

Oracle® Banking Payments Cloud Service

Book Transfer User Guide



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ORACLE®

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Preface

- [Purpose](#)
- [Audience](#)
This manual is intended for the following User/User Roles:
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The following are some of the Symbols you are likely to find in the manual:

Purpose

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

Audience

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

Table User Roles

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

[Documentation Accessibility](#)

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Conventions

The following text conventions are used in this document:

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

Related Resources

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

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

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table **Acronyms and Abbreviations**

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

Basic Actions

The basic actions performed in the screens are as follows:

Table Basic Actions

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

Symbols, Definitions and Abbreviations

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

Table Symbols

Icons	Function
	Exit
	Add row
	Delete row
	Option List

Table Common Icons and its Definitions

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

1

Book Transfer

- [Introduction](#)
- [Book Transfer Input](#)
- [Book Transfer View](#)
- [Book Transfer - Web Services/REST Services](#)
- [Template](#)
- [Standing Instruction](#)
- [Book Transfer Processing](#)
- [Cancellation Processing](#)
- [Reversal Processing](#)

1.1 Introduction

You can do fund transfer between two accounts of the same bank in Payments. Account to account transfers can be initiated as single payments or can be initiated as a part of bulk file uploads. A network of type “Book Transfer” has to be maintained in Network Maintenance (PMDNWMNT) for supporting book transfer transactions. ‘Book Transfer’ is the payment type attached for this network. Payments can be initiated with this Payment type only if both credit and debit accounts are available in External Account Maintenance. Payment type ‘Book transfer’ allows only ‘outgoing’ transaction type.

This chapter contains the following sections:

- [Book Transfer Input](#)
- [Book Transfer View](#)
- [Book Transfer - Web Services/REST Services](#)
- [Template](#)
- [Standing Instruction](#)
- [Book Transfer Processing](#)
- [Cancellation Processing](#)

1.2 Book Transfer Input

This section contains the below topics:

- [Initiating Book Transfer](#)
- [Main Tab](#)
- [Pricing Tab](#)
- [UDF Button](#)
- [MIS Button](#)

- [Accounting Entries](#)
- [Book Transfer Summary](#)
- [Initiating Book Transfer](#)
- [Book Transfer Summary](#)

1.2.1 Initiating Book Transfer

The Book Transfer Transaction Input allows user to initiate book transfer transaction between accounts of the bank.

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

Book Transfer Transaction Input screen is displayed.

Figure 1-1 Book Transfer Transaction Input

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

Table 1-1 Book Transfer Transaction Input - Field Description

Field	Description
Transaction Branch code	System defaults the transaction branch code with the user's logged in branch code.
Branch Name	System defaults the Branch Name of the Transaction Branch Code.

Table 1-1 (Cont.) Book Transfer Transaction Input - Field Description

Field	Description
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.
Host Code Description	System defaults the description of the Host Code
Source Code	For manually input transactions source code is defaulted as 'MANL'. For transactions received through web services or rest services, the source code is populated as received in the request.
Source Code Description	System defaults the description of the Source code.
Network Code	Select the specific Network Code, when multiples codes are maintained. System defaults the value, when a single 'Network Code' is maintained for the Payment Type.
Network Code Description	System defaults the description of the Network code.
Transaction Reference number	System generates the transaction reference number based on a defined format. For more details on the format, refer to 'Payments Core User Guide'.
User Reference Number	System defaults the transaction reference number as user reference number. However you can modify this.
Source Reference number	Specify the Source Reference Number.
Template Id	This field gets disabled, when a new transaction is initiated. Note When a Book Transfer transaction is created using a Template through 'PQSTMPLQ' screen, by clicking 'Create Transaction' then, the Template ID and its corresponding details gets defaulted.
Prefunded Payments	On checking 'Prefunded Payments', Debit Account Number gets defaulted, when the Prefunded GL is defined for that Source and Network. - It is not mandatory to have a debit account /customer for the transaction if Pre funded Payments flag is checked, if the 'Prefunded Payment GL' maintained in Source Maintenance (PMDSORCE). - If debit account is not available, check 'Prefunded Payments flag and click on 'Enrich' and 'Save' button to populate debit account details. - System posts the entries according to the maintained general ledger (GL).

Table 1-1 (Cont.) Book Transfer Transaction Input - Field Description

Field	Description
Credit to GL	On checking 'Credit to GL' flag, Credit Account details gets populated, with the 'Intermediary Credit GL' defined for that Source and Network. Note - It is not mandatory to have a credit account for the transaction if Credit to GL flag is checked, if the 'Intermediary Credit GL' is maintained in Source maintenance (PMDSORCE). - If credit account is not available, check 'Credit to GL' flag and click on 'Enrich and 'Save' button to populate the Credit account details. - It is not possible to check both the flags 'Prefunded Payments' and 'Credit to GL' for the same Book Transfer transaction.

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

1.2.1.1 Main Tab

User can capture Debtor/ Creditor and payment details in this screen.

1. Click **Main** tab in the **Book Transfer Transaction Input** screen.

The **Main** details are displayed.

Figure 1-2 Book Transfer Transaction Input - Main Tab

Instructed Currency Indicator

Debtor Details

Debtor Account

Debtor IBAN

Debit Currency

Debit Currency Name

Account Branch

Debtor Name

Debit Amount

Customer Number

Customer Service Model

SSI Label

Charge Account Number

Account Name

Account Branch

Account Currency

Debtor Additional Information

Creditor Details

Creditor Account

Credit Currency

Credit Currency Name

Creditor IBAN

Account Branch

Creditor Name

Credit Amount

Creditor Additional Information

UDF

MIS

Accounting Entries

Documents

Pricing

Payment Details

Booking Date

Instruction Date

Activation Date

Exchange Rate

FX Reference Number

Local Currency Equivalent

Remarks

Authorizer Remarks

Enrich

Validate Account

Credit Value Date

Debit Value Date

Remittance Information (Unstructured)

Remittance Information 1

Remittance Information 2

Remittance Information 3

Remittance Information 4

Remittance Information (Structured)

Remitter Reference

Remitter Type Code

Remitter Type Proprietary

Remitter Information Issuer

Audit

Exit

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

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

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Table 1-2 Book Transfer Transaction Input - Main Tab - Field Description

Field	Description
Instructed Currency Indicator	Indicates if the transfer amount is in Debit or Credit Account's Currency. System defaults the value as Credit Currency. - Instructed Currency Indicator field has the options - Credit Currency and Debit Currency. - Select 'Credit Currency' option to transfer the amount in Credit Account's Currency and input the 'Credit Amount' field. System disables the 'Debit Amount' field. - Select 'Debit Currency' option to transfer the amount in Debit Account's Currency and input the 'Debit Amount' field. System disables the 'Credit Amount' field. Note - When the Debit and Credit Account's currency are same, system computes the equivalent amount as per Instructed currency selected.(i.e.) If Instructed currency is Debit Currency, then system computes the equivalent Credit Amount and displays in 'Credit Amount' field on clicking Enrich and Save. - When the Debit and Credit Currencies are different, system computes the equivalent amount as per the Instructed Currency by applying Exchange Rate.(i.e.) If Instructed Currency is Credit Currency, then system computes the equivalent debit amount in the respective currency by applying exchange rate and displays the same in 'Debit Amount' field on clicking 'Enrich' and 'Save'.
Debtor Details	--
Debtor Account Number	Specify the debtor account number. Alternatively, you can select the debtor account number from the option list. The list displays all open and authorized accounts maintained in the ECACIF account mapping.
Debtor IBAN	System displays the Account IBAN of the debtor account based on the selected Debtor Account Number.
Debtor Currency	System defaults account currency based on the debtor account number selected. But, if Debtor Account selected is a GL account, then you can specify it from the list of values.
Debit Currency Name	System defaults name of the debit currency.
Account Branch	System defaults account branch based on the debtor account number selected.
Debtor Name	System defaults the name of the Debtor Account holder.
Debit Amount	Required Debit amount to be entered, if the 'Instructed Currency Indicator' is selected as Debit Currency. If the 'Instructed Currency Indicator' is selected as Credit Currency, then system populates the Debit amount on clicking Enrich, applying the exchange rate.
Customer Number	System defaults the Customer Number based on the Debit Account Number selected.
Customer Service Model	System indicates the service model linked to the customer.

Table 1-2 (Cont.) Book Transfer Transaction Input - Main Tab - Field Description

Field	Description
SSI Label	Select the required SSI label from the list of values. Note This list will be populated with valid SSI Labels, applicable for the customer and the Network.
Charge Account Number	Specify the Charge Account Number from the list of values.
Account Name	System displays the Account Name based on the Charge Account Number selected.
Account Branch	Account Branch is displayed based on the Account Number selected.
Account Currency	Account Currency is displays for the Account selected.
Debtor Additional Information	Specify the Debtor Additional Information.
Remittance Information (Unstructured)	The fields related to Remittance Information are optional. Any additional details for the Book transfer transaction can be entered in these fields. Specify the following fields: - Remittance Information 1 - Remittance Information 2 - Remittance Information 3 - Remittance Information 4
Remittance Information (Structured)	Specify the following fields: - Remitter Reference - Remitter Type Code - Remitter Type Proprietary - Remitter Information Issuer
Creditor Details	--
Creditor Account Number	Specify the creditor account number. Alternatively, you can select the creditor account number from the option list. The list displays all open and authorized accounts maintained in the External Account Maintenance.
Credit Currency	System defaults account currency based on the creditor account number selected.
Credit Currency Name	System defaults name of the credit currency.
Credit IBAN	System displays the Account IBAN of the Creditor account.
Account Branch	System defaults account branch based on the creditor account number selected.
Creditor Name	System defaults the name of the Credit Account holder.

Table 1-2 (Cont.) Book Transfer Transaction Input - Main Tab - Field Description

Field	Description
Credit Amount	Required Credit amount to be entered, if the 'Instructed Currency Indicator' is selected as Credit Currency. If the 'Instructed Currency Indicator' is selected as Debit Currency, then system computes the Credit amount on clicking Enrich, applying the exchange rate.
Creditor Additional Information	Specify the Creditor Additional Information.
Payment Details	--
Booking Date	System defaults the booking date as the application server date.
Instruction Date	System defaults the instruction date as current system date. However you can select a future date. Debit currency, credit currency and network holiday checks are applicable for instruction date. Note If instruction date is input as back date, then the same will be moved to current date while processing.
Activation Date	This field is defaulted as Current Date on New operation. Activation Date is derived as Instruction date minus Debit Float Days as maintained in process cut off maintenance. Holiday check is done for activation date based on Branch Holidays maintained if Branch Holiday Check is applicable in Network Preferences. This field is enabled for user input, if required. Note If the payment request is received through web services with an Activation Date, system retains the Activation Date received if it is not a back value date or holiday

Table 1-2 (Cont.) Book Transfer Transaction Input - Main Tab - Field Description

Field	Description
Exchange Rate	Specify the exchange rate if debit account currency and credit account currency is different. The system retains the input value and validate the same against override and stop variances maintained in the Network preference. Note: - If credit currency & debit currency are different, FX rate can be fetched by pressing enrich button. Rate pick up will be based on FX rate preferences maintained in Network preference screen (PMDNWPRF) & Small FX limits maintained in Network Currency preferences. - If Credit amount is more than small FX limit, rate pick up happens during transaction processing, provided External Exchange rate is applicable. - Exchange rate can be manually provided by user also. System retains the input value and validates the same against override and stop variances maintained at Network Preferences.
FX Reference Number	Specify the FX Reference Number.
Local Currency Equivalent	This field displays Local Currency Equivalent of the transfer amount. Local Currency Equivalent amount is populated on clicking of Enrich button while defaulting Debit / Credit Amount. Transactions that are received through services the Local Currency Equivalent amount is derived along with Debit / Credit amount values. Transactions that are moved to Internal/External Exchange rate queue, the Local Currency Equivalent amount is rederived along with Debit / Credit amount values when user provides exchange rate manually to process the transaction further from Exchange Rate Queue. Note: Local Currency Equivalent Amount is derived as below: - Local Currency Equivalent Amount is derived as below: - If Credit Account Currency is same as Branch LCY, then Credit Amount is defaulted as Local Currency Equivalent amount. - If Debit Account Currency, Credit Account Currency and Branch LCY are all different, then the Local Currency Equivalent amount is derived by applying STANDARD-MID rate on the Credit Account Currency.
Remarks	Specify the internal remarks if any. This is a free text field.
Authorizer Remarks	System displays the Authorizer Remarks .
Enrich button	Enrich button is provided in transaction input screen to populate exchange rate, debit amount and charge/tax amounts. Note: If exchange rate pick up or charge pick up fails, system throws an error.
Validate Account	System validates that ECA request is sent to OBVAM before Enrich/Save, under these conditions: - The Host allows Virtual Identifiers AND - Transaction is not Credit to GL AND - Credit account is not valid based on core accounts available When you click Validate Account button, system sends an ECA request to OBVAM system. You can see Validate Account button enabled, only when all the above conditions are satisfied. In case Account Validation is not done before Enrich/Save, system throws an error.

Table 1-2 (Cont.) Book Transfer Transaction Input - Main Tab - Field Description

Field	Description
Credit Value Date	System displays the Credit Value Date .
Debit Value Date	System displays the Debit Value Date .

1.2.1.2 Pricing Tab

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

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

Figure 1-3 Pricing Tab

2. For Book Transfer payments transaction, Charge/ Tax is applied based on the pricing code linked in the Network Currency Preferences (PMDNCPRF).
3. On **Pricing** screen, the computed charges, and taxes if applicable, are populated for each charge component in the following fields:
 - For more information on fields, refer to the field description below:

Table 1-3 Pricing

Field	Description
Pricing Component	System defaults the pricing component based on the Pricing code linked in Network Currency Preferences.
Pricing Currency	System defaults the pricing currency of the component from the Pricing code maintenance.
Pricing Amount	System defaults the pricing amount from Pricing Value Maintenance screen (PPDVLMNT) as applicable for the payment value date, Payment Source code and Debit Customer Service Model. However you can modify this value. Note If rate is maintained for Charge/Tax, then the same is applied on transfer amount and final amount that will be populated component wise in the Pricing tab.

Table 1-3 (Cont.) Pricing

Field	Description
Waiver	System defaults the waiver. However you can modify this value. Note - If charge/tax is already waived at price value maintenances, then you cannot uncheck the waiver flag. This component is still displayed with the value and the waiver flag checked. - If a particular Charge component is waived, then system automatically checks the waiver of the associated Tax component.
Debit Currency	System displays the customer debit currency for charge/tax.
Debit amount	System displays the amount debited to the selected debit account.

1.2.1.3 UDF Button

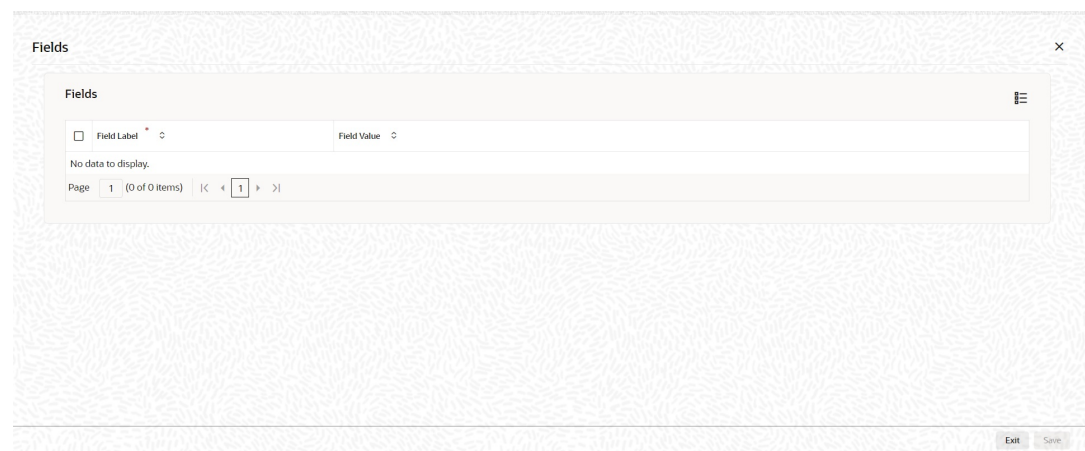
This topic provides details of the **Fields** screen.

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 1-4 UDF Button



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

The following fields are displayed:

Table 1-4 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.

1.2.1.4 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 1-5 MIS Button

The screenshot shows the 'MIS Details' window. At the top, there's a title bar with 'MIS Details' and a close button. Below it, there are two input fields: 'Transaction Reference Number *' and 'MIS Group'. The 'MIS Group' field has a 'Default' button and a search icon. The main content area is split into two columns: 'Transaction MIS' and 'Composite MIS'. Each column contains a list of input fields, each with a search icon. At the bottom right, there are 'Exit' and 'Save' buttons.

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

Table 1-5 MIS Button - Field Description

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

Table 1-5 (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.

1.2.1.5 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 1-6 Accounting Entries

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

Table 1-6 Accounting Entries - Field Description

Field	Description
Event Code	Displays the Event Code .

Table 1-6 (Cont.) Accounting Entries - Field Description

Field	Description
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 .

1.2.2 Book Transfer Summary

The Book Transfer Summary screen allows user to view the Book Transfer transaction initiated. It lists out all the Book Transfer transactions.

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

Book Transfer Transaction Summary screen is displayed.

Figure 1-7 Book Transfer Transaction Summary

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

- Transaction Reference Number
 - Source Reference Number
 - User Reference Number
 - Network Code
 - Source Code
 - Maker ID
 - Checker ID
 - Booking Date
 - Instruction Date
 - Activation Date
 - Credit Currency
 - Credit Amount
 - Creditor IBAN
 - Creditor Account
 - Transaction Branch
 - Debtor IBAN
 - Debtor Account
 - Customer Number
 - Template ID
 - Authorization Status
3. After specifying the parameters, click the **Search** button.
System displays the records that match the search criteria.
 4. Double click a record after selecting a record to view the detailed screen.

1.3 Book Transfer View

This section contains the below topics:

- [Outbound Book Transfer View](#)
- [Exception Tab](#)
- [View Queue Action](#)
- [UDF Button](#)
- [MIS Button](#)
- [Accounting Entries](#)
- [View Repair Log](#)
- [Book Transfer View Summary](#)
- [Outbound Book Transfer View](#)
- [Book Transfer View Summary](#)

1.3.1 Outbound Book Transfer View

The Outbound Book Transfer View screen allows user to view the complete details about the transaction, approvals from the system, Queue actions, and all the details pertaining to the transaction.

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

Outbound Book Transfer View screen is displayed.

Figure 1-8 Outbound Book Transfer View

The screenshot displays the 'Outbound Book Transfer View' application window. At the top, there is a search bar labeled 'Enter Query'. Below it, a grid of input fields is organized into two columns. The left column includes fields for Transaction Branch, Branch Name, Host Code, Host Code Description, Source Code, Source Code Description, Network Code, and Network Code Description. The right column includes Transaction Reference Number, User Reference Number, Source Reference Number, File Reference Number, Payment Batch ID, and Template ID. Below this grid, three tabs are visible: 'Main', 'Pricing', and 'Exception'. The 'Main' tab is active and contains several sections: 'Instructed Currency Indicator' with a 'Credit Currency' dropdown; 'Debtor Details' with fields for Debtor Account, Debtor IBAN, Debit Currency, Debit Currency Name, Account Branch, Debtor Name, Debit Amount, Customer Number, Customer Service Model, SSI Label, and Debtor Additional Information; 'Creditor Details' with fields for Credit Currency, Credit Currency Name, Creditor Account, Creditor IBAN, Account Branch, Creditor Name, Credit Amount, and Creditor Additional Information; 'Pending Queue Details' with an 'Exception Queue' dropdown and 'Cancellation Reason Details' with fields for Cancellation Request Reference, Cancellation Request Date, Reason Code, Reason Description, Reason Proprietary, Cancellation Request Status, and Cancellation Status; 'Payment Details' with fields for Booking Date, Instruction Date, Activation Date, Original Instruction Date, Exchange Rate, FX Reference Number, Local Currency Equivalent, Sanction Seizure, Purpose Proprietary, Remarks, Debit Value Date, and Credit Value Date; 'Remittance Information(Unstructured)' with four text fields; 'Remittance Information(Structured)' with fields for Remitter Reference, Remitter Type Code, Remitter Type Proprietary, and Remitter Information Issuer; 'Transaction Status' with fields for Transaction Status, Debit Liquidation Status, Credit Liquidation Status, Prefunded Payments, Credit to GL (a toggle switch), and Accounting Handoff Status; and 'External System Status' with fields for Sanctions Check Status, Sanctions Check Reference, External Credit Approval Status, External Credit Approval Reference, External Exchange Rate Status, External Rate Reference, External Account Check Status, and External Account Check Reference. At the bottom of the 'Main' tab, there is a 'Queue Cancellation Reason Details' section with a 'Cancellation Reason' field. The bottom of the window features a navigation bar with buttons: 'View Queue Action', 'UDF', 'MIS', 'Accounting Entries', 'View Repair Log', 'All Messages', 'Compliance Questions', 'Audit', and 'Exit'.

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

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

3. Purpose Proprietary field mapped to the CreditTransferTransactionInformation/ Purpose/ Proprietary of pain.001 file or to field 26T of MT 103 is displayed here, if the value is available.
4. Click the Fetch button and select the required value.
5. Along with the transaction details, you can also view the status details for the following:
 - Transaction Status
 - Pending Queue Details
 - External System Status
 - Cancellation Request Details (Details pertaining to the cancellation request for the transaction gets updated here)

6. Accounting Handoff Status

Accounting Handoff status for a transaction is set considering the accounting status of all accounting entries for the transaction and assigning the priority for the status as below:

- Rejected
- In Progress (if any entry has status as Pending/Deferred/Requested)
- Success
- Cancelled
- Suppressed
- Not Applicable

7. Accounting Queue

You can get to Accounting Queue by pressing Accounting Queue Button. All accounting entries of the transactions in the Accounting Queue are listed. If no entry is available for the transaction error is displayed.

8. View Queue

- This button launches the corresponding Queue screen, where the transaction is currently held. The Queue screen will be launched in query mode, listing this transaction alone.

This button launches the corresponding Queue screen, where the transaction is currently held. The Queue screen will be launched in query mode, listing this transaction alone.

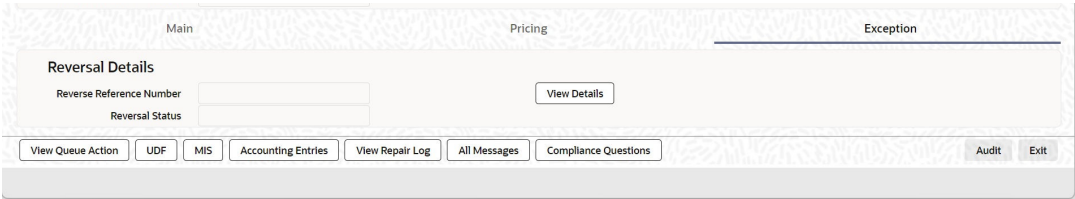
- [Exception Tab](#)
- [View Queue Action](#)
This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- [UDF Button](#)
This topic provides details of the **Fields** screen.
- [MIS Button](#)
This topic explains the **MIS Details** screen.
- [Accounting Entries](#)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

- [View Repair Log](#)
This topic explains the details of the **View Repair Log** screen.
- [All Messages](#)
- [Compliance Questions](#)

1.3.1.1 Exception Tab

- Click on **Exception Tab** in the 'Outbound Book Transfer View' screen.
Exception Tab is displayed.

Figure 1-9 Outbound Book Transfer View - Exception Tab



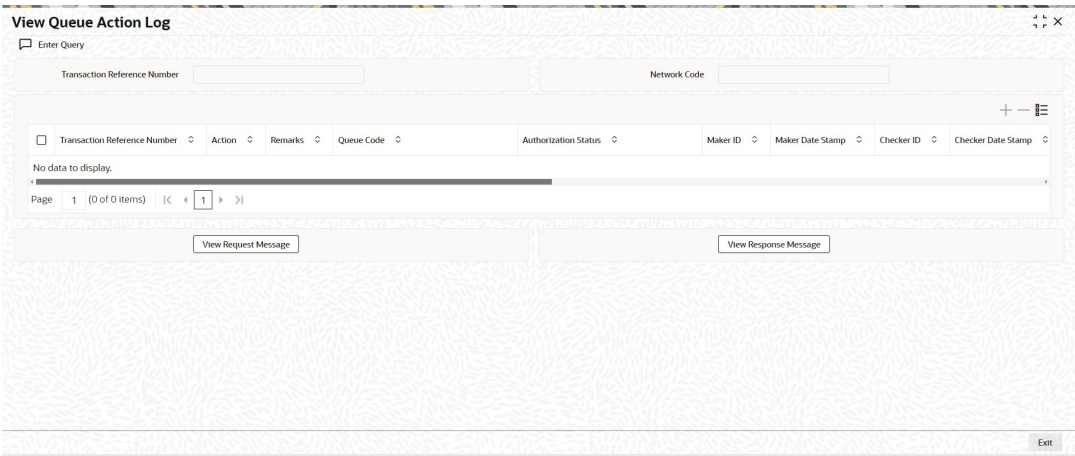
1.3.1.2 View Queue Action

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

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

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

Figure 1-10 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 1-7 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**

1.3.1.3 UDF Button

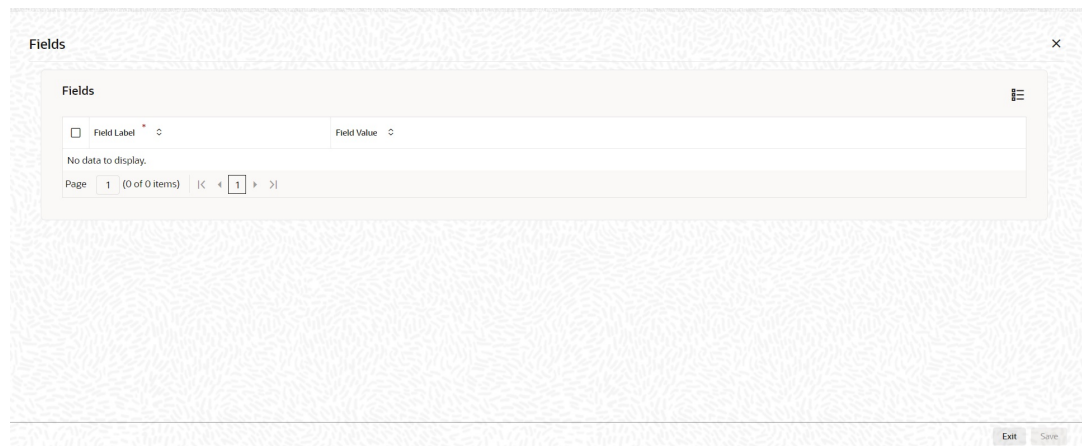
This topic provides details of the **Fields** screen.

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 1-11 UDF Button



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

The following fields are displayed:

Table 1-8 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.

1.3.1.4 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 1-12 MIS Button

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

Table 1-9 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.

1.3.1.5 Accounting Entries

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

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

The **Accounting Entries** screen is displayed.

Figure 1-13 Accounting Entries

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

Table 1-10 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 .

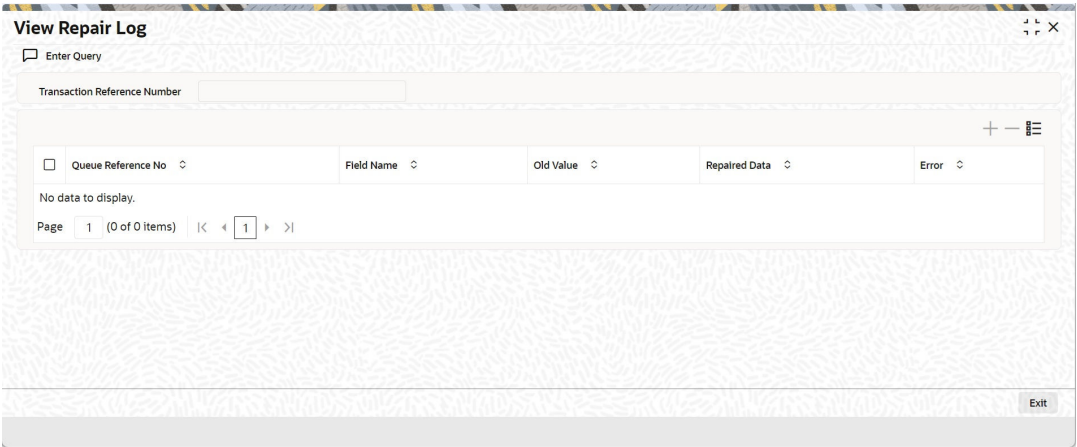
1.3.1.6 View Repair Log

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

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

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

Figure 1-14 View Repair Log



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

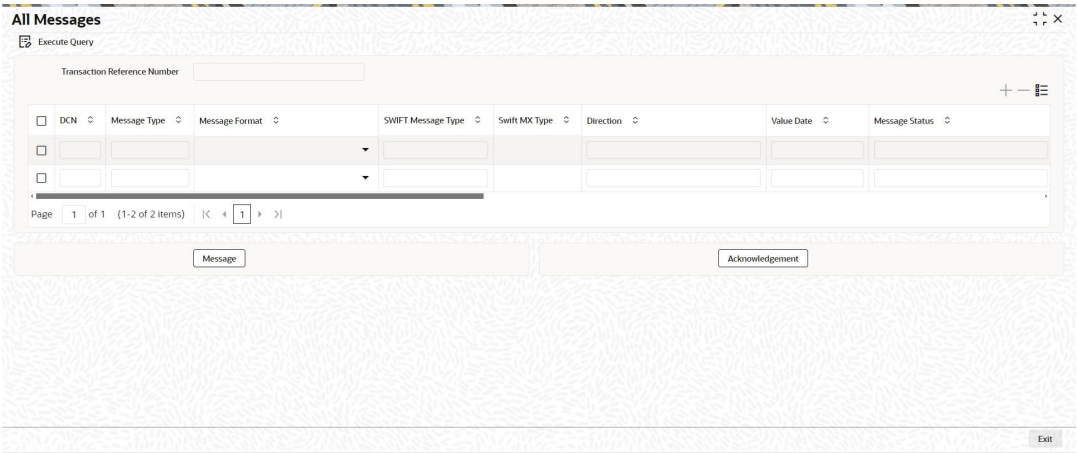
The following details are displayed:

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

1.3.1.7 All Messages

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

Figure 1-15 All Messages



- 2. Following details are displayed:

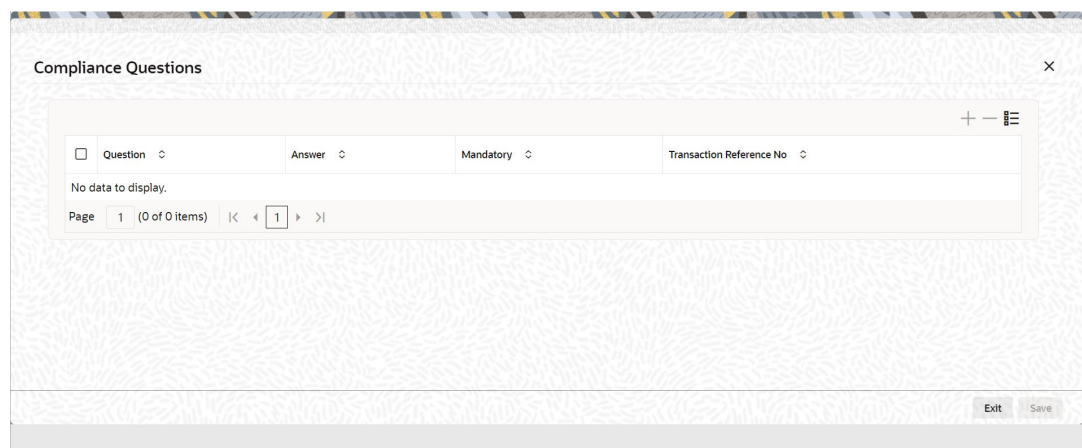
- DCN: A new DCN number generated for the advice
 - Message Type: Credit Advice / Debit Advice
 - Message Status: Generated / Handed off (if successfully placed on the destination)
 - Media: Mail
 - Receiver: The customer number. Dr CIF for Debit advice & Cr CIF for Credit advice
3. Selecting an advice message and click on Message button opens a new sub screen displaying the advice contents.
 4. On Book Transfer Transaction liquidation, both Debit and Credit Advices are generated as per current advice framework, to the debtor and creditor respectively, Advice tag '_REMARKS_' for Remark is available in the generated mail advice.

1.3.1.8 Compliance Questions

Compliance questions and answers received for the transaction from an external channel can be viewed from this sub-screen.

- You can invoke this screen by clicking **Compliance Questions** tab in the screen.

Figure 1-16 Compliance Questions



1.3.2 Book Transfer View Summary

1. On Homepage, specify **PBSOVIEW** in the text box, and click next arrow.
Outbound Book Transfer View Summary screen is displayed.

Figure 1-17 Outbound Book Transfer View Summary

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

- Transaction Reference Number
- Source Reference Number
- User Reference Number
- File Reference Number
- Payment Batch ID
- FX Reference Number
- Network Code
- Booking Date
- Instruction Date
- Activation Date
- Credit Currency
- Credit Amount
- Transaction Status
- Creditor IBAN
- Transaction Branch
- Debtor Account
- Debtor IBAN
- Customer Number
- Customer Service Model
- Creditor Account
- Source Code

3. After specifying the parameters, click the **Search** button.
System displays the records that match the search criteria.

4. Double click a record after selecting a record to view the detailed screen.
- [Book Cancellation Request](#)
- [Book Reversal Request](#)

1.3.2.1 Book Cancellation Request

The Book Cancellation Request screen allows user to input the cancellation requests for book transfer transactions.

1. Click on **Cancel Request** in the Outbound Book Transfer View Summary (PBSOVIEW) screen.

Book Cancellation Request screen is displayed.

Figure 1-18 Book Cancellation Request

2. Select a record in the PBSOVIEW screen and click on 'Cancel Request' action. It initiate a cancellation request for the Book Transfer transaction.
3. Following details gets defaulted on selecting the record and is not modifiable:
 - Host Code
 - Source Code
 - Cancellation Request Reference
 - Source Reference Number (No value is displayed here)
 - Requested Date
4. For more information on fields, refer to the field description below:

Table 1-11 Book Cancellation Request - Field Description

Field	Description
Remarks	Specify the cancellation request input here, if any.
Cancellation Reason details	--
Reason Code	Select the Reason code from the list of values. All the ISO cancellation reason codes maintained are listed here.

Table 1-11 (Cont.) Book Cancellation Request - Field Description

Field	Description
Reason Description	System defaults the description of the reason code selected.
Reason Proprietary	Specify the Reason Proprietary. Allowed character length is 35.

5. The following fields in the grid are defaulted with details of the book transaction selected for cancellation:
 - Transaction Reference Number
 - Transaction Status (Displays the status of the transaction)
 - Network Code
 - Cancellation Request Status (Drop down options are - 'Cancellation Requested' and 'Cancellation Rejected'. By defaults it is 'Null')
 - Cancellation Status (Drop-down options are - 'Cancelled', 'Exception'. By default it is 'Null')
 - Customer Number
 - Customer Name
 - Instruction Date
 - Debtor Account Number
 - Debit Amount
 - Creditor Account Number
 - Credit Amount
 - Error Code – Displays the Error code for Rejected requests (or) requests marked as 'Exception'
 - Error Description – Error Description for rejection / exception is displayed
6. Following are the validations, on saving the cancellation request:
 - If Reason Code or Reason Proprietary is not inputted, system throws a error message on saving the request
 - For the transactions, for which the Cancellation Request Status is marked as 'Cancellation Rejected', on saving further validations are done, such as:
 - Previous cancellation request for the transaction is in unauthorized status
 - Transaction status is in Cancelled / Seized / Processed
7. On authorization of the cancellation request:
 - For each transaction selected, below validations are done and transaction level cancellation request status are marked as 'Cancellation Rejected':
 - Previous cancellation request for the transaction is in unauthorized status
 - Transaction status is in Cancelled / Seized / Processed
 - After successful validations, the cancellation request for successful transactions are logged into a module specific cancellation request table:
 - Cancellation Request status is marked as 'Cancellation Requested'
 - Cancellation request reference & cancellation reason code are updated in the transaction which can be viewed in the View Detail screen (PBDOVIEW)

1.3.2.2 Book Reversal Request

You can input the reversal requests for book transfer transactions in this screen.

You can invoke this screen by clicking 'Reversal Request' action button in the Outbound Book Transfer View Summary screen (PBSOVIEW).

Refer to section 2.9 for more information on this screen.

1.4 Book Transfer - Web Services/REST Services

Book transfer request from web services or REST services are processed in ACH payment.

Following fields are mandatory in the request required:

- Source Reference number
- Host Code
- Source Code
- Debtor Account
- Creditor Account
- Credit Amount
- Value Date

For transactions received through web services or ReST services, the source code will be defaulted as received in the request.

1.5 Template

The Book Transfer Transaction Template allows user to generate new template for Book Transfer transactions.

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

Book Transfer Transaction Template Detailed screen is displayed.

Book Transfer Transaction Template Detailed

New

Enter Query

Transaction Branch *

Branch Name

Host Code *

Host Code Description

Source Code *

Source Code Description

Network Code *

Network Code Description

Transaction Reference *

Number

User Reference Number *

Source Reference Number

Template ID

Prefunded Payments

Credit to GL

Main

Pricing

Instructed Currency Indicator

Credit Currency

Debtor Details

Debtor Account

Debtor IBAN

Debit Currency

Debit Currency Name

Account Branch

Debtor Name

Debit Amount

Customer Number

Customer Service Model

SSI Label

Payment Details

Booking Date

Instruction Date

Activation Date

Exchange Rate

FX Reference Number

Local Currency Equivalent

Remarks

Validate Account

Enrich

Remittance Information (Unstructured)

Remittance Information 1

Remittance Information 2

Remittance Information 3

Remittance Information 4

Creditor Details

Creditor Account

Credit Currency

Credit Currency Name

Creditor IBAN

Account Branch

Creditor Name

Credit Amount

Remittance Information (Structured)

Remitter Reference

Remitter Type Code

Remitter Type Proprietary

Remitter Information Issuer

UDF

MIS

Accounting Entries

Audit

Exit

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Figure 1-19 Book Transfer Transaction Template Detailed

Book Transfer Transaction Template Detailed

New Enter Query

Transaction Branch *
Branch Name
Host Code *
Host Code Description
Source Code *
Source Code Description
Network Code *
Network Code Description

Transaction Reference *
Number
User Reference Number *
Source Reference Number
Template ID
Prefunded Payments
Credit to GL

Main Pricing

Instructed Currency Indicator Credit Currency

Debtor Details
Debtor Account
Debtor IBAN
Debit Currency
Debit Currency Name
Account Branch
Debtor Name
Debit Amount
Customer Number
Customer Service Model
SSI Label

Payment Details
Booking Date
Instruction Date
Activation Date
Exchange Rate
FX Reference Number
Local Currency Equivalent
Remarks
Validate Account
Enrich

Remittance Information (Unstructured)
Remittance Information 1
Remittance Information 2
Remittance Information 3
Remittance Information 4

Creditor Details
Creditor Account
Credit Currency
Credit Currency Name
Creditor IBAN
Account Branch
Creditor Name
Credit Amount

Remittance Information (Structured)
Remitter Reference
Remitter Type Code
Remitter Type Proprietary
Remitter Information Issuer

UDF MIS Accounting Entries Audit Exit

2. You can input all the details required for the transaction and save it as a Template by specifying a unique 'Template ID'. System does the format validation for the details input. Cross field validations are not done on saving the Template.
3. Transactions booked using a particular Template ID can be queried using 'Transaction Input Summary' screen (PBSOTONL) and 'View Summary' screen (PBSOVIEW).
4. Templates created in Book Transfer Transaction Template screen (PBDOTTML) can also be authorized in 'Template Summary' (PQSTMPLQ) screen.

Note

- To understand the Field validations and functions of 'Book Transfer Transaction Template' screen, refer to section - '2.2 - Book Transfer Input'.
- Templates created for Book Transfer transactions can be viewed by specifying the Template ID in Template Summary Screen (PQSTMPLQ).

- [Template Summary](#)

1.5.1 Template Summary

Templates created for Book Transfer transactions can be viewed here by specifying the Template ID. This is the common Template Summary screen for other Payment transactions too.

To invoke this screen type 'PQSTMPLQ' in the field at the top right corner of the Application Tool bar and clicking the adjoining arrow button.

Refer to Payments_Core User Guide section(3.5.12) for more details.

1.6 Standing Instruction

You can create new Standing Instructions template, modify and maintain through Template and creation screens. System executes the SI automatically, based on the template/ instruction maintained. These are common for both Cross Border/RTGS and Book Transfer Payments.

- [Standing Instruction Template](#)

1.6.1 Standing Instruction Template

Standing Instruction Templates allows user create the Standing Instruction Template with or without transfer amount input.

Mandatory validations done on enrich or save of a transaction are done while saving the template. Any exception in the validations throws error. If the amount is not available in the template or is zero, then the transfer amount related validations are skipped.

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

Outbound Book Transfer Transaction Standing Instruction Template Detailed screen is displayed.

Figure 1-20 Outbound Book Transfer Transaction Standing Instruction Template Detailed

Outbound Book Transfer Transaction Standing Instruction Template Detailed

New Enter Query

Transaction Reference *

Transaction Reference Number *

User Reference Number *

Source Reference Number *

Template ID *

Prefunded Payments ☐

Credit to GL ☐

Transaction Branch *

Branch Name

Host Code *

Host Code Description

Source Code *

Source Code Description

Network Code *

Network Code Description

Main

Instructed Currency Indicator

Debtor Details

Debtor Account

Debtor IBAN

Debit Currency

Debit Currency Name

Account Branch

Debtor Name

Debit Amount

Customer Number

Customer Service Model

SSI Label

Creditor Details

Creditor Account

Credit Currency

Credit Currency Name

Creditor IBAN

Account Branch

Creditor Name

Credit Amount

Pricing

Payment Details

Booking Date

Instruction Date

Activation Date

Exchange Rate

FX Reference Number

Local Currency Equivalent

Remarks

Validate Account

Enrich

Remittance Information (Unstructured)

Remittance Information 1

Remittance Information 2

Remittance Information 3

Remittance Information 4

Remittance Information (Structured)

Remitter Reference

Remitter Type Code

Remitter Type Proprietary

Remitter Information Issuer

UDF MIS Accounting Entries

Audit Exit

2. Standing Instructions executed for the specific 'Template ID' created can be queried using 'Transaction Input Summary' screen (PBSOTONL) and 'View Summary' screen (PBSOVIEW).
3. SI templates created in this screen are linked in the Standing Instruction Creation Screen (PMDSIMNT).

Note

- To understand the Field validations and functions of 'Book Transfer Standing Instruction Template' screen, refer to section - '2.2 - Book Transfer Input'.
- Standing Instruction Templates created for Book Transfer transactions can be viewed by specifying the Template ID in Template Summary Screen (PMSSITMP).

- [Standing Instruction Template Summary](#)

1.6.1.1 Standing Instruction Template Summary

Standing Instruction Templates created for Book Transfer transactions can be viewed here by specifying the Template ID. This is the common Template Summary screen for other Payment transactions too.

To invoke this screen type 'PMSSITMP' in the field at the top right corner of the Application Tool bar and clicking the adjoining arrow button.

And you can create Standing instructions and execute them through Standing Instruction Maintenance screen(PMDSIMNT) and Standing Instruction Execution screen(PMDSIECT).

For more details on Standing Instruction Maintenance and its execution screen details and respective summary screens, refer to Payments Core User Guide section - 3.3.

1.7 Book Transfer Processing

This section contains the below topics:

- [Processing Book Transfer](#)
- [Mandatory Field Check](#)
- [Referential Integrity Check](#)
- [Holiday Check](#)
- [Cutoff Check](#)
- [Debit/Credit Accounting](#)
- [Notifications](#)
- [Processing Book Transfer](#)
- [Mandatory Field Check](#)
- [Referential Integrity Check](#)
- [Holiday Check](#)
- [Cutoff Check](#)
- [Debit/Credit Accounting](#)
- [Notifications](#)

1.7.1 Processing Book Transfer

System performs below mentioned checks while saving a transaction:

- Mandatory Field Check
- Referential Integrity Check
- Holiday Check

For 'Book Transfer' payment types, and branch holiday checks are performed.

1.7.2 Mandatory Field Check

Below mentioned fields are mandatory in the request for ACH transaction:

- Host Code
- Network of type 'Book Transfer'
- Debtor Account
- Creditor Account
- Credit Amount

1.7.3 Referential Integrity Check

Following parameters are validated with the static maintenances available for existence of the values:

- Network code –Validated against the static maintenances (PMDNWMNT) available.
- Currency Codes –Validated against open and authorized currency codes (CYDCDEFE). In Network Currency preferences, a record should be available for the Network, transaction type 'Outgoing' and transaction currency.
- Host Code-Validated against host codes available in Host Code maintenance (STDHSTCD).
- Transaction Branch Code- Should be a valid branch maintained in the system.
- Debit Account – Debit account would be verified to check whether it is valid & existing. Account status is validated to check it is not in 'No Debit', 'Blocked', 'Dormant' or Frozen status.
- Credit Account – Credit account would be verified to check whether it is valid & existing. Account status is validated to check it is not in 'No Credit', 'Blocked', 'Dormant' or 'Frozen' status.
- Customer Status Check - Validation against the status of the customer. The values are 'Deceased', 'Frozen' and "Whereabouts Unknown".

If any of the above mentioned validation fails then the transaction will be rejected with an error message.

1.7.4 Holiday Check

For transactions received from channels or bulk file, if the payment value date falls on a local branch holiday, then based on network preferences the value date is moved forward to nearest working date. A message is displayed on transaction booking to indicate the value date change. Initial value date will be stored as instruction date internally.

If transaction value date is a future date, then transaction processing follows future dated transaction specific process flow.

For a current dated transaction, processing is done during transaction authorization in the following order:

- Sanction Check
- Charge processing, if applicable
- Exchange Rate pickup
- External Credit Approval/External Account Check
- Debit /Credit entry hand off

Currency Holiday check is applied on both debit and credit account currency.

However, currency holiday is not applied on following cases:

- External Exchange Rate is not opted at Network.
- External Exchange Rate is opted at Network, but, transfer amount is less than the Small FX Limit and FX Reference no is not specified in the transaction.

1.7.5 Cutoff Check

Process Cutoff and Network Cutoff are applicable for Book Transfer Transactions.

For Payment Type - 'Book Transfer', queue actions are enabled for both Process and Network Cutoff.

Process cutoff is not applicable for Prefunded Payments.

When Network Cutoff maintenance is available, it will be checked for Prefunded Payments.

1.7.6 Debit/Credit Accounting

Accounting entries for credit and debit accounting are handed off to accounting system with debit/credit liquidation accounting code linked at Network Currency preferences.

As a part of debit/Credit liquidation, the following details are sent to accounting system:

Values handed off for Accounting	Debit Liquidation	Credit Liquidation
Event	DRLO	CRLQ
Amount Tag	XFER_AMT	XFER_AMT
*Transaction Account	Debit Account	Credit Account
Offset Account	This is maintained as part of accounting code	This is maintained in accounting system as part of accounting code
Transaction Currency	Debit Account Currency	Credit Account Currency
Transaction Amount	Debit Amount	Credit Amount
Value Date	Transaction Value Date	Transaction Value Date
Offset Currency	Credit Currency	Credit Currency
Offset Amount	Credit Amount	Credit Amount
Local Currency Amount	If either debit currency or credit currency is local currency, corresponding amount is handed off as local currency amount If not, debit amount is converted to local currency in mid rate	Local currency amount of DRLQ will be used

Charge/tax related entries are handed off along with debit liquidation details. Transaction code, Debit/Credit indicator and Netting flag is applicable based on accounting code maintained.

If debit and credit liquidation are on same day, then the credit entries are sent with debit entries in a single hand off.

Note

For book transfer reversals, credit/debit advice can be generated in Mail, SWIFT MT, or SWIFT MX formats.

If SWIFT is selected as the media in Customer Advice Preferences Maintenance (Function ID: PMDCSADV), the system refers to the Format Preference value in the existing Bilateral Agreement for Cash Messages (Function ID: PMDCMAGT).

Based on the message type specified in the agreement, either SWIFT MT (MT900/MT910) or SWIFT CBPR+ format (camt.054) is generated.

1.7.7 Notifications

Following notifications are supported for Book Transfer transactions for the following processing stages:

On debit/credit liquidation and cancellation of the payment from queues, notifications are generated with all payment details in the common format.

1.8 Cancellation Processing

- After successfully accepting a cancellation request for an outbound transaction, the cancellation request is logged in a module specific request table.
- Cancellation requests logged in module specific tables is checked during key processing steps of outbound transaction processing:
 - Before Sanctions Check
 - Before ECA Check
 - Before Accounting
- Based on the transaction status, payment type, transfer type, the cancellation processing is done.
- [Non-Dispatched/ Unprocessed Payments](#)

1.8.1 Non-Dispatched/ Unprocessed Payments

Transaction Status – Future Valued

- If the transaction status is in 'Future Valued' – in 'Warehouse Queue', then the cancellation processing is done as below.
 - Transaction is moved out of Warehouse queue and transaction cancellation processing is initiated.
 - Cancellation status of Cancellation request is marked as 'Cancelled'.

Note

As per the current cancellation processing, Sanction check is done on cancellation of a transaction from Future Valued queue based on Sanctions preferences.

Transaction Status – Exception

- If the transaction status is 'Exception', then whether the transaction is in an Internal queue (or) not is checked.
- If the transaction is in an Internal exception queue and queue authorization status is authorized, then the following actions are taken on the transaction:
 - Transaction is moved out of the internal queue
 - Cancellation processing for the transaction is initiated
 - Cancellation status of Cancellation request is marked as 'Cancelled'
 - ECA Reversal Request is sent out if ECA Check was applicable and transaction is in Network Cutoff queue
 - FX Reversal Request is sent out if External Exchange Rate was applicable and transaction is in Network Cutoff queue
 - FX Unwind request is logged if FX Reference is present
- List of internal queues considered are:
 - Settlement Review
 - Transaction
 - Repair
 - Processing Exception
 - Business Override
 - Authorization Limit 1
 - Authorization Limit 2
 - Processing Cutoff
 - Exchange Rate
 - Network Cutoff
- If the transaction is in an Internal exception queue and the last queue action authorization status is 'Unauthorized', then based on the user action cancellation processing happens

User Action	System Action
Delete	System checks if any cancellation request is pending for the transaction. If any cancellation request is found, then the following actions are taken on the transaction. – Transaction is moved out of the internal queue – Cancellation processing for the transaction is initiated – Cancellation Status – Cancellation request is marked as 'Cancelled' – ECA Reversal request is sent out if ECA check was applicable – FX Reversal Request is sent out if External Exchange rate was applicable – FX Unwind Request is logged if FX reference is present
Authorize	No changes are done to the existing processing. In case, the transaction is moving out the queue, the cancellation request check introduced in key processing steps does the cancellation processing.

- List of internal queues that will be considered:
 - Settlement Review

- Transaction Repair
 - Processing Exception
 - Business Override
 - Processing Cutoff
 - Exchange Rate
 - Network Cutoff
- If the transaction is in any external queue [Sanction Check, ECA, External Exchange Rate, External Pricing], then the cancellation processing is done once the transaction is out of the external queue.
 - The cancellation request check introduced in key processing steps of outbound transaction processing does cancellation as mentioned below.

Processing Step	System Action
Before Sanctions Check	1. Cancellation processing for the transaction is initiated. 2. Cancellation status of Cancellation request is marked as 'Cancelled'.
Before ECA Check	1. Cancellation processing for the transaction is initiated. 2. Cancellation status of Cancellation request is marked as 'Cancelled'. 3. FX Cancellation Request message is sent to External system if External exchange rate was applicable.
Before Accounting	1. Cancellation processing for the transaction is initiated. 2. Cancellation status of Cancellation request is marked as 'Cancelled'. 3. FX Cancellation Request message is sent to External system if External exchange rate was applicable. 4. ECA Reversal Request will be sent out.
Before Dispatch / Message generation	1. Cancellation processing for the transaction is initiated. 2. Cancellation status of Cancellation request is marked as 'Cancelled'. 3. Reversal accounting entries is sent to accounting system.

- In the external queues, certain queue actions are not allowed, and additional processing is done for few actions if a cancellation request is found for a transaction.

User Action	System Action	Queues
Carry Forward	This action is not allowed. An error message is shown to user that a cancellation request is registered for the transaction.	Sanctions Check, ECA, Exchange Rate
Cancel	Additional processing is done. Cancellation status is marked as 'Exception'. Error Code & Error reason is captured.	Sanctions Check, ECA, Exchange Rate, External Pricing

1.9 Reversal Processing

- [Book Reversal Request](#)
- [Book Transfer Reversal View](#)
- [Processing](#)

1.9.1 Book Reversal Request

The Book Reversal Request screen allows user to input the reversal requests for book transfer transactions.

1. Perform any one of the action to launch the screen:
 - a. Click on **Reversal Request** in the Outbound Book Transfer View Summary (PBSOVIEW) screen.
 - b. On Home page, specify **PBDTRNRV** in the text box, and click next arrow. **Book Reversal Request** screen is displayed.

Figure 1-21 Book Reversal Request

The screenshot displays the 'Book Reversal Request' application window. It features a 'Save' button at the top left. The form is organized into several sections:

- Header Fields:** Host Code, Reversal Request Reference, Requested Date, Source Code, Source Reference Number, and Remarks.
- Reversal Reason Details:** Includes Reason Code (with a search icon), Reason Description, and Reason Proprietary.
- Original Transaction Details:** Includes Original Transaction Reference Number (with a search icon), Transaction Status, and Network Code.
- Original Creditor Details:** Includes Creditor Account, Credit IBAN, Credit Currency, Credit Currency Name, Creditor Name, and Credit Amount.
- Original Debtor Details:** Includes Debtor Account, Debtor IBAN, Debit Currency, Debit Currency Name, Debtor Name, and Debit Amount.
- Payment Details:** Includes Instruction Date, Activation Date, Exchange Rate, and FX Reference Number.

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

2. The standalone launch screen supports Query, Delete & Authorize actions.
3. Following details gets defaulted on selecting the record and is not modifiable:
 - Host Code
 - Source Code
 - Reversal Request Reference
 - Source Reference Number
 - Requested Date
 - Original Transaction Details

- Original Creditor Details
 - Original Debtor Details
 - Payment Details
4. For more information on fields, refer to the field description below:

Table 1-12 Book Reversal Request - Field Description

Field	Description
Remarks	Specify the reversal request input here, if any.
Reversal Reason Details	--
Reason Code	Select the Reason code from the list of values. All the ISO cancellation reason codes maintained are listed.
Reason Description	System defaults the description of the reason code selected.
Reason Proprietary	Specify the Reason Proprietary. Allowed character length is 35.

Note

On this screen, either Reason Code or Reason Proprietary is allowed to input.

- [Book Reversal Request Summary](#)

1.9.1.1 Book Reversal Request Summary

1. On Homepage, specify **PBSTRNRV** in the text box, and click next arrow.
Book Reversal Request Summary screen is displayed.

Figure 1-22 Book Reversal Request Summary

2. Search using one or more of the following parameters:
- Maker ID
 - Source Code
 - Reversal Request Reference
 - Checker ID

- Source Reference Number
 - Authorization Status
 - Host Code
 - Transaction Reference Number
 - Requested Date
3. After specifying the parameters, click the **Search** button.
System displays the records that match the search criteria.
 4. Double click a record after selecting a record to view the detailed screen.

1.9.2 Book Transfer Reversal View

1. On Homepage, specify **PBDREVVW** in the text box, and click next arrow.
Book Transfer Reversal View screen is displayed.

Figure 1-23 Book Transfer Reversal View

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

Table 1-13 Book Transfer Reversal View - Field Description

Field	Description
Reversal Request Reference	Specify the Reversal Request Reference.
Reversal Date	Specify the Reversal Date.

Table 1-13 (Cont.) Book Transfer Reversal View - Field Description

Field	Description
Reversal Status	Specify the Reversal Status.
Original Transaction Reference	Specify the Original Transaction Reference.
Source Reference Number	Specify the Source Reference Number.
Transaction Branch	Specify the Transaction Branch.
Host Code	Specify the Host Code.
Network Code	Specify the Network Code.
Remarks	Specify the Remarks, if any.
External System Status	Specify the External System Status fields.
Payment Details	Specify the Payment Detail fields.
Reversal Details	Specify the Reversal Detail fields.

- [View Queue Action](#)
This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- [Accounting Entries](#)
This topic provides the systematic instructions to process the **Accounting Entries** screen.
- [Book Transfer Reversal View Summary](#)

1.9.2.1 View Queue Action

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

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

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

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

Figure 1-24 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 1-14 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**

1.9.2.2 Accounting Entries

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

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

The **Accounting Entries** screen is displayed.

Figure 1-25 Accounting Entries

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

Table 1-15 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 .

1.9.2.3 Book Transfer Reversal View Summary

1. On Homepage, specify **PBSREVVW** in the text box, and click next arrow.
Book Transfer Reversal View Summary screen is displayed.

Figure 1-26 Book Transfer Reversal View Summary

2. Search using one or more of the following parameters:
 - Reversal Reference Number
 - Reversal Status
 - Authorization Status
 - Reversal Date
 - Queue Code
 - Transaction Branch
 - Transaction Reference Number
 - Source Reference Number
 - Debtor Account
 - Debit Amount
 - Creditor Account
 - Credit Currency
 - Credit Amount
 - Debtor IBAN
3. After specifying the parameters, click the **Search** button.
System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

1.9.3 Processing

The reversal transaction is processed, validating the following external checks. In the reversal processing requests, the credit and debit account details are swapped from the underlying

original transaction. Source code and source reference number are defaulted with respective original transaction.

Process Exception Check - If the Original Credit or Debit account is closed, then the transaction is moved to into Process Exception Queue.

Sanction Check - The sanction request contains primarily the same data as that of original transaction, except:

- Transaction reference number - the reversal reference number
- Transaction value date - the reversal date
- Debit account details - the original Credit account details
- Credit account details - the original Debit account details

External Credit Approval - ECA is done for the original Credit account, as the fund is debited from this account on reversal.

External Account Check - EAC is done for the original Debit account, as the fund is credited to this account on reversal.

FX unwind Queue - In case External Exchange Rate is opted for the network and the original transaction contains a FX ref no and the original credit amount is greater than small FX limit, then on reversal, a request is logged into FX Unwind Queue. The transaction does not move into this queue.

All these queue movements happen with Reversal Transaction Reference number.

All other exception validations are skipped, including, Business Override, Transaction Repair, SSI, Authorization limit, Exchange Rate, External Pricing, Process cutoff, Network cutoff & Warehouse.

On successfully completing the external checks, the accounting entries are reversed. The charges posted on the parent transaction also gets reversed. All the entries that are posted in the underlying transactions are reposted with debit & credit account swapped in the DRLQ & CRLQ leg as below. Thus, the amount posted is positive number. The event code, transaction code, amount tags remains the same. The accounting entries are reversed with value date as of greatest of reversal date and original transaction date.

Transfer Amount :

DRLQ - Dr Original Credit account & Cr Offset GL

CRLQ - Dr Offset GL & Cr Original Debit account

Charges :

DRLQ - Dr Income GL & Cr Original Debit account

If charges were born by bank, then

DRLQ - Dr Income GL & Cr Charge GL

Tax :

DRLQ - Dr Tax payable GL & Cr Original Debit account

The reversal accounting entries are posted with reversal transaction number. Thus, the reversal view screen displays the reversal entries, while the parent transaction screen continues to display the original entries without any change.

If the reversal is executed on a later date, and if it is a cross currency internal transfer, still the same set of accounting entries are reversed. Thus, the exchange rate is not re-picked or reapplied.

If the external systems respond on a later date, the value date of reversal request is re-derived to current date and request is re-processed afresh. The customer preferences is not applied for reversal request.

A notification is generated for the reversal request, on the following logical closure states:

- Reversal request is rejected by an external system.
- Reversal request is successfully completed.

The transaction status on the reversal & parent transactions are displayed as below:

Scenario	Reversal Transaction Status at PBDREVW	Parent Book Transfer Transaction Status at PBDOVIEW
Reversal initiated from PBSOVIEW & pending in a queue / no response received yet	In progress	Reversal Initiated
Reversal request is pending in Queue & Interim / Reject response received and no auto cancel configured	Exception	Reversal Initiated
Reversal request Rejected by SC / ECA / EAC and auto cancel configured / Cancelled from PE Q	Cancelled	Processed
Reversal request Seized by SC	Seized	Processed
Reversal successfully completed	Processed	Reversed

Thus, the transaction status on the parent transaction is updated on initiation of a reversal request & on its logical closure state.

Note

For Book transfer reversal, credit/debit advice generation is made available in both SWIFT MT/MX formats.

2

Annexure

- [Notifications](#)

2.1 Notifications

Notifications are generated in the following scenarios:

- Upon Successful processing of the payment
- When the payment is cancelled from any queue
- When the payment is moved to Future valued queue

Glossary

PBDOTONL

[Initiating Book Transfer](#)

PBDOVIEW

[Outbound Book Transfer View](#)

PBDREVWV

[Book Transfer Reversal View](#)

PBDTRNRV

[Book Reversal Request](#)

PBSOTONL

[Book Transfer Summary](#)

PBSOVIEW

[Book Transfer View Summary](#)

PBSREVWV

[Book Transfer Reversal View Summary](#)

PBSTRNRV

[Book Reversal Request Summary](#)

PMDNCPRF

[Pricing Tab](#)