Oracle® Banking Payments Cloud Service

India RTGS User Guide

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G46688-01
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Oracle Banking Payments Cloud Service India RTGS User Guide, Release 14.8.1.0.0

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Preface

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 Domestic High Value Payments - India RTGS

- India RTGS Payments Overview
- India RTGS Maintenance

1.1 India 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.

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.

Key features of Real Time Gross Settlement (RTGS)

- RTGS transactions can be broadly classified as Customer Transfer, Bank Transfer, Bank Transfer Own Account.
- In RTGS transaction, the beneficiary branches are expected to receive the funds in real time as soon as funds are transferred by the remitting bank. The beneficiary bank has to credit the beneficiary's account within 30 minutes of receiving the funds transfer message.
- The remitting bank receives a message from the Reserve Bank that money has been credited to the receiving bank. Based on this the remitting bank can advise the remitting customer through SMS that money has been credited to the receiving bank.
- If it is not possible to credit the funds to the beneficiary customer¡¦s account for any reason e.g. account does not exist, account frozen, etc. payment is returned to the originating bank within one hour of the receipt of the payment or before the end of the RTGS Business day, whichever is earlier
- Once the money is received back by the remitting bank, the original debit entry in the customer's account is reversed.
- Transaction Limit and Business Hours:
  - The minimum amount to be remitted through RTGS is 2 lakh. There is no upper ceiling for RTGS transactions.
  - The RTGS service window for customer's transactions is available to banks from 9.00 hours to 16.30 hours on week days and from 9.00 hours to 14:00 hours on Saturdays for settlement at the RBI end.

Key features of Real Time Gross Settlement (RTGS)

- Supports following transactions types and messages:

- Outbound and Inbound transactions for Customer Transfer(Pacs.008), Bank Transfer(Pacs.009)
- Outbound Own Account Transfer(Pacs.009)
- Inbound and Outbound Return transactions(Pacs.004)
- ADMI.004 ACK/NAK messages with event codes such as F20, F25, F27
- Camt.054 Debit and Credit notification messages
- Camt.054 EOD and SOD messages
- Inbound credit to Loan account and GL account
- Outbound Prefunded transactions

* Supports following functionalities:
  - 24x7 processing
  - Beneficiary registration for outbound transactions
  - Account Validation Checks - NRE Account
  - Legal Entity Identifier (LEI) Checks
  - Notification to channels on transaction processing
* Initiation of RTGS Outbound transactions using following options:
  - UI screens
  - Single Payment Service
  - Bulk file upload - C2B Pain.001 file
  - GEFU Upload
* Supports maintenance for SFMS Connectivity

1.2 India RTGS Maintenance

This section lists the major key common maintenance that are required for processing outbound and inbound India RTGS Payments:

* Source Maintenance (PMDSORCE)
* Source Network (PMDSORNW)
* Network Maintenance (PMDNWMNT)
* Pricing Code (PPDCDMNT)
* Pricing Value (PPDVLMNT)
* Payment Processing Cut off Time (PMDCTOFF)
* India Payments Common Preferences (PMDNFTPF)
* Queue Connection Profile Maintenance (PMDQPROF)
* India Payment Account Preferences (PMDEXACP)
* Beneficiary Registration (PMDBENRN)
* India Tax Preference (PMDINTXP)
* IFSC Directory (PMDIFSMN)
* Branch and IFSC Code Mapping (PMDIFSBR)

- India RTGS HO IFSC (PLDHOIFS)

For detailed information on the above mentioned maintenance, refer to ‘Payments Core User Guide’, ‘Common Core - Core Entities and Services User Guide’. and ‘Pricing User Guide’.

2
RTGS Outbound Transaction Input

2.1 RTGS Outbound Transaction Input

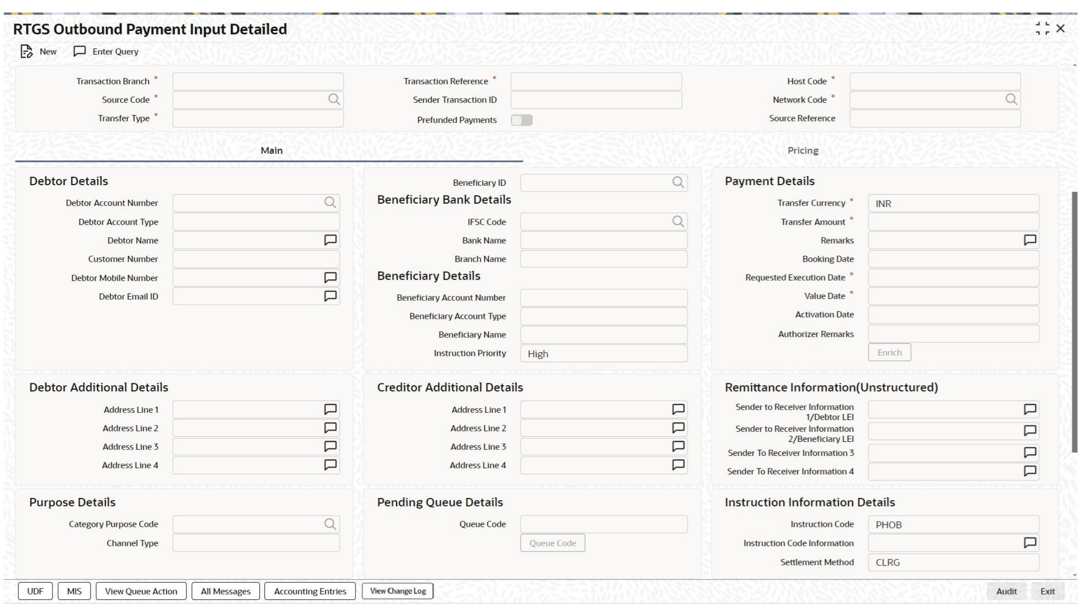
2.1.1 India RTGS Outbound Transaction Input

User can perform RTGS Outbound transaction. All transactions that are entered using this screen has payment type as ‘India RTGS’ and transaction type as ‘Outbound’.

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

   India RTGS Outbound Transaction Input screen is displayed.

Figure 2-1 India RTGS Outbound Transaction Input



2. On **India RTGS Outbound Transaction Input** screen, specify the fields.

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

Table 2-1 India RTGS Outbound Transaction Input - Field Description

Field	Description
Transaction Branch	System defaults the Transaction Branch on clicking ‘New’.
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Source Code	Select the Source Code via which the payment request is received from the list of values. All the source codes created in the host are listed here.
Network Code	Select the required network. All open and authorized networks for a transaction and transfer type are listed.
Transfer Type	Select the required type of transfer from the following: • Customer Transfer • Bank Transfer
Transaction Reference	System generates the 16-digit transaction reference number on clicking ‘New’. This is used as End To End Identification in pacs.008/pacs.009 messages. For more information on the format, refer the *Payments Core User Manual*.
Transaction ID	The Transaction ID (<TxnId>) generated is unique and is used as Unique Transaction Reference (UTR) in the RTGS messages. • Unique Transactions Reference (UTR) number is 22 characters length, which can be used for further reference. • The structure of the unique number is “XXXX**RC**YYYYMMDDnnnnnnnn” where **XXXX** is IFSC (first 4 character) of sending participant, **R** represents RTGS system, **C** represents channel of the transaction, **YYYYMMDD** represents year, month and date of the transaction, **nnnnnnnn** denotes the sequence number. • Channel ID and its respective values defined by the central bank as given in below table.
Source Reference	Specify the Source Reference Number, if required. The maximum length of this field accepts up to 35 characters.
Prefunded Payments	Check this box to indicate that Pre funded payments are allowed for the source.

Channel ID	Values
Internet Banking	1
Cash Management	2
Treasury	3
ATM	4
Mobile	5
Other	6

- Main Tab
- Additional Details Tab
- Pricing Tab
- UDF Button
  This topic provides details of the **Fields** screen.
- MIS Button
  This topic explains the **MIS Details** screen.
- View Change Log Button
  This topic provides details of the **Field Log** screen.

- [Enrich and Saving of Outbound RTGS Payment Transaction]
- [India RTGS Outbound Transaction Input Summary]

2.1.1.1 Main Tab

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

Figure 2-2   RTGS Outbound Payment Input Detailed - Main Tab

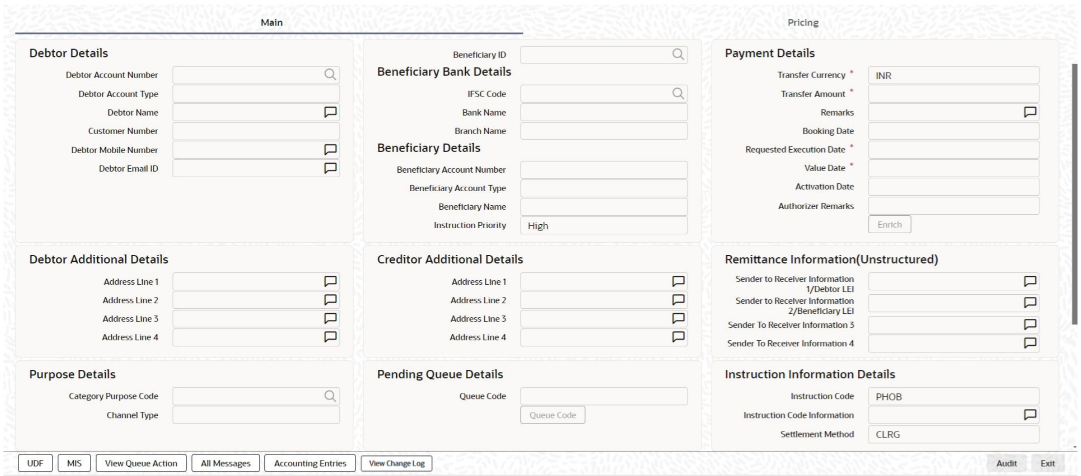


Table 2-2   RTGS Outbound Payment Input Detailed_Main Tab - Field Description

Field	Description
Debtor Details	--
Debtor Account Number	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 Account Type	Select the Debtor Account Type from the list of values displayed. Following are the options: • Savings Bank (10) • Current Account (11) • Overdraft (12) • Cash Credit (13) • Loan Account (14) • NRE (40) • Cash (50) • Credit Card (52)
Debtor Name	System defaults the Debtor Name of the account selected.
Beneficiary ID	Specify the Beneficiary ID from the list of values. All the valid, Beneficiary ID’s are listed here. If Beneficiary registration has been done already for the debtor’s account, Beneficiary ID can be picked up from the LOV here. All the other details such as beneficiary account number, account type, beneficiary name, beneficiary bank details such as IFSC code, Bank name, Branch Name will be defaulted based on the beneficiary registration maintenance.

Table 2-2 (Cont.) RTGS Outbound Payment Input Detailed_Main Tab - Field Description

Field	Description
Beneficiary Bank Details	If Beneficiary registration maintenance is done and the beneficiary id is entered, the below mentioned details are defaulted. If not, it has to be entered.
IFSC Code	Specify the IFSC code of the Beneficiary Bank.
Bank Name	System defaults the Beneficiary Bank Name.
Branch Name	System defaults the Beneficiary Branch Name.
Payment Details	--
Transfer Currency	System defaults the currency as INR. Only INR is allowed for RTGS India Payments.
Transfer Amount	Specify the Transaction Amount.
Booking Date	System defaults the Booking Date as application server date.
Activation Date	System defaults the Activation Date same as application server date.
Requested Execution Date	Specify the Requested Execution Date.
Value Date	The system defaults this date as application server date and the payment will be 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 will be validated for network holidays maintained and error message will be thrown. User will be forced to change the instruction date to a working date for the network.
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.
Beneficiary Details	If Beneficiary registration maintenance is done and the beneficiary id is entered, the below mentioned details are defaulted. If not, it has to be entered.
Beneficiary Account Number	Specify the Beneficiary Account Number.
Beneficiary Account Type	Select the Beneficiary Account Type from the list of values. Following are the options: • Savings Bank (10) • Current Account (11) • Overdraft (12) • Cash Credit (13) • Loan Account (14) • NRE (40) • Cash (50) • Credit Card (52)
Beneficiary Name	Specify the Beneficiary name.
Instruction Priority	Instruction priority is maintained here. Allowed values are High, Normal. System defaults the value as ‘High’.
Charge Bearer	For RTGS, charges bearer information is maintained here. Allowed values are CRED/DEBT/ SHAR/SLEV. System defaults the value as ‘DEBT’.

2.1.1.2 Additional Details Tab

- On **Additional Details Tab**, specify the fields.

Figure 2-3 RTGS Outbound Payment Input Detailed - Additional Details Tab

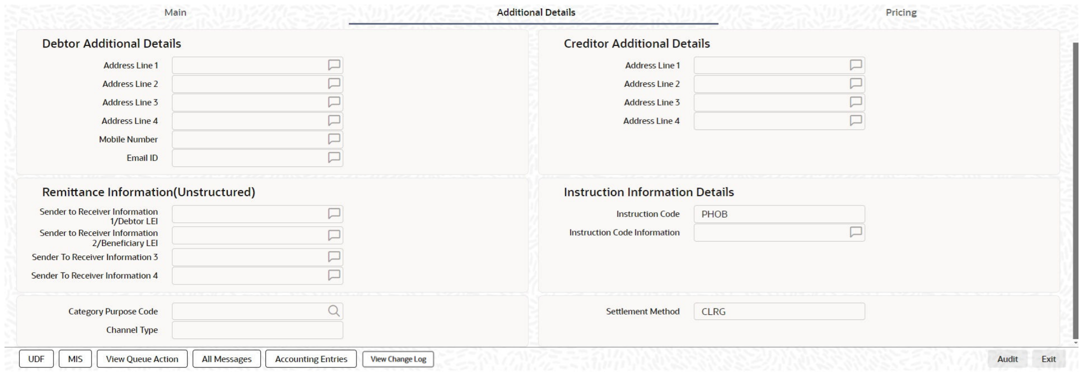


Table 2-3 RTGS Outbound Payment Input Detailed_Additional Details Tab - Field Description

Field	Description
Debtor Additional Details	--
Address Line 1 to 4	Specify the Address.
Mobile Number	Specify the Mobile Number.
Email ID	Specify the Email ID.
Creditor Additional Details	--
Address Line 1 to 4	Specify the Address.
Remittance Information (Unstructured)	--
Debtor LEI	Specify the Debtor LEI.
Beneficiary LEI	Specify the Beneficiary LEI.
Sender to Receiver Information 3-4	Specify the Sender to Receiver Information.
Instruction Information Details	--
Instruction Code 1	Select the Instruction code values from the list of values (PHOB, TELB, CHQB, HOLD).
Instruction Code Information 1	Specify the Instruction code information Maximum of 140 characters allowed.
Category Purpose Code	Select an option from the list of value. System defaults the option as ‘Cash’.
Channel Type	Select an Channel Type from the following: • Internet Banking • Cash Management • Treasury • ATM • Other

Table 2-3 (Cont.) RTGS Outbound Payment Input Detailed_Additional Details Tab - Field Description

Field	Description
Settlement Method	Select an Settlement Method from the list of value. System defaults the value as CLRG. The values are: • CLRG • COVE • INGA • INDA

2.1.1.3 Pricing Tab

- On **Pricing Tab**, specify the fields.

Figure 2-4 RTGS Outbound Payment Input Detailed - Pricing Tab

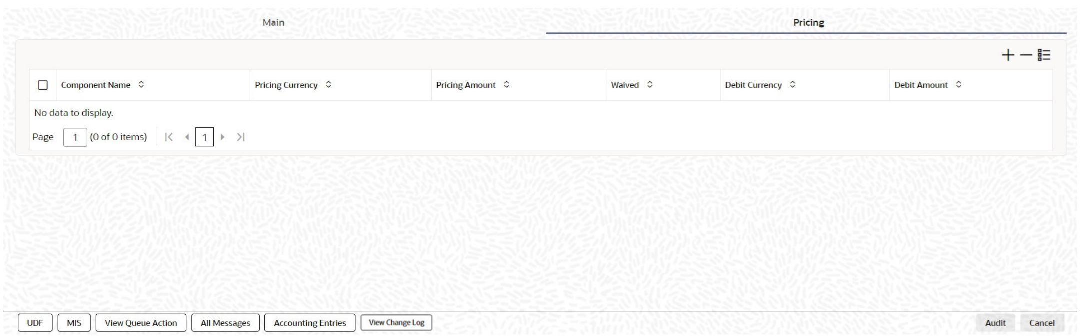


Table 2-4 RTGS Outbound Payment Input Detailed_Pricing Tab - Field Description

Field	Description
Component Name	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.
Waived	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 defaults the customer debit amount for charge/tax.

2.1.1.4 UDF Button

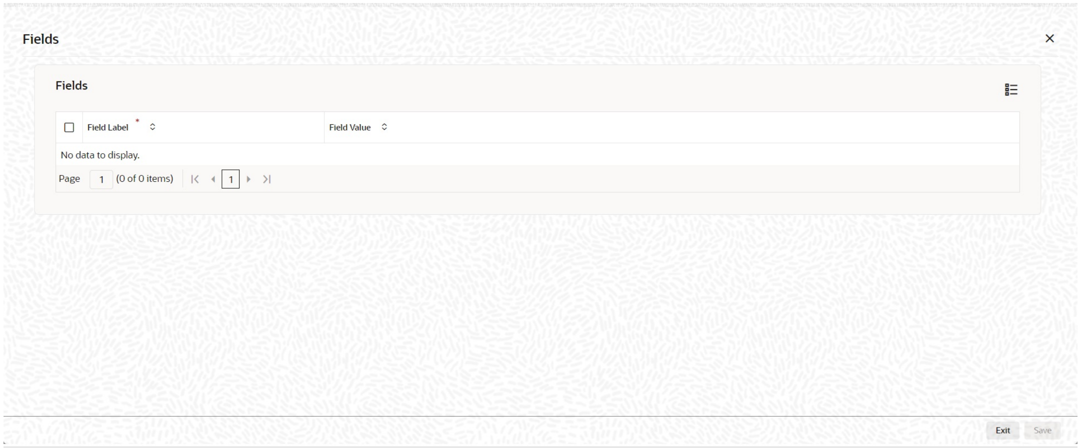
This topic provides details of the **Fields** screen.

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

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

The **Fields** screen is displayed.

Figure 2-5 UDF Button



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

   The following fields are displayed:

Table 2-5 UDF Button - Field Description

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

2.1.1.5 MIS Button

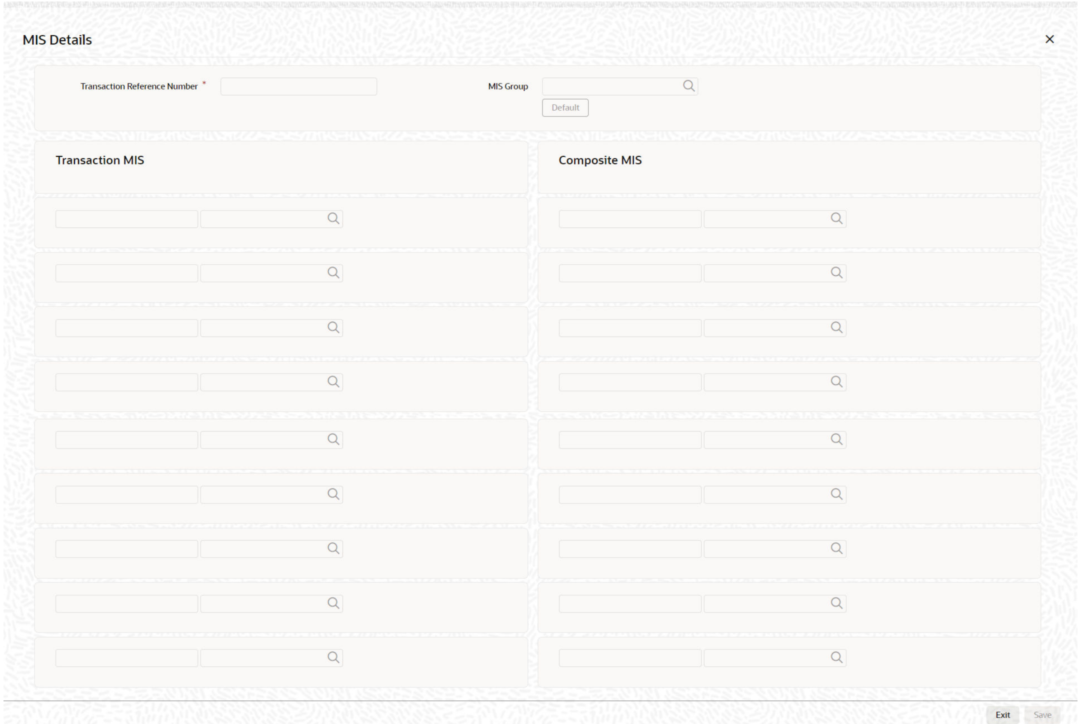
This topic explains the **MIS Details** screen.

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

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

   The **MIS Details** screen is displayed.

Figure 2-6 MIS Button



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

Table 2-6 MIS Button - Field Description

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

2.1.1.6 View Change Log Button

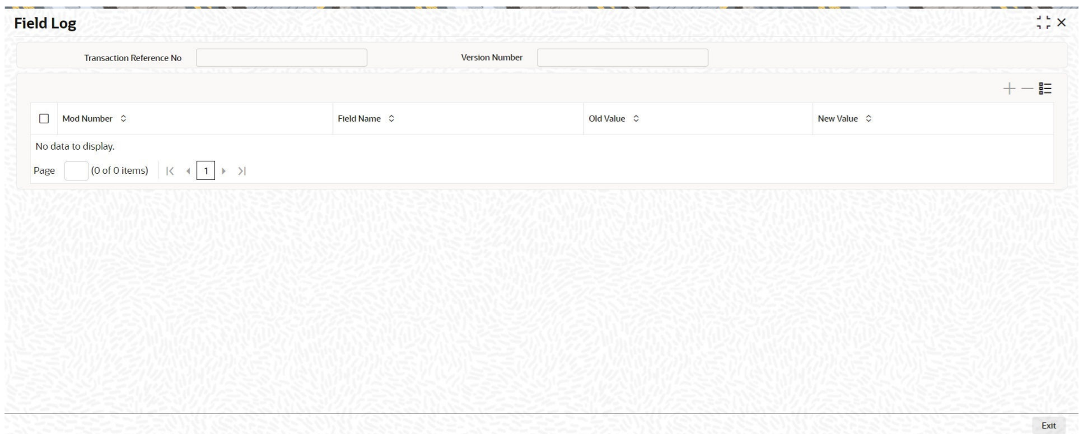
This topic provides details of the **Field Log** screen.

1. Click the **View Change Log** button in the screen to view the modified field values of the selected version number.

   Changes are shown alongside the corresponding field names where values have been updated compared to the previous version.

   The **Field Log** screen is displayed.

Figure 2-7 View Change Log



2. On the **Field Log** screen, you can view the following fields.

   For more information about the fields, refer to field description table.

Table 2-7 View Change Log Button - Field Description

Field	Description
Transaction Reference Number	System displays the **Transaction Reference Number** of the transaction.
Version Number	System displays the **Version Number**.
Mod Number	System displays the **Mod Number**.
Field Name	System displays the **Field Name**.
Old Value	System displays the **Old Value**.
New Value	System displays the **New Value**.

2.1.1.7 Enrich and Saving of Outbound RTGS Payment Transaction

Enrich Button

- On clicking the Enrich button, System does the validation for the debtor account type if it is NRE/NRO.
- If the debtor account type is NRE, then the sender to receiver information Line 1 (Unstructured) is automatically populated the codeword ‘NRE’ and from the second line with static text as “Sender is NRE. Please ensure compliance to RBI/FEMA regulation before applying funds”.
- You can make changes to the code word or the defaulted static text. The information as defaulted or edited in sender to receiver information of the transaction input screen will form part of sender to receiver information in the outgoing message.
- For Normal Savings and current account no static text is required.

Save Button

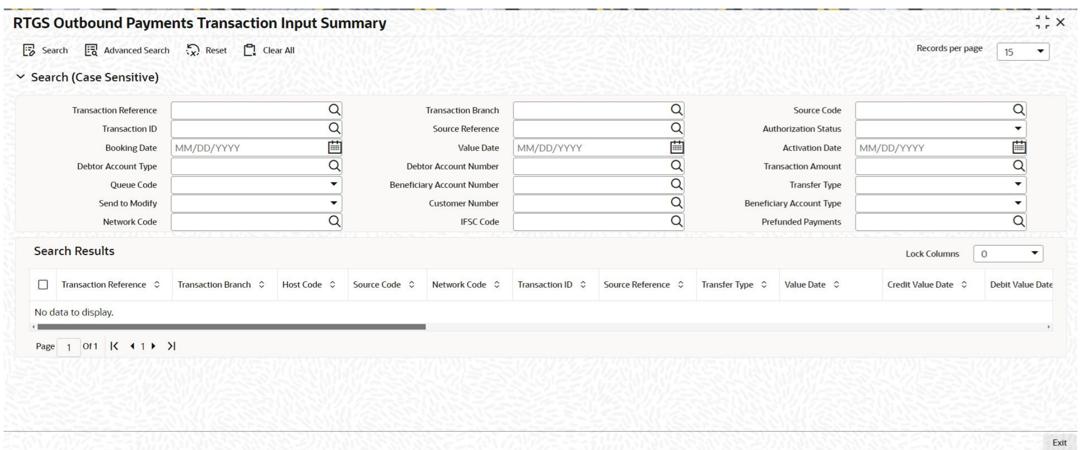
- System performs mandatory field checks & transaction validations as mentioned below while saving a transaction.
- For transaction created through upload of file or message, the transaction is moved to repair queue.
- On 'Save' of the transactions, system generates 'Unique Transaction Reference' which is used as Transaction ID () in pacs.008/pacs.009 messages.

2.1.1.8 India RTGS Outbound Transaction Input Summary

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

   India RTGS Outbound Transaction Input Summary screen is displayed.

Figure 2-8 India RTGS Outbound Transaction Input Summary



2. Search using one or more of the following parameters:
   - Transaction Reference
   - Transaction Branch
   - Host Code
   - Source Code
   - Network Code
   - Transaction ID
   - Source Reference
   - Transfer Type
   - Instruction Date
   - Credit Value Date
   - Debit Value Date
   - Booking Date
   - Authorization Status
3. Once you specified the parameters, click the Search button.

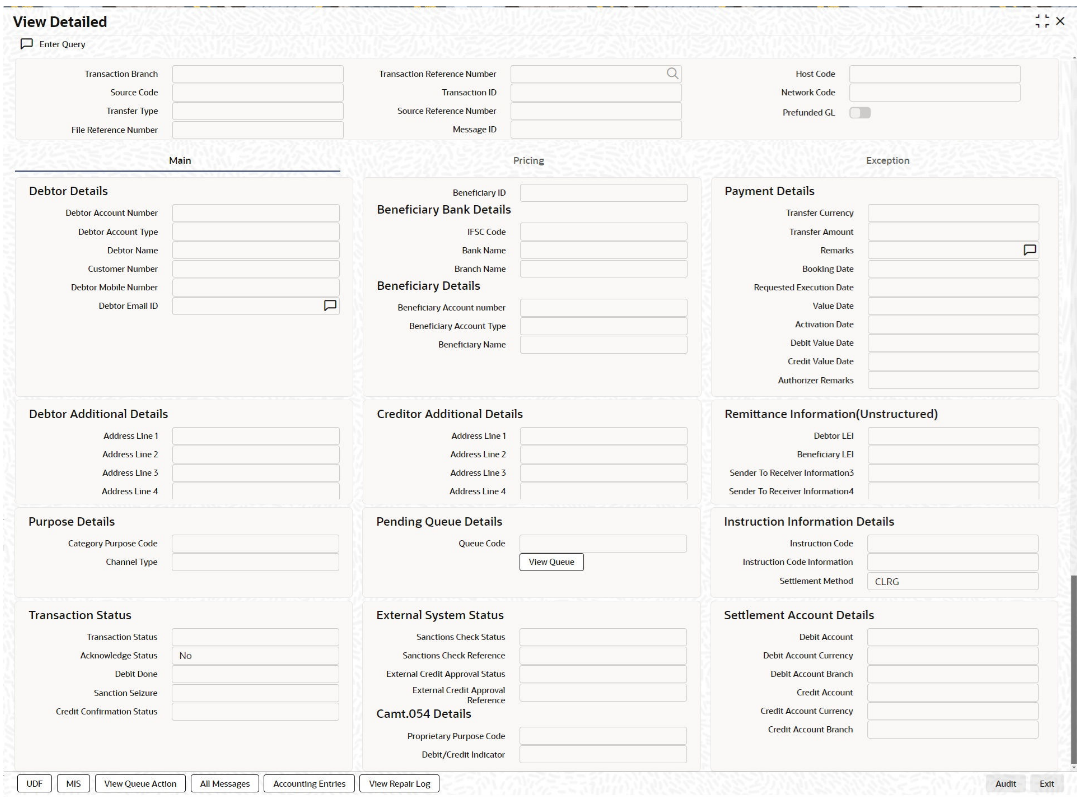
   System displays the records that match the search criteria.

2.1.2 India RTGS Outbound Transaction View

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

   India RTGS Outbound Transaction View screen is displayed.

   Figure 2-9 India RTGS Outbound Transaction 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 transaction.
4. Click **Execute Query** to populate the details of the transaction in the Outbound India RTGS Transaction View screen. System displays all the fields in the below mentioned tabs based on the transaction reference number selected.

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

> **Note**
>
> System generates Message type 'DEBIT ADVICE' along with 'pacs.008'. This generation happens based on the 'Customer Advice Preference' (PMDCSADV) screen maintained per account & network combination.

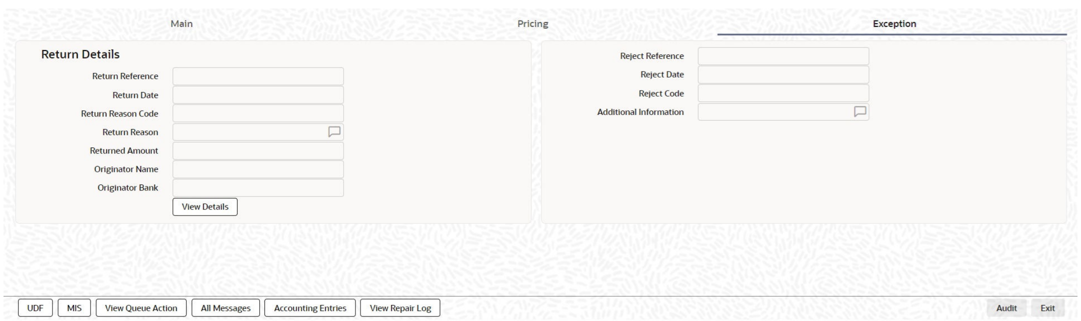
- Exceptions Tab
- UDF Button
  This topic provides details of the **Fields** screen.

- [MIS Button](#)
  This topic explains the **MIS Details** screen.
- [View Queue Action](#)
  This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- [All Messages](#)
- [Accounting Entries](#)
  This topic provides the systematic instructions to process the **Accounting Entries** screen.
- [View Repair Log](#)
  This topic explains the details of the **View Repair Log** screen.
- [India RTGS Outbound Transaction View Summary](#)

2.1.2.1 Exceptions Tab

- On **Exceptions Tab**, specify the fields.

Figure 2-10 India RTGS Outbound Transaction View - Exceptions Tab



Click on the ‘Exceptions’ tab to invoke this screen. You can view the Return/Reject details and its references, if available in the Exception tab for the specified Transaction Reference Number.

2.1.2.2 UDF Button

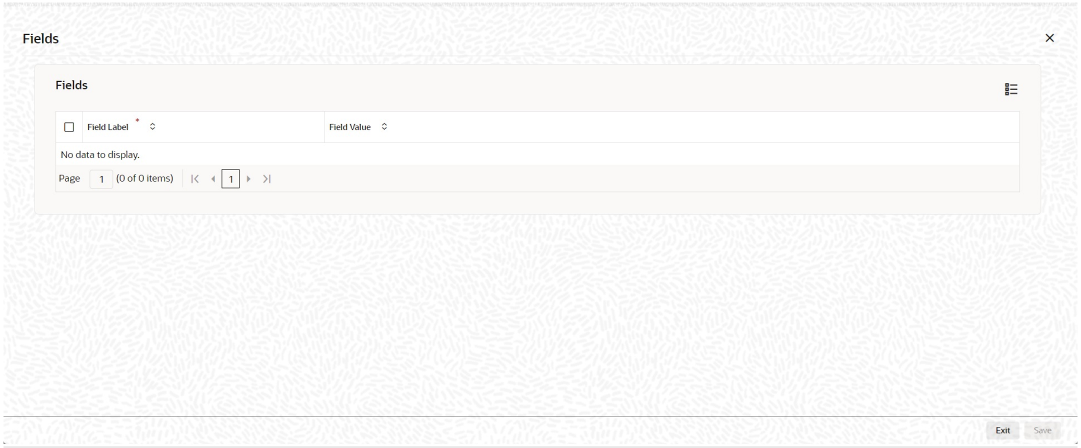
This topic provides details of the **Fields** screen.

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

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

   The **Fields** screen is displayed.

Figure 2-11 UDF Button



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

   The following fields are displayed:

Table 2-8 UDF Button - Field Description

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

2.1.2.3 MIS Button

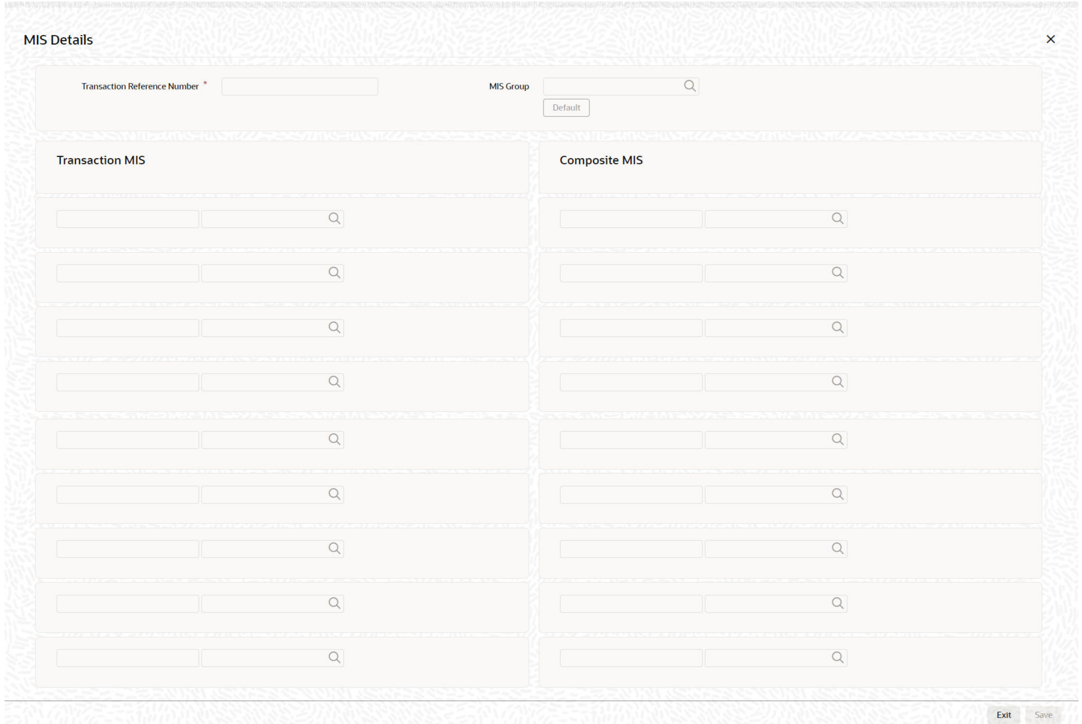
This topic explains the **MIS Details** screen.

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

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

   The **MIS Details** screen is displayed.

Figure 2-12 MIS Button



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

Table 2-9 MIS Button - Field Description

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

2.1.2.4 View Queue Action

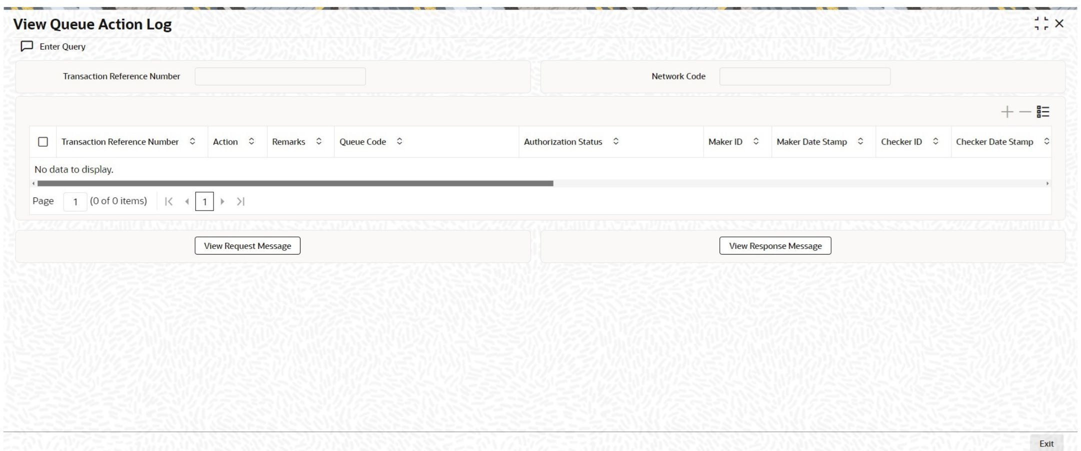
This topic provides the systematic instructions to process the **View Queue Action Log** screen.

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 2-13 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 2-10 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**.

Table 2-10 (Cont.) View Queue Action Log - Field Description

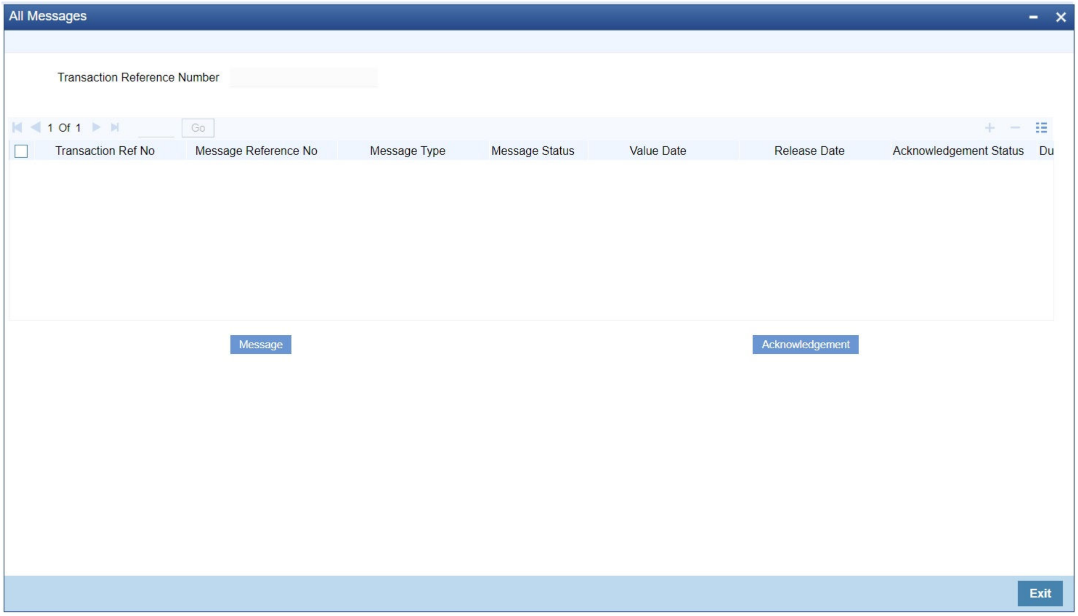
Field	Description
Checker Date Stamp	Displays the date stamp of the checker.
Queue Status	Displays the current status of the transaction in queue.
Queue Reference No	Displays the transaction reference number in queue.
Primary External Status	Displays the status of the primary external.
Secondry External 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**

2.1.2.5 All Messages

1. You can invoke this screen by clicking ‘All Messages’ tab in the screen.

Figure 2-14 All Messages



2. System displays the following details in a grid form containing one or multiple rows for the Transaction Reference Number specified.
   - Transaction Ref No
   - Message Reference No
   - Message Type
   - Message Status
   - Value Date
   - Release Date
   - Acknowledgment Status
   - Duplicate Check Required
   - Duplicate Status
   - Direction

> **Note**
>
> You can click ‘Message’ button from the ‘All Messages’ sub screen to view generated camt.059.001.04 message.

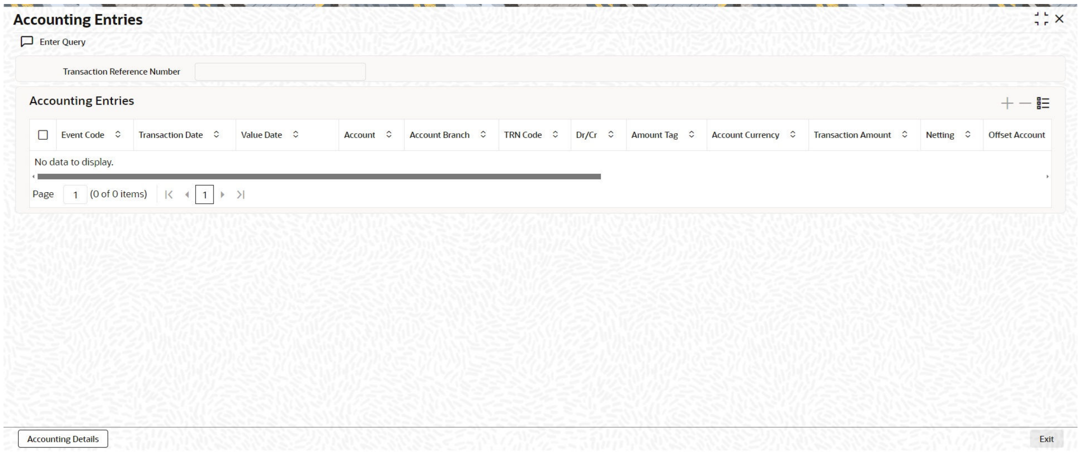
2.1.2.6 Accounting Entries

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

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

   The **Accounting Entries** screen is displayed.

Figure 2-15 Accounting Entries



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

Table 2-11 Accounting Entries - Field Description

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

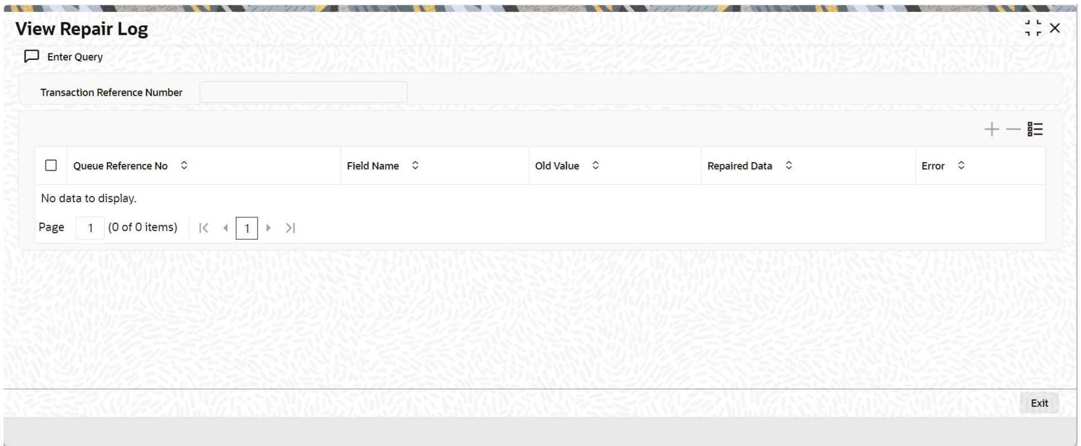
2.1.2.7 View Repair Log

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 2-16 View Repair Log



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

   The following details are displayed:

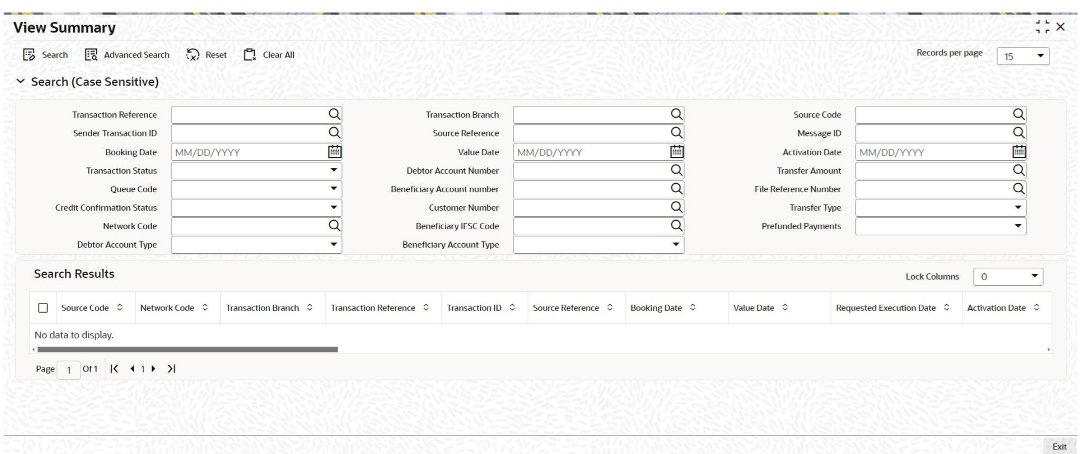
   - **Queue Reference No**
   - **Field Name**
   - **Old Value**
   - **Repaired Data**
   - **Error**

2.1.2.8 India RTGS Outbound Transaction View Summary

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

   India RTGS Outbound Transaction View Summary screen is displayed.

Figure 2-17 India RTGS Outbound Transaction View Summary



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

   - Source Code
   - Network Code

- Transaction Branch
- Transaction Reference Number
- Transaction ID
- Source Reference Number
- Booking Date
- Value Date
- Requested Execution Date
- Activation Date
- Transfer Currency
- Transfer Amount
- Transfer Type
- Debtor Account Number
- Debtor Account Type
- IFSC Code
- Beneficiary Account Number
- Beneficiary Account Type
- Queue Code
- Authorization Status
- Transaction Status
- Sanction Seizure
- Prefunded Payments
- Customer Number
- Credit Confirmation Status
- Message ID
- File Reference Number

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

   System displays the records that match the search criteria.

2.1.3 India RTGS Outbound Transaction Booking via Upload

- Single Payment Service
- C2B File Upload

2.1.3.1 Single Payment Service

Oracle Banking Payments allows you to book the Outbound RTGS payments via Single Payment Services (SOAP / ReST) and also via the Customer to Bank(C2B) pain.001 bulk file upload.

2.1.3.2 C2B File Upload

Oracle Banking Payments allows to you to process the Outbound RTGS payment requests received in bulk payment files in pain.001 format from Corporate customers to banks (C2B). After validating the bulk file, the Outbound RTGS transactions are created and processed individually. All the transactions created based on the bulk file received are auto authorized.

RTGS transaction Network code is derived using Network Resolution Rule (PMDNWRLE) maintained for the Channel Type 'C2B'.

2.2 RTGS Outbound Payments Processing

- India RTGS Outbound Payment Validations
- Prefunded Payments Processing

2.2.1 India RTGS Outbound Payment Validations

The following processing changes are covered as part of the initial validations, while saving the transaction:

- Beneficiary ID Validations
- Mandatory Fields / Referential data checks
- Debtor Account Branch IFSC Check
- Validation of Debtor Account Type

For a current dated transaction, the following processing changes are covered during transaction authorization:

- Business Override checks and Exception Queue
- Network Validations and Special Character Replacement
- Authorization Limits Check
- Processing Cutoff Check
- Network cutoff over check/ Release Limit Check
- Accounting
- Messaging
- Future Value Transaction Processing
- Branch Holiday Parameter

- Beneficiary ID
- Mandatory Fields / Referential Data Checks
- Debtor Account Branch IFSC Check
- LEI Validation
- Business Override Checks and Exception Queue
- Network Validations and Special Character Replacement
- Authorization Limit Check
- Processing Cut-off Check

- Intra Bank Transfer Check
- FX Limit Check
- Date Derivation
- Network Cut-off over Check/Release Limit Check
- Accounting
- Dispatch Accounting
- Messaging
- Notifications
- Credit Confirmation Matching Processing
- Future Valued Transaction Processing
- Branch Holiday Parameter

2.2.1.1 Beneficiary ID

System validates the beneficiary ID provided and populates Beneficiary details.

System validates the Beneficiary Account and Beneficiary Name values only when the Transfer Type is ‘Customer Transfer’.

Beneficiary Address Details maintained on Beneficiary Registration Detailed (PMDBENRN) screen.

When the user selects a valid Beneficiary ID while initiating Outbound payment, the Beneficiary Address Details are auto-populated to the 'Creditor Additional Details' section on the 'Additional Details' tab of the RTGS Outgoing Payment Transaction Input Detailed (PLDOTONL) screen.

The address details fields are still enabled for any edition even after the system defaults the address details.

The 'Creditor Additional Details' fields remain enabled for edition if the beneficiary ID is not selected.

Beneficiary Address Details are auto-populated to RTGS Outbound Payment View (PLDOVIEW) screens when the 'SSI_LABLE' tag in SPS Service contains valid Beneficiary ID maintained in the system.

2.2.1.2 Mandatory Fields / Referential Data Checks

Validation is available to check the transfer type (Customer Transfer, Bank Transfer, Bank Transfer Own A/c) is chosen.

Validation is done on the transfer amount to check if it is within the Min-Max Transaction limit and Per day limit defined for the Network, as maintained in Network Preferences (Function ID: PMDNFTPF). In case of validation failure, transaction is rejected.

Validation is available to verify whether the IFSC Code is valid or not as maintained in Local Payment Bank Directory (STDBKMNT). In case of validation failure, transaction is rejected.

2.2.1.3 Debtor Account Branch IFSC Check

- This is derived based on the Branch code and Bank Code (mapped to IFSC Code) combination (STDBKMNT) if available and populated in pacs.008/pacs.009 for Debtor Agent field.

- If Debtor account branch IFSC (: Debtor Agent) could not be derived, outgoing transaction moves to process exception (PE) queue.

System does the validation for the debtor account type if it is NRE/NRO.

- If the debtor account type is NRE, then the sender to receiver information Line 1 (Unstructured) automatically populates the codeword 'NRE' and from the second line with static text as "Sender is NRE. Please ensure compliance to RBI/FEMA regulation before applying funds".

When the user clicks the 'Enrich/Save' button, the system checks for the following NRE account type validations:

- If you select Beneficiary Account Type 'NRE' (40), then you must select Debtor Account Type also 'NRE' (40). Else system rejects the transaction with an error message PTTXP-018 'If Beneficiary Account Type is NRE, then Debtor Account Type must be NRE.'
- If you select Debtor Account Type 'NRE' (40), then you can select Beneficiary Account Type as any account from drop-down lists, such as Savings Bank (10), Current Account (11), Cash Credit (13), Loan Account (14), Overdraft (12), NRE (40), and Credit Card (52).

System checks the Account Type Value present in the incoming channel requests for Debtor Account Type and Beneficiary Account Type.

If the user selects any value other than the LOV available for Debtor Account Type and Beneficiary Account Type, the system rejects the transaction.

The Beneficiary Account Type field is optional. System checks the Account Type restrictions validations for Beneficiary Account Type, only when Beneficiary Account Type value is present.

2.2.1.4 LEI Validation

Debtor LEI

LEI validation is done, if the transaction amount is more than the LEI Threshold Amount maintained in India Payments Common Preferences (PMDNFTPF).

The field 'Debtor LEI' is populated when the below conditions satisfy, and LEI validation is applicable:

- Debtor is a 'Non-Individual' .i.e. Customer Type of the Debit account customer is not 'Individual'.
- LEI is maintained for the Debtor in the India Payments Customer Preferences (PMDEXLEI) and the Value Date of the transaction is equal to (or) less than the LEI expiry date.

An error is raised when all below-listed conditions satisfy, and LEI validation is applicable:

- Debtor is a 'Non-Individual' .i.e. Customer Type of the Debit account customer is not 'Individual'.
- LEI is not maintained for the Debtor in the India Payments Customer Preferences (PMDEXLEI) (or) LEI is maintained but the Value Date of the transaction is more than the LEI expiry date.

Beneficiary LEI

Beneficiary LEI field is optional. If the user inputs a value, then the system checks the length of the value. If the length is less than 20 characters, the system displays the error.

LEI Validation Failure

In case of LEI validation failure:

- For manually booked transactions, the error message is shown on enrich user action.
- For uploaded transactions, the transaction is rejected outright.

2.2.1.5 Business Override Checks and Exception Queue

This is applicable for RTGS transfers as per current functionality.

2.2.1.6 Network Validations and Special Character Replacement

IBAN check is not applicable for RTGS outbound payments.

Debtor Details, Beneficiary Details, Beneficiary Bank details, Additional Debtor/Creditor Details, Sender to Receiver Information entered for a payment transaction is validated against the valid characters allowed for the network. In case of Network character validation failure, transaction is moved to repair queue with error details.

Permitted character set for RTGS Transfers are as below:

- Alphabetical characters - A to Z (upper case), a to z (lower case)
- Numeric characters - 0 to 9
- Special characters

Special characters entered in a payment transaction is validated and replaced with specific characters as defined in Special Characters maintenance.

2.2.1.7 Authorization Limit Check

Two levels of Authorization limit check are done before the process cutover check.

2.2.1.8 Processing Cut-off Check

Processing cut-off time check is done only for ‘Outbound -Customer Transfer’ types.

Processing cut-off time check is not applicable for Transfer Types ‘Interbank’, ‘Own Account Transfer’ of ‘Outbound’ transaction type.

2.2.1.9 Intra Bank Transfer Check

For Intra Bank Transfer Check the system checks the following:

- System checks if the beneficiary bank IFSC code is of the same bank branch. A ‘Branch’ record is present in the screen Branch IFSC Code Mapping 'PMDIFSBR' for the given IFSC Code.
- If a record is found in screen Branch IFSC Code Mapping 'PMDIFSBR' for the given IFSC Code, then the system checks the following:
  - If the Intra Bank Transfer flag is ‘N’ the system gives an error message.
  - If the ‘Intra Bank Transfer’ flag is ‘Y’ the system allows to process as ‘Outbound RTGS payment.

2.2.1.10 FX Limit Check

FX Limit check is not applicable for RTGS outbound payments.

2.2.1.11 Date Derivation

If ‘Requested Execution Date’ is not given or is less than the Network System Date value in India Payments Network System Dates Detailed (PMDNWSDT) for the RTGS network code, system defaults the Network System Date as ‘Requested Execution Date’.

If ‘Requested Execution Date’ is given same as the Network System Date, the Network Cutoff check is done and system refers to the Network Cutoff time maintained in Network Maintenance (PMDNWMNT).

- For Customer Transfer transactions, the values referred are the ‘Cutoff Hour / Cutoff Minute’.
- For Bank Transfer / Bank Transfer Own A/C transactions, the values referred are ‘Interbank Cutoff Hour’ / ‘Interbank Cutoff Minute’.

If ‘Requested Execution Date’ given is more than Network System Date, the next working date from the Network Holiday calendar is picked up and the system defaults as ‘Value Date’ of the transaction.

2.2.1.12 Network Cut-off over Check/Release Limit Check

This stage is modified to include Release Limit check if the transfer amount is more than the Release Limit maintained.

Available actions for this check are - Cancel, Carry forward, Release.

Network cut-off check is done only for ‘Customer Transfer’ types as per existing functionality.

Interbank Cutoff Time check is done for ‘Bank Transfer’ and ‘Bank Transfer Own account’ types.

If the Network Cut-off time is passed, the system refers ‘Network Cut-off Extended’ field value in India Payments Network System Dates (PMDNWSDT) screen:

- If the value is ‘No’, the transaction moves to Future Valued or Warehouse Queue (PQSFUVAQ). Before moving the transaction to Warehouse Queue, the ECA Reversal Request is generated and sent out if ECA was applicable for that transaction.
- If the value is ‘Yes’, the transaction is processed further (Network cut-off time not passed).

If the Network Cut-off is not passed, the system refers ‘EOD Received’ field value in India Payments Network System Dates (PMDNWSDT) screen.

- If the value is ‘Yes’, the transaction moves to Future Valued or Warehouse Queue (PQSFUVAQ). Before moving the transaction to Warehouse Queue, the ECA Reversal Request is generated and sent out if ECA was applicable for that transaction.
- If the value is ‘No’, the transaction is processed further (Network cut-off time not passed).

2.2.1.13 Accounting

Accounting handoff is done post the above step.

- Additionally, charge/tax related entries are handed off along with debit liquidation details as per existing process.
- On payment reject, the reversal entries are posted. However, charges are not reversed as per existing process.

Dr / Cr	Account	Value Date	TXN_CCY
Dr	Customer Account	Debit Value Date	Account Currency
Cr	Intermediary GL	Debit Value Date	Transfer Ccy
Dr	Intermediary GL	Credit Value Date	Transfer Ccy
Cr	Nostro Account	Credit Value Date	Transfer Ccy

2.2.1.14 Dispatch Accounting

Dispatch accounting is not applicable for RTGS outbound payments.

2.2.1.15 Messaging

Based on the transfer type, pacs.008.001.03/ pacs.009.001.03 messages are generated for the RTGS transaction and sent to the network.

Beneficiary bank HO IFSC maintained in India RTGS HO IFSC Maintenance (PLDHOIFS) is referred during message generation.

During India RTGS outbound payment transaction processing and message generation, system checks the Beneficiary Bank IFSC Code value at the transaction input stage (PLDOTONL) only for the first four letters of the IFSC Code and using which system derives the corresponding Beneficiary Bank RTGS HO IFSC code based on the mapping done in this screen India RTGS HO IFSC Maintenance (PLDHOIFS).

System populates the derived Beneficiary Bank RTGS HO IFSC in the tags <InstdAgt><MmbId> of the pacs.008, pacs.009 messages.

2.2.1.16 Notifications

Following notifications are triggered, for the RTGS payment transaction initiated:

- Debit Notification to Remitter for outbound payment.
- Notification for outbound payment individual requests received on transaction booking (This is applicable for future dated transactions only).

2.2.1.17 Credit Confirmation Matching Processing

System performs following processing for India RTGS outbound customer transfer payment transaction (pacs.008.001.03):

- System updates 'Credit Confirmation Status' to 'Pending' on generation of outbound message pacs.008.001.03.
- Credit acknowledgment message camt.059.001.04 received and successfully matched (or unmatched) is available to view from India RTGS Inbound message browser (PLSINBRW).
- On receipt and successful matching of Inbound Credit acknowledgment message camt.059.001.04 to the original outbound India RTGS payment, system updates 'Credit Confirmation Status' to 'Confirmed'.
- Credit acknowledgment message camt.059.001.04 received is available to view from 'All Messages' sub screen of India RTGS Outbound Transaction View (PLDOVIEW).

2.2.1.18 Future Valued Transaction Processing

Future Values Transaction Processing logic is as per existing functionality:

- RTGS Outgoing payment rules allow the customers to send the payment requests with future value date. Such requests are processed by the system till sanction check on booking date and are marked as future valued.
- On value date, future dated transaction job processes the payments starting from the initial validations. Future dated transactions are processed by separate jobs.

2.2.1.19 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.

2.2.2 Prefunded Payments Processing

Customer number/debtor account number is not mandatory.

If Debtor Account currency is not provided in the outbound request, then it gets defaulted to Transfer Currency (INR) in transaction.

If the ‘Prefunded Payments GL’ check box is selected, the system skips the below processing:

- ECA Check
- Pricing
- FX Limit Check

The ‘Prefunded Payments GL’ is always used as Debit account while posting the debit liquidation entries. The ‘Prefunded Payments GL’ value maintained in the Source Maintenance (PMDSORCE).

LEI Validation Failure

In case of LEI validation failure:

- For manually booked transactions, the error message is shown on enrich user action.
- For uploaded transactions, the transaction is rejected outright.

Sender To Receiver Information

Debtor LEI: The LEI validation is done, if transaction amount is more than the LEI Threshold Amount maintained in India Payments Common Preferences (PMDNFTPF).

Beneficiary LEI: The Beneficiary LEI field is optional. If the user inputs a value, then the system checks the length of the value. If the length is less than 20 characters, the system displays the error.

Sender To Receiver Information 3-4: At the RTGS payment type product processor level, system performs the below field length validation for the fields Sender To Receiver Information 3-4. If the below condition is matched, then that particular transaction is moved to Repair queue for user action.

- Condition: (The Entered Characters: xxx) Is exceeding the Maximum length Allowed 35.

2.3 RTGS Message Browser

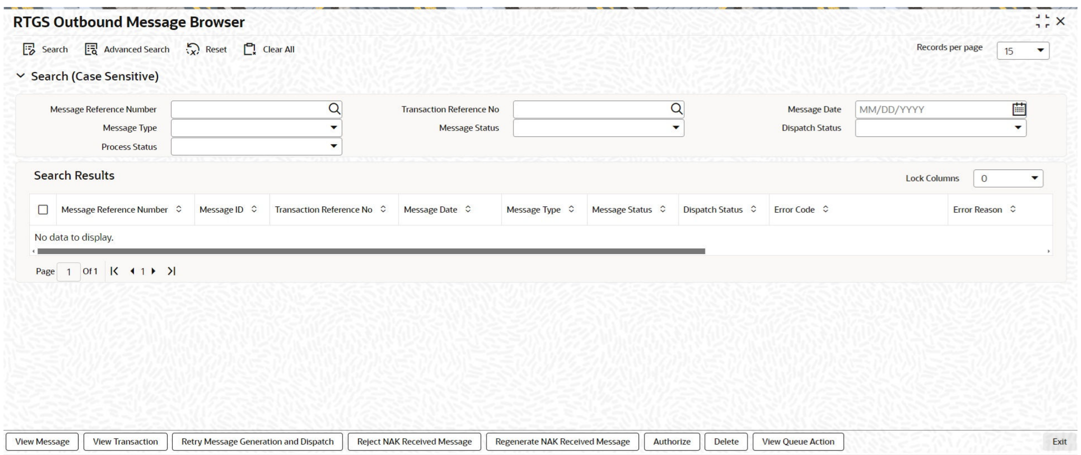
- India RTGS Outbound Message Browser
- India RTGS Inbound Message Browser
- India RTGS Inbound Credit Confirmation Message Status Summary
- Camt.054 Message Summary

2.3.1 India RTGS Outbound Message Browser

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

   India RTGS Outbound Message Browser screen is displayed.

Figure 2-18 India RTGS Outbound Message Browser



2. Search using one or more of the following parameters:
   - Message Reference Number
   - Transaction Reference Number
   - Message Date
   - Message Type
   - Message Status
   - Process Status
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.
4. Following sub screens/ actions are available in the message browser screen:

Action	Description
View Message	Select a record and click on 'View Message' button to view the message details. You can view the pacs.008, pacs.009, pacs.009 OAT, pacs.004, and camt.059 message details here. System displays the following details with the respective fields: • Message Reference Number • Transaction Reference Number • Message
View Transaction	Select a record and click on 'View Transaction' to view the complete transaction details. You can view the details of pacs.008,pacs.009, pacs.009 OAT, and camt.059 messages in the detailed view screen. View Detailed screen (PLDOVIEW) is launched on clicking 'View Transaction'.
Regenerate Message	When you click the 'Regenerate Messages' option then system regenerates pacs.008/ pacs.009 transaction and send it to SFMS. For this regenerated pacs.008/pacs.009 message, system creates new Message ID and Transaction ID (UTR). This new Message ID and Transaction ID (UTR) is mapped to regenerated message. Regenerated pacs.008/pacs.009 message is visible on PTSOUTBR screen as a new record. Message ID of original transaction is mapped for such messages under the 'Original Message ID' column.
Reject Message	When you click the 'Reject Messages' option then system marks the pacs.008/pacs.009 transaction as 'Rejected'.
Authorize	Using this 'Authorize' action, supervisor can approve/reject the records.
Delete	Any unauthorized records can be deleted using this action. Only maker is allowed to perform the Delete Action.
View Queue Action	You can view the details of the action taken on the record using this option.

2.4 RTGS Acknowledgment Processing

- ADMI.004.001.01 Messages Processing

2.4.1 ADMI.004.001.01 Messages Processing

MX admi.004.001.01 SystemEventNotificationV01 messages are sent to notify the occurrence of an event in a central system.

System supports processing of below event codes in the ADMI.004.001.03 messages:

Message Definition Identifier	Message Description
F20	This is an acknowledgment message from SFMS.
F22	This is the non-delivery warning message sent by SFMS to CBS.
F23	This is the delivery notification message sent by SFMS to CBS.
F25	This is a Negative acknowledge message from SFMS. If this message is received then system will reverse the corresponding outgoing payment contract.
F27	This is an acknowledgment message from Bank API (IDRBT/RBI). • If this message is Negative Acknowledgment then the corresponding transaction is reversed • If this message is Positive Acknowledgment then the ACK of original transaction is updated.

Processing Steps:

ACK Processing:

On receipt of incoming admi.004.001.01 messages from SFMS, system parses the message and process. The parent transaction is fetched based on following matching fields:

- Matching:
  - The field <BizMsgIdr> in the incoming admi.004.001.01 message is matched against the field <BizMsgIdr> in the Business Application Header of original outgoing payment message sent pacs.008.001.03 / pacs.009.001.03.
- Message Status Update: If matched,
  - then, system identifies the event code based on the below field in the incoming admi.004.001.01 message.
  - <EvtCd> - This field identifies the type of system event notification. This field can be F20, F27.
  - If <EvtCd> is ‘F27’, then, system checks the field ‘<EvtParam>’. Based on the Bank API Response code for the positive ack – ACK status gets updated.

NAK Processing:

Manual action and Message Status Update on receipt of admi.004 with event code F25 and F27: If matched,

Regenerate Action:

- When user clicks the 'Regenerate Messages' option then system regenerates pacs.008/pacs.009 transaction and send it to SFMS.
- For this regenerated pacs.008/pacs.009 message, system creates new Message ID and Transaction ID (UTR). This new Message ID and Transaction ID (UTR) will be mapped to regenerated message.
- Regenerated pacs.008/pacs.009 message is visible on PLSOUTBR screen as a new record. Message ID of original transaction is mapped for such messages under the 'Original Message ID' column.

Reject Action:

- When User clicks the 'Reject Messages' option then system will mark the pacs.008/pacs.009 transaction as 'Rejected'.
- Reject will be processed for each transaction. EAC (only for non-prefunded GL, originated by other channels) and accounting will be done as part of reject processing.
- Reversal Account entries are posted as given below:

Accounting for Reversal of RTGS Outbound	Event	Dr/Cr	Account	Account Type	Amount Tag
RTGS Outbound - Reversal	DRLQ	Dr	Nostro Account	Account	XFER_AMT
RTGS Outbound - Reversal	DRLQ	Cr	Intermediary GL	GL	XFER_AMT
RTGS Outbound - Reversal	CRLQ	Dr	Intermediary GL	GL	XFER_AMT
RTGS Outbound - Reversal	CRLQ	Cr	Customer Account	Account	XFER_AMT

Authorize Action:

- Regenerate and Reject action will go for Supervisor Authorization.
- Using this 'Authorize' action, supervisor can approve/reject the records.

3 RTGS Inbound Transaction Input

3.1 RTGS Inbound Payments

3.1.1 India RTGS Inbound Payments Transaction Input

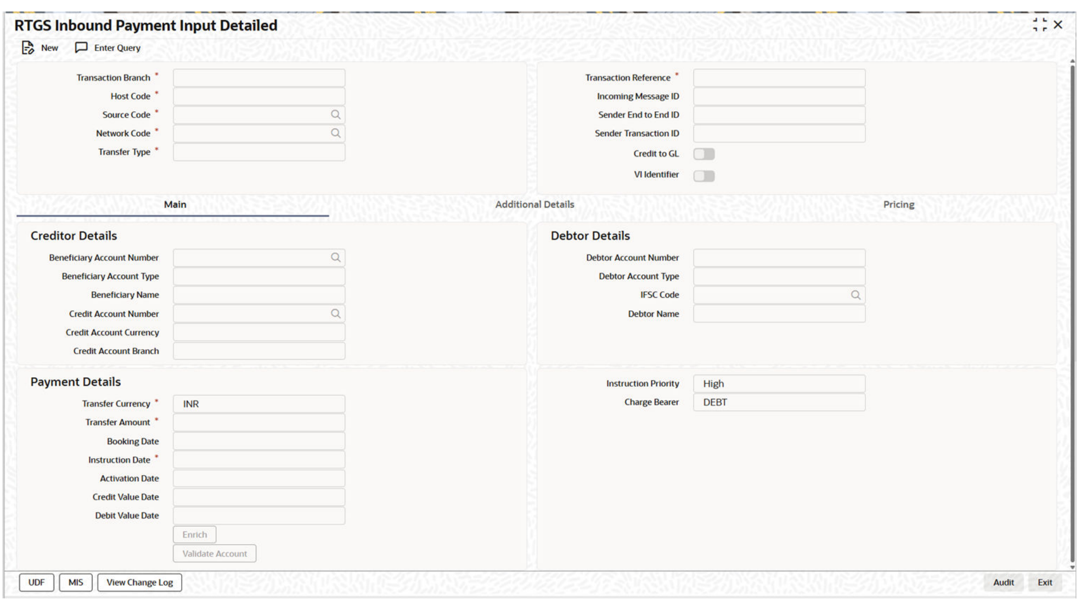
Inbound Payment transaction gets automatically created from the pacs.008.001.03/ pacs.009.001.03 incoming message received from the RBI Clearing. The transfer type can be Customer Transfer/Bank Transfer/ Bank Transfer Own Account.

For any transaction entered from this screen, payment type is considered as ‘RTGS’ and transaction type as ‘Incoming’.

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

   India RTGS Inbound Payments Transaction Input screen is displayed.

Figure 3-1 India RTGS Inbound Payments Transaction Input



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.
- **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.

2. On **India RTGS Inbound Payments Transaction Input** screen, specify the fields.

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

Table 3-1 India RTGS Inbound Payments Transaction Input - Field Description

Field	Description
Transaction Branch Code	System defaults the Transaction Branch on clicking 'New'.
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Source Code	Select the Source Code via which the payment request is received from the list of values. All the source codes created in the host are listed here.
Network Code	Select the required network. All open and authorized networks for a transaction and transfer type are listed.
Transfer Type	Select the required type of transfer from the following: • Customer Transfer • Bank Transfer • Bank Transfer own account
Transaction Reference Number	System generates the transaction reference number. For more information on the format, refer the *Payments Core User Guide*.
Incoming Message ID	Specify the Incoming Message ID if any.
Sender Transaction ID	Specify the Sender Transaction ID if any.
Sender End to End ID	Specify the Sender End to End ID if any.
Sender Instruction ID	System defaults the Transaction Reference number. However, user can modify the same.
Credit to GL	This is a flag to enable Credit to GL account.
VI Identifier	This field indicates that credit account received is a VAM Identifier.

- Main Tab
- Additional Details Tab
- Pricing Tab
- UDF Button

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

- MIS Button
  This topic explains the **MIS Details** screen.
- View Change Log Button
  This topic provides details of the **Field Log** screen.
- Saving of Inbound Transaction
- India RTGS Inbound Payments Input Summary

3.1.1.1 Main Tab

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

Figure 3-2 India RTGS Inbound Payments Transaction Input - Main Tab

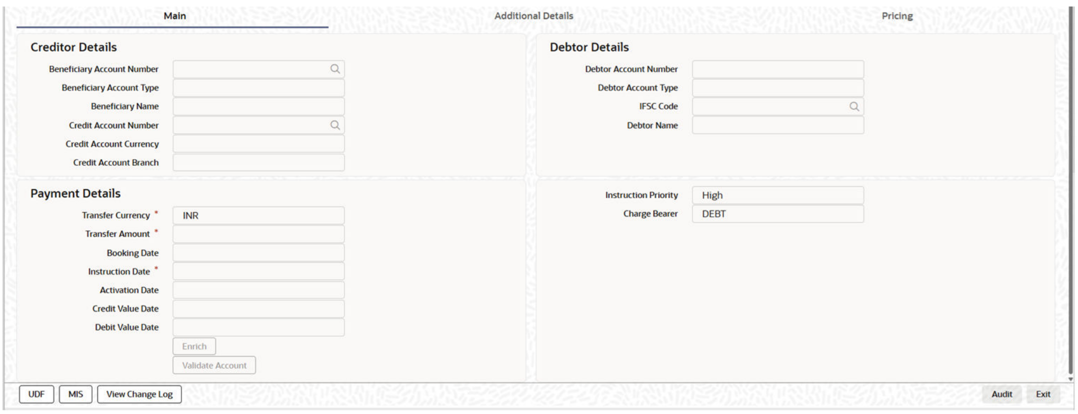


Table 3-2 India RTGS Inbound Payments Transaction Input_Main Tab - Field Description

Field	Description
Creditor Details	--
Beneficiary Account Number	Specify the Beneficiary account number. Alternatively, you can select the Beneficiary account number from the option list. The list displays Loan Account numbers along other customer account.
Beneficiary Account Type	Select the Beneficiary Account type from the list of values displayed. Following are the options listed: • Savings Bank (10) • Current Account (11) • Overdraft (12) • Cash Credit (13) • Loan Account (14) • NRE (40)
Beneficiary Name	System defaults the Debtor Name of the account selected.
Creditor Account Number	Specify the Creditor Account Number from the list of values. The list displays all open and authorized Customer account and GL accounts.
Credit Account Currency	System defaults the Credit Account Currency of the Creditor Account Number selected.
Credit Account Branch	System defaults the Credit Account Branch of the Creditor Account Number selected.

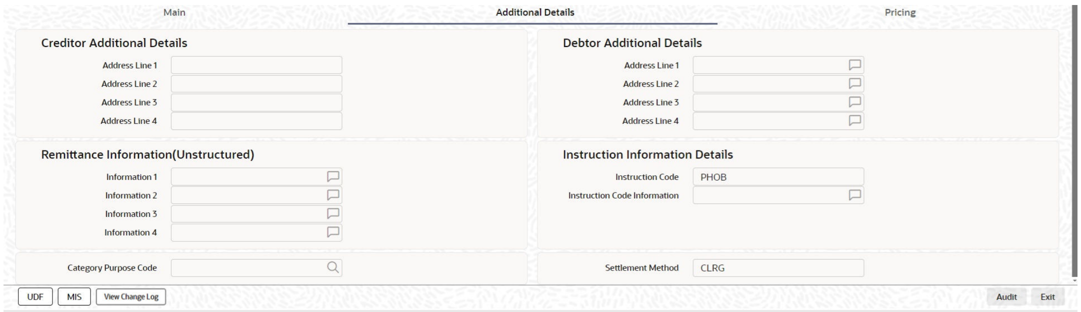
Table 3-2 (Cont.) India RTGS Inbound Payments Transaction Input_Main Tab - Field Description

Field	Description
Debtor Details	--
Debtor Account Number	Specify the debit account number.
Debtor Account Type	Select the Debtor Account type from the list of values displayed. Following are the options listed: • Savings Bank • Current Account • Overdraft • Cash Credit • Loan Account • NRE
IFSC Code	Specify the IFSC code of the Debtor.
Debtor Name	System defaults the Debtor Name of the account selected.
Payment Details	--
Transfer Currency	System defaults the currency as INR. Only INR is allowed for RTGS India Payments.
Transfer Amount	Specify the Transaction Amount.
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 are not allowed. Instruction date is validated for network holidays maintained and error message is thrown. User will be forced to change the instruction date to a working date for the network.
Activation Date	System defaults the Activation Date same as application server date.
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.
Validate Account button	Validate Account button is enabled only if following conditions are satisfied: • The Host allows Virtual Identifiers AND • Transaction is not Credit to GL AND • Credit account is not valid based on core accounts /VAM accounts available If the account is valid enrich of the details happens. Account currency and account branch details are populated.
Instruction Priority	Instruction priority is maintained here. Allowed values are High, Normal. System defaults the value as ‘High’.
Charge Bearer	For RTGS, charges bearer information is maintained here. Allowed values are CRED/DEBT/ SHAR/SLEV. System defaults the value as ‘DEBT’.

3.1.1.2 Additional Details Tab

- On **Additional Details Tab**, specify the fields.

Figure 3-3 India RTGS Inbound Payments Transaction Input - Additional Details Tab



You can capture the address details of debtor/creditor and remittance information from the sender to receiver. These fields gets updated with values from the Inbound payment message.

For details pertaining to fields, please refer to Additional Details Tab.

3.1.1.3 Pricing Tab

- On **Pricing Tab**, specify the fields.

Figure 3-4 India RTGS Inbound Payments Transaction Input - Pricing Tab

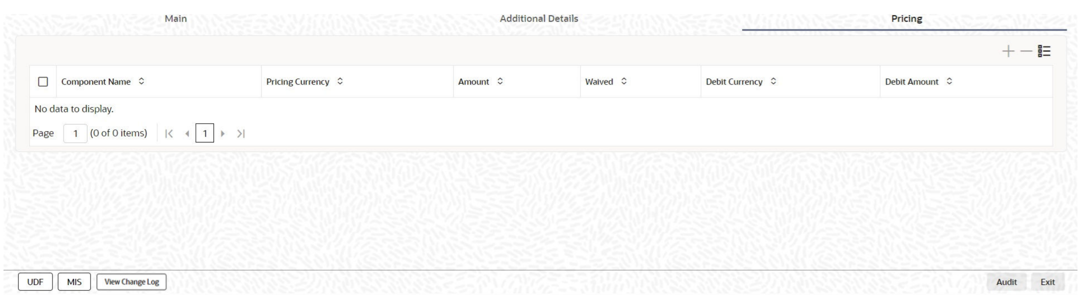


Table 3-3 India RTGS Inbound Payments Transaction Input_Pricing Tab - Field Description

Field	Description
Component Name	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.
Waived	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 defaults the customer debit amount for charge/tax.

3.1.1.4 UDF Button

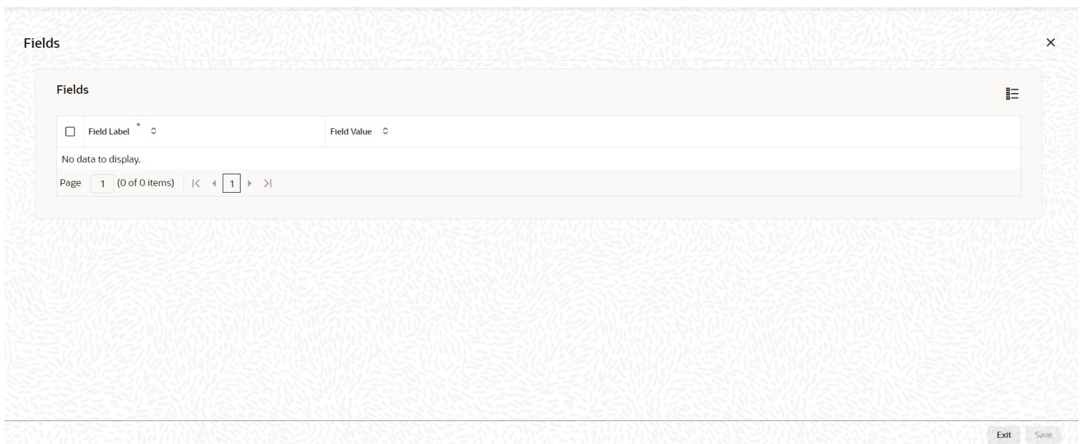
This topic provides details of the **Fields** screen.

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

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

   The **Fields** screen is displayed.

Figure 3-5 UDF Button



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

   The following fields are displayed:

Table 3-4 UDF Button - Field Description

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

3.1.1.5 MIS Button

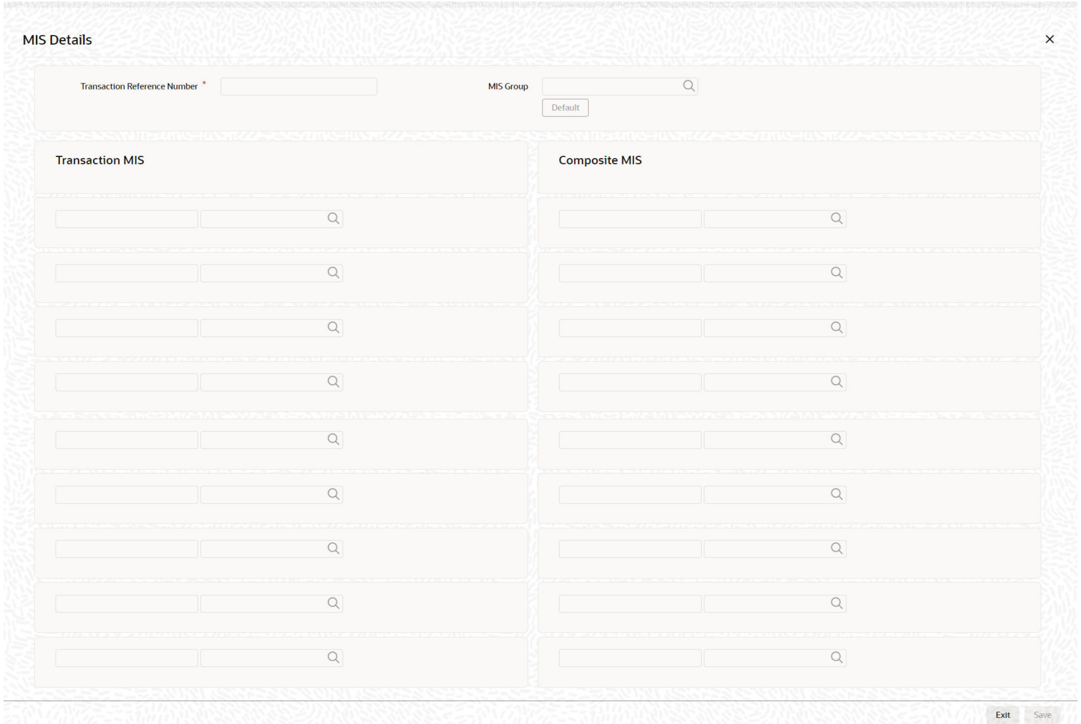
This topic explains the **MIS Details** screen.

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

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

   The **MIS Details** screen is displayed.

Figure 3-6 MIS Button



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

Table 3-5 MIS Button - Field Description

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

3.1.1.6 View Change Log Button

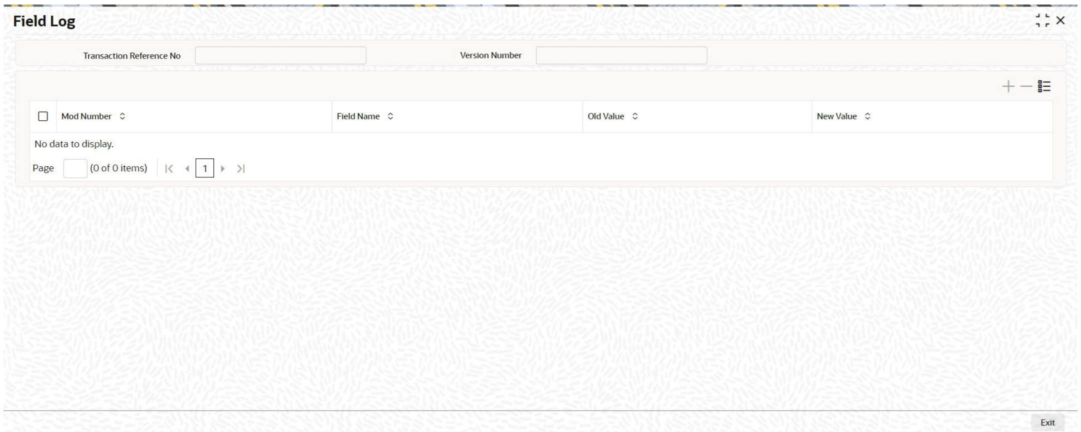
This topic provides details of the **Field Log** screen.

1. Click the **View Change Log** button in the screen to view the modified field values of the selected version number.

   Changes are shown alongside the corresponding field names where values have been updated compared to the previous version.

   The **Field Log** screen is displayed.

Figure 3-7 View Change Log



2. On the **Field Log** screen, you can view the following fields.

   For more information about the fields, refer to field description table.

Table 3-6 View Change Log Button - Field Description

Field	Description
Transaction Reference Number	System displays the **Transaction Reference Number** of the transaction.
Version Number	System displays the **Version Number**.
Mod Number	System displays the **Mod Number**.
Field Name	System displays the **Field Name**.
Old Value	System displays the **Old Value**.
New Value	System displays the **New Value**.

3.1.1.7 Saving of Inbound Transaction

System performs the mandatory field checks and the transaction validations, as mentioned below, during the save of RTGS Inbound payment transaction.

If any of the transaction validation fails, transaction gets rejected with proper error code.

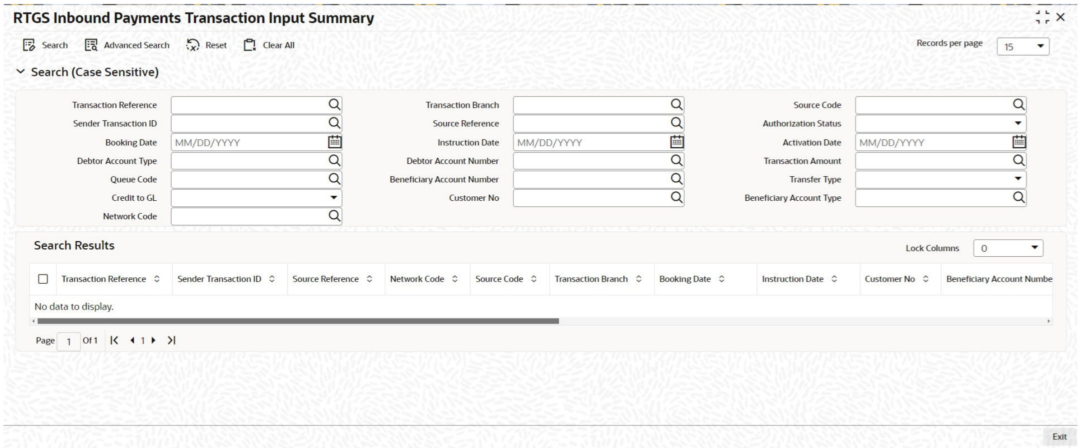
For transaction created through upload of file or message, the transaction gets moved to repair queue.

3.1.1.8 India RTGS Inbound Payments Input Summary

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

   India RTGS Inbound Payments Input Summary screen is displayed.

Figure 3-8 India RTGS Inbound Payments Input Summary



2. Search using one or more of the following parameters:
   - Transaction Reference
   - Sender Instruction ID
   - Source Reference
   - Network Code
   - Source Code
   - Transaction Branch
   - Booking Date
   - Instruction Date
   - Customer No
   - Beneficiary Account Number
   - Debit Account Number
   - Authorization Status
   - Transfer Type
   - Credit to GL
3. Once you specified the parameters, click the Search button.

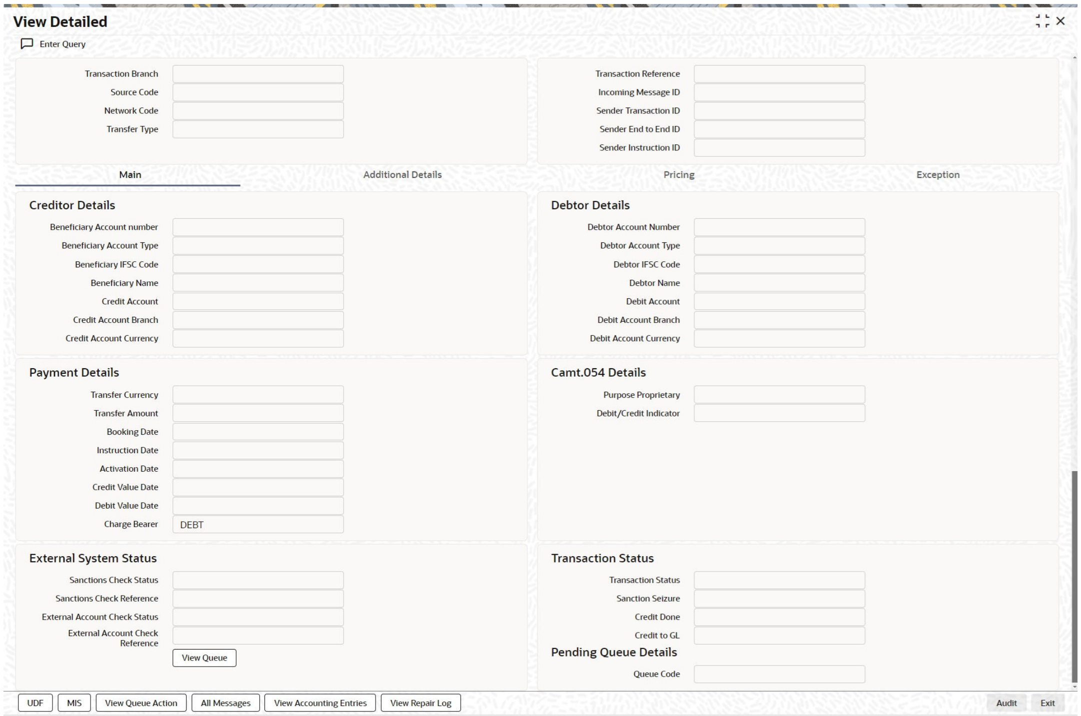
   System displays the records that match the search criteria.

3.1.2 India RTGS Inbound Payment View

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

   India RTGS Inbound Payment View screen is displayed.

Figure 3-9 India RTGS Inbound Payment 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 transaction.
4. Click **Execute Query** to populate the details of the transaction in the Outbound India RTGS Transaction View screen. System displays all the fields in the tabs based on the transaction reference number selected.

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

> **Note**
>
> System generates Message type 'CREDIT_ADVICE' on credit to beneficiary account. This generation happens based on the 'Customer Advice Preference' (PMDCSADV) screen maintained per account & network combination.

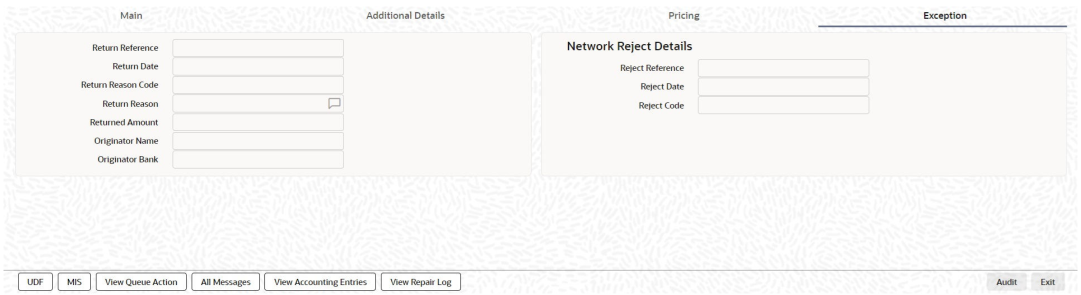
- Exceptions Tab
- UDF Button
  This topic provides details of the **Fields** screen.
- MIS Button
  This topic explains the **MIS Details** screen.
- View Queue Action
  This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- All Messages

- Accounting Entries
  This topic provides the systematic instructions to process the **Accounting Entries** screen.
- View Repair Log
  This topic explains the details of the **View Repair Log** screen.
- India RTGS Inbound Payment View Summary

3.1.2.1 Exceptions Tab

- On **Exceptions Tab**, specify the fields.

Figure 3-10 India RTGS Inbound Payment View - Exceptions Tab



Click on the 'Exceptions' tab to invoke this screen. You can view the Return/Reject details and its references, if available in the Exception tab for the specified Transaction Reference Number.

3.1.2.2 UDF Button

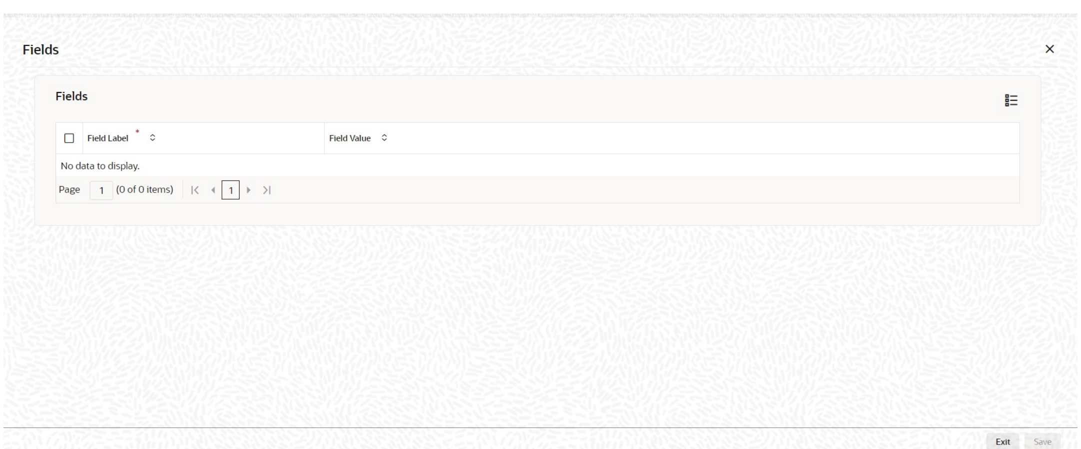
This topic provides details of the **Fields** screen.

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

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

   The **Fields** screen is displayed.

Figure 3-11 UDF Button



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

   The following fields are displayed:

Table 3-7 UDF Button - Field Description

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

3.1.2.3 MIS Button

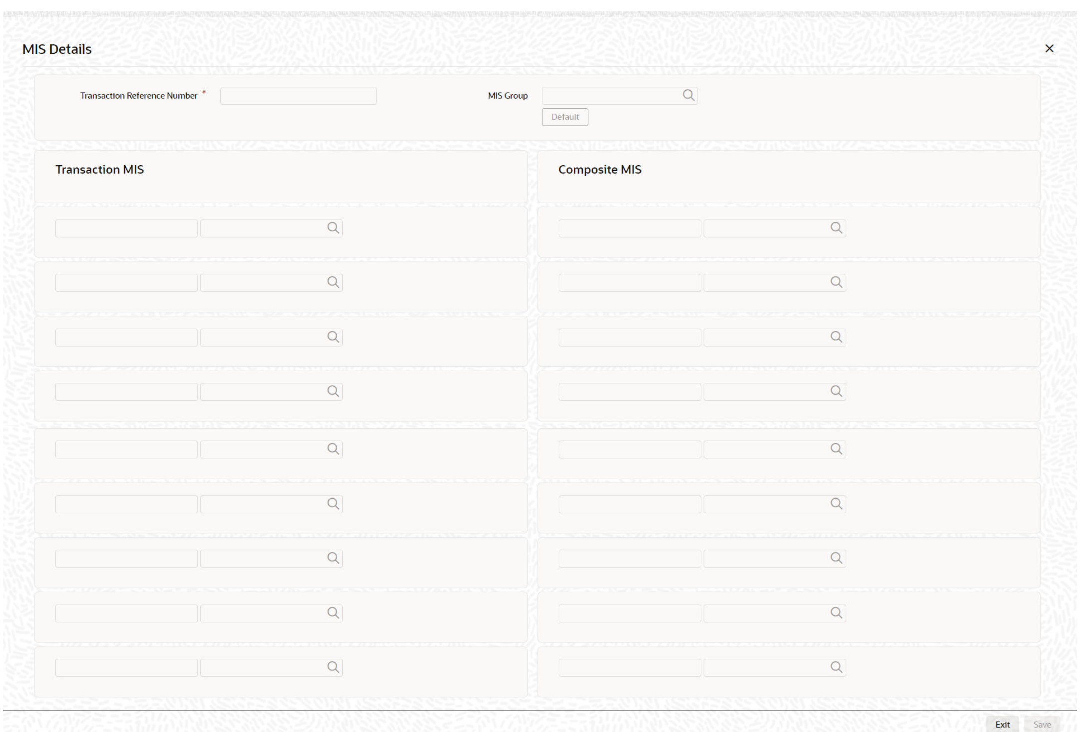
This topic explains the **MIS Details** screen.

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

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

   The **MIS Details** screen is displayed.

Figure 3-12 MIS Button



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

Table 3-8 MIS Button - Field Description

Field	Description
Transaction Reference	System displays the Transaction reference number of the transaction.

Table 3-8 (Cont.) MIS Button - Field Description

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

3.1.2.4 View Queue Action

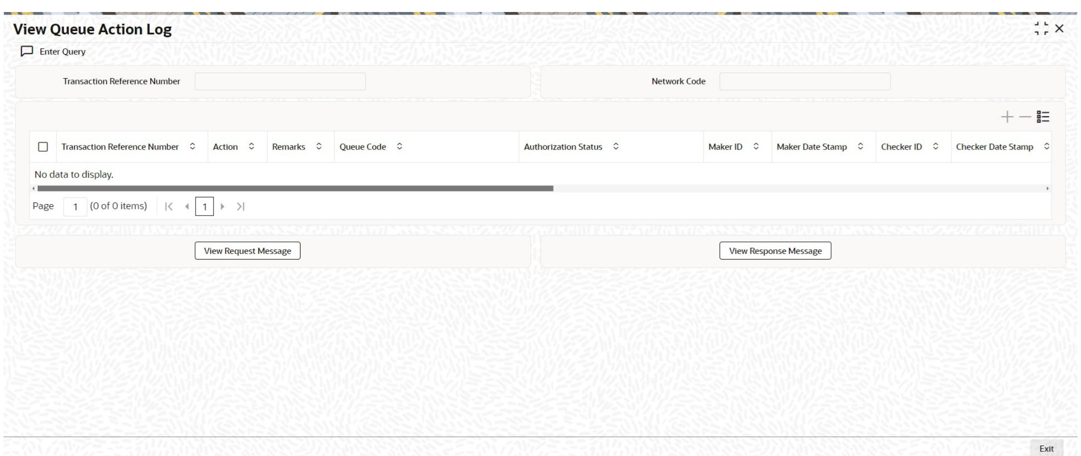
This topic provides the systematic instructions to process the **View Queue Action Log** screen.

This screen provides the information on the user's actions log in 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 3-13 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 3-9 View Queue Action Log - Field Description

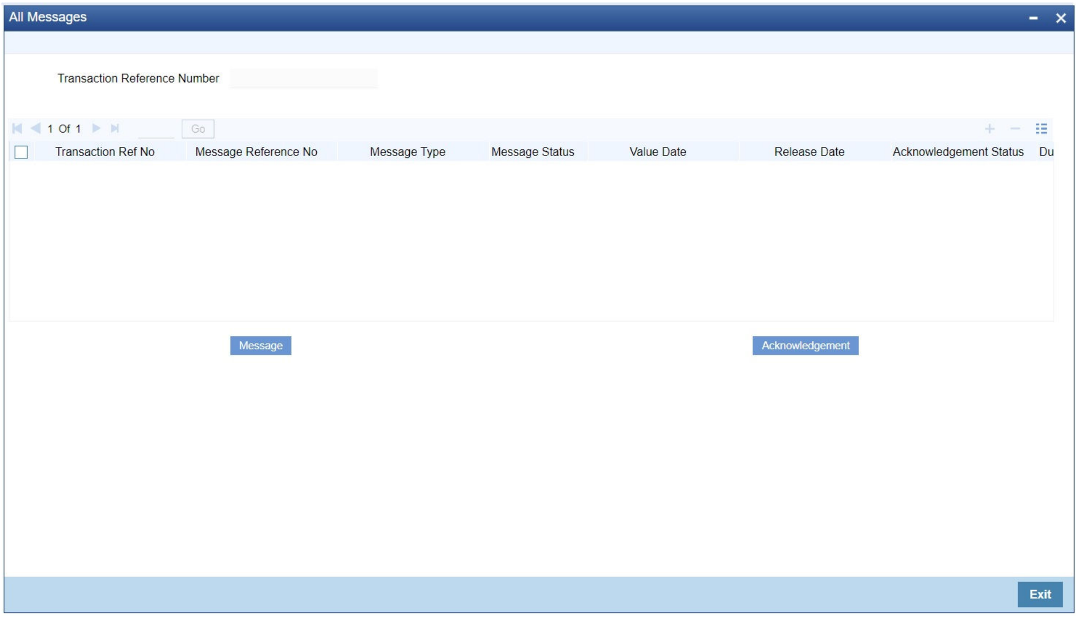
Field	Description
Transaction Reference Number	Displays the unique reference number for the transaction.
Network Code	Displays the **Network Code** of the transaction.
Transaction Reference Number	Displays the unique reference number for the transaction.
Action	Displays the **Action** performed on the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

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

3.1.2.5 All Messages

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

Figure 3-14 All Messages



2. System displays the following details in a grid form containing one or multiple rows for the Transaction Reference Number specified.
   - Transaction Ref No
   - Message Reference No
   - Message Type
   - Message Status
   - Value Date
   - Release Date
   - Acknowledgment Status
   - Duplicate Check Required
   - Duplicate Status
   - Direction

> **Note**
>
> You can click 'Message' button from the 'All Messages' sub screen to view generated camt.059.001.04 message.

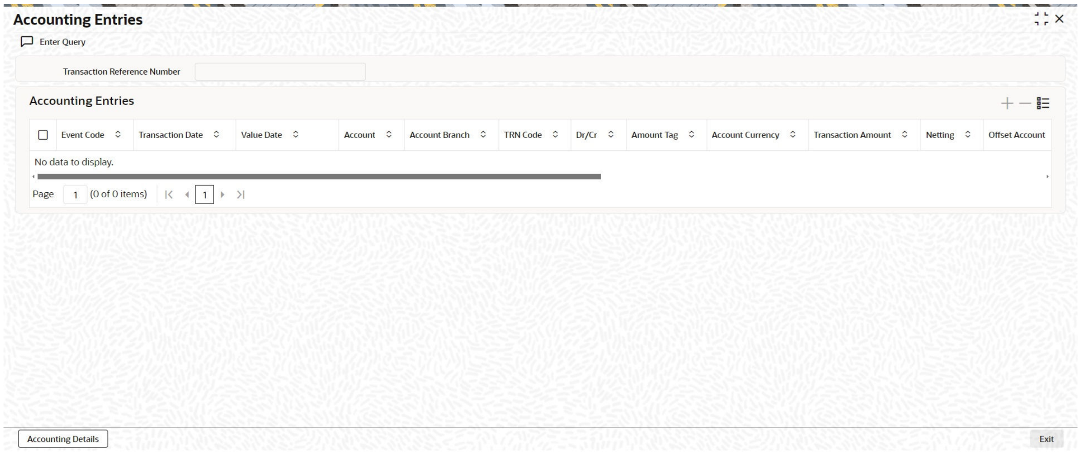
3.1.2.6 Accounting Entries

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

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

   The **Accounting Entries** screen is displayed.

Figure 3-15 Accounting Entries



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

Table 3-10 Accounting Entries - Field Description

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

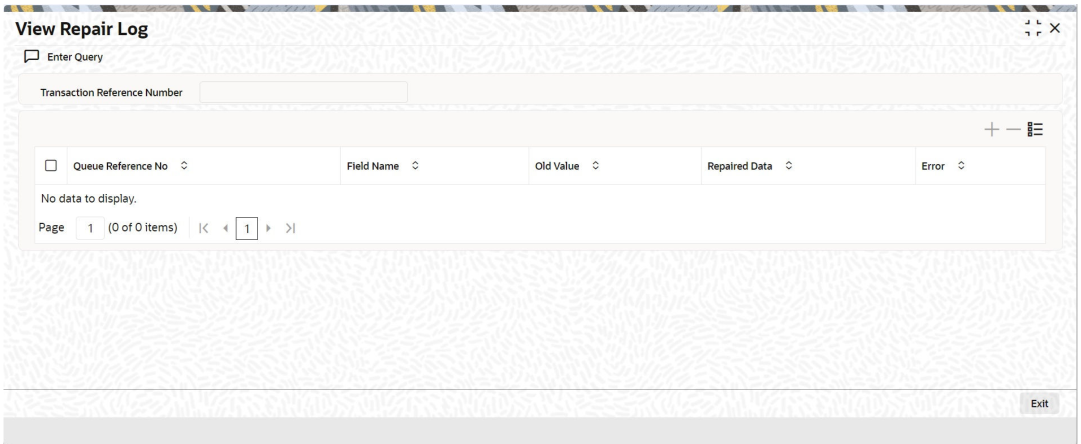
3.1.2.7 View Repair Log

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 3-16   View Repair Log

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

   The following details are displayed:

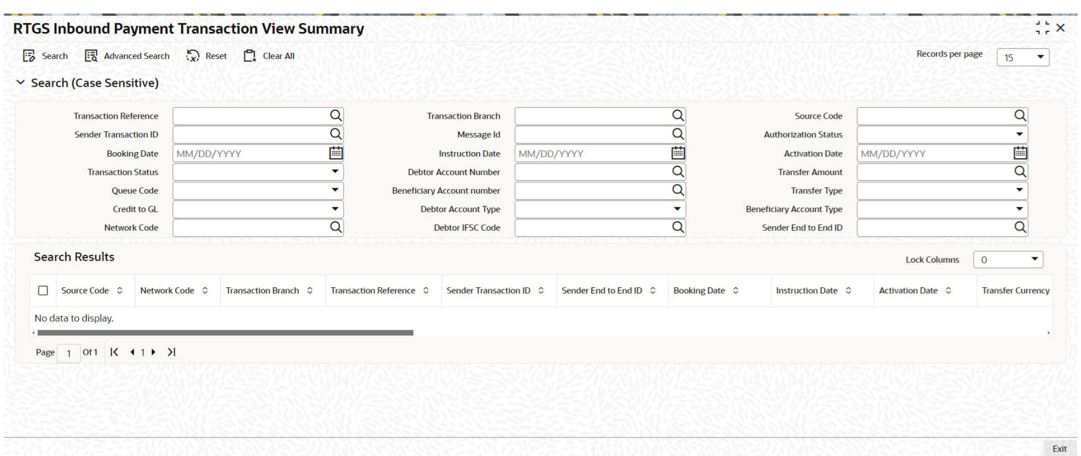
   - **Queue Reference No**
   - **Field Name**
   - **Old Value**
   - **Repaired Data**
   - **Error**

3.1.2.8 India RTGS Inbound Payment View Summary

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

   India RTGS Inbound Payment View Summary screen is displayed.

   Figure 3-17   India RTGS Inbound Payment View Summary

2. Search using one or more of the following parameters:
   - Source Code
   - Network Code
   - Transaction Branch
   - Transaction Reference
   - Sender Transaction ID
   - Sender End to End ID
   - Booking Date
   - Instruction Date
   - Activation Date
   - Transfer Currency
   - Transfer Amount
   - Transfer Type
   - Debtor Account Number
   - Debtor Account Type
   - IFSC Code
   - Beneficiary Account Number
   - Beneficiary Account Type
   - Queue Code
   - Authorization Status
   - Transaction Status
   - Sanction Seizure
   - Message ID
   - Credit to GL
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

3.2 RTGS Inbound Payments Processing

- India RTGS Inbound Payments Validations

3.2.1 India RTGS Inbound Payments Validations

The incoming RTGS payments are received as pacs.008.001.03/ pacs.009.001.03 messages from RBI Clearing. Beneficiary bank has to credit the beneficiary's account within 30 minutes of receiving the funds transfer message.

System parses and processes the payments messages based on predefined processing. steps.

Following Processing changes are covered as part of the process:

- Business Override Checks

- Process Exception Checks
- Network Validations
- Authorization Limit Check
- Future Valued Check
- Accounting Handoff
- SOD/EOD Message Processing

3.2.1.1 Initial Validations

RCLG accounting is not applicable for RTGS incoming payments on file upload.

Resolution of transfer type based on pacs.008.001.03/ pacs.009.001.03 messages. The transfer type can be Customer Transfer/Bank Transfer/ Bank Transfer Own A/c.

3.2.1.2 Business Override Checks

This is applicable for RTGS transfers as per current functionality.

3.2.1.3 LEI Validation

System validates the Beneficiary LEI field value received in the incoming message when all below listed conditions satisfy as part of Repair Validations processing step:

- Transaction amount is more than the LEI Threshold Amount maintained in India Payments Common Preferences (PMDNFTPF).
- Beneficiary is a 'Non-Individual' .i.e. Customer Type is not 'Individual'.

The incoming transaction moves to Business Override Queue (BO) when any of the below Beneficiary LEI validation fails:

- Beneficiary LEI is not available in the incoming message.
- Beneficiary LEI is available in the incoming message but there is no LEI captured at beneficiary customer level (no maintenance).
- Beneficiary LEI is available in the incoming message, but the LEI captured at beneficiary customer level is different from Beneficiary LEI value received.

- Beneficiary LEI is available in the incoming message, but the LEI captured at beneficiary customer level is expired (Expiry Date is less than value date of the transaction).

On Approval from Business Override Queue, the transaction is processed further.

> **Note**
>
> Beneficiary LEI is validated only for Customer Transfer (pacs.008) message for Incoming RTGS (Only Incoming NEFT / RTGS Customer Transfer in scope).
>
> Since the Beneficiary LEI is received in Line 2 of Sender to Receiver Information field and within '//BL/' & '/', the LEI is extracted and validated.

3.2.1.4 Network Validations

Debtor/Creditor/Bank/Additional details for a payment transaction is validated against valid characters allowed for the network. In case of Network character validation failure, transaction is moved to repair queue.

IBAN check is not applicable for RTGS incoming payments.

Non-NRE A/c to NRE A/c Payment Check

System checks if the debtor's account type belongs to Non-NRE account type. If there is no code word 'NRE' found in the below tags, the debtor's account is identified as NonNRE account:

- Debtor Account: (<DbtrAcc><Typ><Prtry>): has 'NRE' code word
- Remittance Information (Unstructured: <RmtInf><Usrtd>Information Line 1): has 'NRE' code word.

System will check the Beneficiary account type belongs to NRE account type. This is identified based on the code word 'NRE' found in the below tags:

- Creditor Account: <CdtrAcct><Typ><Prtry>: has 'NRE' code word.

If it is resolved as Non-NRE a/c type to NRE a/c type payment, the incoming payment transaction is moved to the Repair queue. Available actions in the Repair queue are:

- Repair: There is no change in the Repair processing logic.
- Return: (Note: Returns Processing can be done only from 'Repair' Queue. Return processing is explained in detail in Return of Payments section.)

In all other account type cases, the transaction moves to the next processing stage.

Validations for Repair Queue

System validates whether account record is open and authorized.

Beneficiary Name Check is done. If the validation fails, the incoming payment transaction is moved to the Repair queue.

In cases of Invalid beneficiary account or Credit to FCY account, the inbound payment transaction is moved to the Repair queue.

If Beneficiary account branch could not be derived based on the Beneficiary branch IFSC (:Creditor Agent) from the inbound pacs.008/pacs.009 message, then it is moved to the Repair queue.

3.2.1.5 Authorization Limit Check

Authorization limit check, has only one Auth Limit Queue.

3.2.1.6 Future Valued Check

This is not applicable for RTGS inbound payments.

3.2.1.7 FX Limit Check

FX Limit check is not applicable for RTGS inbound payments.

3.2.1.8 Accounting Handoff

Post EAC Check successful, transaction accounting and accounting handoff is done.

Dr / Cr	Account	Value Date	TXN_CCY
Dr	Nostro Account	Activation Date	Account Currency
Cr	Intermediary GL	Activation Date	Transfer Ccy
Dr	Intermediary GL	Activation Date	Transfer Ccy
Cr	Customer Account	Activation Date	Transfer Ccy

3.2.1.9 Notifications

Following notification is triggered, for the RTGS payment transaction received:

- Credit Notification to Beneficiary for inbound payment.
- Notification is sent to the external system, by further sending it to beneficiary advising the credit.

3.2.1.10 SOD/EOD Message Processing

The camt.054 message sends the SOD/EOD messages to banks.

After receiving the camt.054 message, the message is logged in a separate message log table. The message is logged into the RTGS Inbound Message Browser (PLSINBRW). The ‘Message Type’ field value is populated as ‘camt.054.001.03 SOD’ for SOD message and as ‘camt.054.001.03 EOD’ for EOD message.

3.2.1.11 Credit Confirmation Message Processing

System performs following processing for India RTGS inbound customer transfer payment transaction (pacs.008.001.03):

- On successful credit accounting posting to the beneficiary account of the inbound customer transfer payment, system generates credit acknowledgment message camt.059.001.04.
- Credit acknowledgment message camt.059.001.04 generated is available to view from 'All Messages' sub screen of India RTGS Inbound Transaction View (PLDIVIEW).
- Credit acknowledgment message camt.059.001.04 generated is available to view from India RTGS Outbound message browser (PLSOUTBR).

3.3 RTGS Message Browser

- India RTGS Outbound Message Browser
- India RTGS Inbound Message Browser
- India RTGS Inbound Credit Confirmation Message Status Summary
- Camt.054 Message Summary

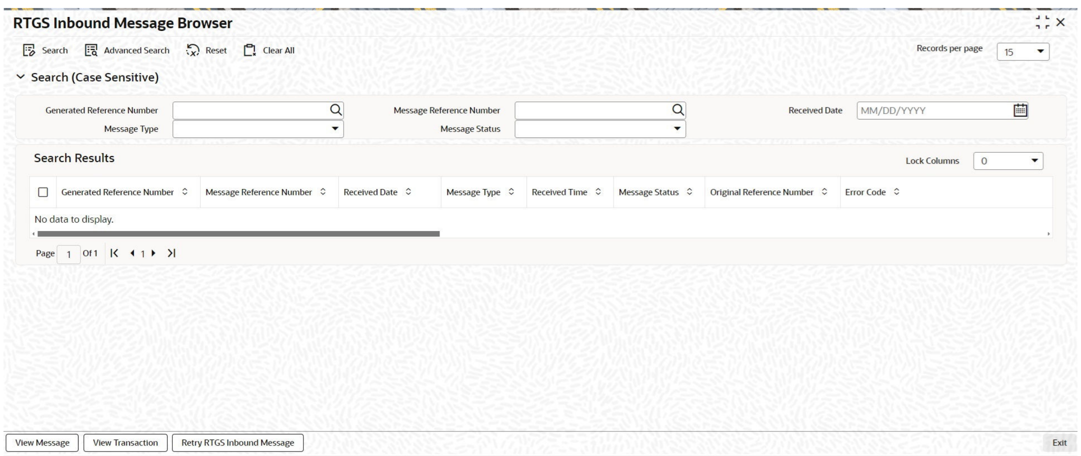
3.3.1 India RTGS Inbound Message Browser

The India RTGS Inbound Message Browser screen allows user to view all the Inbound RTGS messages such as pacs.008, pacs.009, admi.004, pacs.004, and camt.059 generated.

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

   India RTGS Inbound Message Browser screen is displayed.

   Figure 3-18   India RTGS Inbound Message Browser

2. Search using one or more of the following parameters:
   - Generated Reference Number
   - Message Reference Number
   - Received Date
   - Message Type
   - Message Status
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.
4. User can perform following actions:

Action	Description
View Message	Select a record and click on 'View Message' button to view the message details. User can view the pacs.008, pacs.009, admi.004, pacs.004, camt.054 SOD, camt.054 EOD, and camt.059 message details. System displays the following details with the respective fields: • Message Reference Number • Message
View Transaction	Select a record and click on 'View Transaction' to view the complete transaction details. User can view the details of pacs.008, pacs.009, admi.004, pacs.004, camt.054 SOD, camt.054 EOD, and camt.059 messages in the detailed view screen. View Detailed screen (PLDIVIEW) is launched on clicking 'View Transaction'.
Retry RTGS Inbound Message	On clicking Retry, RTGS Upload Retry sub screen is displayed. On Retry action system re-process the upload of error records. On completion of the upload, Message status is marked as 'Processed'. Retry action is enabled for pacs.008, pacs.009, pacs.004, camt.054,admi.004, pacs.002 & camt.059 message uploads.

3.3.2 India RTGS Inbound Credit Confirmation Message Status Summary

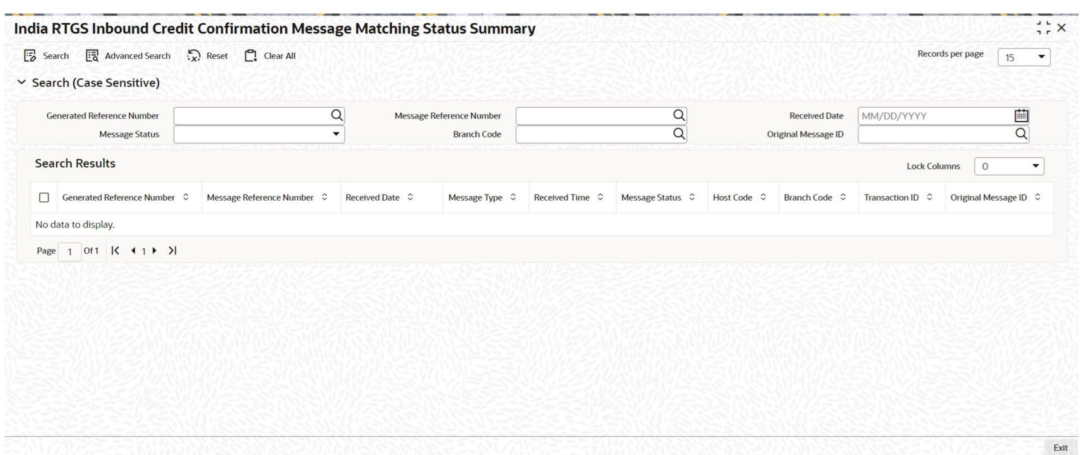
The India RTGS Inbound Credit Confirmation Message Status Summary screen allows user to view the matching status (Match, Pending Match) of incoming camt.059.001.04 message received.

You can also view any unmatched credit confirmation message that are not matched based on Transaction ID i.e. UTR, of the outbound customer transfer payment through this screen.

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

   India RTGS Inbound Credit Confirmation Message Status Summary screen is displayed.

Figure 3-19 India RTGS Inbound Credit Confirmation Message Status Summary



2. Search using one or more of the following parameters:
   - Generated Reference Number
   - Message Reference Number

- Received Date
- Message Status
- Branch Code
- Original Message ID

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

   System displays the records that match the search criteria.

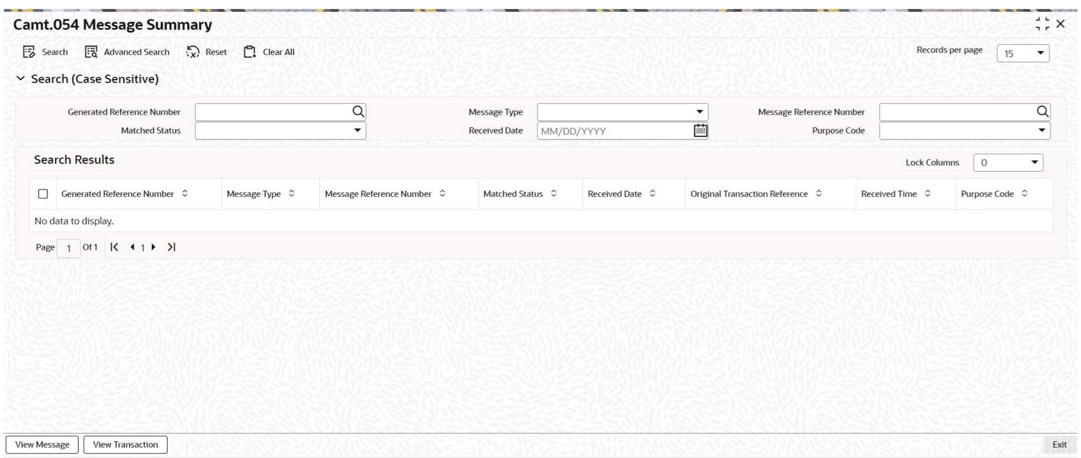
3.3.3 Camt.054 Message Summary

The Camt.054 Message Summary screen allows user to view Camt.054 debit and credit notification message received in system.

1. On Homepage, specify **PLSCMT54** in the text box, and click next arrow.

   Camt.054 Message Summary screen is displayed.

Figure 3-20 Camt.054 Message Summary



2. Search using one or more of the following parameters:
   - Generated Reference Number
   - Message Reference Number
   - Received Date
   - Message Type
   - Matched Status
   - Purpose Code
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.
4. User can perform following actions:

Action	Description
View Message	System displays the message as it is received from RBI.

Action	Description
View Transaction	If selected transaction is Debit or Credit, RTGS Outbound Detailed View (PLDOVIEW) / RTGS Inbound Detailed View (PLDIVIEW) screen is launched respectively.

4

RTGS Return Payments

- RTGS Inbound Return Payments
- RTGS Outbound Return Payments

4.1 RTGS Inbound Return Payments

- India RTGS Inbound Payments: Returns Processing
- India RTGS - Return of Inbound Payment

4.1.1 India RTGS Inbound Payments: Returns Processing

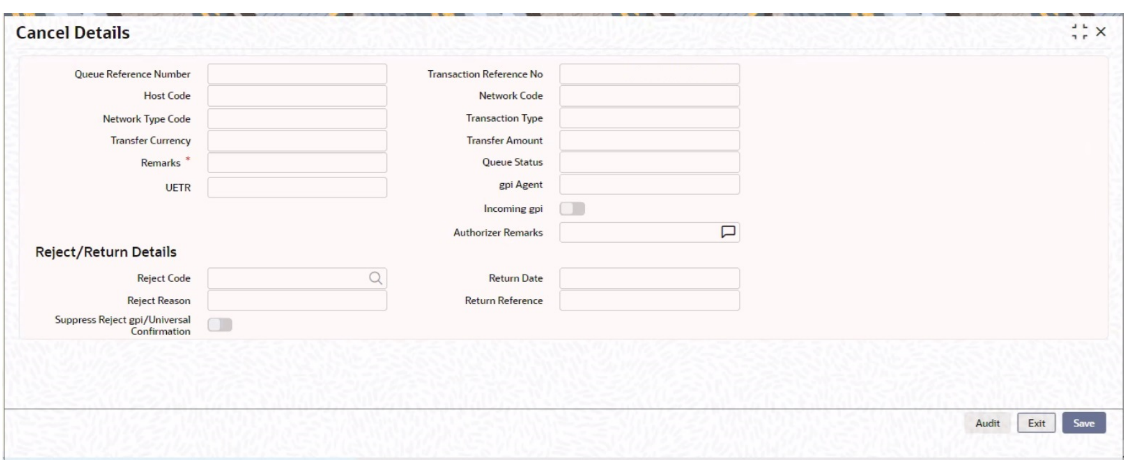
The Beneficiary bank must return the transaction to the originating bank within one hour of the receipt of the payment or before the end of the RTGS Business day, whichever is earlier, if it is not possible to credit the funds to the beneficiary customer’s account for any valid reasons.

The Return can be initiated for the below reasons:

- Inward Credit to a NRE account from a Non-NRE account
- Invalid Beneficiary account
- Rejection/Cancellation from the Incoming Exception queues (such as Process Exception/ Business Override/Repair Queue/Authorization Limit Check/ Sanction Check/Pricing Queue/EAC)

Returns (Cancel action) can be done from any Queue where you can input the Return reason Code and Return Reason.

The below screen handles the return of RTGS inbound payments. System generates pacs.004.001.03 for the returns processed.



The Cancel Details screen handles the return of RTGS inbound payments. System generates pacs.004.001.03 for the returns processed.

When an inbound transaction is canceled from the queue, the following accounting entries are posted and the inbound payment transaction gets reversed except for the charges.

Dr / Cr	Account	Value Date	TXN_CCY
Dr	Nostro Account	Return Processing Date	Account Currency
Cr	Intermediary GL	Return Processing Date	Transfer Currency
Dr	Intermediary GL	Return Processing Date	Transfer Currency
Cr	Return GL	Return Processing Date	Transfer Currency

Dr / Cr	Account	Value Date	TXN_CCY
Dr	Return GL	Return Processing Date	Account Currency
Cr	Intermediary GL	Return Processing Date	Transfer Currency
Dr	Intermediary GL	Return Processing Date	Transfer Currency
Cr	Nostro Account	Return Processing Date	Transfer Currency

Note

In case of returns, incoming credit and debit happens to Return GL and reversal is also done to Return GL.

System generates notification 'RETURN_SUCCESS' as part of the Inbound Return transaction processing.

Below mentioned is the accounting entry posting of the Inbound Return transaction processing:

Event Code	Amount _ Tag	Accoun t	Transaction Date	Value Date	Dr/Cr	TXN_CC Y	TXN_A MOUNT
DRLQ	TFR_AM OUNT	Nostro Account	Return Processing Date	Return Processing Date	Dr	Transfer Currency	Transfer Amount
DRLQ	TFR_AM OUNT	Intermed iary GL	Return Processing Date	Return Processing Date	Cr	Transfer Currency	Transfer Amount

Event Code	Amount_ Tag	Account	Transaction Date	Value Date	Dr/Cr	TXN_CC Y	TXN_A MOUNT
CRLQ	TFR_AM OUNT	Customer	Return Processing Date	Return Processing Date	Cr	Account Currency	Debit Amount
CRLQ	TFR_AM OUNT	Intermedia ry GL	Return Processing Date	Return Processing Date	Dr	Transfer Currency	Transfer Amount

User can initiate Auto Return for all incoming RTGS payments failed due to validations provided are error codes can be linked to a reject code maintained in 'Reject Code Detailed' screen. If the error codes matches, then system initiates Auto Return.

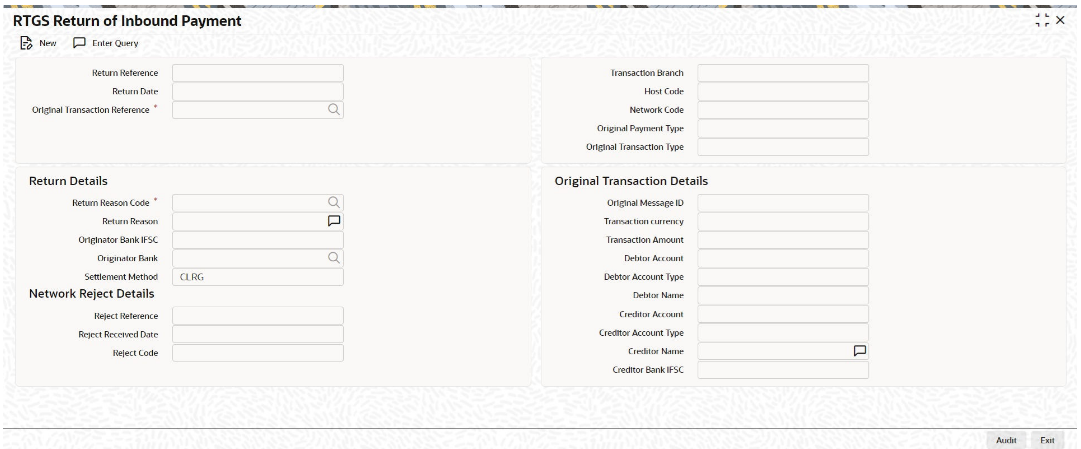
4.1.2 India RTGS - Return of Inbound Payment

The RTGS Return of Inbound Payment screen allows user to view the return transactions pertaining to the inbound payments.

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

   RTGS Return of Inbound Payment screen is displayed.

   Figure 4-1   RTGS Return of Inbound Payment

2. On **RTGS Return of Inbound Payment** screen, specify the fields.

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

   Table 4-1   RTGS Return of Inbound Payment - Field Description

Field	Description
Return Reference	Specify the Return Reference and click on 'Enter Query'. You can view the inbound transactions that are returned, with payment type as 'RTGS' and Transaction status - 'Returned'.
Return Date	System displays the Return Date as the current date by default.
Original Transaction Reference	System displays the Original Transaction Reference for which the transaction is Returned.
Transaction Branch	System defaults the Transaction branch of the user's logged in branch.
Host Code	System defaults the Host Code the user's logged in branch. On entering the Return Reference, the information related to the transaction is defaulted in the following fields: • Network Code • Original Payment Type • Original Transaction Type • Original Transaction Details
Return Details	--
Return Reason Code	System displays the Return Reason Code as received in pacs.004 message.

Table 4-1 (Cont.) RTGS Return of Inbound Payment - Field Description

Field	Description
Return Reason	System displays the Return Reason based on the selected Reject Code.
Originator Bank IFSC	System displays the IFSC code of the originator of the transaction
Originator Branch	System displays the Name of the Originator Branch
Originator Bank	System displays the Originator Bank as received in the pacs.004 message.
Settlement Method	CLRG method gets defaulted. The options are COVE, INGA, INDA.
Network Reject Details	These fields are applicable while querying for a particular Return record which is rejected by the RBI/ Clearing Center.
Reject Reference	System displays the Reject Reference details.
Reject Received Date	System displays the date on which the network reject was received.
Reject Code	System displays the Network Reject Code.

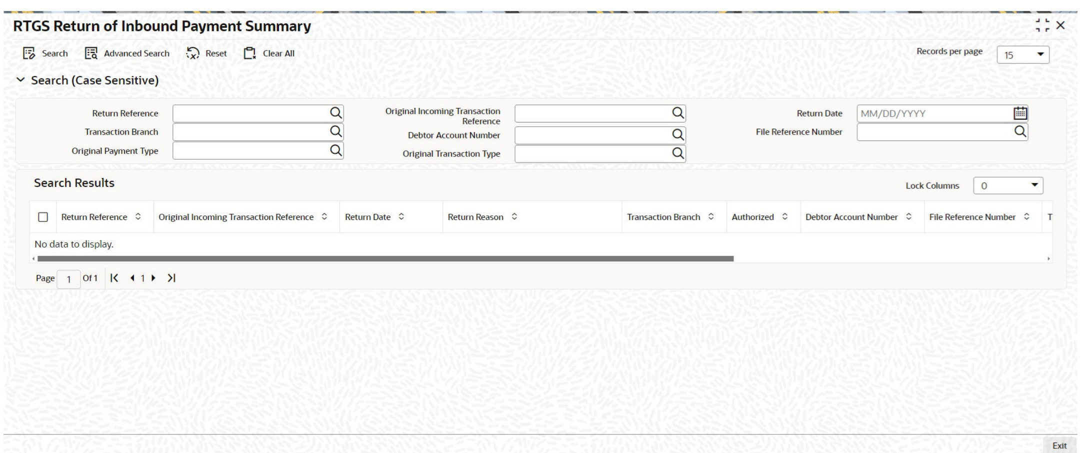
- India RTGS Return of Inbound Payment Summary

4.1.2.1 India RTGS Return of Inbound Payment Summary

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

   India RTGS Return of Inbound Payment Summary screen is displayed.

Figure 4-2 India RTGS Return of Inbound Payment Summary



2. Search using one or more of the following parameters:
   - Return Reference
   - Original Inbound Transaction Reference
   - Return Date
   - Transaction Branch
   - Debtor Account Number
   - File Reference Number
   - Original Transaction Type

- Original Payment Type

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

   System displays the records that match the search criteria.

4.2 RTGS Outbound Return Payments

- India RTGS Outbound Payments - Return Processing
- India RTGS - Return of Outbound Payment

4.2.1 India RTGS Outbound Payments - Return Processing

Incoming pacs.004.001.03 messages can be received as result of any outgoing payment being returned by beneficiary bank.

The parent transaction is fetched based on following matching fields:

R-transactions	Message type	First Level Matching	First Level Matching	Second level Matching (provided first level is successful)	Second level Matching (provided first level is successful)
--	--	Field No/Field Name	Original transaction field	Field No/Field Name	Original transaction field
Return of Outgoing Payments	pacs.004	OrgnlGrpInf +OrgnlMsgId TxInf +OrgnlEndToEndID ++OrgnlTxId	Message ID Transaction Reference Related Reference	TxInf + +RtrdIntrBkSttlmAmt ++InstdAgt +++FinInstnId +++ +ClrSysMmbl d +++++MmbId	Transaction Currency & Transfer Amount Sender Branch IFSC

On finding a parent match, a return transaction is internally created. Return reference,return date, reason code and rejection reason is stored for the returned transaction.

EAC check is performed before accounting handoff for the reversal. There is no sanction check.

Return accounting entries are processed with value date as return processing date. Charges applied as part of original transaction is not reversed.

Original transaction status is updated as ‘Returned’.

Return details are captured for the original transaction and is available for view.

Dr / Cr	Account	Value Date	TXN_CCY
Dr	Nostro Account	Return Processing Date	Account Currency
Cr	Intermediary GL	Return Processing Date	Transfer Currency
Dr	Intermediary GL	Return Processing Date	Transfer Currency
Cr	Customer Account	Return Processing Date	Transfer Currency

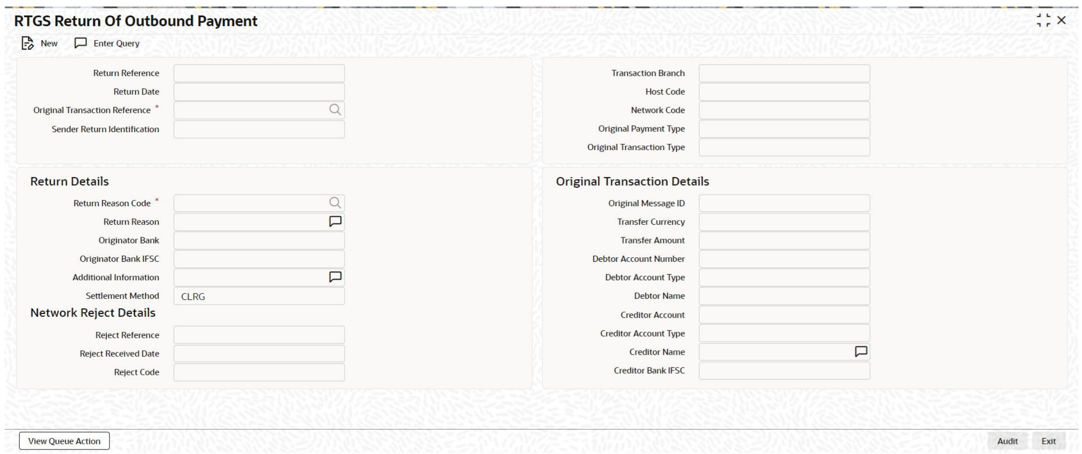
4.2.2 India RTGS - Return of Outbound Payment

The RTGS Return of Outbound Payment screen allows user to view the return transactions pertaining to the outbound payments.

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

   RTGS Return of Outbound Payment screen is displayed.

Figure 4-3 RTGS Return of Outbound Payment



2. On **RTGS Return of Outbound Payment** screen, specify the fields.

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

Table 4-2 RTGS Return of Outbound Payment - Field Description

Field	Description
Return Reference Number	Specify the Return Reference and click on 'Enter Query'. You can view the outbound transactions that are returned, with payment type as 'RTGS' and Transaction status - 'Returned'.
Return Date	System displays the Return Date as the current date by default.
Original Transaction Reference	System displays the Original Transaction Reference for which the transaction is Returned.
Transaction Branch	System defaults the Transaction branch of the user's logged in branch.
Host Code	System defaults the Host Code the user's logged in branch. On entering the Return Reference, the information related to the transaction is defaulted in the following fields: • Network Code • Original Payment Type • Original Transaction Type • Original Transaction Details
Return Details	--
Return Reason Code	System displays the Return Reason Code as received in pacs.004 message.
Return Reason	System displays the Return Reason based on the selected Reject Code.
Originator Bank IFSC	System displays the IFSC code of the originator of the transaction

Table 4-2 (Cont.) RTGS Return of Outbound Payment - Field Description

Field	Description
Originator Bank	System displays the Originator Bank as received in the pacs.004 message.
Settlement Method	CLRG method gets defaulted. The options are COVE, INGA, INDA.
Network Reject Details	These fields are applicable while querying for a particular Return record which is rejected by the RBI/ Clearing Center.
Reject Reference	System displays the Reject Reference details.
Reject Received Date	System displays the date on which the network reject was received.
Reject Code	System displays the Network Reject Code.

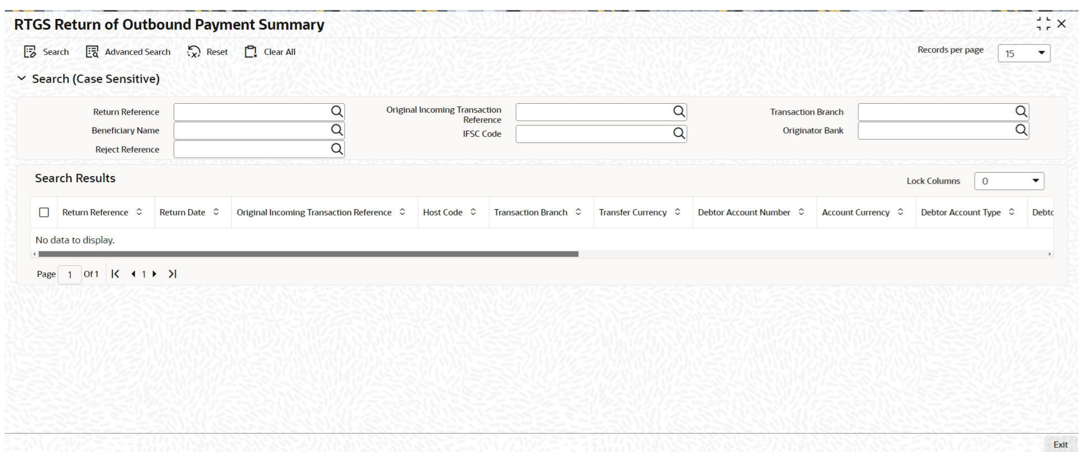
- India RTGS Return of Outbound Payment Summary

4.2.2.1 India RTGS Return of Outbound Payment Summary

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

   India RTGS Return of Outbound Payment Summary screen is displayed.

Figure 4-4 India RTGS Return of Outbound Payment Summary



2. Search using one or more of the following parameters:
   - Return Reference
   - Original Inbound Transaction Reference
   - Transaction Branch
   - Beneficiary Name
   - IFSC Code
   - Originator Bank
   - Reject Reference
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

Glossary

PLDINRTN

India RTGS - Return of Inbound Payment

PLDITONL

India RTGS Inbound Payments Transaction Input

PLDIVIEW

India RTGS Inbound Payment View

PLDOTONL

India RTGS Outbound Transaction Input

PLDOTRTN

India RTGS - Return of Outbound Payment

PLDOVIEW

India RTGS Outbound Transaction View

PLSCMT54

Camt.054 Message Summary

PLSICRCN

India RTGS Inbound Credit Confirmation Message Status Summary

PLSINBRW

India RTGS Inbound Message Browser

PLSINRTN

India RTGS Return of Inbound Payment Summary

PLSITONL

India RTGS Inbound Payments Input Summary

PLSIVIEW

India RTGS Inbound Payment View Summary

PLSOTONL

India RTGS Outbound Transaction Input Summary

PLSOTRTN

India RTGS Return of Outbound Payment Summary

PLSOUTBR

India RTGS Outbound Message Browser

PLSOVIEW

India RTGS Outbound Transaction View Summary