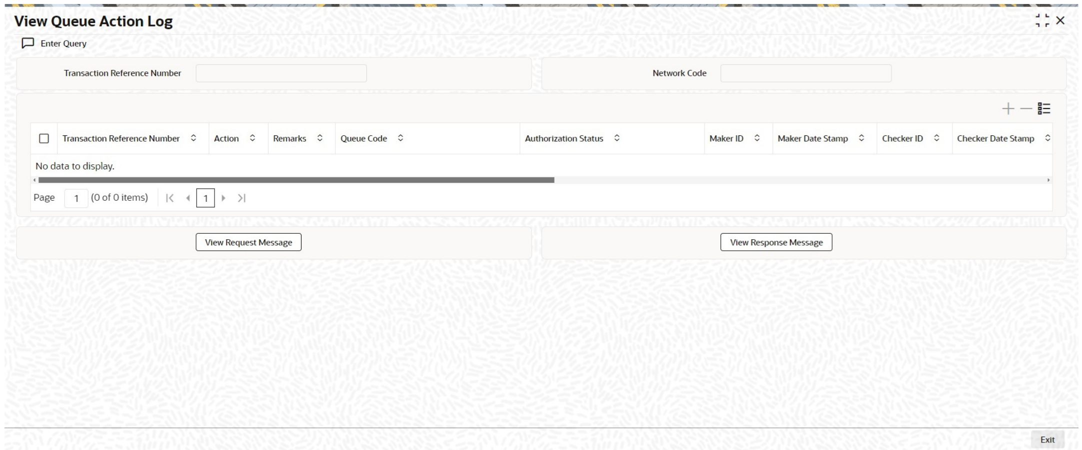
This topic provides the systematic instructions to process the **View Queue Action Log** screen.

This screen provides the information on the user's actions log in queque. 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 2-20 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 2-12 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.

Table 2-12 (Cont.) View Queue Action Log - Field Description

Field	Description
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**

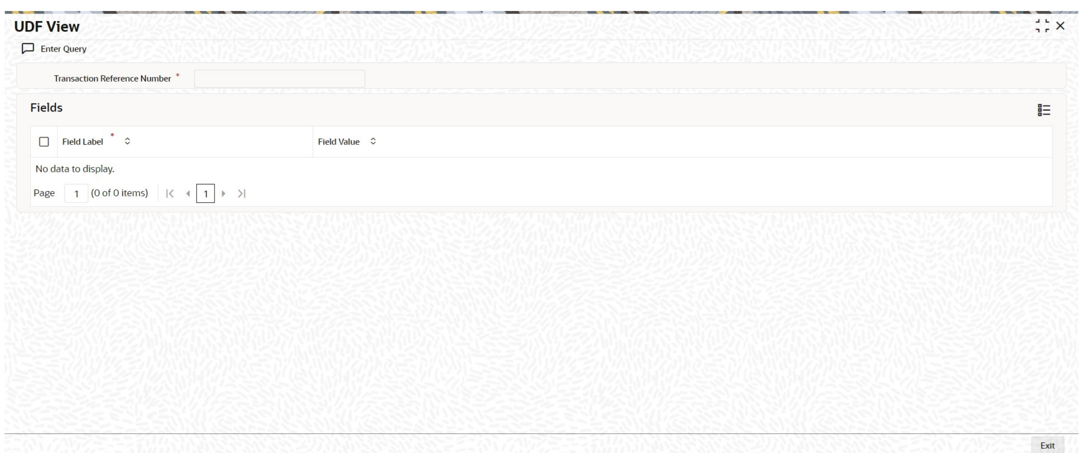
2.3.2.8 Process UDF View

This topic provides the systematic instructions to process the **UDF View** screen.

1. From the main screen or tab, click **UDF**.

   The **UDF View** screen is displayed.

Figure 2-21 UDF View



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

Table 2-13 UDF View - Field Description

Field	Description
Transaction Reference Number	Displays the transaction reference number.
Fields	This section displays the UDF details.

Table 2-13 (Cont.) UDF View - Field Description

Field	Description
Field Label	Displays all fields that are part of the associated UDF group.
Field Value	Displays the default value for the UDF fields. User can change the default value or specify value for other fields (where default value does not exist).

2.3.2.9 Process MIS View

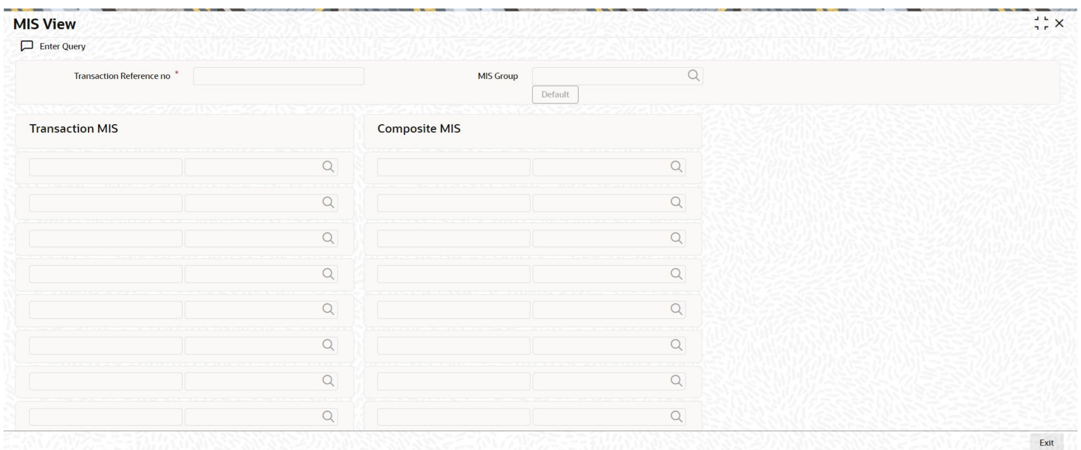
This topic provides the systematic instructions to process the **MIS View** screen.

This screen provides the transaction and composite information to the user. User can maintain the MIS information for the Transaction. If the MIS details are not entered for the transaction, then the same is defaulted from the Product Maintenance.

1. From the main screen or tab, click **MIS**.

   The **MIS View** screen is displayed.

Figure 2-22 MIS View



2. On the **MIS View** screen, view the fields. For more information on fields, refer to the field description table below:

Table 2-14 MIS View - Field Description

Field	Description
Transaction Reference No	Displays the unique reference number for the transaction.
MIS Group	Displays the MIS group.
Transaction MIS	Displays the MIS for the transaction.
Composite MIS	Displays the MIS for the composite.

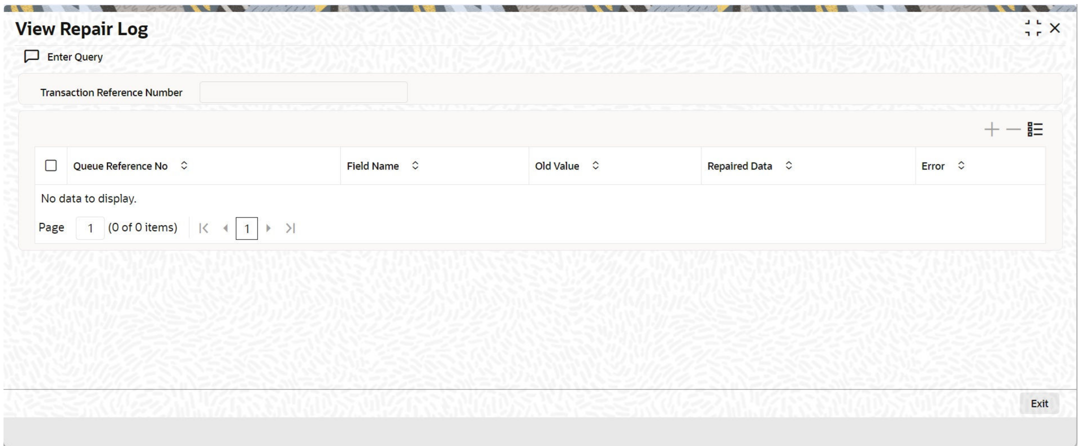
2.3.2.10 View Repair Log

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 2-23 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**

2.3.2.11 Payment Chain

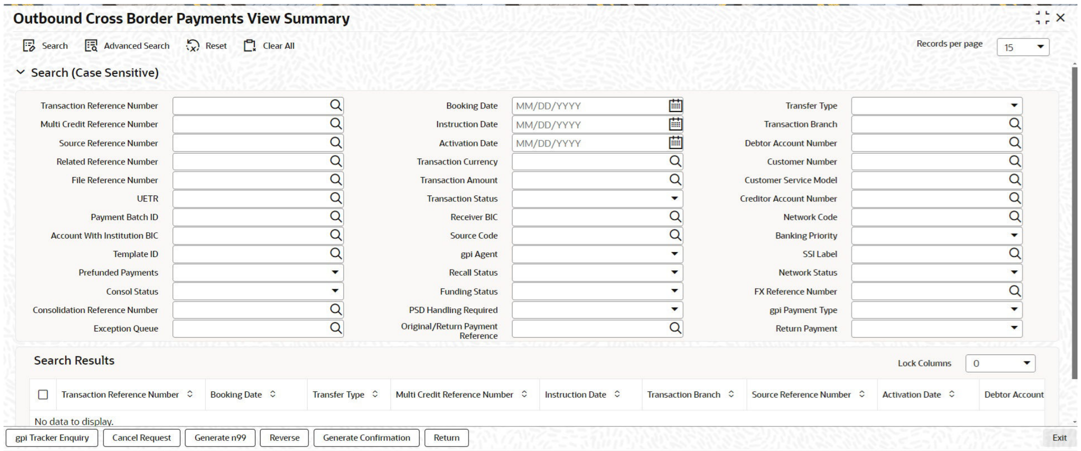
This is not applicable for RTGS.

2.3.2.12 RTGS Outbound Payment View Summary

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

   Outbound Cross Border Payment View Summary screen is displayed.

Figure 2-24   Outbound Cross Border Payment View Summary



2. Search using one or more of the following parameters:
   - Transaction Reference Number
   - Multi Credit Reference Number
   - Source Reference Number
   - Related Reference Number
   - File Reference Number
   - UETR
   - Payment Batch ID
   - Network Code
   - Source Code
   - FX Reference Number
   - Consolidation Reference Number
   - SSI Label
   - Booking Date
   - Instruction Date
   - Activation Date
   - Transaction Currency
   - Transaction Amount
   - Transaction Status
   - Banking Priority
   - gpi Enabled
   - Recall Status
   - Network Status
   - Consol Status
   - PSD Handling Required
   - Transfer Type

- Transaction Branch
- Debtor Account Number
- Customer Number
- Customer Service Model
- Creditor Account Number
- Account with Institution BIC
- Receiver BIC
- Template ID
- Exception Queue
- Funding Status
- Prefunded Payments

> **Note**
>
> - Network Status - The options supported are Null, ACK Received and NACK Received. ACK/NACK received for the outbound customer payment message MT 103, can be searched here with the 'Network Status' search criteria
> - Funding Status - The options supported are Null, Notification Pending, Funded and Not Funded. For the RTGS outbound transactions booked, Funded and Not Funded status are updated, based on the MT 012 and MT 019 received respectively

3. In 'Advanced Search' option, in the summary screen, in DATE fields, user has an option to select date as 'Today' by clicking the button. This is applicable for all the Summary screens.
    - Once calendar window opens, on top a button is displayed as "Today". On click, today's date gets selected.
    - Based on this selection query gets executed. Once summary save is clicked, the query which is saved is with "today" and not with actual date.
    - On execution, results are listed based on 'Today's date'.
4. Once you have specified the search parameters, click 'Search' button. System displays the records that match the search criteria.
5. Double click a record after selecting a record to view the detailed screen.

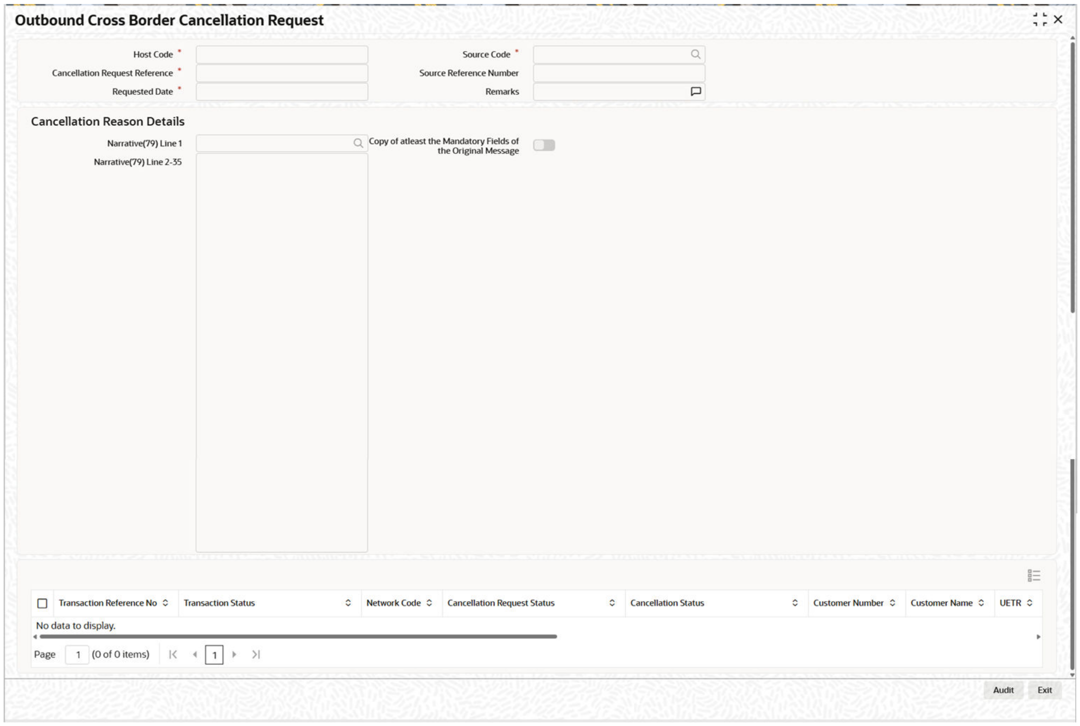
2.3.2.13 Outbound Cross Border/ RTGS Cancellation Request

Specify the cancellation requests for outbound cross border and RTGS transactions in this screen.

1. You can invoke this screen by clicking **Cancel Request** action button in the Outbound Cross Border Payments View Summary screen (PXSOVIEW).

    Outbound Cross Border/ RTGS Cancellation Request screen is displayed.

Figure 2-25 Outbound Cross Border/ RTGS Cancellation Request



2. To initiate a cancellation request for the RTGS transaction, select a record in the PXSOVIEW screen and click on **Cancel Request** action.
3. Following details gets defaulted on selecting the record and is not modifiable:
   - Host code
   - Source Code
   - Cancellation Request Reference
   - Source Reference Number (No value is displayed here)
   - Requested Date
4. On **Outbound Cross Border/ RTGS Cancellation Request** screen, specify the fields.

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

Table 2-15 Outbound Cross Border/ RTGS Cancellation Request - Field Description

Field	Description
Remarks	Specify the cancellation request input here, if any.
Cancellation Reason details	--
Narrative (79) Line 1	Select the Narrative(79) from the list of values. This field lists the Cancellation Reason Codes applicable for n92 SWIFT message. All the valid cancellation codes are listed here. You can also enter free text in this field.
Narrative(79) Line 2-35	Specify the Narrative in every lines from Line 2 - Line 35(if any). The maximum characters allowed for each line is 50.

Table 2-15 (Cont.) Outbound Cross Border/ RTGS Cancellation Request - Field Description

Field	Description
Copy of the Original Message	You can check this box to copy the Original Message, atleast the mandatory fields of the original message.

5. The following fields in the grid are defaulted with details of the book transaction selected for cancellation:
   - Transaction Reference Number
   - Transaction Status (Displays the status of the transaction)
   - Network Code
   - Cancellation Request Status (Drop down options are - ‘Cancellation Requested’ and ‘Cancellation Rejected’. By defaults it is ‘Null’)
   - Cancellation Status (Drop-down options are - ‘Cancelled’, ‘Exception’. By default it is ‘Null’)
   - Customer Number
   - Customer Name
   - UETR
   - gpi Enabled
   - Instruction Date
   - Transfer Type
   - Transfer Currency
   - Transfer Amount
   - Beneficiary Name
   - Account with Institution
   - Error Code – Displays the Error code for Rejected requests (or) requests marked as ‘Exception’
   - Error Description – Error Description for rejection / exception is displayed
6. Following are the validations, on saving the cancellation request:
   - System checks whether a valid gSRP reason code is selected in field ‘Narrative (79) Line 1’ and if any of the selected transaction is 'gpi Enabled'. If there is no valid gSRP reason code selected, then the Save action is not allowed.
   - For the transactions, for which the Cancellation Request Status is marked as ‘Cancellation Rejected, on saving further validations are done, such as:
     – Previous cancellation request for the transaction is in unauthorized status
     – Transaction status is in Cancelled / Seized / Reversed/ Consolidated
     – Recall Status is not blank
7. On authorization of the cancellation request:
   - For each transaction selected, below validations are done and transaction level cancellation request status are marked as ‘Cancellation Rejected’
     – Transaction status is in Cancelled / Seized / Reversed/ Consolidated

- Previous cancellation request status is ‘Cancellation Requested’
- After successful validations, the cancellation request for successful transactions are logged into a module specific cancellation request table which is referred during outbound transaction processing.
  - Cancellation Request status is marked as ‘Cancellation Requested’
  - Cancellation Request reference & request reason (Narrative Line1) are updated in the outbound transaction which can be viewed in the View Detail screen (PXDOVIEW)

2.4 RTGS Inbound Transaction

This section contains the following topics:

- Inbound High Value Payments Transaction Input
- RTGS Inbound Payments Input Summary
- Inbound High Value Payments View
- RTGS Inbound Payment View Summary
- Inbound High Value Payments Transaction Input
- Inbound High Value Payments View
- PSD2 Compliance
- gSRP Cancellation Processing
  For more details about gSRP Cancellation Processing pertaining to High Value Payments - RTGS, refer Cross Border User Guide, section 9.6 & 9.7.

2.4.1 Inbound High Value Payments Transaction Input

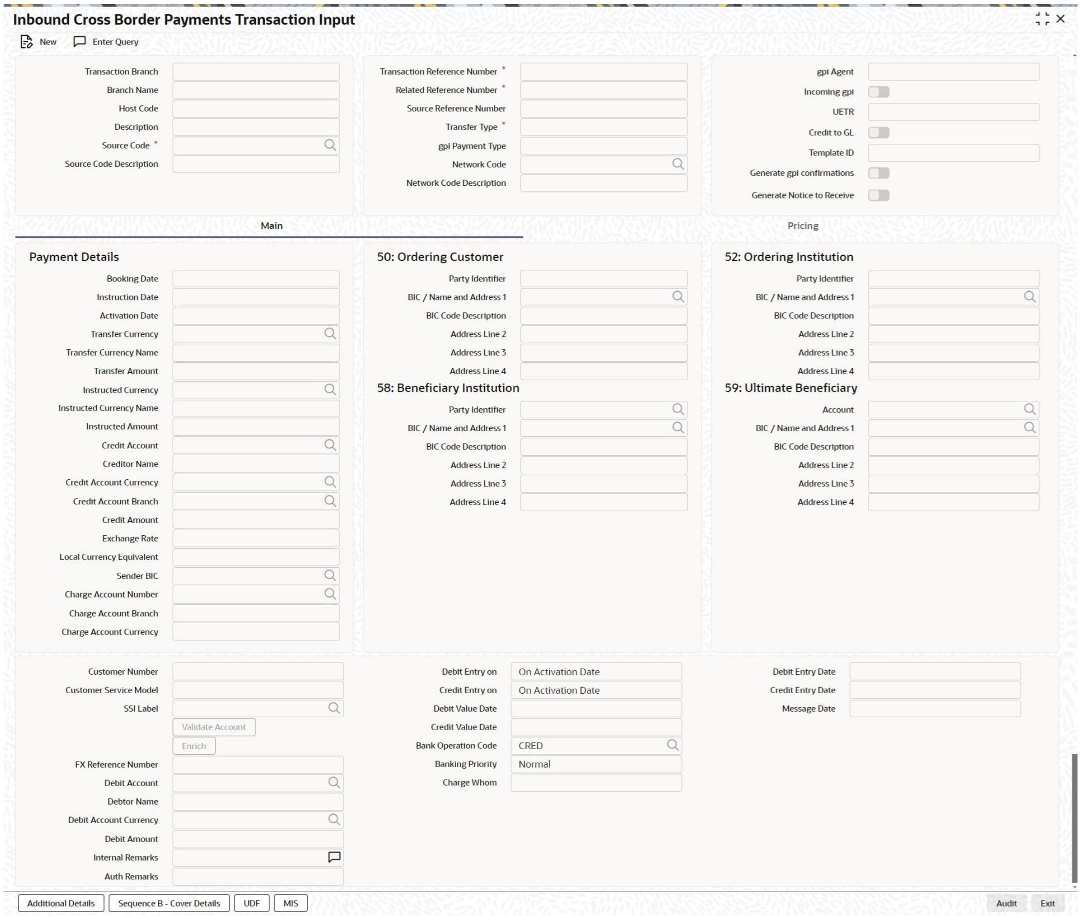
You can create RTGS Inbound transaction. All transactions that are entered using this screen has payment type as ‘RTGS’ and transaction type as ‘Inbound’. Inbound RTGS transactions of transfer type – Customer Transfer (MT 103, MT 103+) or Bank Transfer (MT 202) – can be created from this screen. This screen should be used as a “fallback” mechanism for processing Inbound payments when the Inbound RTGS payment messages cannot be received automatically from SWIFT.

You can book RTGS Inbound transactions through Inbound Cross Border transaction screen. by selecting RTGS network in the ‘Network Code’.

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

   Inbound Cross Border Payments Transaction Input screen is displayed.

Figure 2-26 Inbound Cross Border Payments Transaction Input



2. Operations supported for Inbound Transaction.
   - **New**
     – This option enables to create a new transaction as described above. The transaction reference number is generated based on format specified in this document.
   - **Delete**
     – This enables the user to delete unauthorized transactions from the system.
     – If a transaction has been authorized at least once, deletion of the transaction is not allowed.
     – After the transaction has been reversed and authorized, it is not possible to do further operations on the transaction.
     – Transaction in any of the exception queues can be reversed.
   - **Copy**
     – This option enables copying an existing transaction details to create a new transaction. New Transaction reference number will be generated for the new transaction.
     – All details of copied (existing) transaction are retained in the new transaction created.
3. On **Inbound Cross Border Payments Transaction Input** screen, specify the fields.

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

Table 2-16 Inbound High Value Payments Transaction Input - Field Description

Field	Description
Transaction Branch code	System defaults the transaction branch code with the user's logged in branch code.
Branch Name	Displays the Branch Name
Host code	System defaults the host code of transaction branch.
Host Code Description	System defaults the description of the host code.
Source Code	System defaults the source code field. For manual transactions source code is defaulted as MANL.
Source Code Description	System displays the description of the Source code selected.
Transaction Reference number	System generates the transaction reference number. For more information on the format, refer the Payments Core User Manual.
Related Reference Number	System displays transaction reference number. However you can modify this.
Source Reference Number	Specify the Source Reference Number, if required.
Transfer Type	Select the required type of transfer: • C - Customer Transfer • B - Bank Transfer
Network Code	You can select the required network. All open and authorized networks for a transaction and transfer type are listed.
Network Code Description	System displays the description of the Network code selected.
gpi Enabled	System defaults the gpi Enabled.
Inbound gpi	Check this box to indicate the transparency between all the parties involved in payment chain, when the settlement is completed
UETR	UETR is Unique End to End Transaction Reference number. This is a reference number specific to the transaction which is used to track the transaction through the life cycle
Credit to GL	Check this flag to receive inbound payments from other systems internal to the Bank, for which actual credit is processed by that system itself. This flag indicates that the Inbound RTGS payment needs to be credited to a GL instead of a beneficiary customer account. **Note** It is not mandatory to have a credit account /customer for the transaction if credit to GL flag is checked. On enrich or save the system populates the credit account as the 'Intermediary Credit GL' maintained for the source.

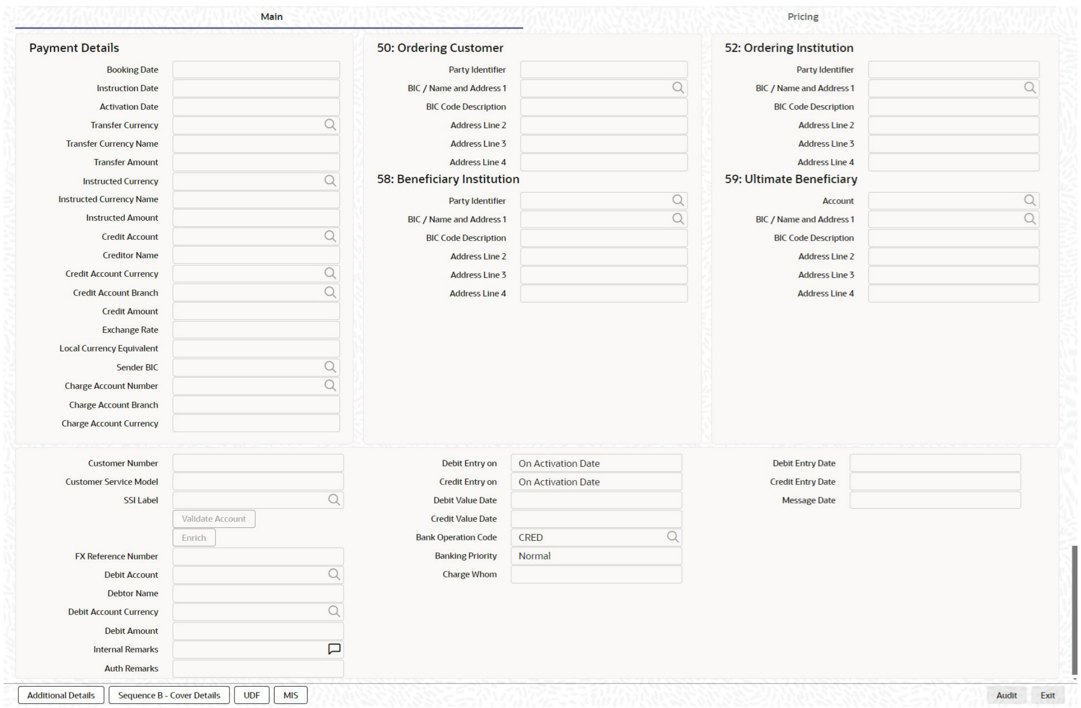
- Main Tab
- Pricing Tab
- Additional Details Tab

- [UDF Button]
  This topic provides details of the **Fields** screen.
- [MIS Button]
- [RTGS Inbound Payments Input Summary]

2.4.1.1 Main Tab

1. Click **Main** tab on the Inbound Cross Border Payments Transaction Input screen.

Figure 2-27 Inbound Cross Border Payments Transaction Input_Main Tab



2. On **Main** sub-screen, specify the fields.

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

Table 2-17 Inbound Cross Border Payments Transaction Input_Main - Field Description

Field	Description
Payment Details	--
Booking Date	The system defaults the booking date as application server date.
Instruction Date	The system defaults this date as application server date and the payment is processed on the Instruction Date.

Table 2-17 (Cont.) Inbound Cross Border Payments Transaction Input_Main - Field Description

Field	Description
Activation Date	System retains the Activation Date input by the user. Also, Activation date is an optional field. If the activation date is not provided, system derives the same. Activation Date is calculated in the following way: • The required number of days are present between activation date and instruction date taking into consideration the settlement days, float days and holidays. • Activation date is not a back date • Activation Date is not a branch holiday You can correct the dates and retry, if the validation fails on user input. Error message id displayed for the same. **Note** • If the payment request is received through web services, system re-derives the activation date and proceeds with the payment. • If the transaction is moved to Network cut off queue, you can provide Activation Date and Instruction date while performing Carry Forward action. • The' Value Date change' action from Future Valued Queue allows providing a new Activation date & Instruction date. • ACH/RTGS transactions when force-released with a future instruction date, the transaction processing is completed with accounting on the current day itself. Dispatch records are inserted with settlement date as the instruction date. Dispatch of messages/file happens on the instruction date.
Transfer Currency	System defaults transfer currency if the network allows only single currency as per Network currency preferences (PMDNCPRF). If multiple currencies are allowed then the system allows you to specify the transaction currency. Alternatively, you can select the transaction currency from the option list. The list displays all valid transaction currencies maintained in the system.
Transfer Currency Name	System defaults the name of the Transfer currency displayed.
Transfer Amount	Specify the transaction amount, if required.
Instructed Currency	Specify the Instructed/ Debit currency instructed by the customer. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.
Instructed Currency Name	System defaults the name of the Instructed currency displayed.
Instructed Amount	Specify the Debit Amount /Instructed amount by the originator.

Table 2-17 (Cont.) Inbound Cross Border Payments Transaction Input_Main - Field Description

Field	Description
Credit Account	Specify the credit account, to which the amount is to be credited. Alternatively, you can select the Credit account from the list of values. You can select, both DDA and loan accounts from the list of values, as the Credit Account. All open and authorized accounts maintained in External Customer Account (STDCRACC) and External Consumer Loan Account (STDCRCLN) are listed here. **Note** • EAC check is skipped, if the Credit account is a Loan account • During initial validations, loan account check is done before account re-direction • Credit Account also gets populated on providing Account number in 59:Ultimate Beneficiary section. On clicking Enrich details gets populated
Creditor Name	System defaults the name of the Credit account selected.
Credit Account Currency	The system displays the credit account currency based on the credit account selected in the 59: Ultimate Beneficiary section
Credit Amount	Specify the credit amount to be received here.
Exchange Rate	Specify the exchange rate if debit account currency is different from the transfer currency. The system retains the input value and validates the same against override and stop variances maintained in the Network preference. If exchange rate is not specified, then the system populates the exchange rate on enrich or save, if the transfer amount is less than small FX limit maintained. If transfer amount is more than small FX limit and, if external exchange rate is applicable, then rate pick up will happen during transaction processing.
Sender Bank	Specify the Sender Bank details, from where the payment is sent. Select the BIC of the Sender Bank from the list of values displayed.
Enrich button	Click the Enrich button to populate the exchange rate, debit amount and charge/tax amounts. If exchange rate pick up or charge pick up fails, system throws an error. You can then provide the required values and proceed with the transaction.
Customer Number	System defaults the value of Customer Number on clicking Enrich, based on the Account selected in Ultimate Beneficiary section.

Table 2-17 (Cont.) Inbound Cross Border Payments Transaction Input_Main - Field Description

Field	Description
SSI Label	Select the required SSI label from the list of values. **Note** This list will be populated with valid SSI Labels, applicable for the customer and the Network. If Customer or Network details are not available, the fetch action of the list of values displays the information message to this effect. The list of values is queried based on the fields SSI Label, Beneficiary Bank ID, Beneficiary Account & Account IBAN.
FX Reference	Specify the foreign exchange reference.
Debit Account	Specify the debit account of the transaction. Alternatively, you can select the debit account from the option list. The list displays all valid accounts maintained in the system. Also user can select the BIC in 50: Ordering Customer and on clicking Enrich, Debit Account details gets populated
Debtor Name	System defaults the name of the Debit account selected.
Debit Account Currency	System displays the debit account currency based on the debit account selected.
Debit Amount	System defaults the Transfer Amount specified. On clicking Enrich, system calculates the Debit Amount based on the Exchange Rate specified and the Currency specified.
Debit Value Date	System displays the Debit Value Date.
Credit Value Date	System would derive the credit value date as part of transaction processing. This field is disabled for user input.
Bank Operation Code	The value of CRED would be defaulted in this field. If any other value is desired then select one of the following codes using LOV: • CRED - This message contains a Credit Transfer where there is no SWIFT Service Level involved. • CRTS - This message contains a Credit Transfer for test purposes. • SPAY - This message contains a Credit Transfer that must be processed according to the Swift Pay Service Level. • SPRI - This message contains a Credit Transfer to be processed according to the Priority Service Level. • SSTD - This message contains a Credit Transfer to be processed according to the Standard Service Level.
Banking Priority	Select the required priority of payment messages from the following: • Highly Urgent • Urgent • Normal (Default)
Charge Whom	Select the option to specify, as who should be charged for the transaction initiated: • OUR • BEN • SHA
Debit Entry Date	For inbound transactions, the system computes the Debit Entry Date.

Table 2-17 (Cont.) Inbound Cross Border Payments Transaction Input_Main - Field Description

Field	Description
Credit Entry Date	For inbound transactions, the system computes the Credit Entry Date.
Message Date	For inbound transactions, the system computes the message date based on the credit value date and displays it here along with the cut-off time.
50: Ordering Customer	During enrichment (or save), the debtor account number will be populated in the Account field. Name and address will be populated with customer details of the account present in Customer maintenance (CIF). You can modify the following details:
Party Identifier	Specify the Party Identifier.
BIC/ Name and Address 1	You can select the BIC using LOV. Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.
BIC Code Description	System defaults the description of the BIC Code selected.
Name and Address 2	Specify the continuation of name and the second line of the address.
Name and Address 3	Specify the third line of the address.
Name and Address 4	Specify the fourth line of the address.
52: Ordering Institution	--
Party Identifier	Specify a national clearing code. The following codes should be used, preceded by '//'. Refer Clearing Code table given below.
BIC/ Name and Address 1	Select the BIC using LOV. Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.
BIC Code Description	System defaults the description of the BIC Code selected.
Name and Address 2	Specify the continuation of name and the second line of the address.
Name and Address 3	Specify the third line of the address.
Name and Address 4	Specify the fourth line of the address.
58: Beneficiary Institution	--
Party Identifier	Specify a national clearing code. The following codes should be used, preceded by '//'. Refer Clearing Code table given below.
BIC/ Name and Address 1	You can select the BIC using LOV. Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.
BIC Code Description	System defaults the description of the BIC Code selected. Refer table
Name and Address 2	Specify the continuation of name and the second line of the address
Name and Address 3	Specify the third line of the address.
Name and Address 4	Specify the fourth line of the address. **Note** It is mandatory that, the Receiver must be a RTGS member.

Table 2-17 (Cont.) Inbound Cross Border Payments Transaction Input_Main - Field Description

Field	Description
59: Ultimate Beneficiary	These fields should not be input in case of Bank Transfer.
Account	Specify the account number of the ultimate/end beneficiary.
BIC/ Name and Address 1	You can select the BIC using LOV. Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.
BIC **Code Description**	System defaults the description of the BIC Code selected
Name and Address 2	Specify the name and the first line of the Ultimate Beneficiary's address.
Name and Address 3	Specify the name and the second line of the Ultimate Beneficiary's address.
Name and Address 4	Specify the name and the third line of the Ultimate Beneficiary's address.

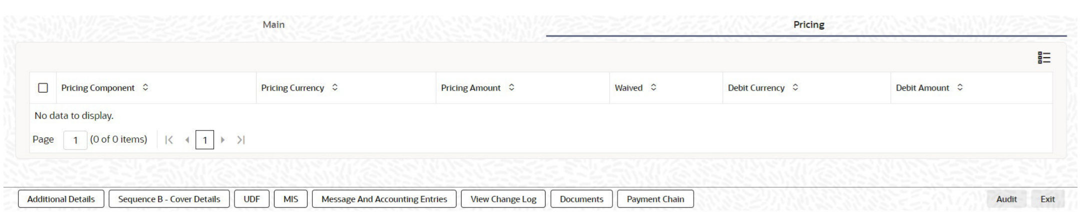
--	--	--
AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CN	12.14n	China National Advanced Payment System (CNAPS) Code
CP	4!n	CHIPS Participant Identifier
ES	8.9n	Spanish Domestic Inter banking Code
FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!C	Indian Financial System Code

2.4.1.2 Pricing Tab

This tab displays the pricing details of the charges computed by system based on the transaction attributes in the Main tab.

1. Click the Pricing tab to view the pricing details.

Figure 2-28 Pricing



2. On **Pricing** screen, below mentioned attributes are available in the Pricing tab.

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

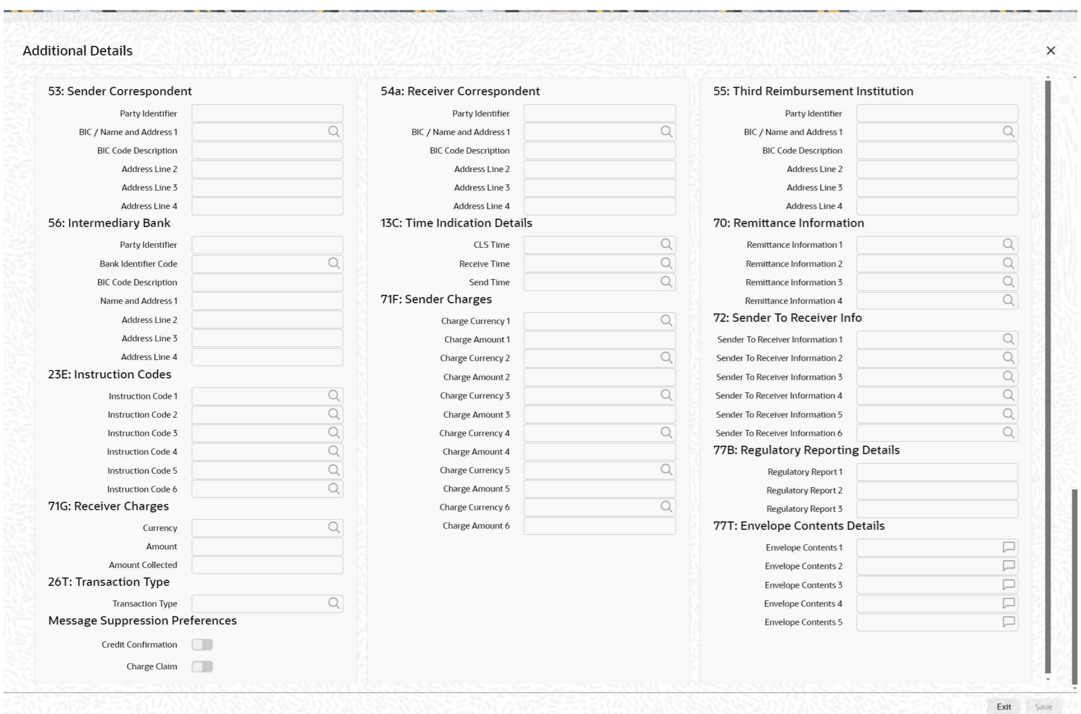
Table 2-18 Pricing

Field	Description
Pricing Component	System displays the name of the pricing component applicable for the transaction.
Pricing Currency	System displays the currency in which the charge amount is calculated for the Pricing component.
Pricing Amount	System displays the charge amount calculated for each pricing component.
Waiver	Check this box to indicate that the charge is waived for the pricing component.
Debit Currency	System displays the currency in which the charge amount is debited for the pricing component.
Debit amount	System displays the amount in debit currency to be debited.

2.4.1.3 Additional Details Tab

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

Figure 2-29 Additional Details



2. On **Additional Details** sub-screen, below mentioned attributes are available in the Additional Details tab.

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

Table 2-19 Additional Details

Field	Description
53: Sender Correspondent	This is not applicable for RTGS.
54a: Receiver Correspondent	This is not applicable for RTGS.
55: Third Reimbursement Institution	This is not applicable for RTGS.
13C: Time Indication Details	This field specifies one or several time indications related to the processing of the payment instruction.
CLS Time	Specify the time up to which the transactions must be executed.
Receive Time	Specify the time from which the transactions that must be executed.
Send Time	Specify the time from which the transactions that must be executed up to a certain time.
70E: Remittance Information	--
70: Remittance Information	Specify the information for the Ultimate Beneficiary of the transfer. This is applicable for customer transfer only.
72: Sender to Receiver Info	--
Information 1-6	Specify the sender to receiver information from the sender.
23E: Instruction Codes	--
Instruction Code 1-4	Select the type of instruction codes using LOV, which are SWIFT compliant and applicable to the transaction accounts: • CHQB - Indicates that beneficiary customer must be paid by cheque only. • CORT - Indicates that Payment is made in settlement for a trade. • HOLD - Indicates that beneficiary customer or claimant will call upon identification. • INTC - Indicates a payment between two companies that belongs to the same group. • PHOB - Please advise the intermediary institution by phone. • PHOI - Please advise the intermediary by phone. • PHON - Please advise the account with institution by phone. • REPA - Payments has a related e-Payments reference. • SDVA - Indicates that payment must be executed with same day value to the beneficiary. • TELB - Please advise contact or beneficiary by the most efficient means of telecommunication. • TELE - Please advise the account with institution by the most efficient means of telecommunication.
71G: Receiver charges	If Charge Whom field in the Preferences section of the Main tab has a value of “OUR” then you can specify the Receiver’s charges in case of ‘Customer Transfer’ if they are required to be included in the Settlement amount.
Currency	Specify the charge currency.
Amount	Specify the charge amount due to the receiver.
Amount Collected	The system populates this field based on the Receiver charges specified.
26T: Transaction Type	--
26 T: Transaction Type	Specify the nature of the transaction. Maximum of 3 alpha-numeric characters are allowed. This is applicable for Customer Transfers only.

Table 2-19 (Cont.) Additional Details

Field	Description
71F: Sender Charges	--
Sender Charge Ccy 1 through to Sender Charge Ccy 6	The system displays the charge currency of Sender's charges that are deducted from the Transfer amount by this bank (Sender) or by any of the previous banks in the payment chain. These charges are applicable in case of Customer Transfers and the Charge Whom field value selected is SHA or BEN.
Sender charge Amount 1 through to Sender Charge Amount 6	The system displays the amount of Sender's charges. In case of an Inbound Customer transfer message, each of the previous banks in the payment chain would have deducted charges from the Transfer amount and details of the same would be present in the message. The Charge currency and Charge amount of each of these charges would be populated in up to 6 sets of these fields in addition to the charges deducted by this bank.
77B: Regulatory Reporting	--
Regulatory Report 1-4	Specify the codes for the statutory and regulatory information required by the authorities in the country of Receiver or Sender.
77T: Envelope Content Details	This is not applicable for RTGS.
Message Suppression Preferences	The generation of messages can be suppressed at transaction level by selecting the appropriate preference flag:
Credit Confirmation	This flag is unchecked by default. Check this box to indicate that credit confirmation message MT 910 is to be suppressed.
Charge Claim	Select this flag to suppress is MT191.
Cover Message Only/ Receive Notice	This is not applicable for RTGS.

2.4.1.4 UDF Button

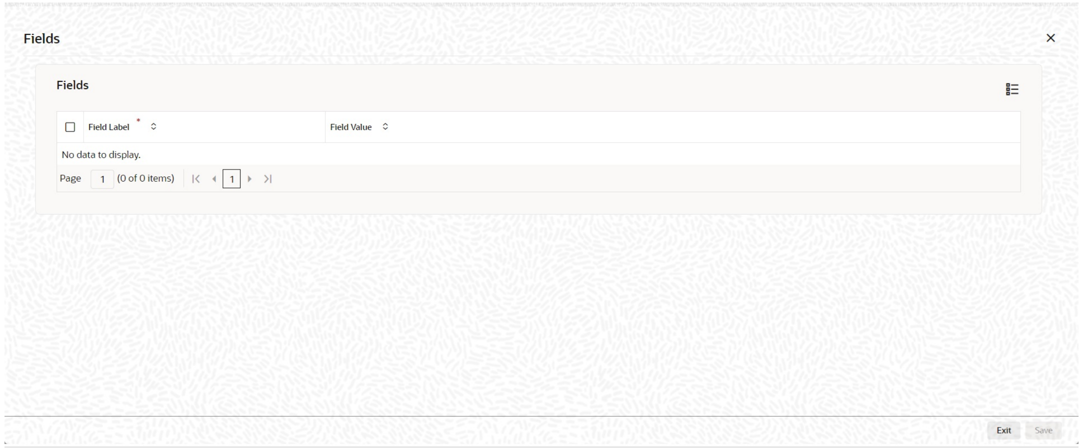
This topic provides details of the **Fields** screen.

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 2-30 UDF Button



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

   The following fields are displayed:

Table 2-20 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.

2.4.1.5 MIS Button

1. You can maintain the MIS information for the Transaction. If the MIS details are not entered for the Transaction the same is defaulted from the product maintenance.
2. Click the **MIS** button to invoke the 'MIS' sub-screen.
3. On **MIS Button**, specify the fields.

Figure 2-31 MIS Button

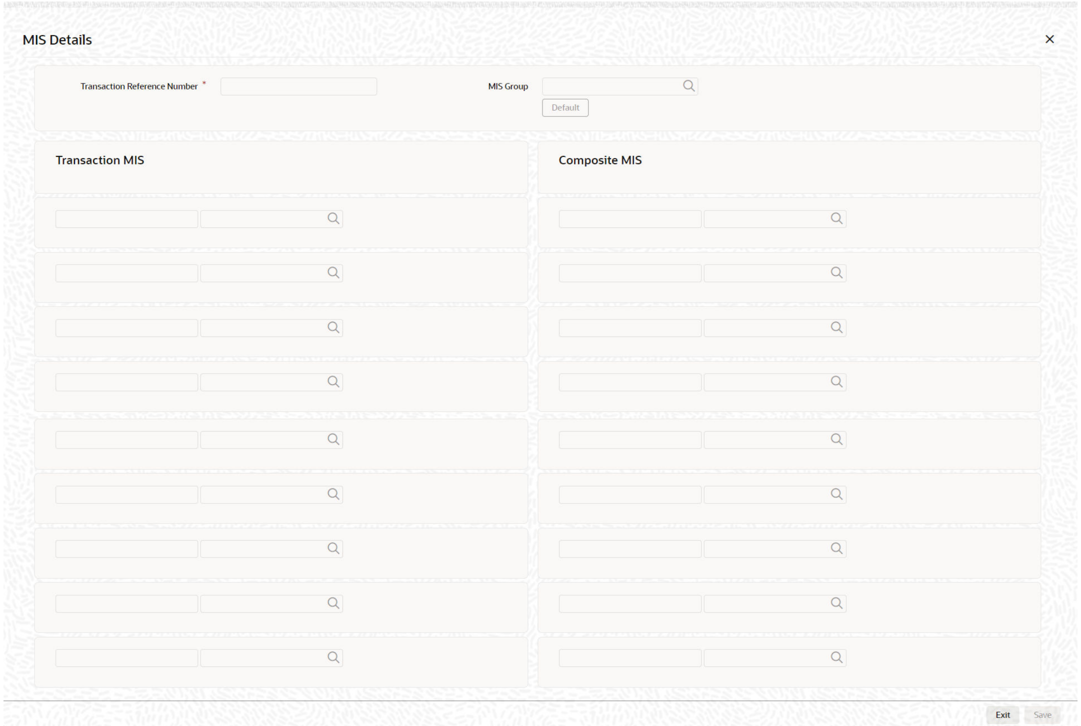


Table 2-21 MIS Button - Field Description

Field	Description
Transaction Reference	System displays the transaction reference number of the transaction.
MIS Group	You can select the MIS group code from the option list, or specify the code for the MIS group in the Source maintenance. The system displays all valid MIS groups for different sources in the MIS group list in the Source maintenance. When booking a transaction from this screen, the MIS group linked to the 'Manual' source is populated by default.
Default button	After selecting a MIS group different from the default MIS Group, click this button to populate any default MIS values and link them to the Transaction MIS and Composite MIS classes.
Transaction MIS	You can populate the default MIS values for Transaction MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list.
Composite MIS	You can populate the default MIS values for Composite MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list.

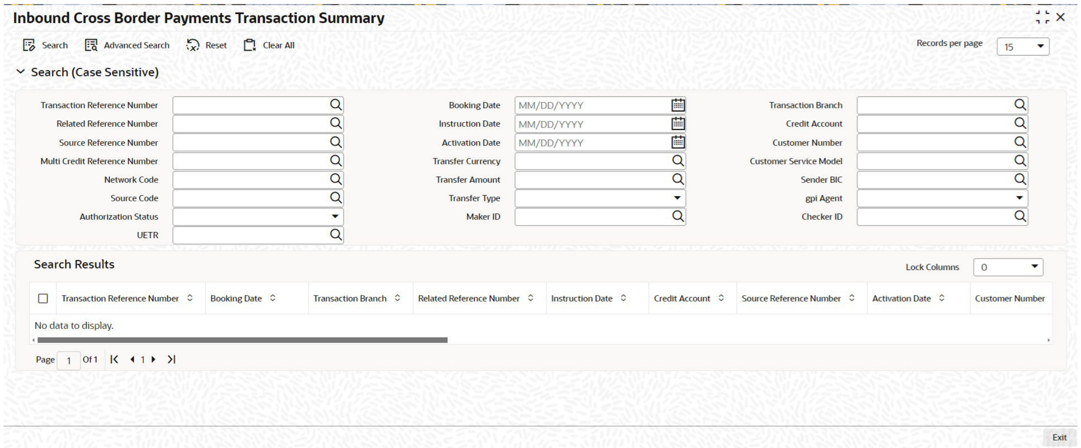
2.4.1.6 RTGS Inbound Payments Input Summary

The Inbound Cross Border Payments Transaction Summary screen aloows user to view all the Inbound RTGS transactions created in the Host of the selected branch of the logged in user. You can also view transactions that are present in various Operations (Exception) queues. However, you cannot perform any operations.

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

   Inbound Cross Border Payments Transaction Summary screen is displayed.

   Figure 2-32 Inbound Cross Border Payments Transaction Summary

2. Search using one or more of the following parameters:
   - Transaction Reference Number
   - Related Reference Number
   - Source Reference Number
   - Multi Credit Reference Number
   - Network Code
   - Source Code
   - Authorization Status
   - Booking Date
   - Instruction Date
   - Activation Date
   - Transfer Currency
   - Transfer Amount
   - Transfer Type
   - Maker ID
   - Transaction Branch
   - Credit Account
   - Customer Number
   - Customer Service Model
   - Sender BIC
   - gpi Enabled
   - Checker ID
3. Once you specified the parameters, click the **Search** button. System displays the records that match the search criteria.

2.4.2 Inbound High Value Payments View

The Inbound Cross Border Payments View screen allows user to view the complete details about the RTGS Inbound transaction, approvals from the system, Queue actions, and all the details pertaining to the transaction.

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

   Inbound Cross Border Payments View screen is displayed.

Figure 2-33 Inbound Cross Border Payments View

2. From this screen, click Enter Query.

   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 Return reference details in the Main and Pricing tabs user can also view the following:

- External System Status
- Transaction Status
- Pending Queue Details
- Sanction Seizure

5. Click Execute Query to populate the details of the transaction in the Inbound Cross Border Payments View screen.

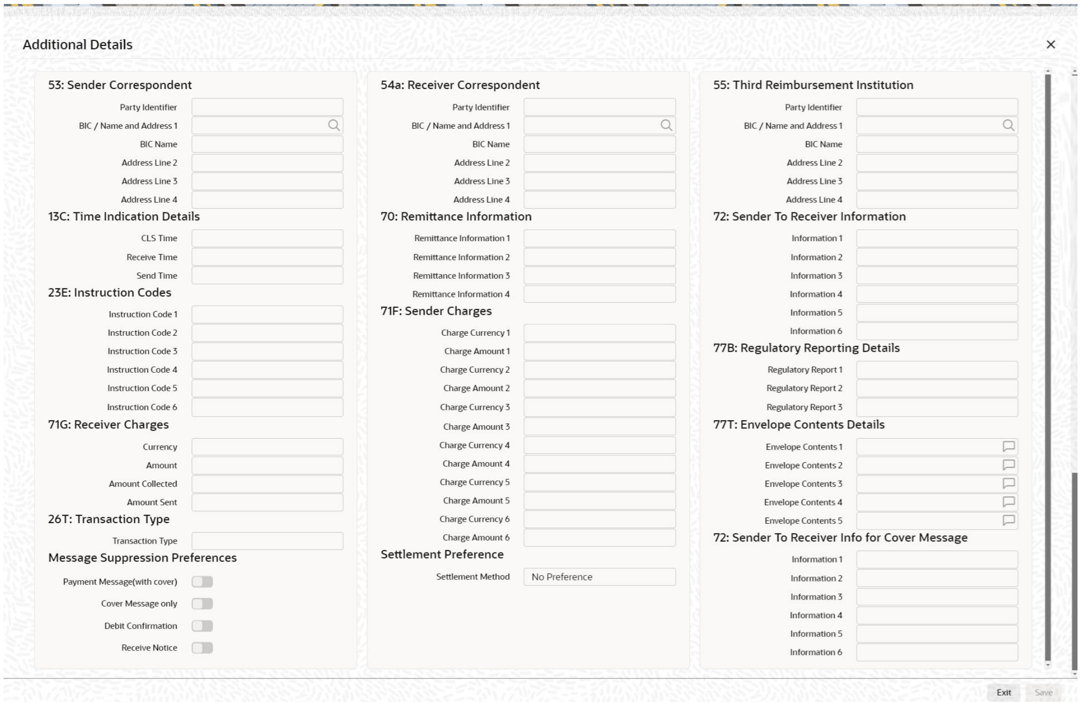
   For more details on Main and Pricing tabs refer to 'PXDITONL' screen details above

- Additional Details Tab
- Accounting Entries
- All Messages
  This topic provides details of the **All Messages** screen.
- Exceptions Tab
- gpi Confirmations
- Recall Messages
- View Queue Action
  This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- Process UDF View
  This topic provides the systematic instructions to process the **UDF View** screen.
- Process MIS View
  This topic provides the systematic instructions to process the **MIS View** screen.
- View Repair Log
  This topic explains the details of the **View Repair Log** screen.
- RTGS Inbound Payment View Summary

2.4.2.1 Additional Details Tab

- Click 'Additional Details' button to view the Additional Details sub screen.

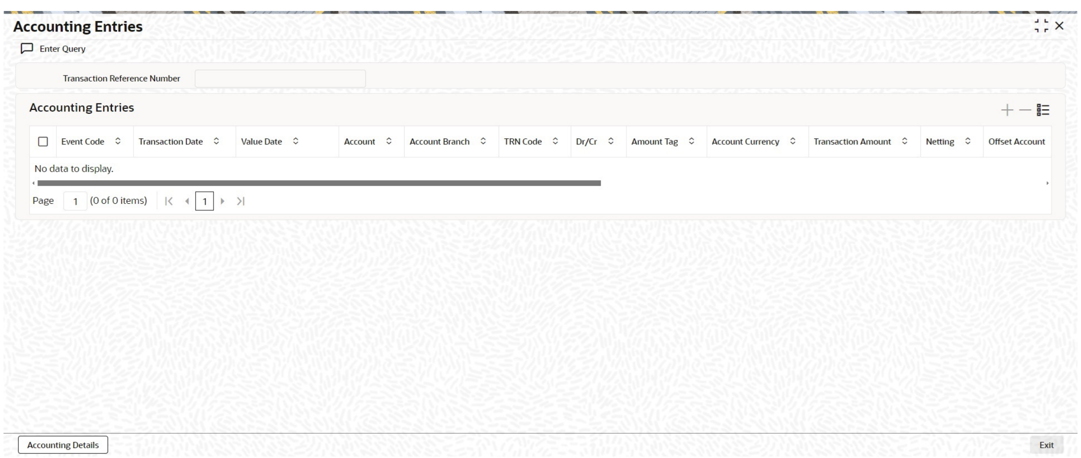
Figure 2-34 Additional Details



2.4.2.2 Accounting Entries

1. Click the **Accounting Entries** tab in the screen.

Figure 2-35 Accounting Entries



2. By default, the following attributes of the Accounting Entries tab are displayed:
   - Event Code
   - Transaction Date
   - Value Date
   - Account
   - Account Branch

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

> **Note**
>
> In the Inbound RTGS Transaction Processing, posting the Debit Liquidation (DRLQ) entry immediately after resolving Processing Dates (After Repair field validations and after resolving Accounts & Dates) for RTGS pass-through payments.

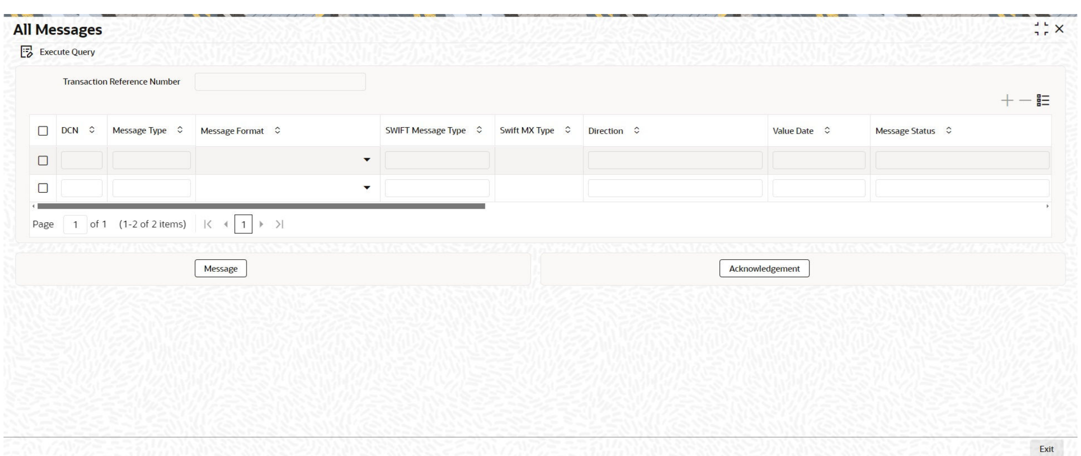
2.4.2.3 All Messages

This topic provides details of the **All Messages** screen.

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

   The **All Messages** screen is displayed.

Figure 2-36 All Messages



2. On the **All Messages** screen, you can view the following fields.

   The system displays the following details for the specified **Transaction Reference Number**.

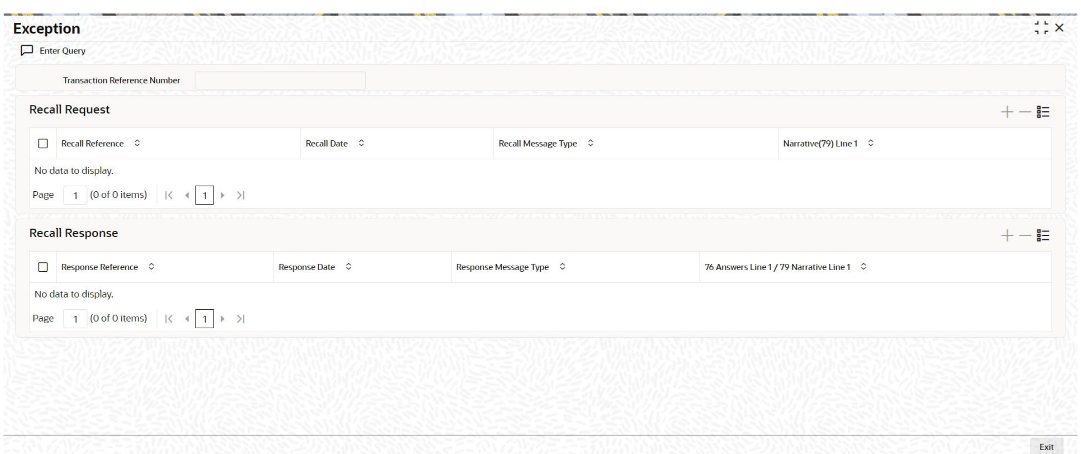
Table 2-22 All Messages - Field Description

Field	Description
Transaction Identification	Displays the transaction identification.
Message Type	Displays the message type.
SWIFT Message Type	Displays the SWIFT message type.
ISO Message Type	Displays the ISO message type.
Direction	Displays the direction.
Value Date	Displays the value date.
Message Status	Displays the message status.
Delivery Status	Displays the delivery status.
Authorization Status	Displays the authorization status.
Acknowledgment Status	Displays the acknowledgment status.
Funding Status	Displays the funding status.
Media	Displays the media.
Receiver or Sender	Displays the **Receiver or Sender**.
PDE Flag	Displays the **PDE Flag**.
Suppressed	Displays the **Suppressed**.

2.4.2.4 Exceptions Tab

1. Click the **Exception** tab in the screen to view this sub-screen.

Figure 2-37 Exception



2. Recall Request and Recall Response grids are displayed in this screen. Following details are displayed in these grids:

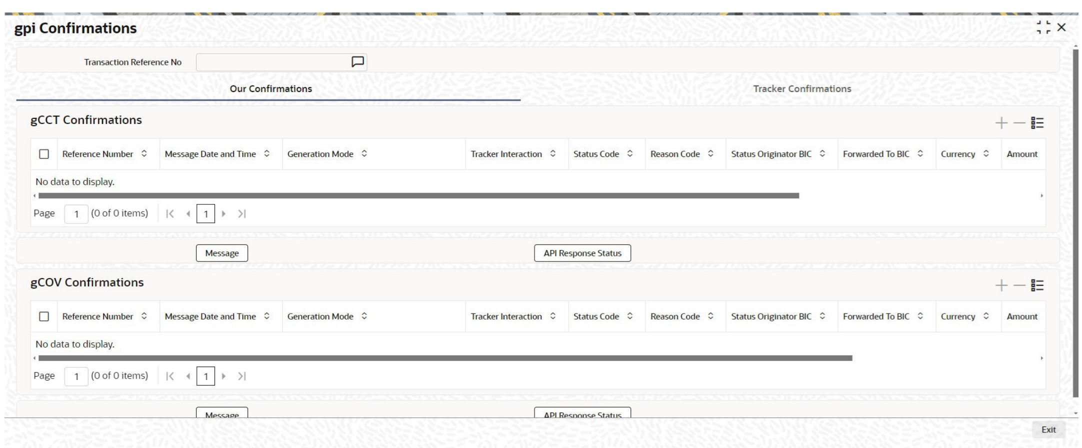
Table 2-23 Exception - Field Descriptions

Field	Description
Transaction Reference Number	System displays the Transaction Reference Number by default on clicking ‘Exception’ tab.
Recall Request	--
Recall Reference	System displays the Field 20 of outbound n92/gSRP request message sent.
Recall Received Date	System displays the date on which outbound n92/gSRP request message was sent.
Recall Message Type	System displays the MT Message type of outbound request message - MT 192/ MT 292/ MT 199/ API.
Recall Reason Code	System displays the Recall request Reason Code sent in the outbound n92/gSRP request message.
Recall Reason	System displays the Value sent along with Recall Reason Code.
Recall Response	--
Response Reference	System displays the Field 20 of n96/gSRP response message received.
Response Date	System displays the date on which n96/gSRP response message was received.
Response Message Type	System displays the MT Message type of response message - MT 196/ MT 296/ MT 199.
Response Reason Code	System displays the Response reason Code received in n96/gSRP response message.
Response Status Code	System displays the Response Status Code received in n96/gSRP response message.

2.4.2.5 gpi Confirmations

- Click ‘gpi Confirmations’ button to view Our Confirmations and Tracker Confirmations.

Figure 2-38 gpi Confirmations



2.4.2.6 Recall Messages

You can view the recall request messages sent out, recall response messages received and gSRP alerts & status messages received from Tracker in this sub screen.

You can invoke this screen by clicking the ‘Recall Messages’ tab in PXDIVIEW screen.The tabs in this sub-screen are: Responses, Requests, Tracker Alerts.

For more details on these fields and screen, refer to section 3.3.2.6.

2.4.2.7 View Queue Action

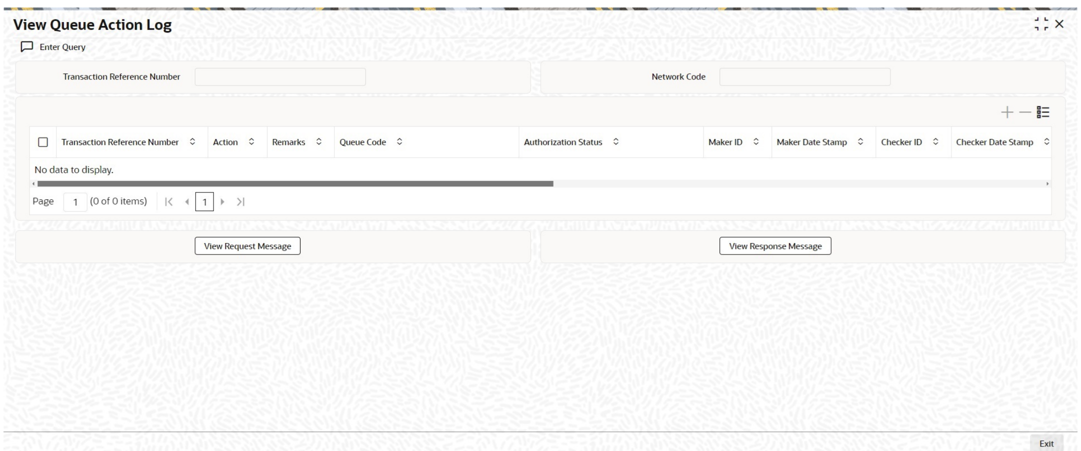
This topic provides the systematic instructions to process the **View Queue Action Log** screen.

This screen provides the information on the user's actions log in queque. 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 2-39 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 2-24 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.

Table 2-24 (Cont.) View Queue Action Log - Field Description

Field	Description
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**

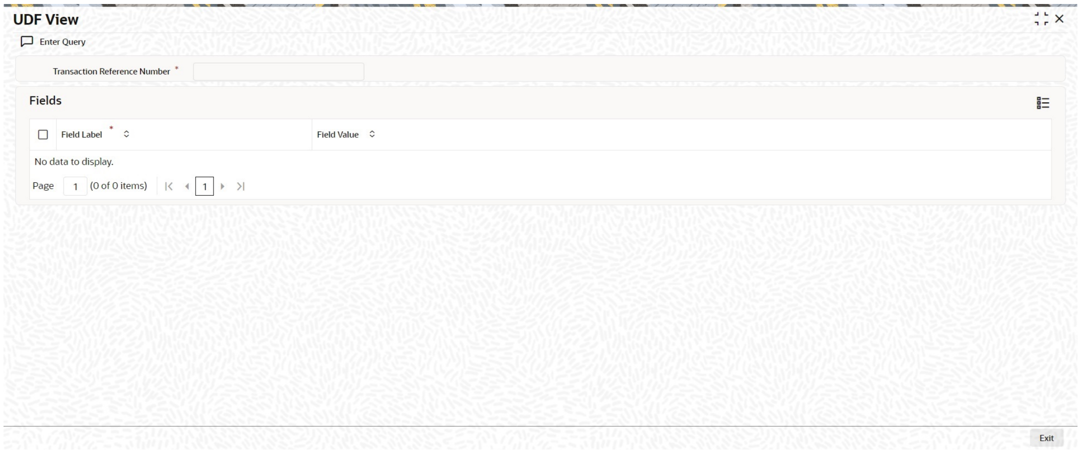
2.4.2.8 Process UDF View

This topic provides the systematic instructions to process the **UDF View** screen.

1. From the main screen or tab, click **UDF**.

   The **UDF View** screen is displayed.

Figure 2-40 UDF View



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

Table 2-25 UDF View - Field Description

Field	Description
Transaction Reference Number	Displays the transaction reference number.
Fields	This section displays the UDF details.
Field Label	Displays all fields that are part of the associated UDF group.
Field Value	Displays the default value for the UDF fields. User can change the default value or specify value for other fields (where default value does not exist).

2.4.2.9 Process MIS View

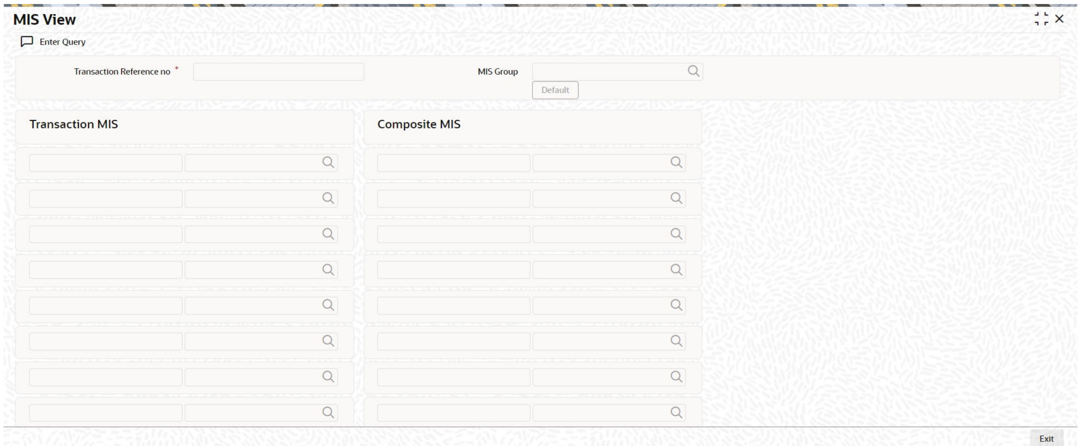
This topic provides the systematic instructions to process the **MIS View** screen.

This screen provides the transaction and composite information to the user. User can maintain the MIS information for the Transaction. If the MIS details are not entered for the transaction, then the same is defaulted from the Product Maintenance.

1. From the main screen or tab, click **MIS**.

   The **MIS View** screen is displayed.

Figure 2-41 MIS View



2. On the **MIS View** screen, view the fields. For more information on fields, refer to the field description table below:

Table 2-26 MIS View - Field Description

Field	Description
Transaction Reference No	Displays the unique reference number for the transaction.
MIS Group	Displays the MIS group.
Transaction MIS	Displays the MIS for the transaction.
Composite MIS	Displays the MIS for the composite.

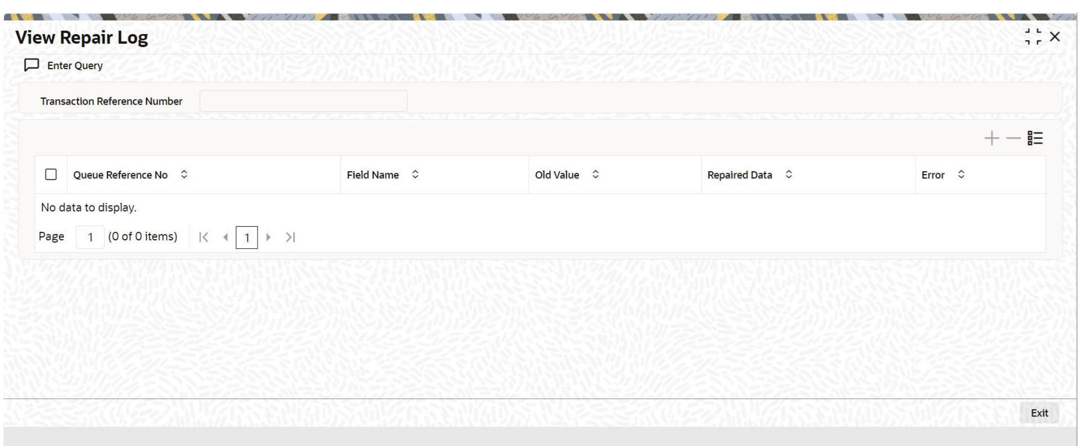
2.4.2.10 View Repair Log

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 2-42 View Repair Log



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

   The following details are displayed:

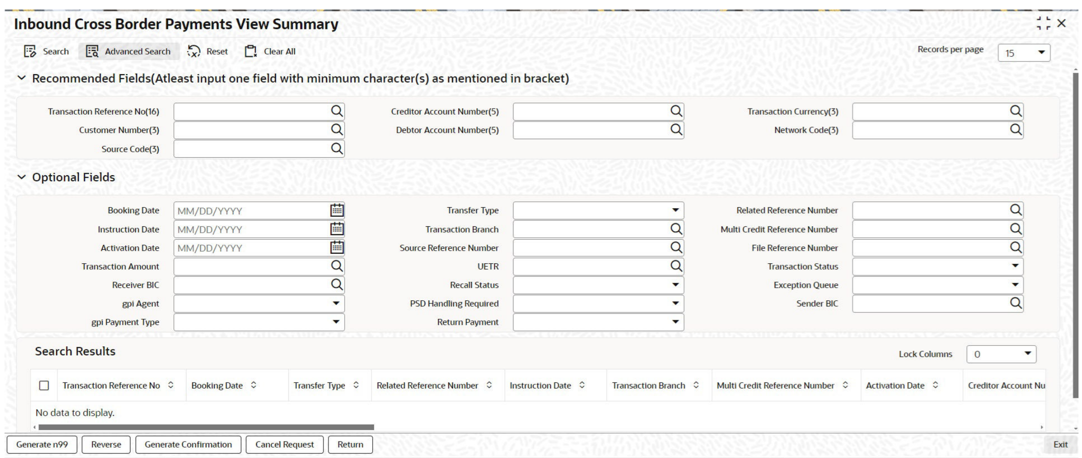
   - **Queue Reference No**
   - **Field Name**
   - **Old Value**
   - **Repaired Data**
   - **Error**

2.4.2.11 RTGS Inbound Payment View Summary

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

   RTGS Inbound Payment View Summary screen is displayed.

Figure 2-43 RTGS Inbound Payment View Summary



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

   - Transaction Reference Numbe
   - Related Reference Number
   - Source Reference Number
   - Multi Credit Reference Number
   - File Reference Number
   - UETR
   - Network Code
   - Source Code
   - Booking Date
   - Instruction Date
   - Activation Date
   - Transaction Currency
   - Transaction Amount

- Transaction Status
- Recall Status
- gpi agent
- Transfer Type
- Transaction Branch
- Creditor Account Number
- Customer Number
- Debtor Account Number
- Receiver BIC
- Exception Queue
- PSD Handling Required

3. Once you specified the parameters, click the **Search** button. System displays the records that match the search criteria.

2.4.3 PSD2 Compliance

This is applicable for both Cross Border and RTGS.

- System does the PSD2 compliance checks if PSD is applicable for the Host and the source. The below are the different scenarios handled in PSD2 check.
  - Intra EU/EEA (BOTH LEGS IN) – Both Sending and Receiving Payment Service Providers (PSPs) are in EU or EEA countries.
  - ONE LEG OUT (Outgoing) – The Sending PSP is in EU/EEA country but the Receiving PSP is outside of EU/EEA regions
  - ONE LEG OUT (Incoming) – The Sending PSP is outside EU/EEA but the Receiving PSP (this bank) is within EU/EEA regions
- For each of the above listed scenarios there can be 4 different cases based on the payment currency and FX requirement:
  - Intra EU/EEA in EU/EEA currencies – no FX
  - Intra EU/EEA in EU/EEA currencies – with FX
  - Intra EU/EEA in non-EU/EEA currencies – no FX
  - Intra EU/EEA in non-EU/EEA currencies – with FX

For more details on the PSD2 Compliance, refer to *Cross Border User Guide*.

2.4.4 gSRP Cancellation Processing

For more details about gSRP Cancellation Processing pertaining to High Value Payments - RTGS, refer Cross Border User Guide, section 9.6 & 9.7.

Glossary

PMDRTGSD

RTGS Directory

PXDITONL

Inbound High Value Payments Transaction Input

PXDIVIEW

Inbound High Value Payments View

PXDOTONL

Outbound High Value Payments Transaction Input

PXDOVIEW

Outbound High Value Payments View

PXSITONL

RTGS Inbound Payments Input Summary

PXSIVIEW

RTGS Inbound Payment View Summary

PXSOTONL

RTGS Outbound Payments Input Summary

PXSOVIEW

RTGS Outbound Payment View Summary