

Oracle® Banking Payments Cloud Service

US ACH User Guide



Release 14.8.1.0.0
G46683-01
October 2025

ORACLE®

Copyright © 2017, 2025, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

1 Preface

1.1	Purpose	1
1.2	Audience	1
1.3	Documentation Accessibility	1
1.4	Diversity and Inclusion	2
1.5	Conventions	2
1.6	Related Resources	2
1.7	Screenshot Disclaimer	2
1.8	Acronyms and Abbreviations	2
1.9	Basic Actions	3
1.10	Symbols, Definitions and Abbreviations	4

2 US ACH Payments Overview

2.1	US ACH Maintenance	4
2.1.1	Existing Maintenances	5
2.1.1.1	Common Core Maintenance	5
2.1.1.2	Payment Core Maintenance	5
2.1.1.3	Pricing Related Maintenance	7
2.1.2	US ACH Maintenance	7
2.1.3	US ACH Credit Accounting Preference	8
2.1.3.1	Payment Preferences Tab	9
2.1.3.2	R-Transaction Preferences Tab	10
2.1.3.3	US ACH Credit Accounting Preference Summary	11
2.1.4	US ACH Network Preference	12
2.1.4.1	US ACH Network Preference Summary	15
2.1.5	US ACH Debit Accounting Preference	16
2.1.5.1	Payment Preferences Tab	17
2.1.5.2	R-Transaction Preferences Tab	18
2.1.5.3	US ACH Debit Accounting Preference Summary	18
2.1.6	US ACH Dispatch Parameters	19
2.1.6.1	US ACH Dispatch Parameters Summary	21
2.1.7	Company ID - Account Mapping Detailed	21
2.1.7.1	Company ID - Account Mapping Summary	23

2.1.8	US ACH Debit Mandate	24
2.1.8.1	US ACH Debit Mandate Summary	27
2.1.9	Inbound US ACH Authorization	27
2.1.10	US ACH Directory	29
2.1.10.1	US ACH Directory Summary	30
2.1.11	US ACH Directory Upload	31
2.1.12	US-ACH Company ID Preferences	32
2.1.12.1	US ACH Company ID Preferences Summary	33
2.2	US ACH Credit Transfer	33
2.2.1	Outbound US ACH Credit Transfer Input	34
2.2.1.1	Main Tab	36
2.2.1.2	Main Tab - Addenda Details	39
2.2.1.3	Pricing Tab	40
2.2.1.4	UDF Button	41
2.2.1.5	MIS Button	42
2.2.1.6	Accounting Entries	43
2.2.1.7	Outbound US ACH Credit Transfer Input Summary	44
2.2.2	View Outbound US ACH Credit Transfer	45
2.2.2.1	Exceptions Tab	47
2.2.2.2	View Queue Action	48
2.2.2.3	UDF View	50
2.2.2.4	MIS View	50
2.2.2.5	Accounting Entries	51
2.2.2.6	All Messages	52
2.2.2.7	ACK/ATX Message	52
2.2.2.8	NOC Message	53
2.2.2.9	View Outbound US ACH Credit Transfer Summary	54
2.2.3	Credit Outbound Transaction Processing	55
2.2.3.1	Non STP Validation	57
2.2.3.2	Settlement Preference Derivation	57
2.2.3.3	Date Derivation	57
2.2.3.4	Process Exception Check	58
2.2.3.5	Business Override Validations	58
2.2.3.6	Authorization Limits Check	58
2.2.3.7	Processing Cut-off Checks	58
2.2.3.8	Sanctions Check	59
2.2.3.9	Future Date Checks	59
2.2.3.10	FX Validation	59
2.2.3.11	Pricing	60
2.2.3.12	External Credit Approval Check	60
2.2.3.13	Network Cut-Off Check	60
2.2.3.14	Accounting	60

2.2.3.15	Dispatch Processing	60
2.2.3.16	On-us Transfer Processing	61
2.2.3.17	Zero Dollar Entry Processing	61
2.2.3.18	Pre Notification Entry Processing	62
2.2.4	Inbound US ACH Credit Transfer Input	62
2.2.4.1	Process Main Tab	64
2.2.4.2	Main Tab - Addenda Details	67
2.2.4.3	Process Pricing Tab	69
2.2.4.4	UDF Button	70
2.2.4.5	MIS Button	70
2.2.4.6	Accounting Entries	71
2.2.4.7	Inbound US ACH Credit Transfer Input Summary	72
2.2.5	View Inbound US ACH Credit Transfer	74
2.2.5.1	Exceptions Tab	76
2.2.5.2	View Queue Action	76
2.2.5.3	UDF View	78
2.2.5.4	MIS View	78
2.2.5.5	View Repair Log	79
2.2.5.6	Accounting Entries	80
2.2.5.7	All Messages	81
2.2.5.8	ACK/ATX Message	81
2.2.5.9	NOC Message	82
2.2.5.10	View Inbound US ACH Credit Transfer Summary	83
2.2.6	Credit Inbound Transaction Processing	84
2.2.6.1	Non STP Processing	85
2.2.6.2	SEC Code Specific Validations	85
2.2.6.3	Repair Validations	86
2.2.6.4	Business Override Validations	86
2.2.6.5	Authorization Limits Check	86
2.2.6.6	Sanctions Check	87
2.2.6.7	Future Date Checks	87
2.2.6.8	FX Validation	87
2.2.6.9	Pricing	87
2.2.6.10	External Account Check	87
2.2.6.11	Accounting	87
2.2.6.12	Zero Dollar Entry Processing	88
2.2.6.13	Pre Notification Entry Processing	89
2.2.7	US ACH Credit SI Template	89
2.2.7.1	Main Tab	91
2.2.7.2	Main Tab - Addenda Details	93
2.2.7.3	Pricing Tab	94
2.2.7.4	UDF Button	95

2.2.7.5	MIS Button	96
2.2.7.6	Frequency Details	97
2.3	US ACH Direct Debit	99
2.3.1	Outbound US ACH Debit Transaction Input	99
2.3.1.1	Main Tab	102
2.3.1.2	Main Tab - Addenda Details	104
2.3.1.3	Pricing Tab	105
2.3.1.4	UDF Button	106
2.3.1.5	MIS Button	107
2.3.1.6	Accounting Entries	108
2.3.1.7	Outbound US ACH Debit Transaction Input Summary	109
2.3.2	View Outbound US ACH Debit Transaction	111
2.3.2.1	Exceptions Tab	112
2.3.2.2	View Queue Action	113
2.3.2.3	UDF View	114
2.3.2.4	MIS View	115
2.3.2.5	Accounting Entries	115
2.3.2.6	All Messages	116
2.3.2.7	ACK/ATX Message	117
2.3.2.8	NOC Message	118
2.3.2.9	View Outbound US ACH Debit Transaction Summary	119
2.3.3	Debit Outbound Transaction Processing	120
2.3.3.1	Non STP Validation	121
2.3.3.2	Settlement Preference Derivation	122
2.3.3.3	Date Derivation	122
2.3.3.4	Same Day ACH Debit	122
2.3.3.5	Process Exception Validations	123
2.3.3.6	Business Override Validations	123
2.3.3.7	Authorization Limits Check	123
2.3.3.8	Processing Cut-off Checks	123
2.3.3.9	Sanctions Check	124
2.3.3.10	Future Date Checks	124
2.3.3.11	FX Validation	124
2.3.3.12	External Account Check	124
2.3.3.13	Dispatch Processing	124
2.3.3.14	On-us Transfer Processing	125
2.3.3.15	Zero Dollar Entry Processing	125
2.3.3.16	Pre Notification Entry Processing	125
2.3.4	Inbound US ACH Debit Transaction Input	126
2.3.4.1	Main Tab	128
2.3.4.2	Main Tab - Addenda Details	132
2.3.4.3	Pricing Tab	133

2.3.4.4	UDF Button	134
2.3.4.5	MIS Button	135
2.3.4.6	Inbound US ACH Debit Transaction Input Summary	136
2.3.5	View Inbound US ACH Debit Transaction	137
2.3.5.1	Exceptions Tab	139
2.3.5.2	View Queue Action	140
2.3.5.3	UDF View	142
2.3.5.4	MIS View	142
2.3.5.5	Accounting Entries	143
2.3.5.6	All Messages	144
2.3.5.7	ACK/ATX Message	145
2.3.5.8	NOC Message	146
2.3.5.9	View Inbound US ACH Debit Transaction Summary	146
2.3.6	Debit Inbound Transaction Processing	148
2.3.6.1	Non STP Validation	148
2.3.6.2	Business Override Validations	148
2.3.6.3	Authorization Limits Check	149
2.3.6.4	Sanctions Check	149
2.3.6.5	Future Date Checks	149
2.3.6.6	FX Validation	149
2.3.6.7	External Credit Approval Check	149
2.3.6.8	Zero Dollar Entry Processing	150
2.3.6.9	Pre Notification Entry Processing	151
2.3.7	US ACH Debit Transfer SI Template	151
2.3.7.1	Main Tab	153
2.3.7.2	Main Tab - Addenda Details	156
2.3.7.3	Pricing Tab	157
2.3.7.4	UDF Button	158
2.3.7.5	MIS Button	159
2.3.7.6	Accounting Details	160
2.3.7.7	Frequency Details	161
2.3.8	Standing Instruction Template Validation	163
2.4	US ACH Payment Browser	163
2.4.1	US ACH Dispatch File Log Summary	164
2.4.1.1	Message	165
2.4.1.2	Process View Queue Action	166
2.4.1.3	Process Accounting Entries	167
2.4.2	Inbound File Summary	168
2.4.2.1	Message	169
2.4.2.2	Accounting Entries	169
2.4.2.3	View Transaction Records	170
2.4.3	Inbound US ACH NOC Browser	171

2.4.3.1	Refuse	172
2.4.4	Inbound US ACH NOC Refusal Summary	173
2.5	ACH Payments Return	174
2.5.1	US ACH Return of Receipt View	174
2.5.1.1	Main Tab	176
2.5.1.2	Return Response Tab	177
2.5.1.3	View Queue Action	178
2.5.1.4	Accounting Entries	180
2.5.1.5	US ACH Return of Receipt View Summary	181
2.5.2	US ACH Return of Origination View	182
2.5.2.1	Return Tab	183
2.5.2.2	Return Response Tab	185
2.5.2.3	View Queue Action	186
2.5.2.4	Accounting Entries	188
2.5.2.5	US ACH Return of Origination View Summary	189
2.5.3	US ACH Inbound Return Queue	190
2.5.3.1	Accept	191
2.5.3.2	Reinitiate	192
2.5.3.3	Dishonor	192
2.5.3.4	Authorize	193
2.5.3.5	Delete	194
2.5.3.6	View Transaction	194
2.5.3.7	View Queue Action	194
2.5.4	US ACH Outbound Reversal	196
2.5.4.1	US ACH Outbound Reversal Summary	197
2.5.5	US ACH Outbound Reversal View	198
2.5.5.1	Reversal Tab	200
2.5.5.2	Reversal Response Tab	201
2.5.5.3	View Queue Action	202
2.5.5.4	Accounting Entries	204
2.5.5.5	US ACH Outbound Reversal View Summary	205
2.5.6	US ACH Inbound Reversal	206
2.5.6.1	View Queue Action	208
2.5.6.2	Accounting Entries	209
2.5.6.3	US ACH Inbound Reversal Summary	210
2.5.7	US ACH Inbound Reversal Queue	211
2.5.7.1	Accept	213
2.5.7.2	Dishonor	213
2.5.7.3	Authorize	214
2.5.7.4	Delete	214
2.5.7.5	View Transaction	215

1

Preface

- [Purpose](#)
- [Audience](#)
This manual is intended for the following User/User Roles:
- [Documentation Accessibility](#)
- [Diversity and Inclusion](#)
- [Conventions](#)
- [Related Resources](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)
- [Basic Actions](#)
- [Symbols, Definitions and Abbreviations](#)
The following are some of the Symbols you are likely to find in the manual:

1.1 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.

1.2 Audience

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

Table 1-1 User Roles

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

1.3 [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.

1.4 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.

1.5 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.

1.6 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*

1.7 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.

1.8 Acronyms and Abbreviations

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

Table 1-2 Acronyms and Abbreviations

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

1.9 Basic Actions

The basic actions performed in the screens are as follows:

Table 1-3 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 .

Table 1-3 (Cont.) Basic Actions

Actions	Description
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 .

1.10 Symbols, Definitions and Abbreviations

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

Table 1-4 Symbols

Icons	Function
	Exit
	Add row
	Delete row
	Option List

Table 1-5 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.

2

US ACH Payments Overview

The US ACH Payments overview outlines the ACH network, explains its governance by NACHA, and describes how the solution enables seamless end-to-end processing of both credit transfers and debit collections for financial institutions.

Overview

US ACH Payments are managed and governed by the **National Automated Clearing House Association (NACHA)**. They include both Credit Transfers and Direct Debit collections. The ACH Network serves as a network for direct consumer, business, and government payments, and facilitates billions of payments annually, including Direct Deposits and Direct Payments (Collections). It is used by more than 10,000 direct and indirect financial institutions and numerous third-party service providers.

The US ACH Payments module in **Oracle Banking Payments** supports end-to-end processing of both outbound and inbound US ACH payments from receiving files from customers or ACH operators to generating outgoing US ACH files, or posting to beneficiary accounts for inbound payments.

The US ACH Payments solution is designed for depository institutions that directly send and receive ACH files to and from the ACH Operator on behalf of their customers.

Key Features of US ACH Product Processor

The key features of US ACH Product Processor include:

- Supports US ACH credit and debit originations and receipts.
 - Enables manual initiation and file uploads via channels using REST services for outbound originations.
 - Supports manual input and folder-based uploads of incoming US ACH files.
 - Facilitates uploads of ACH Directory files.
 - Provides configuration of Company IDs.
 - Supports debit authorization mandates.
 - Supports zero-dollar credit and debit transactions
 - Handles pre-notification credit and debit payments
 - Processes outbound and inbound return and reversal messages
 - Offers automatic and manual dispatch with options for same-day and standard-day processing
 - Enables standard pricing configuration at channel, customer, or account level
 - Provides debit and credit advices via mail
 - Provides system support for Standard Entity Class codes.
- The following are the Standard Entity Class codes supported:

Table 2-1 SEC Code and Description

SEC Code	SEC Coder Description	Supported for Debit/Credit	Transaction Direction
ARC	Accounts Receivable Entries	Debit	Incoming and Outgoing
BOC	Back Office Conversion	Debit	Incoming and Outgoing
CCD	Corporate Credit or Debit	Debit and Credit	Incoming and Outgoing
CIE	Customer Initiated Entry	Credit	Incoming and Outgoing
POP	Point of Purchase	Debit	Incoming and Outgoing
PPD	Prearranged Payment or Deposit	Debit and Credit	Incoming and Outgoing
RCK	Represented Check Entries	Debit	Incoming and Outgoing
TEL	Telephone Initiated Entries	Debit	Incoming and Outgoing
WEB	Internet or Mobile Initiated	Debit and Credit	Incoming and Outgoing
CTX	Corporate Trade Exchange	Debit and Credit	Incoming and Outgoing
XCK	Destroyed Check Entries	Debit	Incoming and Outgoing
ACK/ ATX	Acknowledgement	Debit and Credit	Incoming and Outgoing
NOC	Notification of Change	Debit and Credit	Incoming and Outgoing
MTE	Machine Transfer Entry	Debit and Credit	Incoming
POS	Point of Sale	Debit and Credit	Incoming
SHR	Shared Network Transaction Entry	Debit and Credit	Incoming
TRC	Truncated Entry	Debit and Credit	Incoming
TRX	Truncated Entry Exchange	Debit and Credit	Incoming

Key Features of Outbound Transaction Processing

The Outbound Transaction Processing supports the following key features:

- Preferred Settlement derivation (Same-day or Standard)
- SEC code specific validations
- Duplicate check
- Authorization Limit checks
- Sanctions check
- Warehousecheck
- Cutoff checks - Processing /Network
- External account Balance check and Accounting
- Advice generation

- Dispatch accounting and Dispatch processing

Key Features of Inbound Transaction Processing

The Inbound Transaction Processing supports the following key features:

- SEC code specific validations
- Beneficiary Name matchvalidations
- Mandate validations fordebits
- Duplicatecheck
- Sanctions check
- Authorization Limitchecks
- Warehousecheck
- External Account validation check andAccounting
- Advice generation

Key Features of Return & Reversal Processing

The Return & Reversal Processing module supports the following key features:

Outbound return for Inbound Payments

- Manual initiation of returns from exception queues
- Return entry posting and return payment dispatch

Inbound return for Outbound Payments

- Displays all inbound returns in a queue for user actions
- Matches inbound returns with corresponding outbound payments
- Provides options to accept returns, reinstate outbound payments, or dishonor returns
- Supports return entry posting for accepted or dishonored returns, and dispatches return payments for dishonored returns.

Outbound Reversal

- Allows manual initiation of reversals for outbound payments
- Stops the dispatch of outbound payments if they have not already been dispatched

Inbound Reversal

- Displays all inbound reversals in a queue for user actions
- Matches inbound reversals with corresponding inbound payments
- Provides options to accept, or dishonor inbound reversals

Key Features of Non-Financial Payments Processing

The key features of Non-Financial Payments Processing include:

- Outbound Acknowledgement (ATK/ATX) message generation for inbound payments with SEC Codes CCD or CTX.
- Outbound Notification of change (SEC Code COR) message generation for inbound payments.

- Inbound Notification of change (SEC Code COR) message processing by linking with outbound payments.
- [US ACH Maintenance](#)
This topic provides details of various maintenance screens used for configuring US ACH transactions in Oracle Banking Payments. It includes the Function ID, Screen Name, Screen Usage, and other attributes relevant to each maintenance activity.
- [US ACH Credit Transfer](#)
A US ACH Credit Transfer is an electronic payment method that allows individuals or businesses to send funds from their bank account to another bank account within the United States using the Automated Clearing House (ACH) network.
- [US ACH Direct Debit](#)
Automated Clearing House (ACH) Direct Debit is a method of electronically transferring funds from a payer's bank account to a payee's account with the payer's prior authorization. In the US, ACH transactions are governed by **National Automated Clearing House Association (NACHA)** rules.
- [US ACH Payment Browser](#)
View and track details of US ACH credit and debit payment transactions.
- [ACH Payments Return](#)
Refers to a situation where an **Automated Clearing House (ACH)** payment is rejected or sent back by the receiving bank or financial institution.

2.1 US ACH Maintenance

This topic provides details of various maintenance screens used for configuring US ACH transactions in Oracle Banking Payments. It includes the Function ID, Screen Name, Screen Usage, and other attributes relevant to each maintenance activity.

This topic contains the following sub-topics:

- [Existing Maintenances](#)
This topic lists the existing maintenance that are reused during the processing the US ACH transactions.
- [US ACH Maintenance](#)
This topic outlines the list of US ACH maintenance activities.
- [US ACH Credit Accounting Preference](#)
This topic explains the **US ACH Credit Accounting Preference** screen.
- [US ACH Network Preference](#)
Use **US ACH Network Preference** screen to capture ACH Network cutoff time for same day and extended ACH transactions.
- [US ACH Debit Accounting Preference](#)
This topic explains the **US ACH Debit Accounting Preference** screen.
- [US ACH Dispatch Parameters](#)
This topic explains the **US ACH Dispatch Parameters** screen.
- [Company ID - Account Mapping Detailed](#)
This topic explains the **Company ID - Account Mapping Detailed** screen.
- [US ACH Debit Mandate](#)
Use **US ACH Debit Mandate** screen to capture ACH Debit Authorization (Debit Mandate).

- [Inbound US ACH Authorization](#)
Use **Inbound US ACH Authorization** screen to authorize manual reversal of inbound ACH credit or debit transaction.
- [US ACH Directory](#)
Use **US ACH Directory** screen to maintain details of ACH participants that are serviced by FedACH ACH Operator.
- [US ACH Directory Upload](#)
Use the **US ACH Directory Upload** screen to manually upload the US ACH (FedACH) Directory using a fixed-length text file.
- [US-ACH Company ID Preferences](#)
This topic explains the **US-ACH Company ID Preferences** screen.

2.1.1 Existing Maintenances

This topic lists the existing maintenance that are reused during the processing the US ACH transactions.

This topic contains the following sub-topics:

- [Common Core Maintenance](#)
This topic outlines the list of Common Core maintenance for US ACH payments.
- [Payment Core Maintenance](#)
This topic outlines the list of Payment Core maintenance for US ACH payments.
- [Pricing Related Maintenance](#)
This topic outlines the list of Common Core maintenance for US ACH payments.

2.1.1.1 Common Core Maintenance

This topic outlines the list of Common Core maintenance for US ACH payments.

The list of Common Core maintenance that are referred during the payment processing includes:

Table 2-2 Common Core Maintenance

Function IDs	Screen Usage	Attributes
STDACGRP	Access Group	Optional
STDCCHOL	Currency holiday calendar	Mandatory
STDCIFCR	External Customer Input	Mandatory
STDCNMNT	Country Code	Mandatory
STDCRACC	External Customer Account Input	Mandatory
STDCRBRN	Branch Core Parameters	Mandatory
STDCRGLM	External Chart of Accounts	Mandatory
STDCRTRN	External Transaction Code	Mandatory
STDECAMT	External Credit Approval System	Mandatory
STDHSTCD	Host Code	Mandatory
STDLOCHL	Local Holiday Calendar	Mandatory

2.1.1.2 Payment Core Maintenance

This topic outlines the list of Payment Core maintenance for US ACH payments.

The list of Payment Core maintenance that are referred during the payment processing includes:

Table 2-3 Payment Core Maintenance

Function IDs	Screens	Attributes
PMDABANR	ABA Number	Mandatory
PMDACCMT	External Accounting System	Mandatory
PMDACCTL	Account Template	Mandatory
PMDACMAP	Accounting System Mapping	Mandatory
PMDACRED	Account Redirection	Optional
PMDADVDF	Default Advice Format Maintenance Detailed	Optional
PMDADVFM	Advice Format	Optional
PMDALCHR	Allowed Character Set Detailed	Optional
PMDBTVAL	Batch Validations Maintenance	Optional
PMDCARES	Debit Receipts - Credit Account Restrictions	Optional
PMDCDCAP	Customer Deferred Charge Advice Preferences Detailed	Optional
PMDCSMLK	Customer Service Model Linkage	Optional
PMDCTOFF	Payment Processing Cutoff Time	Optional
PMDCURPF	Customer Restriction Preference	Optional
PMDDATES	Custom Dates Screen Detailed	Mandatory
PMDDCAFM	Deferred Charge Advice Format Preference Detailed	Optional
PMDDISFR	Folder Profile Maintenance	Mandatory
PMDECAMT	ECA System	Mandatory
PMDEPMAP	External Pricing System Mapping	Optional
PMDEXPMT	External Price System	Optional
PMDEXTNT	External Notification Queue Detailed	Optional
PMDFLPRF	File Preference	Optional
PMDFLPRM	File Parameters	Mandatory
PMDHSTPR	Host Parameters	Mandatory
PMDMNRES	Debit Receipts - Mandate Restrictions	Optional
PMDNCPRF	Network Currency Preferences	Mandatory
PMDNSAMD	Non STP Amend Allowed Fields	Optional
PMDNSRLE	Non STP Rule	Optional
PMDNWCOD	Network Code Detailed	Mandatory
PMDNWHOL	Network Holiday	Mandatory
PMDNWMNT	Network	Mandatory
PMDNWPRF	Network Preferences	Mandatory
PMDONPRF	Outbound Non urgent preference	Optional
PMDOUPRF	Outbound urgent preference	Optional
PMDPRHST	Allowed Processing Hosts Maintenance	Optional

Table 2-3 (Cont.) Payment Core Maintenance

Function IDs	Screens	Attributes
PMDQPROF	Queue Connection Profile Maintenance	Mandatory
PMDRLMT	Role Limit Maintenance Detailed	Optional
PMDROLQA	Roles Queue Access	Mandatory
PMDROLQR	Role Queue Transaction Restrictions Detailed	Optional
PMDSCMAP	Sanction System Mapping	Mandatory
PMDSJBPR	Payments Seed Job Parameters Detailed	Optional
PMDSNCKM	Sanctions Check System	Mandatory
PMDSORCE	Source	Mandatory
PMDSORNW	Source Network	Mandatory
PMDSPCHR	Special character	Mandatory
PMDSPROF	Service Profile Detail	Optional
PMDSRMDL	Customer Service Model	Optional
PMDTRRLE	Transaction Code Rule Detailed	Optional
PMDUSRLT	User Limit Maintenance Detailed	Optional
PMDUSRQA	User Queue Access	Optional
PMDUSRQR	User Queue Payments Restrictions Detailed	Optional

2.1.1.3 Pricing Related Maintenance

This topic outlines the list of Common Core maintenance for US ACH payments.

The list of Pricing Related maintenance that are referred during the payment processing includes:

Table 2-4 Pricing Related Maintenance

Function IDs	Screens	Attributes
PMDSWPRF	For maintaining the transaction pricing code	Mandatory
PPDVLMT	For maintaining the Price value, which is applicable for the Source, Customer Service Level, or Customer.	Optional
PXD191SR	For maintaining the charges for receiver	Optional

2.1.2 US ACH Maintenance

This topic outlines the list of US ACH maintenance activities.

The list of US ACH maintenance includes:

Table 2-5 US ACH Maintenance

Function IDs	Screens	Attributes
PMDORGDT	Originator maintenance	Mandatory
PMDCIACC	Company ID - Account Mapping Detailed	Mandatory
PNDCMPID	NACHA Company ID Preferences	Mandatory
PMDNACDP	NACHA Dispatch Parameters	Mandatory
PMDNCHDR	NACHA Directory	Mandatory
PMDNCHUP	US ACH Directory Upload	Optional
PNDCRPRF	NACHA Credit Accounting Preference	Mandatory
PNDDMAND	NACHA Debit Mandate	Mandatory
PNDDRPRF	NACHA Debit Accounting Preference	Mandatory
PNDNWPRF	US NACHA Network Preference	Mandatory

2.1.3 US ACH Credit Accounting Preference

This topic explains the **US ACH Credit Accounting Preference** screen.

1. On Homepage, specify **PNDCRPRF** in the text box, and click next arrow.
The **US ACH Credit Accounting Preference** screen is displayed.

Figure 2-1 US ACH Credit Accounting Preference

2. On the **US ACH Credit Accounting Preference** screen, click **New** to specify the fields.
For more information about the fields, refer to field description table.

Table 2-6 US ACH Credit Accounting Preference - Field Description

Field	Description
Network Code	Select the appropriate ACH Network Code from the list of values.
Network Code Description	System defaults the description based on the selected Network Code .
Network Type Description	System defaults the Network Type Description based on the selected Network Code .
Host Code	System defaults the Host Code of transaction branch when the user clicks the New button.
Host Code Description	System defaults the description based on the selected Host Code .
Transaction Type	Select the Transaction Type from the drop-down list. The available options are: • Outbound • Inbound
Entry Type	This field defaults to Credit to indicate that the transaction is an ACH Credit transfer.
Transfer Currency	Select the Transfer Currency from the list of values.

- [Payment Preferences Tab](#)
This topic explains the **Payment Preferences** tab of the **US ACH Credit Accounting Preference** screen.
- [R-Transaction Preferences Tab](#)
This topic explains the **R-Transaction Preferences** tab of the **US ACH Credit Accounting Preference** screen.
- [US ACH Credit Accounting Preference Summary](#)
This topic provides the instructions to view the details of the selected records.

2.1.3.1 Payment Preferences Tab

This topic explains the **Payment Preferences** tab of the **US ACH Credit Accounting Preference** screen.

Navigate to the main screen [US ACH Credit Accounting Preference](#).

1. Select the **Payment Preferences** tab in the main screen.

The **Payment Preferences** details are displayed.

Figure 2-2 US ACH Credit Accounting Preference_Payment Preferences Tab

- On **Payment Preferences** tab, specify the fields.

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

Table 2-7 US ACH Credit Accounting Preferences_Payment Preference Tab - Field Description

Field	Description
Accounting Codes	This section displays the Accounting Codes details.
Debit Liquidation	Specify the template for Debit Liquidation from the list of available accounting templates. You can select the template from the option list. The list displays all the accounting templates maintained in the system.
Credit Liquidation	Specify the template for Credit Liquidation .
Dispatch Accounting	System populates the account currency.
Receipt Accounting	System populates the originator's name.

From this tab, navigate to **R-Transaction Preferences** tab.

2.1.3.2 R-Transaction Preferences Tab

This topic explains the **R-Transaction Preferences** tab of the **US ACH Credit Accounting Preference** screen.

- Select the **R-Transaction Preferences** tab in the main screen.

The **R-Transaction Preferences** details are displayed.

Figure 2-3 US ACH Credit Accounting Preferences_R-Transaction Preference Tab

The screenshot shows the 'US ACH Credit Accounting Preference' window with the 'R-Transaction Preferences' tab selected. The window has a title bar with 'New' and 'Enter Query' buttons. The main area is divided into two sections: 'Payment Preferences' and 'R-Transaction Preferences'. The 'Payment Preferences' section includes fields for 'Network Code', 'Host Code', 'Transaction Type' (set to 'Outbound'), and 'Transfer Currency'. The 'R-Transaction Preferences' section includes fields for 'Network Description', 'Host Description', 'Entry Type' (set to 'Credit'), and 'Network Type Description'. Below these sections is an 'Accounting Code' section with four rows: 'Debit Liquidation', 'Credit Liquidation', 'Dispatch Accounting', and 'Receipt Accounting', each with a search icon. At the bottom right are 'Audit' and 'Exit' buttons.

- On **R-Transaction Preferences** tab, specify the fields.

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

Table 2-8 US ACH Credit Accounting Preferences_R-Transaction Preference Tab - Field Description

Field	Description
Accounting Codes	This section displays the Accounting Codes details.
Debit Liquidation	Specify the template for Debit Liquidation from the list of available accounting templates. You can select the template from the option list. The list displays all the accounting templates maintained in the system.
Credit Liquidation	Specify the template for Credit Liquidation .
Dispatch Accounting	System populates the account currency.
Receipt Accounting	System populates the originator's name.

2.1.3.3 US ACH Credit Accounting Preference Summary

This topic provides the instructions to view the details of the selected records.

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

The **US ACH Credit Accounting Preference Summary** screen is displayed.

Figure 2-4 US ACH Credit Accounting Preference Summary

US ACH Credit Accounting Preference Summary

Search Advanced Search Reset Clear All Records per page 15

Search (Case Sensitive)

Authorization Status [dropdown] Record Status [dropdown] Network Code [text input] [search icon]
Transaction Type [dropdown] Entry Type [dropdown] Transfer Currency [text input] [search icon]

Search Results Lock Columns 0

☐ Authorization Status ☐ Record Status ☐ Network Code ☐ Transaction Type ☐ Entry Type ☐ Transfer Currency ☐ Host Code

No data to display.

Page 1 Of 1 < < 1 > >

Exit

2. On the **US ACH Credit Accounting Preference** screen, search using one or more of the following parameters:
 - **Authorization Status**
 - **Record Status**
 - **Transaction Type**
 - **Entry Type**
 - **Network Code**
 - **Transfer Currency**
3. Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.

2.1.4 US ACH Network Preference

Use **US ACH Network Preference** screen to capture ACH Network cutoff time for same day and extended ACH transactions.

1. On Homepage, specify **PNDNWPRF** in the text box, and click next arrow.
The **US ACH Network Preference** screen is displayed.

Figure 2-5 US ACH Network Preference

- On **US ACH Network Preference** screen, click **New** to specify the fields.
For more information about the fields, refer to field description table.

Table 2-9 US ACH Network Preference - Field Description

Field	Description
Network Code	Select the appropriate ACH Network Code from the list of values.
Network Code Description	System defaults the description on the Network Code selected.
Network Type Description	System defaults the Network Type Description on the Network Code selected.
Host Code	System defaults the Host Code of transaction branch when the user clicks the New button.
Host Code Description	System defaults the description on the Host Code selected.
Dispatch Preferences	This section displays the Dispatch Preferences details.
Standard Dispatch Days-Credit	Specify the field with 2 Business Days.
Standard Dispatch Days-Debit	Specify the field with 1 Business Days.
Dispatch On-Us Transfers	Determines whether on-us transfers should be processed internally or dispatched through the external ACH Network. By default, the system sets this value to No .
Same day ACH Preference	This section displays the Same day ACH Preference details.
Network Time Zone	This field displays the Time Zone of the current host.
Cutoff Hour	Specify the Cutoff Hour .
Cutoff Minute	Specify the Cutoff Minute .
Same Day ACH Credit Limit	Specify the Same Day ACH Credit Limit .
Same Day ACH Debit Limit	Specify the Same Day ACH Debit Limit .

Table 2-9 (Cont.) US ACH Network Preference - Field Description

Field	Description
Transfer Currency	System displays this field with USD as the default value.
Extended Cutoff Hour	Specify the Extended Cutoff Hour based on bank operations.
Extended Cutoff Minute	Specify the Extended Cutoff Minute based on bank operations.
Other Preferences	This section displays the Other Preferences details.
Reinitiate Window	Specify the Reinitiate Window .
Max Reinitiation Limit	Specify the maximum reinitiation limit.
Dishonor Return Days	Specify the Dishonor Return Days .
NOC Return Days	Specify the NOC Return Days .
NOC Generation Allowed Days	System displays the allowed days for NOC generation.
Pre-Note Live Transaction Days	Specify the Pre-Note Live Transaction Days .
Reversal Allowed Days	Specify the allowed days for Reversal.
Return Days Limit	This section displays the Return Days Limit details.
Normal Return Days	Specify the normal return days.
Extended Return Days	Specify the extended return days.
Waiting Period for Reversal Accounting	This section displays the Waiting Period for Reversal Accounting details.
Waiting Days	Specify the waiting days.
Debit Mandate Validation	This section displays the Debit Mandate Validation details.
Required for Receipts	Select Yes or No from the drop-down list. This option indicates whether mandate validation is required for debit receipts. The default value is No .
Transaction Amount Limit	This section displays the Transaction Amount Limit details.
Account Receivable Amount Limit(ARC, BOC, POP)	Specify the maximum amount that can be received for transactions initiated for Accounts Receivable Conversion (ARC) , Back Office Conversion (BOC) , or Point-of-Purchase (POP) payment method.
Check Amount Limit(RCX, XCK)	Specify the maximum transaction amount permitted for check-based payments initiated for Represented Check Entry (RCX) or Destroyed Check Entry (XCK) .

Note

- When a transaction starts from the **Outbound US ACH Debit Transaction Input (PNDODONL)** screen using SEC Code **ARC**, **BOC**, or **POP**, clicking the **Enrich** button ensures that the amount does not exceed the **Account Receivable Amount Limit** defined in the **US ACH Network Preference (PNDNWPRF)** screen.
- When a transaction starts from the **Outbound US ACH Debit Transaction Input (PNDODONL)** screen using SEC Code **RCK** or **XCK**, clicking the **Enrich** button triggers the system to check that the transaction amount does not exceed the **Check Amount Limit** defined in the **US ACH Network Preference (PNDNWPRF)** screen.
- If any validation fails, the system displays the error message, Entered amount is greater than the allowed transaction limit.

- [US ACH Network Preference Summary](#)

This topic provides the instructions to view the details of the selected records.

2.1.4.1 US ACH Network Preference Summary

This topic provides the instructions to view the details of the selected records.

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

The **US ACH Network Preference Summary** screen is displayed.

Figure 2-6 US ACH Network Preference Summary

The screenshot shows the 'US ACH Network Preference Summary' interface. At the top, there are search and filter options including 'Search', 'Advanced Search', 'Reset', and 'Clear All'. A 'Records per page' dropdown is set to 15. Below these are search filters for 'Authorization Status', 'Record Status', 'Network Code', 'Host Code', 'Network Time Zone', and 'Dispatch On Us Transfers'. A 'Search (Case Sensitive)' button is also present. The main area is a table titled 'Search Results' with columns: Authorization Status, Record Status, Network Code, Host Code, Network Time Zone, Transfer Currency, Same Day ACH Credit Limit, Cutoff Minute, Cutoff Hour, and Extended Cutoff Minute. The table is currently empty, displaying 'No data to display.' At the bottom, there is a 'Page 1 Of 1' indicator and an 'Exit' button.

2. On the **US ACH Network Preference Summary** screen, search using one or more of the following parameters:
 - **Authorization Status**
 - **Host Code**
 - **Record Status**
 - **Network Code**

- **Network Time Zone**
3. Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.

2.1.5 US ACH Debit Accounting Preference

This topic explains the **US ACH Debit Accounting Preference** screen.

1. On Homepage, specify **PNDDRPRF** in the text box, and click next arrow.
The **US ACH Debit Accounting Preference** screen is displayed.

Figure 2-7 US ACH Debit Accounting Preference

2. On the **US ACH Debit Accounting Preference** screen, click **New** to specify the fields.
For more information about the fields, refer to field description table.

Table 2-10 US ACH Debit Accounting Preference- Field Description

Field	Description
Network Code	Select the appropriate ACH Network Code from the list of values.
Network Code Description	System defaults the description based on the selected Network Code .
Network Type Description	System defaults the Network Type Description based on the selected Network Code .
Host Code	System defaults the Host Code of transaction branch when the user clicks the New button.
Host Code Description	System defaults the description based on the selected Host Code .
Transaction Type	Select the Transaction Type from the drop-down list. The available options are: • Outbound • Inbound
Entry Type	This field defaults to Debit to indicate that the transaction is an ACH Credit transfer.
Transfer Currency	Select the Transfer Currency from the list of values.

- [Payment Preferences Tab](#)
This topic explains the **Payment Preferences** tab of the **US ACH Credit Accounting Preference** screen.
- [R-Transaction Preferences Tab](#)
This topic explains the **R-Transaction Preferences** tab of the **US ACH Debit Accounting Preference** screen.
- [US ACH Debit Accounting Preference Summary](#)
This topic provides the instructions to view the details of the selected records.

2.1.5.1 Payment Preferences Tab

This topic explains the **Payment Preferences** tab of the **US ACH Credit Accounting Preference** screen.

Navigate to the main screen [US ACH Debit Accounting Preference](#).

1. Select the **Payment Preferences** tab in the main screen.

The **Payment Preferences** details are displayed.

Figure 2-8 US ACH Debit Accounting Preferences_Payment Preferences Tab

The screenshot displays the 'US ACH Debit Accounting Preference' window with the 'Payment Preferences' tab selected. The window includes a header with 'New' and 'Enter Query' buttons. The main area is divided into two sections: 'Payment Preferences' and 'R-Transaction Preferences'. The 'Payment Preferences' section contains fields for 'Network Code', 'Host Code', 'Transaction Type' (set to 'Outbound'), and 'Transfer Currency'. The 'R-Transaction Preferences' section contains fields for 'Network Description', 'Host Description', 'Entry Type' (set to 'Debit'), and 'Network Type Description'. Below these sections is a table for 'Accounting Codes' with rows for 'Debit Liquidation', 'Credit Liquidation', 'Dispatch Accounting', and 'Receipt Accounting'. The bottom right corner of the window has 'Audit' and 'Exit' buttons.

2. On **Payment Preferences** tab, specify the fields.
For more information about the fields, refer to field description table.

Table 2-11 US ACH Debit Accounting Preferences_Payment Preference Tab - Field Description

Field	Description
Accounting Codes	This section displays the Accounting Codes details.
Debit Liquidation	Specify the template for Debit Liquidation from the list of available accounting templates. You can select the template from the option list. The list displays all the accounting templates maintained in the system.
Credit Liquidation	Specify the template for Credit Liquidation .
Dispatch Accounting	System populates the account currency.
Receipt Accounting	System populates the originator's name.

From this tab, navigate to **R-Transaction Preferences** tab.

2.1.5.2 R-Transaction Preferences Tab

This topic explains the **R-Transaction Preferences** tab of the **US ACH Debit Accounting Preference** screen.

1. Select the **R-Transaction Preferences** tab in the main screen.

The **R-Transaction Preferences** details are displayed.

Figure 2-9 US ACH Debit Accounting Preferences_R-Transaction Preferences Tab

The screenshot displays the 'US ACH Debit Accounting Preference' window. At the top, there are buttons for 'New' and 'Enter Query'. Below this, the 'Payment Preferences' section includes fields for 'Network Code', 'Host Code', 'Transaction Type' (set to 'Outbound'), and 'Transfer Currency'. To the right, the 'R-Transaction Preferences' section includes fields for 'Network Description', 'Host Description', 'Entry Type' (set to 'Debit'), and 'Network Type Description'. Below these sections, the 'Accounting Codes' section contains four rows: 'Debit Liquidation', 'Credit Liquidation', 'Dispatch Accounting', and 'Receipt Accounting', each with a search icon. At the bottom right, there are 'Audit' and 'Exit' buttons.

2. On **R-Transaction Preferences** tab, specify the fields.

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

Table 2-12 US ACH Debit Accounting Preferences_R-Transaction Preference Tab - Field Description

Field	Description
Accounting Codes	This section displays the Accounting Codes details.
Debit Liquidation	Specify the template for Debit Liquidation from the list of available accounting templates. You can select the template from the option list. The list displays all the accounting templates maintained in the system.
Credit Liquidation	Specify the template for Credit Liquidation .
Dispatch Accounting	System populates the account currency.
Receipt Accounting	System populates the originator's name.

2.1.5.3 US ACH Debit Accounting Preference Summary

This topic provides the instructions to view the details of the selected records.

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

The **US ACH Debit Accounting Preference Summary** screen is displayed.

Figure 2-10 US ACH Debit Accounting Preference Summary

US ACH Debit Accounting Preference Summary

Search Advanced Search Reset Clear All Records per page 15

Search (Case Sensitive)

Authorization Status Record Status Entry Type
Host Code Network Code Transaction Type

Search Results Lock Columns 0

☐ Authorization Status ☐ Record Status ☐ Entry Type ☐ Host Code ☐ Network Code ☐ Transaction Type ☐ Transfer Currency ☐ Receipt Accounting ☐ Credit Liquidation ☐ Dispatch Accounting ☐ Debit

No data to display.

Page 1 Of 1 < 1 >

Exit

2. On the **US ACH Debit Accounting Preference Summary** screen, search using one or more of the following parameters:
 - **Authorization Status**
 - **Record Status**
 - **Entry Type**
 - **Host Code**
 - **Network Code**
 - **Transaction Type**
3. Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.

2.1.6 US ACH Dispatch Parameters

This topic explains the **US ACH Dispatch Parameters** screen.

1. On Homepage, specify **PMDNACDP** in the text box, and click next arrow.
The **US ACH Dispatch Parameters** screen is displayed.

Figure 2-11 US ACH Dispatch Parameters

- On the **US ACH Dispatch Parameters** screen, click **New** to specify the fields.
For more information about the fields, refer to field description table.

Table 2-13 US ACH Dispatch Parameters - Field Description

Field	Description
Network Code	Specify the appropriate ACH Network Code from the list of values.
Network Description	System defaults the description based on the selected Network Code .
Host Code	System defaults the Host Code of transaction branch when the user clicks the New button.
Network Type Description	System defaults the Network Type Description based on the selected Network Code .
Immediate Origin Routing Number	Select the Immediate Origin Routing Number from the list of values.
Maximum File Size(in MB)	Specify the Maximum File Size in MB.
Aggregate Amount Allowed	Specify the allowed aggregate amount.
Transaction Count Allowed	Specify the allowed transaction count.
Network Time Zone	Specify the Network Time Zone from the cutoff maintenance.
Network Same Day Cutoff(Regular)	Specify the Network Same Day Cutoff (Regular) from the cutoff maintenance.
Network Extended Cutoff Time	Specify the Network Extended Day Cutoff (Regular) from the cutoff maintenance.
Dispatch Cycles	This section displays the Dispatch Cycles .
Dispatch Time	Specify the scheduled dispatch intervals between the BOD and the regular (same-day) cutoff window.
Extended Dispatch Cycles	This section displays the Extended Dispatch Cycles .
Dispatch Time	Specify the scheduled dispatch intervals between the regular (same-day) and extended cutoff window.

- [US ACH Dispatch Parameters Summary](#)
This topic provides the instructions to view the details of the selected records.

2.1.6.1 US ACH Dispatch Parameters Summary

This topic provides the instructions to view the details of the selected records.

1. On Homepage, specify **PMSNACDP** in the text box, and click next arrow.
The **US ACH Dispatch Parameters Summary** screen is displayed.

Figure 2-12 US ACH Dispatch Parameters Summary

2. On the **US ACH Dispatch Parameters Summary** screen, search using one or more of the following parameters:
 - **Authorization Status**
 - **Record Status**
 - **Host Code**
 - **Network Code**
3. Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.

2.1.7 Company ID - Account Mapping Detailed

This topic explains the **Company ID - Account Mapping Detailed** screen.

This ACH specific maintenance maintains the mapping between a corporate originator's Company ID and one or more of its accounts in the system, which can be used as the debit or credit account in an outgoing ACH Credit or ACH Debit transaction.

1. On Homepage, specify **PMDCIACC** in the text box, and click next arrow.
The **Company ID - Account Mapping Detailed** screen is displayed.

Figure 2-13 Company ID - Account Mapping Detailed

- On the **Company ID - Account Mapping Detailed** screen, click **New** to specify the fields. For more information about the fields, refer to field description table.

Table 2-14 Company ID - Account Mapping Detailed - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch when the user clicks the New button.
Company ID	Select the Company ID from the list of values. The list fetches records from the existing Originator Maintenance Detailed (PMDORGDT) .
Source Code	Select the Source Code from the list of values. Code can be for a specific channel (including Manual channel) or All (any) channels from where the outgoing ACH transaction could be initiated.
SEC Code	Select the SEC Code from the drop-down list. The available options are: • CIE • CTX • PPD • ARC • BOC • POP • All • CCD • WEB • TEL • RCK • XCK Note: If All option is selected for ACH Entry Type field, only the SEC codes CCD, CTX, and PPD are populated in the SEC Code drop-down list.
US ACH Entry Type	Select the US ACH Entry Type from the drop-down list. The available options are: • ACH Credit • ACH Debit • All

Table 2-14 (Cont.) Company ID - Account Mapping Detailed - Field Description

Field	Description
Originator Account	Select the Originator Account from list of values. The list includes Normal type accounts owned by customers classified as Individual or Corporate and valid General Ledger accounts. All valid GLs maintained in the External Chart of Accounts (STDCRGLM) , which are not in blocked status and belong to the categories Asset , Liability , Income , or Expense , are also listed as Originator Account. Note: The same Originator Account number would be allowed to be linked to more than one Company ID .
Customer number	System defaults the customer number of the selected originator account.
ACH Preferences	This section displays the ACH Preferences .
Prefer Same-day ACH Credit processing	Yes indicates that the originator wants their ACH Credit transactions to be processed as same-day transactions whenever eligible.
Prefer Same-day ACH Debit processing	Yes indicates that the originator wants their ACH Debit transactions to be processed as same-day transactions whenever eligible.

- [Company ID - Account Mapping Summary](#)
This topic provides the instructions to view the details of the selected records.

2.1.7.1 Company ID - Account Mapping Summary

This topic provides the instructions to view the details of the selected records.

1. On Homepage, specify **PMSCIACC** in the text box, and click next arrow.
The **Company ID - Account Mapping Summary** screen is displayed.

Figure 2-14 Company ID - Account Mapping Summary

2. On the **Company ID - Account Mapping Summary** screen, search using one or more of the following parameters:
 - **Authorization Status**

- **Record Status**
 - **Host Code**
 - **Company ID**
 - **ACH Entry Type**
 - **SEC Code**
 - **Source Code**
- Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.

2.1.8 US ACH Debit Mandate

Use **US ACH Debit Mandate** screen to capture ACH Debit Authorization (Debit Mandate).

- On Homepage, specify **PNDDMAND** in the text box, and click next arrow.
The **US ACH Debit Mandate** screen is displayed.

Figure 2-15 US ACH Debit Mandate

- On the **US ACH Debit Mandate** screen, click **New** to specify the fields.
For more information about the fields, refer to field description table.

Table 2-15 US ACH Debit Mandate - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch when the user clicks the New button.
Source Code	Select the Source Code from the list of values.

Table 2-15 (Cont.) US ACH Debit Mandate - Field Description

Field	Description
Network Code	Select the Network Code from the list of values.
Customer No	Select the customer number from the list of values.
Allowed SEC Codes	Select the Allowed SEC Codes from the drop-down list. The available options are: • CCD • CTX • PPD • ARC • BOC • POP • CCD • WEB • TEL • RCK • XCK
Authorization Id	Specify the Authorization Id .
Network Type Description	System defaults the Network Type Description based on the selected Network Code .
Receiver (Debtor) Details	This section displays the Receiver (Debtor) Details .
Receiver (Debtor) Account Number	Select the Receiver (Debtor) Account Number from the list of values that lists all active accounts of the specified Customer.
Account Currency	Account Currency gets auto populated on selecting Receiver (Debtor) Account Number .
Receiver Name	Receiver Name gets auto populated on selecting Receiver (Debtor) Account Number .
Address1	Address gets auto populated on selecting Receiver (Debtor) Account Number .
Address2	Address gets auto populated on selecting Receiver (Debtor) Account Number .
Country	This field gets auto populated on selecting Receiver (Debtor) Account Number .
Receiving Company ID	Select the Receiving Company ID from the list of values, which displays the companies mapped to the selected Debtor Customer or Account in the Company ID - Account Mapping Detailed (PMDCIACC) screen.
Company Name	Gets auto populated on selecting Receiving Company ID .
Identification Number	Specify the Identification Number .
Originator (Creditor) Details	This section displays the Originator (Creditor) Details .
Originator Company Id	Select the Originator Company ID from the list of values, which displays the companies mapped to the selected Debtor Customer or Account in the Company ID - Account Mapping Detailed (PMDCIACC) screen.
Company Name	Gets auto populated on selecting Originator Company ID .
Originator Account Number	Gets auto populated on selecting Originator Company ID .
Account Currency	Account Currency gets auto populated on selecting Originator Company ID .
Address1	Address gets auto populated on selecting Originator Company ID .
Address2	Address gets auto populated on selecting Originator Company ID .

Table 2-15 (Cont.) US ACH Debit Mandate - Field Description

Field	Description
Country	Country gets auto populated on selecting Originator Company ID .
Authorization Details	This section displays the Authorization Details .
Sequence Type	Select the Sequence Type from the drop-down list. The available options are: • Recursive • One Off
Frequency Type	Select the Frequency Type from the drop-down list. The available options are: • Yearly • Monthly • Quarterly • Half Yearly • Weekly • Daily • Adhoc • Intra Day • Fortnightly
Transaction Currency	Select the Transaction Currency from the list of values.
Transaction Amount	Specify the Transaction Amount .
Maximum Amount	Specify the Maximum Amount , if required.
Originator DFI Details	This section displays the Originator DFI Details .
Originating DFI	Select the Originator DFI from the list of values that lists all valid Routing Number from ACH directory.
Originating DFI Name	Originating DFI Name gets auto populated on selecting Originating DFI .
Address1	Address gets auto populated on selecting Originating DFI .
Address2	Address gets auto populated on selecting Originating DFI .
Effective Date	Specify the date from when the authorization is effective for receiving Debit transactions on the receiver account. Ensure that the settlement date of the inward debit transaction is greater than or equal to this date.
Expiry Date	Specify the date when the authorization expires or no longer remains effective. Ensure that settlement date of the inwardddDebit transaction is less than or equal to this date. If Expiry Date is not specified, the mandate is treated as open-ended, and debit requests will be honored until the user manually marks the mandate as expired.
Debit Authorization Status	Select the Debit Authorization Status from the drop-down list. The available options are: • Initiated • Active • Expired • Used • Cancelled
Remarks	Specify the Remarks , if any.
Last Debit Date	This field displays the date of the most recent debit. On honoring a debit request against the mandate, the settlement date is updated in this field during processing of each debit request.

- [US ACH Debit Mandate Summary](#)

2.1.8.1 US ACH Debit Mandate Summary

1. On Homepage, specify **PNSDMAND** in the text box, and click next arrow.
The **US ACH Debit Mandate Summary** screen is displayed.

Figure 2-16 US ACH Debit Mandate Summary

2. On the **US ACH Debit Mandate Summary** screen, search using one or more of the following parameters:
 - **Authorization Status**
 - **Record Status**
 - **Allowed SEC Codes**
 - **Customer No**
 - **Debit Authorization Status**
 - **Effective Date**
 - **Frequency Type**
 - **Originator Account Number**
 - **Originator Company Id**
 - **Receiver (Debtor) Account Number**
 - **Authorization Id**
 - **Network Code**
 - **Source Code**
 - **Payment Type Code**
3. Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.

2.1.9 Inbound US ACH Authorization

Use **Inbound US ACH Authorization** screen to authorize manual reversal of inbound ACH credit or debit transaction.

1. On Homepage, specify **PNDITAUT** in the text box, and click next arrow.
The **Inbound US ACH Authorization** screen is displayed.

Figure 2-17 Inbound US ACH Authorization

2. On the **Inbound US ACH Authorization** screen, click **New** to specify the fields.
For more information about the fields, refer to field description table.

Table 2-16 Inbound US ACH Authorization - Field Description

Field	Description
Transaction Reference no	Specify the Transaction Reference Number .
Value Date	Specify the Value Date .
Debtor Account Number	Specify the Debtor Account Number .
Creditor Account Number	Specify the Creditor Account Number .
Transfer Currency	Specify the Transfer Currency .
Transfer Amount	Specify the Transfer Amount .
Maker Id	Specify the Maker Id .
Maker Date Stamp	Specify the Maker Date Stamp .
Field Name	Specify the Field Name .
Field Value	Specify the Field Value .

3. Click the **Authorize** button to open corresponding **Inbound US ACH Credit Transfer Input (PNDITONL)** or **Inbound US ACH Debit Transaction Input (PNDIDONL)** screen.

The Re-Key fields for authorization is disabled for the authorization of reversal.

On authorization, the system marks the original inbound ACH credit or debit transaction status as **Reversed**. The reversal accounting entries are posted. The system does not generate any reversal response message for dispatch.

2.1.10 US ACH Directory

Use **US ACH Directory** screen to maintain details of ACH participants that are serviced by FedACH ACH Operator.

You can manually create a new record. Once created, it must be authorized.

System validates that the manually created record does not contain a Routing Number for which a record already exists.

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

The **US ACH Directory** screen is displayed.

Figure 2-18 US ACH Directory

2. On the **US ACH Directory** screen, click **New** to specify the fields.
For more information about the fields, refer to field description table.

Table 2-17 US ACH Directory - Field Description

Field	Description
Routing Number	Specify the 9 digit Routing number (ABA number) of the ACH participant.
Office Code	Select the Office Code . Choose between Main Office (value = O) or Branch (value = B).
Servicing FRB Number	Specify the servicing Federal Reserve Bank's main office routing number.
Record Type code	Select the code that indicates if the old or new routing number of the participant to be used while sending ACH transactions. The options are as follows: • Institution is a Federal Reserve Bank • Send items to customer routing number • Send items to customer using new routing number field
Change Date	Specify the date when this record was last updated by FedACH.
New Routing Number	Specify the New Routing Number .

Table 2-17 (Cont.) US ACH Directory - Field Description

Field	Description
Customer Name	Specify the name of the ACH participant.
Address	Specify the address details of participant.
City	Specify the city of participant.
State Code	Specify the 2 character code of US state where the participant is located. Though the bank participant may have multiple branches in different US states, this is the state where it is registered or has its head office or is understood to be located as per relevant US regulation.
Zipcode	Specify the zip code (postal code) of the participant.
Zipcode Extension	Specify the zip code extension (if applicable) of the participant.
Telephone Area Code	Specify the area code of the contact telephone number.
Telephone Prefix Number	Specify the prefix of the contact telephone number.
Telephone Suffix Number	Specify the suffix of the contact telephone number.
Institution Status Code	Specify if the participant receives Gov/Comm transactions.
Data View Code	Specify if the relevant code indicates Current View .
Filler	Specify the filler details.

- [US ACH Directory Summary](#)
This topic provides the instructions to view the details of the selected records.

2.1.10.1 US ACH Directory Summary

This topic provides the instructions to view the details of the selected records.

1. On Homepage, specify **PMSNCHDR** in the text box, and click next arrow.
The **US ACH Directory Summary** screen is displayed.

Figure 2-19 US ACH Directory Summary

The screenshot displays the 'US ACH Directory Summary' application window. At the top, there are search options: 'Search', 'Advanced Search', 'Reset', and 'Clear All'. A 'Records per page' dropdown is set to 15. Below this is a 'Search (Case Sensitive)' section with three input fields: 'Authorization Status', 'Record Status', and 'Routing Number'. Underneath is a 'Search Results' section with a 'Lock Columns' dropdown set to 0. A row of column headers is visible: Authorization Status, Record Status, Office Code, Record Type code, Change Date, Customer Name, Routing Number, Servicing FRB Number, and New Routing Number. The main area shows 'No data to display.' and a pagination bar at the bottom indicates 'Page 1 Of 1' with navigation arrows. An 'Exit' button is located in the bottom right corner.

2. On the **US ACH Directory Summary** screen, search using one or more of the following parameters:

- **Authorization Status**
 - **Record Status**
 - **Routing Number**
3. Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.

2.1.11 US ACH Directory Upload

Use the **US ACH Directory Upload** screen to manually upload the US ACH (FedACH) Directory using a fixed-length text file.

1. On Homepage, specify **PMDNCHUP** in the text box, and click next arrow.
The **US ACH Directory Upload** screen is displayed.

Figure 2-20 US ACH Directory Upload

2. On **US ACH Directory Upload** screen, click **New** to specify the fields.
For more information about the fields, refer to field description table.

Table 2-18 US ACH Directory Upload - Field Description

Field	Description
File Name	Specify the File Name of the ACH Directory text file.
File Path	Specify the DB server path where the directory file is placed.
Upload Type	Select the Upload Type from the drop-down list. The available options are: • Full • Partial This field indicates whether the file being uploaded is a Full file, containing all ACH participants, or a Partial file, containing only records updated since a specified past date.
Upload button	Click this button to initiate the process of picking up the file from the specified location, parsing it and inserting the records in the ACH Directory table.

Support is provided to upload US ACH Directory through File envelope Rest service. Multi-part file upload is enabled to send the file as part of the Rest request. The file type to be used is USAchDirectory.

2.1.12 US-ACH Company ID Preferences

This topic explains the **US-ACH Company ID Preferences** screen.

If the Company ID is not provided in an Outbound ACH Credit/Debit request, system defaults it from the US-ACH Company ID Preferences maintenance. In this case, including the customer account in the request is mandatory.

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

The **US-ACH Company ID Preferences** screen is displayed.

Figure 2-21 US ACH Company ID Preferences

2. On the **US-ACH Company ID Preferences** screen, click **New** to specify the fields.

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

Table 2-19 US-ACH Company ID Preferences - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch when the user clicks the New button.
Network Code	Select the Network Code from the list of values.
US ACH Entry Type	Select the US ACH Entry Type from the drop-down list. The available options are: • ACH Credit • ACH Dedit
Preferences	This section displays the Preferences .
Default Company ID	Specify the Default Company ID from the list of values.

- [US ACH Company ID Preferences Summary](#)

This topic provides the instructions to view the details of the selected records.

2.1.12.1 US ACH Company ID Preferences Summary

This topic provides the instructions to view the details of the selected records.

1. On Homepage, specify **PNSCMPID** in the text box, and click next arrow.
The **US ACH Company ID Preferences Summary** screen is displayed.

Figure 2-22 US ACH Company ID Preferences Summary

2. On the **US ACH Company ID Preferences Summary** screen, search using one or more of the following parameters:
 - **Authorization Status**
 - **Record Status**
 - **US ACH Entry Type**
 - **Network Code**
3. Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.

2.2 US ACH Credit Transfer

A US ACH Credit Transfer is an electronic payment method that allows individuals or businesses to send funds from their bank account to another bank account within the United States using the Automated Clearing House (ACH) network.

US ACH inbound and outbound transactions can be booked and viewed through these following screens:

- [Outbound US ACH Credit Transfer Input](#)
This topic explains the **Outbound US ACH Credit Transfer Input** screen.
- [View Outbound US ACH Credit Transfer](#)
This topic provides the instructions to view Outbound US ACH Credit Transfer.

- [Credit Outbound Transaction Processing](#)
Refers to the end-to-end handling of payment instructions where funds are sent out of the bank (debiting the bank's customer account and crediting an external beneficiary's account).
- [Inbound US ACH Credit Transfer Input](#)
This topic explains the **Inbound US ACH Credit Transfer Input** screen.
- [View Inbound US ACH Credit Transfer](#)
This topic provides the instructions to view Inbound US ACH Credit Transfer.
- [Credit Inbound Transaction Processing](#)
Refers to the handling of incoming credit transactions that a bank or financial institution receives from external networks such as ACH, Fedwire, SWIFT, RTP and others.
- [US ACH Credit SI Template](#)
This topic provides the systematic instructions to maintain SI for US ACH Credit Outbound Transactions.

2.2.1 Outbound US ACH Credit Transfer Input

This topic explains the **Outbound US ACH Credit Transfer Input** screen.

Bank staff of **Originating Depository Financial Institution (ODFI)** can manually book an outgoing US ACH payment on behalf of the originator. Alternatively, system can receive a REST request from the originator's system for initiating an outgoing US ACH payment which would be processed on receipt.

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

The **Outbound US ACH Credit Transfer Input** screen is displayed.

Figure 2-23 Outbound US ACH Credit Transfer Input

The screenshot shows the 'Outbound US ACH Credit Transfer Input' screen. It features a top navigation bar with 'New' and 'Enter Query' buttons. The main content area is organized into several sections:

- Transaction Details:** Includes fields for Transaction Branch Code, Branch Name, Host Code, Host Description, Source Code, Source Description, Transaction Reference Number, Network Code, Network Description, ACH Entry Type (set to 'ACH Credit'), Standard Entry Class Code, and Department Code. There are also checkboxes for 'Debit from GL' and 'Zero Dollar Entry', and dropdowns for 'Pre Notification Entry' and 'Settlement Preference'.
- Originator Details:** Includes fields for Company Identification, Company Name, Company Entry Description, Company Discretionary Data, Company Descriptive Date, Originator Account Number, Originator Name, Account Currency, Account Branch, Customer Number, Customer Service Model, Debit Amount, and Payment Type Code.
- Receiver Details:** Includes fields for Receiving ODFI, Receiving ODFI Name, Receiver Account Number, Individual Identification Number, Individual Name, and Identification Number.
- Entry Details:** Includes fields for Receiving Company Name, Transaction Code, Transaction Code Description, and Discretionary Data.
- Payment Details:** Includes fields for Booking Date, Requested Effective Date, Transfer Currency, Transfer Amount, Exchange Rate, FX Reference Number, and Remarks.
- Transaction Dates:** Includes fields for Effective Date, Activation Date, Debit Value Date, Credit Value Date, and Dispatch Date.

At the bottom, there are buttons for 'UDF', 'MIS', 'Accounting Details', 'Audit', and 'Exit'.

2. On **Outbound US ACH Credit Transfer Input** screen, click **New** to specify the fields.

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

Table 2-20 Outbound US ACH Credit Transfer Input - Field Description

Field	Description
Transaction Branch Code	System defaults the branch code of transaction when the user clicks the New button.
Branch Name	System defaults the Branch Name based on the selected Transaction Branch Code .
Host Code	System defaults the Host Code of transaction branch when the user clicks the New button.
Host Code Description	System defaults the description of the Host Code .
Source Code	This field defaults to MANL , but you can also manually input transactions. For transactions received through a channel, the relevant source code from the source maintenance is defaulted.
Source Code Description	System defaults the description of the source code.
Transaction Reference Number	Unique Reference Number for the payment generated by the system.
Network Code	Select the Network Code from the list of values. If only one US ACH network is maintained (which will generally be the case) then the same will be defaulted.
Network Code Description	System defaults the description of the network code.
ACH Entry Type	This field is defaulted to ACH Credit , indicating that the transaction is a US ACH Credit transfer.
Standard Entry Class Code	Select the required SEC codes from the drop-down list. The available options are: • CCD • CTX • CIE • PPD • WEB
User Reference Number	System defaults the user reference number same as the transaction reference number. You can edit this value to provide own reference number.
Source Reference Number	System displays the Source Reference Number provided by the channel or any other source for the transaction.
Zero Dollar Entry	Enable the Zero Dollar Entry toggle if the outbound transaction is a Zero Dollar transaction.
Pre Notification Entry	Enable the Pre Notification Entry toggle if the outbound transaction is a Pre Notification transaction.
Settlement Preference	Select the required Settlement Preference from the drop-down list. The available options are: • Same Day • Standard • Blank
Department Code	System displays the Department Code based on the Department Code linked to the User ID .

Table 2-20 (Cont.) Outbound US ACH Credit Transfer Input - Field Description

Field	Description
On-Us Transfer	System defaults this field based on the On-Us Transfer check at the time of transaction save. The value is displayed as either Yes or No. Note: An outbound ACH Credit/Debit transaction is identified as an on-us transfer if: • RDFI Routing Number Check: The RDFI routing number matches the routing number of any valid branch under the same host as the transaction branch maintained in US ACH ABA Number (Function ID: PMDABANR), and • Preference Configuration: Dispatch is not applicable for on-us transfers, as configured in US ACH Preferences (Function ID: PNDNWPRF).
Debit from GL	Enable the Debit from GL toggle if the outbound transaction needs to be debited from the General Ledger. If the debit account in an ACH credit transaction is recognized as a valid General Ledger account, the system will default Debit from GL as Yes to ensure proper handling as an internal accounting transaction.

- [Main Tab](#)
This topic explains the **Main** tab of the **Outbound US ACH Credit Transfer Input** screen.
- [Main Tab - Addenda Details](#)
This topic explains the **Addenda Details** button of the main tab in the **Outbound US ACH Credit Transfer Input** screen.
- [Pricing Tab](#)
This topic explains the **Pricing** tab of the **Outbound US ACH Credit Transfer Input** 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.
- [Outbound US ACH Credit Transfer Input Summary](#)
This topic explains the summary of the Outbound US ACH Credit Transfer Input.

2.2.1.1 Main Tab

This topic explains the **Main** tab of the **Outbound US ACH Credit Transfer Input** screen.

1. Select the **Main** tab in the main screen.
The **Main** details are displayed.

Figure 2-24 Outbound US ACH Credit Transfer Input_Main Tab

The screenshot shows the 'Outbound US ACH Credit Transfer Input' window with the 'Main' tab selected. The interface includes a top bar with 'New' and 'Enter Query' buttons. The main area is divided into five sections: 'Originator Details' (Company Identification, Company Name, Company Entry Description, Company Discretionary Data, Company Descriptive Date), 'Receiver Details' (Receiving DFI, Receiving DFI Name, Receiver Account Number, Individual Identification Number, Individual Name, Identification Number), 'Entry Details' (Receiving Company Name, Transaction Code, Transaction Code Description, Discretionary Data), 'Payment Details' (Booking Date, Requested Effective Date, Transfer Currency, Transfer Amount, Exchange Rate, FX Reference Number, Remarks), and 'Transaction Dates' (Effective Date, Activation Date, Debit Value Date, Credit Value Date, Dispatch Date). There are also buttons for 'UDF', 'MIS', 'Accounting Details', 'Enrich', 'Addenda Details', 'Audit', and 'Exit'.

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

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

Table 2-21 Outbound US ACH Credit Transfer Input_Main Tab - Field Description

Field	Description
Originator Details	This section displays the Originator Details .
Company ID	Specify the Company ID of the originator from list of values that fetches company Id records from the existing Originator Maintenance Detailed (PMDORGDT) .
Company Name	This field is auto-populated from the Company Identification Maintenance based on the company Id.
Company Entry Description	Specify the Company Entry Description . This is a mandatory field.
Company Discretionary Data	This field in the Batch Header allows Originators/ODFIs to capture any data that is of significance to the processing of the transaction.
Company Descriptive Date	Specify the transaction date that the originator wants the Receiving Depository Financial Institution (RDFI) to include in communications to the receiver. Note that this date will not appear as the transaction or value date in the receiver's account statement.
Originator Account Number	System populates the Originator Account Number after you select the Company ID , update the required fields, and click the Enrich button. This field is populated from the Company ID and SEC Code maintained in the Company ID–Account Mapping Detailed (PMDCIACC) screen.
Originator Name	System defaults the originator name upon selecting the account number.
Account Currency	System defaults the account currency upon selecting the account number.
Account Branch	System defaults the account branch upon selecting the account number.
Customer Number	System identifies the customer number maintained in the system for the originator based on the selected Debtor Account Number and the same is defaulted in this field.
Customer Service Model	System defaults Customer Service Model linked to the identified customer (originator).

Table 2-21 (Cont.) Outbound US ACH Credit Transfer Input_Main Tab - Field Description

Field	Description
Debit Amount	This field is populated with the transfer amount converted in originator account currency using the exchange rate.
Payment Type Code	
Payment Details	This section displays the Payment Details .
Booking Date	This is defaulted as application server date.
Requested Effective Date	This is the Requested Effective Date of the payment, as instructed by the customer.
Transfer Currency	Specify the Transfer Currency which should always be USD.
Transfer Amount	Specify the amount to be transferred.
Exchange Rate	If transfer currency and originator account currency are different then exchange rate can be provided by user. System retains the input value and will validate the same against override and stop variances maintained at Network Preferences.
FX Reference Number	Specify a specific reference number of Fx deal/contract to be used for deriving the exchange rate to be used for the transaction.
Remarks	This field indicates any user remarks for the outgoing payment transaction.
Receiver Details	This section displays the Receiver Details .
Receiving DFI	Specify a 9 digit ABA number of the Receiving Depository Financial Institution (RDFI) from the list of values that would fetch values from the US ACH Directory (PMDNCHDR) maintenance.
Receiving DFI Name	System defaults the name of the selected Receiving DFI .
Receiver Account Number	Specify the account number of the Receiver (beneficiary) corporate or owned by the Receiver individual as applicable for selected SEC code.
Individual Identification Number	This field is mandatory only when the selected SEC Code is CIE and optional for other applicable SEC codes such as PPD , WEB , and others.
Identification Name	Specify the Identification Name .
Identification Number	This field is optional for applicable SEC Codes such as CCD and CTX . It typically contains the customer or accounting identification number (normally issued by the Originator) by which the Receiver is identified.
Entry Details	This section displays the Entry Details .
Receiving Company Name	Specify the company name of receiver where the receiver is corporate.
Transaction Code	Select the appropriate options for the ACH credit transaction based on the chosen SEC code. • Zero dollar transaction codes such as 24, 34, 44, and 54 are applicable for CCD and CTX SEC codes. • Pre-notification transaction codes such as 23, 33, 43, and 53 are applicable for all credit transaction SEC codes. • Normal transaction codes such as 22, 32, 42, and 52 are applicable for all credit transaction SEC codes.
Transaction Code Description	This field is auto-populated with the description of the selected Transaction code.

Table 2-21 (Cont.) Outbound US ACH Credit Transfer Input_Main Tab - Field Description

Field	Description
Discretionary Data	This field in the entry detail record of the batch file allows Originators/ODFIs to capture any two-character code or data relevant to transaction processing or for making a request to the RDFI. It is optional and can be populated by the user. For example, the code AK is used with CCD and CTX SEC codes to indicate that an acknowledgement is requested from the RDFI.
Transaction Dates	This section displays the Transaction Dates .
Effective Date	Specify the Effective Date .
Activation Date	This is the date on which the transaction would be processed.
Debit Value Date	The value date with which the debit to originator account would be done as part of the Debit Liquidation accounting event. This date is derived by the system as part of processing the transaction. This is a view-only field.
Credit Value Date	Specify the value date with which the credit to Network Nostro account would be done as part of dispatch accounting for the file containing this transaction.
Dispatch Date	The date on which the transaction would be dispatched to ACH as part of an outgoing ACH file. It is calculated as the Effective Date less the Network Lead Days.

2.2.1.2 Main Tab - Addenda Details

This topic explains the **Addenda Details** button of the main tab in the **Outbound US ACH Credit Transfer Input** screen.

1. Click the **Addenda Details** button in the **Main** tab.
The **Addenda Details** sub-screen is displayed.

Figure 2-25 Main Tab - Addenda Details

The screenshot shows the 'Addenda Details' window. It includes input fields for 'Transaction Reference Number', 'Activation Date', 'Host Code', and 'Network Code'. Below these is a section titled 'Addenda Details' which contains a large text area for 'Conversion Standard' and 'Payment Related Info'. At the bottom right of the window are 'Exit' and 'Save' buttons.

2. On **Addenda Details** screen, specify the fields.
For more information about the fields, refer to field description table.

Table 2-22 Main Tab_Addenda Details - Field Description

Field	Description
Transaction Reference Number	System displays the Transaction Reference Number .
Host Code	System displays the Host Code .
Activation Date	Specify the Activation Date .
Network Code	System displays the Network Code .
Addenda Details	This section displays the Addenda Details .
Conversion Standard	Select one of the following standards using which the data in this field needs to be converted, during generation of the Addenda records in the ACH file: • ASC X12.5 (Interchange Control Structure) • ASC X12.6 (Application Control Structure) • Payment related UN/EDIFACT syntax • ANSI ASC X12 transaction set containing a BPR or BPS data segment
Payment Related Info	Specify the payment related information. Data is limited to 80 characters.

2.2.1.3 Pricing Tab

This topic explains the **Pricing** tab of the **Outbound US ACH Credit Transfer Input** screen.

1. Select the **Pricing** tab to view the pricing details.

The **Pricing** details are displayed.

Figure 2-26 Outbound US ACH Credit Transfer Input_Pricing Tab

The screenshot shows the 'Outbound US ACH Credit Transfer Input' application window. The 'Pricing' tab is selected, displaying a table with the following columns: Pricing Component, Pricing Currency, Pricing Amount, Waiver, Debit Currency, and Debit Amount. The table is currently empty, showing 'No data to display.' and 'Page 1 (0 of 0 items)'. The form includes various input fields for transaction details, such as Transaction Branch Code, Transaction Reference Number, Host Code, Network Code, ACH Entry Type, Standard Entry Class Code, Department Code, User Reference Number, Source Reference Number, Zero Dollar Entry, Pre Notification Entry, Settlement Preference, and On-Us Transfer. The 'Main' tab is also visible, showing a similar set of input fields. The bottom of the screen features navigation buttons: UDF, MIS, Accounting Details, Audit, and Exit.

2. On **Pricing** tab, the computed charges, and taxes if applicable, are populated for each charge component in the following fields.

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

Table 2-23 Pricing - Field Description

Field	Description
Pricing Component	System displays the name of the pricing component, applicable for the transaction, for which charges are computed.
Pricing Currency	System displays the Pricing Currency in which the charge amount is calculated for the pricing component.
Pricing Amount	System displays the charge amount calculated for each pricing component.
Waiver	Select 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. This is the currency of the debit (originator) account.
Debit Amount	System displays charge amount in debit currency to be debited. This amount is different from the calculated pricing amount if the debit currency is different from the pricing currency. The debit amount for charges is calculated by converting the pricing amount in pricing currency to debit currency using specified Exchange Rate Type in Pricing Code Maintenance . User must click on Save button in Outbound US ACH Credit Transfer Input screen to save the outgoing payment and make it available for authorization. On authorization by a different user, system starts processing the US ACH outgoing payment.

2.2.1.4 UDF Button

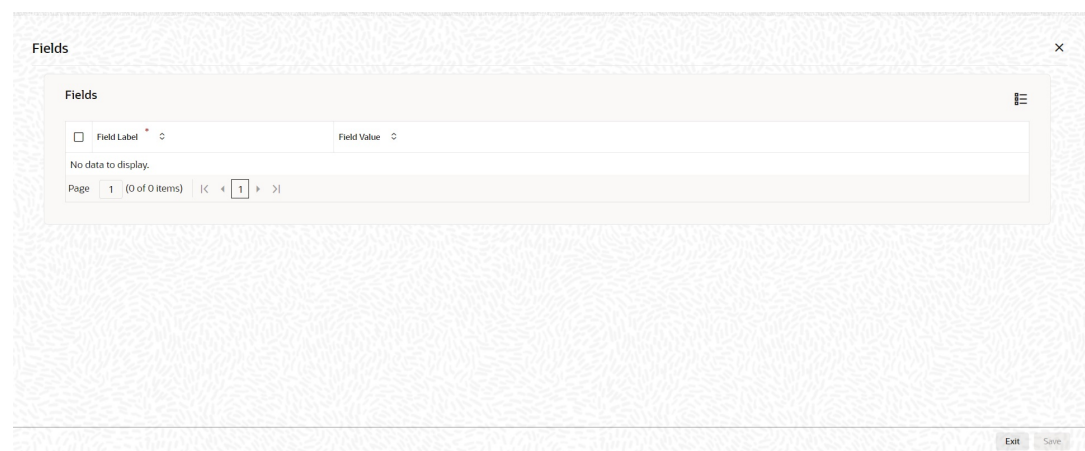
This topic provides details of the **Fields** screen.

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 2-27 UDF Button



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

The following fields are displayed:

Table 2-24 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.

2.2.1.5 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 2-28 MIS Button

The screenshot shows the 'MIS Details' window. At the top, there are two input fields: 'Transaction Reference Number *' and 'MIS Group'. Below these are two columns of input fields. The left column is labeled 'Transaction MIS' and the right column is labeled 'Composite MIS'. Each column contains 10 rows of input fields, each with a search icon. At the bottom right of the window are 'Exit' and 'Save' buttons.

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

Table 2-25 MIS Button - Field Description

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

Table 2-25 (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.

2.2.1.6 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 2-29 Accounting Entries

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

Table 2-26 Accounting Entries - Field Description

Field	Description
Event Code	Displays the Event Code .

Table 2-26 (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 .

2.2.1.7 Outbound US ACH Credit Transfer Input Summary

This topic explains the summary of the Outbound US ACH Credit Transfer Input.

1. On Homepage, specify **PNSOTONL** in the text box, and click next arrow.
The **Outbound US ACH Credit Transfer Input Summary** screen is displayed.

Figure 2-30 Outbound US ACH Credit Transfer Input Summary

The screenshot shows the 'Outbound US ACH Credit Transfer Input Summary' screen. At the top, there are search controls: 'Search', 'Advanced Search', 'Reset', and 'Clear All'. A 'Records per page' dropdown is set to 15. Below this is a 'Search (Case Sensitive)' section with a grid of input fields. The grid is organized into three columns. The first column contains fields for Transaction Reference No, Source Reference Number, Source Code, Standard Entry Class Code, Company Identification, Company Name, Transaction Code, Transaction Branch Code, and On-Us Transfer. The second column contains fields for Originator Account Number, Booking Date, Activation Date, Requested Effective Date, Effective Date, Receiving DFI, Receiver Account Number, and Network Code. The third column contains fields for Authorization Status, Debit from GL, Pre Notification Entry, Zero Dollar Entry, Settlement Preference, Customer Number, Transfer Amount, and Department Code. Below the search fields is a 'Search Results' section with a 'Lock Columns' dropdown set to 0. It shows a list of search criteria: Transaction Reference No, Booking Date, Effective Date, Authorization Status, Originator Account Number, Transfer Amount, Company Identification, Company Name, and Standard Entry Class. Below this list, it states 'No data to display.' and shows 'Page 1 Of 1' with navigation arrows. An 'Exit' button is located at the bottom right of the screen.

2. On the **Outbound US ACH Credit Transfer Input Summary** screen, search using one or more of the following parameters:
 - **Transaction Reference Number**

- **Originator Account Number**
 - **Authorization Status**
 - **Source Reference Number**
 - **Booking Date**
 - **Debit from GL**
 - **Source Code**
 - **Activation Date**
 - **Pre Notification Entry**
 - **Standard Entry Class Code**
 - **Requested Effective Date**
 - **Zero Dollar Entry**
 - **Company Identification**
 - **Effective Date**
 - **Settlement Preference**
 - **Company Name**
 - **Receiving DFI**
 - **Customer Number**
 - **Transaction Code**
 - **Receiver Account Number**
 - **Transfer Amount**
 - **Transaction Branch Code**
 - **Network Code**
 - **Department Code**
 - **On-Us Transfer**
 - **Template Id**
3. Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.

2.2.2 View Outbound US ACH Credit Transfer

This topic provides the instructions to view Outbound US ACH Credit Transfer.

1. On Homepage, specify **PNDVIEW** in the text box, and click next arrow.
The **View Outbound US ACH Credit Transfer** screen is displayed.

Figure 2-31 View Outbound US ACH Credit Transfer

2. On the **View Outbound US ACH Credit Transfer** screen, click the **Enter Query** button.
The **Transaction Reference Number** field gets enabled, for the user to specify the Reference Number.
3. Click the **Execute Query** button to populate the details of the transaction in the **View Outbound US ACH Credit Transfer** screen.
Along with the transaction details in the **Main** and **Pricing** tabs, user can also view the Status details for the following:
 - **External System Status**
 - **Transaction Details**
4. For more details on **Main** and **Pricing** tabs refer to [Outbound US ACH Credit Transfer Input](#) screen.
5. You can specify the following additional fields in view screen.
For more information about the fields, refer to field description table.

Table 2-27 View Outbound US ACH Credit Transfer - Field Description

Field	Description
Trace Number	This is a unique identification of each ACH entry record in the outgoing US ACH file, which is generated during file generation.

Table 2-27 (Cont.) View Outbound US ACH Credit Transfer - Field Description

Field	Description
Batch Number	This is a unique identification of every batch in the outgoing US ACH file, which is generated during file generation.

- [Exceptions Tab](#)
This topic explains the **Exceptions** tab of the **View Outbound US ACH Credit Transfer** screen.
- [View Queue Action](#)
This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- [UDF View](#)
This topic provides the systematic instructions to process the **UDF View** screen.
- [MIS View](#)
This topic provides the systematic instructions to process the **MIS View** screen.
- [Accounting Entries](#)
This topic provides the systematic instructions to process the **Accounting Entries** screen.
- [All Messages](#)
This topic provides details of the **All Messages** screen.
- [ACK/ATX Message](#)
This topic provides details of the **ACK/ATX Message** screen.
- [NOC Message](#)
This topic provides details of the **NOC Message** screen.
- [View Outbound US ACH Credit Transfer Summary](#)
This topic explains the **View Outbound US ACH Credit Transfer Summary** screen.

2.2.2.1 Exceptions Tab

This topic explains the **Exceptions** tab of the **View Outbound US ACH Credit Transfer** screen.

1. Select the **Exceptions** tab to view the exceptions details.
The **Exceptions** details are displayed.

Figure 2-32 View US ACH Outbound Credit Transfer_Exceptions Tab

- On **Exceptions** tab, specify the following fields:
For more information about the fields, refer to field description table.

Table 2-28 Exceptions - Field Description

Field	Description
Reinitiation Details	This section displays the Reinitiation Details .
Reinitiated Ref. No	System displays the Reinitiated Reference Number .
Reinitiated Date	System displays the Reinitiated Date .

2.2.2.2 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.

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

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

Figure 2-33 View Queue Action Log

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

Note

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

Table 2-29 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**

2.2.2.3 UDF View

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

1. Click the **UDF** button in the **View US ACH Outbound Credit Transfer** screen.
The **UDF View** screen is displayed.

Figure 2-34 UDF View

2. User can view the User Defined Fields.

2.2.2.4 MIS View

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

1. Click the **MIS** button in the **View US ACH Outbound Credit Transfer** screen.
The **MIS View** screen is displayed.

Figure 2-35 MIS View Button

2. User can view the Management Information System details.

2.2.2.5 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 2-36 Accounting Entries

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

Table 2-30 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 .

2.2.2.6 All Messages

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

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

The **All Messages** screen is displayed.

Figure 2-37 All Messages

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

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

Table 2-31 All Messages - Field Description

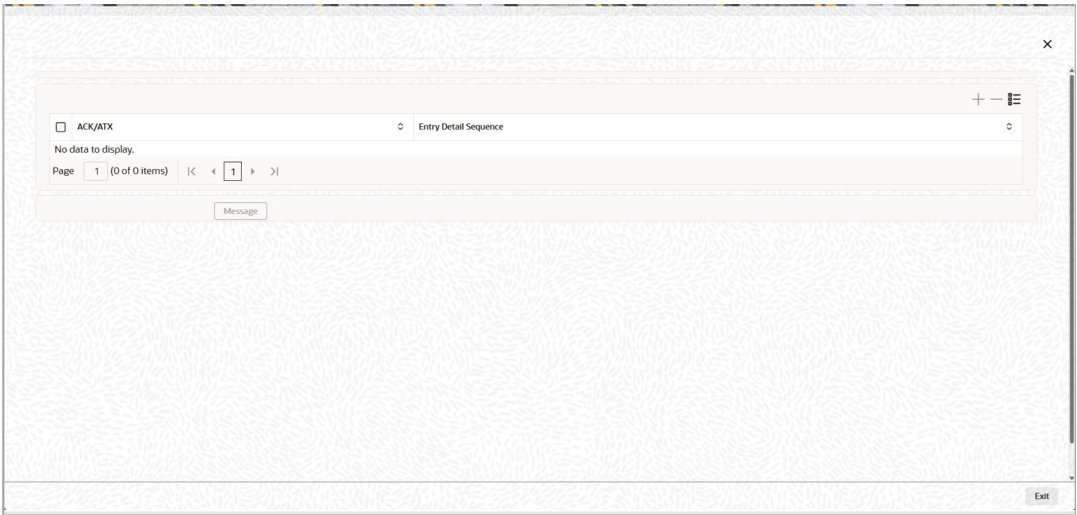
Field	Description
Transaction Identification	Displays the transaction identification.
Message Type	Displays the message type.
SWIFT Message Type	Displays the SWIFT message type.
ISO Message Type	Displays the ISO message type.
Direction	Displays the direction.
Value Date	Displays the value date.
Message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

2.2.2.7 ACK/ATX Message

This topic provides details of the **ACK/ATX Message** screen.

1. Click the **ACK/ATX Message** button.
The **ACK/ATX Message** screen is displayed.

Figure 2-38 View US ACH Outbound Credit Transfer_ACK/ATX Message



2. On **ACK/ATX Message** screen, specify the fields.

Table 2-32 ACK/ATX Message - Field Description

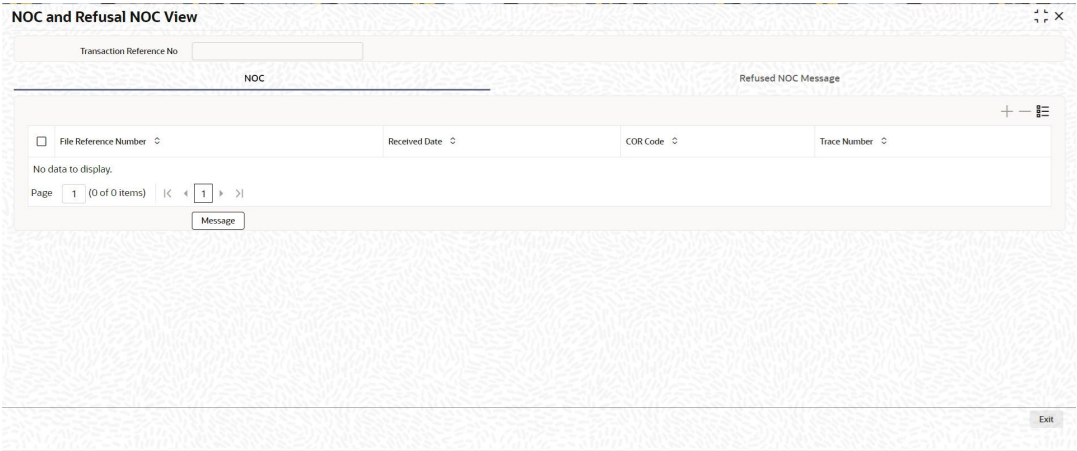
Field	Description
ACK/ATX	System displays the ACK/ATX details.
Entry Detail Sequence	System displays the entry detail sequence.

2.2.2.8 NOC Message

This topic provides details of the **NOC Message** screen.

1. Click the **NOC Message** button.
The **NOC and Refusal NOC View** screen is displayed.

Figure 2-39 View US ACH Outbound Credit Transfer_NOC Message



- On **NOC and Refusal NOC View** screen, click **Refused NOC Message** tab to view the generated **Refused NOC**.

Figure 2-40 View US ACH Outbound Credit Transfer_Refused NOC Message

2.2.2.9 View Outbound US ACH Credit Transfer Summary

This topic explains the **View Outbound US ACH Credit Transfer Summary** screen.

- On Homepage, specify **PNSOVIEW** in the text box, and click next arrow.
The **View Outbound US ACH Credit Transfer Summary** screen is displayed.

Figure 2-41 View Outbound US ACH Credit Transfer Summary

- On the **View Outbound US ACH Credit Transfer Summary** screen, search using one or more of the following parameters:

- Transaction Reference Number
 - Originator Account Number
 - Transaction Status
 - Source Reference Number
 - Booking Date
 - Dispatch Status
 - Original File Reference
 - Activation Date
 - Dispatch Reference Number
 - Source Code
 - Requested Effective Date
 - Debit from GL
 - Standard Entry Class Code
 - Effective Date
 - Pre Notification Entry
 - Company Identification
 - Receiving DFI Identification
 - Zero Dollar Entry
 - Transaction Code
 - Transfer Amount
 - Transaction Branch
 - Company Name
 - Receiver Account Number
 - Settlement Preference
 - Transaction Code
 - Network Code
 - Customer Number
 - Transaction Branch Code
 - Exception Queue
 - Transfer Amount
 - On-Us Transfer
 - Department Code
3. Once you specified the parameters, click the **Search** button.
- The system displays the records that match the search criteria.

2.2.3 Credit Outbound Transaction Processing

Refers to the end-to-end handling of payment instructions where funds are sent out of the bank (debiting the bank's customer account and crediting an external beneficiary's account).

Outbound transaction follows the below listed processing steps:

- [Non STP Validation](#)
Validates outbound credit transactions that cannot be processed straight-through and require manual intervention.
- [Settlement Preference Derivation](#)
Determines settlement instructions based on predefined preferences during credit outbound processing.
- [Date Derivation](#)
Determines applicable transaction and settlement dates during credit outbound processing.
- [Process Exception Check](#)
Validates outbound credit transactions for exceptions and flags errors for resolution.
- [Business Override Validations](#)
Enables users to override specific business validation failures during credit outbound processing.
- [Authorization Limits Check](#)
Verifies transaction amounts against defined authorization limits during credit outbound processing.
- [Processing Cut-off Checks](#)
Ensures outbound credit transactions are validated against processing cut-off times.
- [Sanctions Check](#)
Validates outbound credit transactions against sanctions lists to ensure compliance.
- [Future Date Checks](#)
Validates outbound credit transactions to ensure dates are not set beyond allowable future limits.
- [FX Validation](#)
Validates foreign exchange details for outbound credit transactions to ensure correct currency conversion and compliance.
- [Pricing](#)
Calculates applicable fees and charges for outbound credit transactions based on pricing rules.
- [External Credit Approval Check](#)
Validates outbound credit transactions against external approval requirements before processing.
- [Network Cut-Off Check](#)
Validates outbound credit transactions against network-specific cut-off times before processing.
- [Accounting](#)
Posts outbound credit transactions to the general ledger and updates accounting records.
- [Dispatch Processing](#)
Prepares and sends outbound credit transactions to the respective network or destination.
- [On-us Transfer Processing](#)
On-us Transfer Processing refers to the workflow for processing payment transactions where both the source (payer) and the destination (payee) accounts are maintained within the same bank or financial institution.
- [Zero Dollar Entry Processing](#)
Handles outbound credit transactions with zero-dollar amounts, ensuring proper processing and compliance.

- [Pre Notification Entry Processing](#)

2.2.3.1 Non STP Validation

Validates outbound credit transactions that cannot be processed straight-through and require manual intervention.

The Non STP rules are applied on Outbound US ACH transactions booked via REST service request (XML/JSON).

If any transaction meets the criteria maintained in the **Non STP Rule Detailed (PMDNSRLE)** screen, transactions move to **Non STP Queue (PQSNSTPQ)**.

2.2.3.2 Settlement Preference Derivation

Determines settlement instructions based on predefined preferences during credit outbound processing.

For US ACH Outbound Credit transactions, the system refers to the field **Prefer Same-Day ACH Credit Processing** in the **Company ID – Account Mapping Detailed (PMDCIACC)** screen, when the **US ACH Entry Type** is **ACH Credit** or **All**. If set to **Yes**, the Settlement Preference is derived as **Same Day**. Otherwise, it defaults to **Standard**.

① Note

If **Settlement Preference** is not selected during manual booking or not provided in the US ACH transaction via REST service, the system derives it automatically.

2.2.3.3 Date Derivation

Determines applicable transaction and settlement dates during credit outbound processing.

Requested Effective Date

If the original Requested Effective Date is given and backdated, then the system default the Host date as the Instruction Date.

System checks the Requested Effective Date for network holidays, currency holidays (Debit / Credit). If the instruction date falls on Network / Currency holidays, the **Requested Effective Date** moves forward to the Network Working date / Currency Working date.

If the original Requested Effective Date is not given and the Activation Date is given, then the Requested Effective Date is derived after the Activation Date is checked for holidays.

Requested Effective Date is derived as **Activation Date** plus **Dispatch Days** minus working days.

Activation Date

Requested Effective Date minus Dispatch Days (For Same Day, Dispatch Days is zero and For Standard settlement, the Settlement Days is picked up from the Network Preference) if:

- System checks the **Activation Date** for the branch holiday/network holiday. If the date falls on a holiday, then the activation date is moved backward to the Previous Branch Working Date / Network Working Date.
- If the **Activation Date** falls below the booking date, then the **Activation Date** is set to the **Booking Date**. The branch holiday/network holiday is applied, and the activation date

moves forward. The **Requested Effective Date** also moves forward by applying the Dispatch Days minus Network Working days.

Dispatch Date

The **Dispatch Date** is derived as **Requested Effective Date** minus Dispatch Days (Network working days).

2.2.3.4 Process Exception Check

Validates outbound credit transactions for exceptions and flags errors for resolution.

If the original debit account is closed, then the transaction is moved to into **Process Exception Queue (PQSPRQUE)**.

2.2.3.5 Business Override Validations

Enables users to override specific business validation failures during credit outbound processing.

Duplicate Checks

The duplicate check for a transaction is done during transaction processing if the **Duplicate Check** is applicable for the Source. Payment fields marked for duplicate check in Source Maintenance are matched with all the payments booked within the duplicate period. The booking date of the payments is considered for evaluating the duplicate period.

The duplicate period is considered based on the number of days maintained for the source. If the maintenance is not available, then the duplicate check is not done.

If there are any matching payments with the fields identical with the payment being processed, then the payment is moved to **Business Override Queue (PQSOVRQU)** for further investigation.

2.2.3.6 Authorization Limits Check

Verifies transaction amounts against defined authorization limits during credit outbound processing.

Two levels of authorization limits can be maintained for a network and source in **Source Network Preferences Detailed (PMDSORNW)** (optional). If the transfer amount is greater than authorization limit 1, the transaction is moved to Authorization Limit 1 Queue.

On approval from Authorization Limit 1 Queue, if the transfer amount is greater than authorization limit 2, the transaction is moved to Authorization Limit 2 Queue. If the transfer amount is less than authorization limit 2, the transaction proceeds to next processing step.

If the Authorization Limit check is done on booking date, it is not repeated on Value date processing.

2.2.3.7 Processing Cut-off Checks

Ensures outbound credit transactions are validated against processing cut-off times.

Transaction cut-off time validation is based on the **Payment Processing Cutoff Time Detailed (PMDCTOFF)** screen. Transaction cut-off time check is done only for transaction with payment activation date as current date.

Transaction cut-off time for the payment network and Transaction Type as **Outbound** is fetched from the maintenance for the following combination:

- Source - Specific/ALL
- Service Model - Specific/ALL
- Customer - Specific/ALL

Cut-off time is derived as follows:

Table 2-33 Cut off time

Sr. No.	Network	Transaction Type	Source	CSM	Customer
1	Network ID	Outbound	Specific	Specific	Specific
2	Network ID	Outbound	ALL	Specific	Specific
3	Network ID	Outbound	Specific	Specific	ALL
4	Network ID	Outbound	ALL	Specific	ALL
5	Network ID	Outbound	Specific	ALL	ALL
6	Network ID	Outbound	ALL	ALL	ALL

If the payment processing time is less than or equal to the derived cut-off date and time, then the payment is considered as **Pre Cut-off** payment and proceeds with further processing.

If the payment save or receipt date and time exceeds the derived cut-off, then the payment is considered as **Post Cut-off** payment and routed to the **Processing Cut Off Queue (PQSPRCUQ)**.

2.2.3.8 Sanctions Check

Validates outbound credit transactions against sanctions lists to ensure compliance.

If sanctions screening is enabled for the source and network in **Source Network Preferences Detailed (PMDSORNW)**, the transaction is routed to an external system for sanction screening.

2.2.3.9 Future Date Checks

Validates outbound credit transactions to ensure dates are not set beyond allowable future limits.

The transactions are segregated as current dated or future dated based on the Activation Date. The future valued transactions is moved to Future Value Queue.

The transaction processing of current valued transactions continues with the next step of processing.

2.2.3.10 FX Validation

Validates foreign exchange details for outbound credit transactions to ensure correct currency conversion and compliance.

FX validation is applicable in cases where the transfer currency and debit account currency are different.

2.2.3.11 Pricing

Calculates applicable fees and charges for outbound credit transactions based on pricing rules.

The pricing is calculated based on the pricing code maintained in **Network Currency Preferences Detailed (PMDNCPRF)** for the combination of network code, transaction type as **Outbound**, and transfer currency as **USD**.

2.2.3.12 External Credit Approval Check

Validates outbound credit transactions against external approval requirements before processing.

The payment amount and charge/tax amount are sent to the external DDA system for credit approval.

External Credit Approval is done for all the external accounts for which the **External Credit Approval Required** flag is enabled. ECA system for the credit check is derived based on the External Account Maintenance.

If the ECA response status for a payment is **Approved**, processing continues. When ECA validation fails with a status of **Override**, **Rejected**, or **Timed Out**, the system logs the transaction in the ECA Exception Queue.

Note

The external ECA system does customer and account status checks along with account balance checks.

2.2.3.13 Network Cut-Off Check

Validates outbound credit transactions against network-specific cut-off times before processing.

For **Same-day** and **Standard** outbound credit transactions, the network cut-off time is referred from the **US ACH Network Preference (PNDNWPRF)** maintenance. The transactions which failed the cut-off time check moves to **Network Cut-off Queue**.

2.2.3.14 Accounting

Posts outbound credit transactions to the general ledger and updates accounting records.

Debit liquidation accounting entries have both payment entries and charge or tax entries. Accounting details are handed-off to the accounting system with debit or credit liquidation accounting code linked at **US ACH Credit Accounting Preference (PNDCRPRF)** for the combination of network code, transaction type as **Outbound**, and transfer currency as **USD**.

2.2.3.15 Dispatch Processing

Prepares and sends outbound credit transactions to the respective network or destination.

Dispatch accounting entries are posted based on the **Dispatch Accounting** code maintained in the **US ACH Credit Accounting Preference (PNCDRPRF)** for the **Transaction Type** as **Outbound**.

Changes are done to do separate dispatch file generation based on the origination file reference linked to the transactions. If origination file reference is not applicable, then such transactions will be part of a dispatch file which is different from the origination file reference-based dispatch files.

2.2.3.16 On-us Transfer Processing

On-us Transfer Processing refers to the workflow for processing payment transactions where both the source (payer) and the destination (payee) accounts are maintained within the same bank or financial institution.

On-us transfer check is done as part of initial validations of the transaction. An outbound ACH Credit is marked as on-us transfer if:

- RDFI Routing number is listed as the routing number for any valid Branch for the same Host of the transaction Branch as maintained in US ACH ABA Number (Function ID: **PMDABANR**).
- Dispatch is not applicable for on-us transfers as configured in **US ACH Preferences (PNDNWPRF)**.

For on-us transfers, additional validations on credit account are done and EAC request is sent for the credit account. Accounting entries are posted directly to Credit Account. Dispatch is not applicable for on-us transfers.

2.2.3.17 Zero Dollar Entry Processing

Handles outbound credit transactions with zero-dollar amounts, ensuring proper processing and compliance.

The system validates the following conditions for Zero Dollar Entry:

- The **Zero Dollar Entry** checkbox is selected.
- The SEC code is either **CCD** or **CTX**.
- The transaction code is equal to 24, 34, 44, or 54.
- The **Transfer Amount** is zero.
- If validation fails, the system upfront rejects the transaction and displays the error message.

If the **Zero Dollar Entry** checkbox is selected, the system skips the below processing:

- Duplicate Check
- Auth Limit Check
- FX Limit Check/Rate Pick up
- Pricing Check
- ECA Check
- Advice Generation

Note

Sanctions check is applicable even for zero dollar transaction.

Standard or Same day processing steps are applicable for zero dollar transaction.

2.2.3.18 Pre Notification Entry Processing

The system validates the following conditions for Pre Notification Entry:

- The **Pre Notification Entry** checkbox is selected.
- The SEC code selected from the list of codes **CCD**, **CTX**, **CIE**, **PPD**, or **WEB**.
- The **Transaction Code** is equal to 23, 33, 43, or 53.
- The **Transfer Amount** is zero.
- If validation fails, the system upfront rejects the transaction and displays the error message.

If the **Pre Notification Entry** checkbox is selected, the system skips the below processing:

- Duplicate Check
- Auth Limit Check
- FX Limit Check/Rate Pick up
- Pricing Check
- ECA Check
- Addenda Records
- Advice Generation

Note

Sanctions check is applicable even for pre notification transaction.

Standard or Same day processing steps are applicable for pre notification transaction.

2.2.4 Inbound US ACH Credit Transfer Input

This topic explains the **Inbound US ACH Credit Transfer Input** screen.

Oracle Banking Payments processes the US ACH inbound payments received from ACH Operator.

In case of US ACH inbound file cannot be received or processed due to any reason. A back-up screen, is provided to the user to manually capture US ACH inbound payments.

The Inbound US ACH Credit Transfer Input screen also allows user to display loan accounts as loan accounts listed in **External Consumer Loan Account Input (STDCRCLN)** screen.

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

The **Inbound US ACH Credit Transfer Input** screen is displayed.

Figure 2-42 Inbound US ACH Credit Transfer Input

Inbound US ACH Credit Transfer Input

Transaction Reference *

Transaction Branch Code *

Branch Name

Host Code *

Host Description

Source Code *

Source Description

Transaction Reference *

Number

Network Code *

Network Description

US ACH Entry Type

Standard Entry Class Code

File Reference Number *

Batch Number

Trace Number

Zero Dollar Entry

Pre Notification Entry

Main

Receiver Details

Receiver Account Number *

Receiver Name

Account Currency

Account Branch

Customer Number

Customer Service Model

Credit Amount

Originator Company Details

Company Identification *

Company Name

Company Entry Description *

Company Discretionary Data

Company Descriptive Date

Originating DFI *

Originating DFI Name

Pricing

Payment Details

Booking Date

Instruction Date *

Transfer Currency *

Transfer Amount *

Exchange Rate

Remarks

Originator Details

Individual Identification Number

Individual Name

Identification Number

Receiving Company Name

Card Details

Card Transaction Type

Card Expiration Date

Document Reference Number

Individual Card Account Number

Entry Details

Transaction Code *

Transaction Code Description

Discretionary Data

Truncated Entry Details

Check Serial Number

Process Control Field

Item Research Number

Item Type Indicator

Total Amount

Transaction Dates

Activation Date

Debit Value Date

Credit Value Date

Reversal Details

Reversal Reason Code

Reversal Reason

Remarks

Reversal Reference Number

Reversal Date

UDF MIS Accounting Details Audit Exit

- On **Inbound US ACH Credit Transfer Input** screen, click **New** to specify the fields. For more information about the fields, refer to field description table.

Table 2-34 Inbound US ACH Credit Transfer Input - Field Description

Field	Description
Transaction Branch Code	System defaults the branch code of transaction when the user clicks the New button.
Branch Name	System defaults the Branch Name based on the selected Transaction Branch Code .
Host Code	System defaults the Host Code of transaction branch when the user clicks the New button.
Host Code Description	System defaults the description of the Host Code .
Source Code	This field defaults to MANL , but you can also manually input transactions. For transactions received through a channel, the relevant source code from the source maintenance is defaulted.
Source Code Description	System defaults the description of the source code.
Transaction Reference Number	Unique Reference number for the payment generated by the system. For details on the reference number format, refer to <i>Payments Core</i> user guide.
Network Code	Select the Network Code from the list of values. If only one US ACH network is maintained (which will generally be the case) then the same will be defaulted.
Network Description	System defaults the description of the network code.
US ACH Entry Type	This field is defaulted to ACH Credit , indicating that the transaction is a US ACH Credit transfer.

Table 2-34 (Cont.) Inbound US ACH Credit Transfer Input - Field Description

Field	Description
Standard Entry Class Code	Select the required Standard Entry Class (SEC) codes from the drop-down list. The available options are: • CCD • CTX • CIE • PPD • WEB
File Reference Number	System defaults the user reference number same as the transaction reference number. You can edit this value to provide own reference number.
Batch Number	System displays the Batch Number of the batch to which the inbound payment belongs to as per in the received inbound US ACH File.
Trace Number	System displays the Trace Number of the inbound payment (ACH entry) in the received inbound US ACH File.
Zero Dollar Entry	Enable the Zero Dollar Entry toggle if inbound transaction is a Zero Dollar transaction.
Pre Notification Entry	Enable the Pre Notification Entry toggle if inbound transaction is a Pre Notification transaction.

- [Process Main Tab](#)
This topic explains the **Main** tab of the **Inbound US ACH Credit Transfer Input** screen.
- [Main Tab - Addenda Details](#)
This topic explains the **Addenda Details** button of the main tab in the **Inbound US ACH Credit Transfer Input** screen.
- [Process Pricing Tab](#)
This topic explains the **Pricing** tab of the **Inbound US ACH Credit Transfer Input** 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.
- [Inbound US ACH Credit Transfer Input Summary](#)
This topic explains the **Inbound US ACH Credit Transfer Input Summary** screen.

2.2.4.1 Process Main Tab

This topic explains the **Main** tab of the **Inbound US ACH Credit Transfer Input** screen.

1. Select the **Main** tab in the main screen.
The **Main** details are displayed.

Figure 2-43 Inbound US ACH Credit Transfer Input_Main Tab

Inbound US ACH Credit Transfer Input

New Enter Query

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

Transaction Reference *
Number
Network Code *
Network Description
US ACH Entry Type
Standard Entry Class Code

File Reference Number *
Batch Number
Trace Number
Zero Dollar Entry
Pre Notification Entry

Main

Receiver Details
Receiver Account Number *
Receiver Name
Account Currency
Account Branch
Customer Number
Customer Service Model
Credit Amount

Originator Company Details
Company Identification *
Company Name
Company Entry Description *
Company Discretionary Data
Company Descriptive Date
Originating DFI *
Originating DFI Name

Payment Details
Booking Date
Instruction Date *
Transfer Currency *
Transfer Amount *
Exchange Rate
Remarks

Originator Details
Individual Identification Number
Individual Name
Identification Number
Receiving Company Name

Entry Details
Transaction Code *
Transaction Code Description
Discretionary Data
Addenda Details

Transaction Dates
Activation Date
Debit Value Date
Credit Value Date

Card Details
Card Transaction Type
Card Expiration Date
Document Reference Number
Individual Card Account Number

Truncated Entry Details
Check Serial Number
Process Control Field
Item Research Number
Item Type Indicator
Total Amount

Reversal Details
Reversal Reason Code
Reversal Reason
Remarks
Reversal Reference Number
Reversal Date

UDF MIS Accounting Details Audit Exit

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

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

Table 2-35 Inbound US ACH Credit Transfer Input_Main Tab - Field Description

Field	Description
Receiver Details	This section displays the Receiver Details .
Receiver Account Number	Select the customer account to be credited from the list of values. The list displays all valid Account Numbers available in the system.
Receiver Name	System defaults the Receiver Name based on the selected Receiver Account Number .
Account Currency	System defaults the Account Currency based on the selected Receiver Account Number .
Account Branch	System defaults the Account Branch based on the selected Receiver Account Number .
Customer Number	System identifies the customer number maintained in the system for the creditor based on the selected Receiver Account Number and the same is defaulted in this field.
Customer Service Model	System defaults the Customer Service Model linked to the identified customer.
Credit Amount	This field will be populated with the transfer amount converted in Receiver account currency using the exchange rate.
Originator Company Details	This section displays the Originator Company Details .
Company Identification	Specify the identification of originator of the ACH Credit transaction.
Company Name	Specify the originator name.
Company Entry Description	Specify the Company Entry Description as per the ACH entry in the inbound file..

Table 2-35 (Cont.) Inbound US ACH Credit Transfer Input_Main Tab - Field Description

Field	Description
Company Discretionary Data	Specify the Company Discretionary Data as per the ACH entry in the inbound file.
Company Descriptive Date	Specify the Company Discretionary Date .
Originating DFI	Specify the Debtor Bank ABA Number from the list of values which displays all ABA numbers of all DFIs.
Originating DFI Name	System indicates the Originating DFI name once you select the Originating DFI from the list of values.
Payment Details	This section displays the Payment Details .
Booking Date	This is defaulted as current date.
Instruction Date	This is the effective entry date or settlement date on which the payment is settled as part of the inbound file by ACH.
Transfer Currency	Specify the Transfer Currency as USD .
Transfer Amount	Specify the amount to be credited to the customer.
Exchange Rate	If transfer currency and receiver (credit) account currency are different, then exchange rate can be provided by user. System retains the input value and validates the same against override and stop variances maintained at Network Preferences.
Remarks	This field indicates any user remarks for the outgoing payment transaction.
Enrich button	On click of this button, system computes the exchange rate and charges if applicable. Exchange rate is computed if the creditor account currency is different from transfer currency. You can view the computed rate in the Exchange Rate field in the Main tab. You can view the computed charges in Pricing tab.
Originator Details	This section displays the Originator Details .
Individual Identification Number	This field is applicable but optional for SEC code of PPD and CIE .
Individual Name	System defaults the individual name on selecting the Individual Identification Number .
Identification Number	This field is optional for the applicable SEC codes of CCD and CTX .
Receiving Company Name	Defaulted on selecting Receiver Account Number .
Entry Details	This section displays the Entry Details .
Transaction Code	Select the Transaction Code from the List of Values.
Transaction Code Description	Specify the Transaction Code Description .
Discretionary Data	Specify the Discretionary Data .
Transaction Dates	This section displays the Transaction Dates .
Activation Date	This is the date on which transaction would be processed, and would be generally same as Settlement Date.
Debit Value Date	The value date with which the debit to Clearing GL would be done as part of the DRLQ event of transaction accounting on the Activation date. This date would always be same as Settlement Date.
Credit Value Date	The value date with which the credit to receiver account would be done as part of the CRLQ event of transaction accounting on the Activation date. This will be a View only field.

Table 2-35 (Cont.) Inbound US ACH Credit Transfer Input_Main Tab - Field Description

Field	Description
Card Details	This section displays the Card Details .
Card Transaction Type	Specify the Card Transaction Type .
Card Expiration Date	Specify the Card Expiration Date .
Document Reference Number	Specify the Document Reference Number .
Individual Card Account Number	Specify the Individual Card Account Number .
Truncated Entry Details	This section displays the Truncated Entry Details .
Check Serial Number	Specify the Check Serial Number .
Process Control Field	Specify the Process Control Field .
Item Research Number	Specify the Item Research Number .
Item Type Indicator	Specify the Item Type Indicator .
Total Amount	Specify the Total Amount .
Reversal Details	This section displays the Reversal Details .
Reversal Reason Code	Select the Reversal Reason Code from the list of values. The list of ACH reversal reason codes is maintained in Reject Code Detailed (PMDRJMNT) screen.
Reversal Reason	System displays the description of the selected reason code.
Remarks	Specify the operational reason for reversal of the transaction. This is mandatory field.
Reversal Reference Number	System defaults this field when the user clicks the Reversal button.
Reversal Date	System displays the current system date of reversal.

- Click the **Save** button to save the inbound payment and make it available for authorization.

On authorization by a different user, system starts processing the US ACH inbound payment.

2.2.4.2 Main Tab - Addenda Details

This topic explains the **Addenda Details** button of the main tab in the **Inbound US ACH Credit Transfer Input** screen.

- Click the **Addenda Details** button in the **Main** tab.

The **Addenda Details** sub-screen is displayed.

Figure 2-44 Inbound US ACH Credit Transfer Input_Main_Addenda

2. On **Addenda Details** screen, specify the fields.
For more information about the fields, refer to field description table.

Table 2-36 Main Tab_Addenda Details - Field Description

Field	Description
Transaction Reference Number	System displays the Transaction Reference Number .
Host Code	System displays the Host Code .
Activation Date	Specify the Activation Date .
Network Code	System displays the Network Code .
Addenda Details	System defaults following fields: • Sequence No • Description • Network Identification Code • Terminal Identification Code • Transaction Serial Number • Transaction Date • Transaction Time • Terminal Location • Terminal City • Terminal State • Reference Information #1 • Reference Information #2 • Authorization Code or Card Expiration Date
Conversion Standard	Select one of the following standards using which the data in this field needs to be converted, during generation of the addenda records in the ACH file: • ASCX12.5 (Interchange Control Structure) • ASCX12.6 (Application Control Structure) • Payment related UN/EDIFACT syntax • ANSI ASCX12 transaction set containing a BPR or BPS data segment

Table 2-36 (Cont.) Main Tab_Addenda Details - Field Description

Field	Description
Payment Related Info	Specify the payment related information. Data is limited to 80 characters.

2.2.4.3 Process Pricing Tab

This topic explains the **Pricing** tab of the **Inbound US ACH Credit Transfer Input** screen.

1. Select the **Pricing** tab to view the pricing details.

The **Pricing** details are displayed.

Figure 2-45 Inbound US ACH Credit Transfer Input_Pricing Tab

2. On **Pricing** tab, the computed charges, and taxes if applicable, are populated for each charge component in the following fields.

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

Table 2-37 Pricing - Field Description

Field	Description
Component Name	System displays the name of the component name, applicable for the transaction, for which charges are computed.
Pricing Currency	System displays the Pricing Currency in which the charge amount is calculated for the pricing component.
Pricing Amount	System displays the charge amount calculated for each pricing component.
Waiver	Select 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. This is the currency of the debit account.
Debit Amount	System displays charge amount in debit currency to be debited.

2.2.4.4 UDF Button

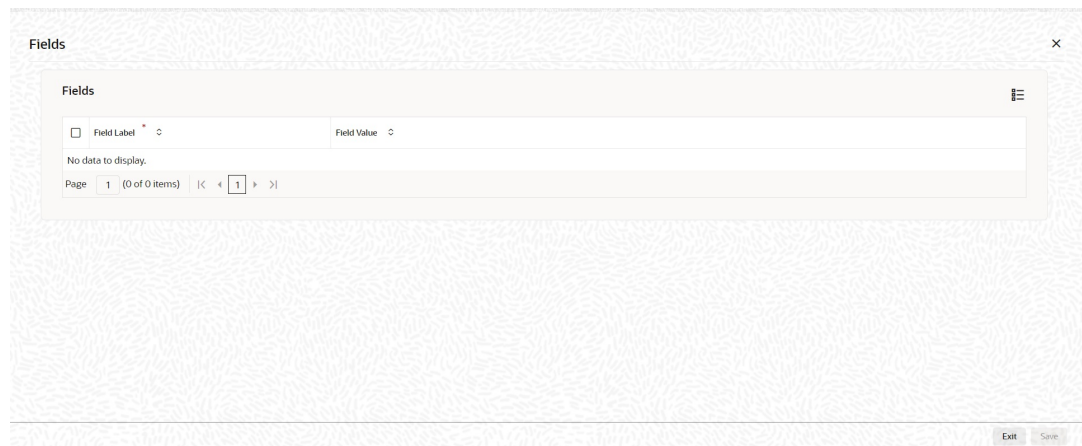
This topic provides details of the **Fields** screen.

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 2-46 UDF Button



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

The following fields are displayed:

Table 2-38 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.

2.2.4.5 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 2-47 MIS Button

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

Table 2-39 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.

2.2.4.6 Accounting Entries

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

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

The **Accounting Entries** screen is displayed.

Figure 2-48 Accounting Entries

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

Table 2-40 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 .

2.2.4.7 Inbound US ACH Credit Transfer Input Summary

This topic explains the **Inbound US ACH Credit Transfer Input Summary** screen.

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

The **Inbound US ACH Credit Transfer Input Summary** screen is displayed.

Figure 2-49 Inbound US ACH Credit Transfer Input Summary

2. On the **Inbound US ACH Credit Transfer Input Summary** screen, search using one or more of the following parameters:
 - **Transaction Reference Number**
 - **Receiver Account Number**
 - **Authorization Status**
 - **ACH File Reference**
 - **Booking Date**
 - **Batch Number**
 - **Source Code**
 - **Activation Date**
 - **Trace Number**
 - **Standard Entry Class Code**
 - **Settlement Date**
 - **Pre Notification Entry**
 - **Company Identification**
 - **Requested Effective Date**
 - **Zero Dollar Entry**
 - **Company Name**
 - **Effective Date**
 - **Customer Number**
 - **Transaction Code**
 - **Originating DFI**
 - **Transfer Amount**
 - **Transaction Branch Code**
 - **Network Code**
3. Once you specified the parameters, click the **Search** button.

The system displays the records that match the search criteria.

2.2.5 View Inbound US ACH Credit Transfer

This topic provides the instructions to view Inbound US ACH Credit Transfer.

1. On Homepage, specify **PNDIVIEW** in the text box, and click next arrow.
The **View Inbound US ACH Credit Transfer** screen is displayed.

Figure 2-50 View Inbound US ACH Credit Transfer

2. On the **View Inbound US ACH Credit Transfer** screen, click the **Enter Query** button.
The **Transaction Reference Number** field gets enabled, for the user to specify the Reference Number.
3. Click the **Execute Query** button to populate the details of the transaction in the **View Inbound US ACH Credit Transfer** screen.

Along with the transaction details in the **Main** and **Pricing** tabs, user can also view the status details for the following:

- **External System Status**
- **Transaction Details**

4. Click the **Reverse** button from this screen to open the **Inbound US ACH Credit Transfer Input (PNDITONL)** screen.

The screen is displayed in **Read-only** mode except for the **Reversal Details** section with all the details of inbound US ACH credit transactions.

5. When you click the **Reverse** button, the system performs the following validations:
 - System shows an error message if the **Transaction Status** is **Not Processed**.
 - System shows an error message if the user selects more than one record.
 - System checks for user/role queue access is provided in (PMDROLQA/ PMDUSRQA).
 - On the success of the above validations, the user can input the reversal reason code, remarks for the reversal in the **Inbound US ACH Credit Transfer Input** screen.
 - On authorization, the system marks the original Inbound credit **Transaction Status** as **Reversed**.
6. For more details on **Main** and **Pricing** tabs refer to [Inbound US ACH Credit Transfer Input](#) screen.
7. You can specify following additional fields in view screen:
For more information about the fields, refer to field description table.

Table 2-41 View Inbound US ACH Credit Transfer - Field Description

Field	Description
Trace Number	This is a unique identification of each ACH entry record in the outgoing US ACH file, which is generated during file generation.
Batch Number	This is a unique identification of every batch in the outgoing US ACH file, which is generated during file generation.
Originating DFI and Originating DFI Name	System displays the 9-digit Originating DFI routing number and name from the US ACH Directory (PMDNCHDR) based on the validation of the 8-digit Originating DFI number (excluding the check digit) in the incoming US ACH file's company batch header

- [Exceptions Tab](#)
This topic explains the **Exceptions** tab of the **View Inbound US ACH Credit Transfer** screen.
- [View Queue Action](#)
This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- [UDF View](#)
This topic provides the systematic instructions to process the **UDF View** screen.
- [MIS View](#)
This topic provides the systematic instructions to process the **MIS View** screen.
- [View Repair Log](#)
This topic explains the details of the **View Repair Log** screen.
- [Accounting Entries](#)
This topic provides the systematic instructions to process the **Accounting Entries** screen.
- [All Messages](#)
This topic provides details of the **All Messages** screen.
- [ACK/ATX Message](#)
This topic provides details of the **ACK/ATX Message** screen.
- [NOC Message](#)
This topic provides details of the **NOC Message** screen.
- [View Inbound US ACH Credit Transfer Summary](#)
This topic explains the **View Inbound US ACH Credit Transfer Summary** screen.

2.2.5.1 Exceptions Tab

This topic explains the **Exceptions** tab of the **View Inbound US ACH Credit Transfer** screen.

1. Select the **Exceptions** tab to view the exceptions details.

The **Exceptions** details are displayed.

Figure 2-51 View Inbound US ACH Credit Transfer_Exceptions Tab

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

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

Table 2-42 Exceptions - Field Description

Field	Description
Return Transaction Details	This section displays the Return Transaction Details .
Return Reference	System displays the Return Reference Number .
Return Status	You can view the current status of the return transaction.
Reversal Transaction Details	This section displays the Reversal Transaction Details .
Reversal Reference	System displays the Reversal Reference .
Reversal Status	System displays the Reversal Status .
View Details	This button opens the US ACH Return of Receipt View (PNDORTNV) , listing the return transaction.

2.2.5.2 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 2-52 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 2-43 View Queue Action Log - Field Description

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

Table 2-43 (Cont.) View Queue Action Log - Field Description

Field	Description
Verifier ID	Displays the unique Verifier ID .
Verifier Date Stamp	Displays the date stamp of the verifier.
Authorizer Remarks	Displays the Authorizer Remarks , if any.
Verifier Remarks	Displays the Verifier Remarks , if any.

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

2.2.5.3 UDF View

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

1. Click the **UDF** button in the **View US ACH Outbound Credit Transfer** screen.
The **UDF View** screen is displayed.

Figure 2-53 UDF View

2. User can view the User Defined Fields.

2.2.5.4 MIS View

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

1. Click the **MIS** button in the **View US ACH Outbound Credit Transfer** screen.
The **MIS View** screen is displayed.

Figure 2-54 MIS View Button

2. User can view the Management Information System details.

2.2.5.5 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 2-55 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**

2.2.5.6 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 2-56 Accounting Entries

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

Table 2-44 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 .

2.2.5.7 All Messages

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

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

The **All Messages** screen is displayed.

Figure 2-57 All Messages

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

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

Table 2-45 All Messages - Field Description

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

2.2.5.8 ACK/ATX Message

This topic provides details of the **ACK/ATX Message** screen.

1. Click the **ACK/ATX Message** button.
The **ACK/ATX Message** screen is displayed.

Figure 2-58 View Inbound US ACH Credit Transfer_ACK/ATX Message

2. On **ACK/ATX Message** screen, **Transaction Reference Number** gets auto populated and defaults following fields:
 - **File Reference Date**
 - **Received Date**
 - **Entry Detail Sequence**
 - **ACK/ATX**

2.2.5.9 NOC Message

This topic provides details of the **NOC Message** screen.

1. Click the **NOC Message** button.
The **NOC and Refusal NOC View** screen is displayed.

Figure 2-59 View Inbound US ACH Credit Transfer_NOC Message

- On **NOC and Refusal NOC View** screen, click **Refused NOC** tab to view the generated **Refused NOC** message.

Figure 2-60 View Inbound US ACH Credit Transfer_NOC Message_Refused NOC

2.2.5.10 View Inbound US ACH Credit Transfer Summary

This topic explains the **View Inbound US ACH Credit Transfer Summary** screen.

- On Homepage, specify **PNSIVIEW** in the text box, and click next arrow.
The **View Inbound US ACH Credit Transfer Summary** screen is displayed.

Figure 2-61 View Inbound US ACH Credit Transfer Summary

- On the **View Inbound US ACH Credit Transfer Summary** screen, search using one or more of the following parameters:
 - Transaction Reference Number**
 - Receiver Account Number**
 - Transaction Status**

- **ACH File Reference**
 - **Booking Date**
 - **Batch Number**
 - **Source Code**
 - **Activation Date**
 - **Trace Number**
 - **Standard Entry Class Code**
 - **Settlement Date**
 - **Pre Notification Entry**
 - **Company Identification**
 - **Requested Effective Date**
 - **Zero Dollar Entry**
 - **Company Name**
 - **Effective Date**
 - **Customer Number**
 - **Transaction Code**
 - **Originating DFI**
 - **Transfer Amount**
 - **Transaction Branch Code**
 - **Network Code**
 - **Exception Queue**
3. Once you specified the parameters, click the **Search** button.
- The system displays the records that match the search criteria.

2.2.6 Credit Inbound Transaction Processing

Refers to the handling of incoming credit transactions that a bank or financial institution receives from external networks such as ACH, Fedwire, SWIFT, RTP and others.

Inbound transaction follows the below listed processing steps:

- [Non STP Processing](#)
Manages inbound credit transactions that cannot be processed straight through and require manual intervention.
- [SEC Code Specific Validations](#)
Performs validations specific to the SEC code for inbound credit transactions.
- [Repair Validations](#)
Validates and identifies errors in inbound credit transactions for repair.
- [Business Override Validations](#)
Allows users to override specific business validation failures for inbound credit transactions.

- [Authorization Limits Check](#)
Validates inbound credit transactions against defined authorization limits before processing.
- [Sanctions Check](#)
Checks inbound credit transactions against sanctions lists to ensure compliance.
- [Future Date Checks](#)
Validates that inbound credit transaction dates are within allowable future limits.
- [FX Validation](#)
Validates foreign exchange details for inbound credit transactions to ensure correct currency and conversion.
- [Pricing](#)
Calculates applicable fees and charges for inbound credit transactions based on pricing rules.
- [External Account Check](#)
Validates inbound credit transactions against external account details for accuracy and compliance.
- [Accounting](#)
Posts inbound credit transactions to the general ledger and updates accounting records.
- [Zero Dollar Entry Processing](#)
Processes inbound credit transactions with zero-dollar amounts, ensuring proper handling and compliance.
- [Pre Notification Entry Processing](#)

2.2.6.1 Non STP Processing

Manages inbound credit transactions that cannot be processed straight through and require manual intervention.

The Non STP rules are applied on Inbound NACHA transactions booked via incoming ACH file upload.

If any transaction meets the criteria maintained in the **Non STP Rule Detailed (PMDNSRLE)** screen, transactions move to **Non STP Queue (PQSNSTPQ)**.

2.2.6.2 SEC Code Specific Validations

Performs validations specific to the SEC code for inbound credit transactions.

System checks if the **Individual Name** or **Receiving Company Name** is present in the incoming message in Record Type 6 for the below SEC Codes:

Table 2-46 SEC Codes and Individual or Receiving Company Name

SEC Codes	Individual Name or Receiving Company Name
TEL, WEB	Mandatory (M) This field must be present in the incoming file.
CCD, CIE, CTX, PPD, RCK	Required (R) This field may not be present in the incoming file.
ARC, BOC, POP	Optional (O) This field may not be present in the incoming file.

2.2.6.3 Repair Validations

Validates and identifies errors in inbound credit transactions for repair.

Beneficiary Name Match Check

If the **Beneficiary Name Match Required** checkbox is selected in the **Payment Network Preferences Detailed (PMDNWPRF)** screen for the network code (ACH), the system performs beneficiary name matching validations. If it is not selected, the system skips the beneficiary name match validations.

System checks whether the Individual Name or Receiving Company Name is present in the incoming message as follows:

- If an Individual Name or Receiving Company Name is provided, the system validates it against the **Company Name** in **Originator Maintenance Detailed (PMDORGDT)**, the **Account Name** in **External Customer Account Input (STDCRACC)**, or the **Customer Account Name Match (PMDCUSNM)**.
- If the Individual Name or Receiving Company Name matches, the system continues processing. If it does not match, the system moves it to the repair queue, where the user can edit the **Creditor Name** and authorize it.

Note

The SEC Codes **XCK**, **ATX**, and **ACK** are not included in Beneficiary Name Match Check.

2.2.6.4 Business Override Validations

Allows users to override specific business validation failures for inbound credit transactions.

Duplicate Checks

The duplicate check for a transaction is done during transaction processing if the Duplicate Check is applicable for the source. Payment fields marked for duplicate check in **Source Maintenance Detailed (PMDSORCE)** are matched with all the payments booked within the duplicate period. The booking date of the payments is considered for evaluating the duplicate period.

The duplicate period is considered based on the number of days maintained for the source. If the maintenance is not available, then the duplicate check is not done.

If there are any matching payments with the fields identical with the payment being processed, then the payment is moved to **Business Override Queue (PQSOVRQU)** for further investigation.

2.2.6.5 Authorization Limits Check

Validates inbound credit transactions against defined authorization limits before processing.

Two levels of authorization limits can be maintained for a network and source in **Source Network Preferences Detailed (PMDSORNW)** (optional). If the transfer amount is greater than authorization limit 1, the transaction is moved to Authorization Limit 1 Queue.

On approval from Authorization Limit 1 Queue, if the transfer amount is greater than authorization limit 2, the transaction is moved to Authorization Limit 2 Queue. If the transfer amount is less than authorization limit 2, the transaction proceeds to next processing step.

If the Authorization Limit Check is done on booking date, it is not repeated on value date processing.

2.2.6.6 Sanctions Check

Checks inbound credit transactions against sanctions lists to ensure compliance.

The transaction is sent for sanction screening to an external system if sanctions screening is enabled for the source and network in **Source Network Preferences Detailed (PMDSORNW)**.

2.2.6.7 Future Date Checks

Validates that inbound credit transaction dates are within allowable future limits.

The transactions are segregated as current dated/Future dated based on the Activation Date. Future valued transactions is moved to Future Value Queue.

The transaction processing of current valued transactions continues with the next step of processing.

2.2.6.8 FX Validation

Validates foreign exchange details for inbound credit transactions to ensure correct currency and conversion.

FX processing is applicable in cases where the transfer currency and credit account currency are different.

2.2.6.9 Pricing

Calculates applicable fees and charges for inbound credit transactions based on pricing rules.

The pricing is calculated based on the pricing code maintained in **Network Currency Preferences Detailed (PMDNCPRF)** for the combination of network code, transaction type as **Inbound**, and transfer currency as **USD**.

2.2.6.10 External Account Check

Validates inbound credit transactions against external account details for accuracy and compliance.

External account validation is done for the credit account in **External Account Check (EAC)**. Customer and account status checks is done by the external ECA system along with other validation checks.

If external account check fails, transaction is available in ECA Queue with error details received.

2.2.6.11 Accounting

Posts inbound credit transactions to the general ledger and updates accounting records.

Accounting details are sent to the accounting system with debit/credit liquidation codes as per the **US ACH Credit Accounting Preference (PNDCRPRF)** for the combination of network code, transaction type as **Inbound**, and transfer currency as **USD**.

2.2.6.12 Zero Dollar Entry Processing

Processes inbound credit transactions with zero-dollar amounts, ensuring proper handling and compliance.

Incoming ACH credit transaction is treated as **Zero Dollar Entry**, if the following conditions are met:

- The SEC code is either **CCD** or **CTX**.
- The transaction code is equal to 24, 34, 44, or 54.
- The **Transfer Amount** is zero.
- If the above conditions are satisfied the transaction is marked as **Zero Dollar Entry**.

If the incoming credit is marked as **Zero Dollar Entry**, the system checks the following condition:

Creditor Account (for credits), is valid (open, authorized)

If the **Zero Dollar Entry** checkbox is selected, the system skips the following processing:

- Duplicate Check
- Auth Limit Check
- FX Limit Check/Rate Pick up
- Pricing Check
- ECA Check
- Addenda Records
- Advice Generation

Note

Standard/Same Day processing steps are applicable for zero dollar transactions.
ACK/ATX acknowledgment generation is supported.

Zero Dollar Entry Processing (Manually Booked)

The system validates the following conditions for Zero Dollar Entry:

- The **Zero Dollar Entry** checkbox is selected.
- The SEC code is either **CCD** or **CTX**.
- The transaction code is equal to 24, 34, 44, or 54.
- The **Transfer Amount** is zero.
- If validation fails, the system upfront rejects the transaction and displays an error message.

2.2.6.13 Pre Notification Entry Processing

Incoming ACH credit transaction is treated as **Pre Notification Entry** if the following conditions are met:

- The SEC code is selected from list of codes **ARC, BOC, CCD, CTX, CIE, POP, PPD, WEB, TEL, RCK, and XCK**.
- The transaction code is equal to 23, 33, 43, or 53.
- The **Transfer Amount** is zero.
- If the above conditions are satisfied the transaction is marked as **Pre Notification Entry**

If incoming credit is marked as **Pre Notification Entry**, the system checks the following condition:

Creditor Account (for credits), is valid (open, authorized)

If the **Pre Notification Entry** checkbox is selected, the system skips the below processing:

- Duplicate Check
- Auth Limit Check
- FX Limit Check/Rate Pick up
- Pricing Check
- ECA Check
- Addenda Records
- Advice Generation

Note

Standard/Same Day processing steps are applicable for pre notification transactions.
ACK/ATX acknowledgment generation is supported.

Pre Notification Entry Processing (Manually Booked)

System validates the following conditions for **Pre Notification Entry**:

- The **Pre Notification Entry** checkbox is selected.
- The SEC code is selected from list of codes **ARC, BOC, CCD, CTX, CIE, POP, PPD, WEB, TEL, RCK, and XCK**.
- The transaction code is equal to 23, 33, 43, or 53.
- The **Transfer Amount** is zero.
- If validation fails, the system upfront rejects the transaction and displays the error message.

2.2.7 US ACH Credit SI Template

This topic provides the systematic instructions to maintain SI for US ACH Credit Outbound Transactions.

1. On Homepage, specify **PNDOTSTM** in the text box, and click next arrow.
The **US ACH Credit SI Template** screen is displayed.

Figure 2-62 US ACH Credit SI Template

The screenshot shows the 'US ACH Credit SI Template' application window. It features a top navigation bar with 'New' and 'Enter Query' buttons. The main area is divided into several sections:

- Transaction Branch Code:** Fields for Branch Name, Host Code, Host Description, Source Code, and Source Description.
- Network Code:** Fields for Network Description, ACH Entry Type (set to 'ACH Credit'), and Standard Entry Class Code.
- Source Reference Number:** Fields for Settlement Preference, Template Reference Number, Template Id, and Instruction Reference Number.
- Originator Details:** Fields for Company Identification, Company Name, Company Entry Description, Company Discretionary Data, Company Descriptive Data, Originator Account Number, Originator Name, Account Currency, Account Branch, Customer Number, Customer Service Model, Debit Amount, and Payment Type Code.
- Payment Details:** Fields for Booking Date, Instruction Date, Transfer Currency, Transfer Amount, Exchange Rate, FX Reference Number, and Remarks.
- Receiver Details:** Fields for Receiving DFI, Receiving DFI Name, Receiver Account Number, Individual Identification Number, Individual Name, and Identification Number.
- Entry Details:** Fields for Receiving Company Name, Transaction Code, Transaction Code Description, and Discretionary Data.
- Transaction Dates:** Fields for Revised Effective Date, Activation Date, Debit Value Date, Credit Value Date, and Dispatch Date.

At the bottom, there are buttons for 'UDF', 'MIS', 'Frequency Details', 'Audit', and 'Exit'.

2. On **US ACH Credit SI Template** screen, click **New** to specify the fields.
For more information about the fields, refer to field description table.

Table 2-47 US ACH Credit SI Template - Field Description

Field	Description
Transaction Branch Code	System defaults the transaction branch to the user's branch.
Branch Name	System defaults the corresponding branch name.
Host Code	System defaults the Host Code of transaction branch when the user clicks the New button.
Host Code Description	System defaults the description of the Host Code .
Source Code	If only one source code with the type Manual Input is maintained in PMDSORCE , the system defaults it automatically. In all other cases, the user must select the source code from the LOV.
Source Code Description	System defaults the description of the Source Code .
Network Code	System defaults the network code if only one network of type US ACH is defined in PNDNWPRF . Otherwise, all networks of type US ACH are listed for selection.
Network Code Description	System defaults the description of the network code.
ACH Entry Type	This field is defaulted to ACH Credit , indicating that SI template is a US ACH Credit transfer.

Table 2-47 (Cont.) US ACH Credit SI Template - Field Description

Field	Description
Standard Entry Class Code	Select the required SEC codes from the drop-down list. The available options are: • CCD • CTX • CIE • PPD • WEB
Source Reference Number	If the user does not enter a source reference number, the system defaults it to the Template Reference upon saving.
Settlement Preference	Select the required Settlement Preference from the drop-down list. The available options are: • Same Day • Standard
Template Reference Number	System displays the Template Reference Number . This is system generated unique reference number.
Template Id	Specify the Template Id .
Instruction Reference Number	System displays the Instruction Reference Number .

- [Main Tab](#)
This topic explains the **Main** tab of the **US ACH Credit SI Template** screen.
- [Main Tab - Addenda Details](#)
This topic explains the **Addenda Details** button of the main tab in the **US ACH Credit SI Template** screen.
- [Pricing Tab](#)
This topic explains the **Pricing** tab of the **US ACH Credit SI Template** screen.
- [UDF Button](#)
This topic provides details of the **Fields** screen.
- [MIS Button](#)
This topic explains the **MIS Details** screen.
- [Frequency Details](#)
This topic explains the **Frequency Details** of the **US ACH Credit SI Template** screen.

2.2.7.1 Main Tab

This topic explains the **Main** tab of the **US ACH Credit SI Template** screen.

1. Select the **Main** tab in the main screen.

The **Main** details are displayed.

Figure 2-63 US ACH Credit SI Template_Main Tab

The screenshot shows the 'US ACH Credit SI Template' interface. At the top, there are tabs for 'New' and 'Enter Query'. The form is organized into several sections:

- Transaction Branch Code:** Fields for Transaction Branch Code, Branch Name, Host Code, Host Description, Source Code, and Source Description.
- Network Code:** Fields for Network Code, Network Description, ACH Entry Type, and Standard Entry Class Code.
- Source Reference Number:** Fields for Source Reference Number, Settlement Preference, Template Reference Number, Template Id, and Instruction Reference Number.
- Main Tab:**
 - Originator Details:** Fields for Company Identification, Company Name, Company Entry Description, Company Discretionary Data, and Company Descriptive Date.
 - Payment Details:** Fields for Booking Date, Instruction Date, Transfer Currency, Transfer Amount, Exchange Rate, FX Reference Number, and Remarks.
 - Receiver Details:** Fields for Receiving DFI, Receiving DFI Name, Receiver Account Number, Individual Identification Number, Individual Name, and Identification Number.
 - Entry Details:** Fields for Receiving Company Name, Transaction Code, Transaction Code Description, and Discretionary Data.
 - Transaction Dates:** Fields for Revised Effective Date, Activation Date, Debit Value Date, Credit Value Date, and Dispatch Date.
- Pricing:** Fields for Booking Date, Instruction Date, Transfer Currency, Transfer Amount, Exchange Rate, FX Reference Number, and Remarks.

At the bottom, there are buttons for 'UDF', 'MIS', 'Frequency Details', 'Audit', and 'Exit'.

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

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

Table 2-48 US ACH Credit SI Template_Main Tab - Field Description

Field	Description
Originator Details	This section displays the Originator Details .
Company ID	Specify the Company ID of the originator from list of values that fetches company Id records from the existing Originator Maintenance Detailed (PMDORGDT) .
Company Name	This field is auto-populated from the Company Identification Maintenance based on the company Id.
Company Entry Description	Specify the Company Entry Description . This field captures the purpose of the transaction and will have a LOV enabling the user to search and select a previously entered text or enter a new value during manual booking.
Company Discretionary Data	Specify the Company Discretionary Data from the list of values. It allows the user to search and select a previously entered text or enter a new value. The LOV functions in the same way as the Company Entry Description field described above.
Company Descriptive Date	Specify the Company Descriptive Date from the list of values.
Originator Account Number	Specify the Originator Account Number from the list of values.
Originator Name	System defaults the originator name upon selecting the account number.
Account Currency	System defaults the account currency upon selecting the account number.
Account Branch	System defaults the account branch upon selecting the account number.
Customer Number	System defaults the Customer Number .

Table 2-48 (Cont.) US ACH Credit SI Template_Main Tab - Field Description

Field	Description
Customer Service Model	System defaults the Customer Service Model .
Debit Amount	System defaults the Debit Amount when the user clicks the Enrich button.
Payment Type Code	This Payment Type Code applies only to WEB and TEL SEC codes and supports the values Single and Recurring .
Payment Details	This section displays the Payment Details .
Booking Date	This is defaulted as application server date.
Instruction Date	Specify the Instruction Date .
Transfer Currency	Specify the Transfer Currency which should always be USD .
Transfer Amount	Specify the amount to be transferred.
Exchange Rate	Specify the Exchange Rate .
FX Reference Number	Specify the FX Reference Number .
Remarks	Specify the Remarks if needed.
Receiver Details	This section displays the Receiver Details .
Receiving DFI	Specify a 9-digit routing number of the Receiving DFI (RDFI) using an LOV that retrieves values from the US ACH Directory (FedACH Directory) maintenance.
Receiving DFI Name	System defaults the name of the selected Receiving DFI .
Receiver Account Number	Specify the account number of the Receiver (beneficiary).
Individual Identification Number	Specify the Individual Identification Number .
Individual Name	Specify the Individual Name .
Identification Number	This field is optional for applicable SEC Codes such as CCD and CTX . It typically contains the customer or accounting identification number (normally issued by the Originator) by which the Receiver is identified.
Entry Details	This section displays the Entry Details .
Receiving Company Name	Specify the Receiving Company Name .
Transaction Code	Select the Transaction Code from the list of values.
Transaction Code Description	This field is auto-populated with the description of the selected Transaction Code .
Discretionary Data	This field allows Originators/ODFIs to capture any 2-character code or data relevant to the processing of the transaction or to request information from the RDFI. It also provides an LOV that enables the user to select a previously entered code.
Transaction Dates	This section displays the Transaction Dates .
Revised Effective Date	System displays the Revised Effective Date .
Activation Date	Specify the Activation Date .
Debit Value Date	System displays the Debit Value Date .
Credit Value Date	System displays the Credit Value Date .
Dispatch Date	System displays the Dispatch Date .

2.2.7.2 Main Tab - Addenda Details

This topic explains the **Addenda Details** button of the main tab in the **US ACH Credit SI Template** screen.

1. Click the **Addenda Details** button in the **Main** tab.
The **Addenda Details** sub-screen is displayed.

Figure 2-64 Main Tab - Addenda Details

2. On **Addenda Details** screen, specify the fields.
For more information about the fields, refer to field description table.

Table 2-49 Main Tab_Addenda Details - Field Description

Field	Description
Transaction Reference Number	System displays the Transaction Reference Number .
Host Code	System displays the Host Code .
Activation Date	Specify the Activation Date .
Network Code	System displays the Network Code .
Addenda Details	This section displays the Addenda Details .
Conversion Standard	Select one of the following standards using which the data in this field needs to be converted, during generation of the Addenda records in the ACH file: • ASCX12.5 (Interchange Control Structure) • ASCX12.6 (Application Control Structure) • Payment related UN/EDIFACT syntax • ANSI ASCX12 transaction set containing a BPR or BPS data segment
Payment Related Info	Specify the payment related information. Data is limited to 80 characters.

2.2.7.3 Pricing Tab

This topic explains the **Pricing** tab of the **US ACH Credit SI Template** screen.

1. Select the **Pricing** tab to view the pricing details.
The **Pricing** details are displayed.

Figure 2-65 US ACH Credit SI Template_Pricing Tab

- On **Pricing** tab, the computed charges, and taxes if applicable, are populated for each charge component in the following fields.

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

Table 2-50 Pricing - Field Description

Field	Description
Pricing Component	System displays the name of the pricing component, applicable for the transaction, for which charges are computed.
Pricing Currency	System displays the Pricing Currency in which the charge amount is calculated for the pricing component.
Pricing Amount	System displays the charge amount calculated for each pricing component.
Waiver	Select 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. This is the currency of the debit (originator) account.
Debit Amount	System displays charge amount in debit currency to be debited.

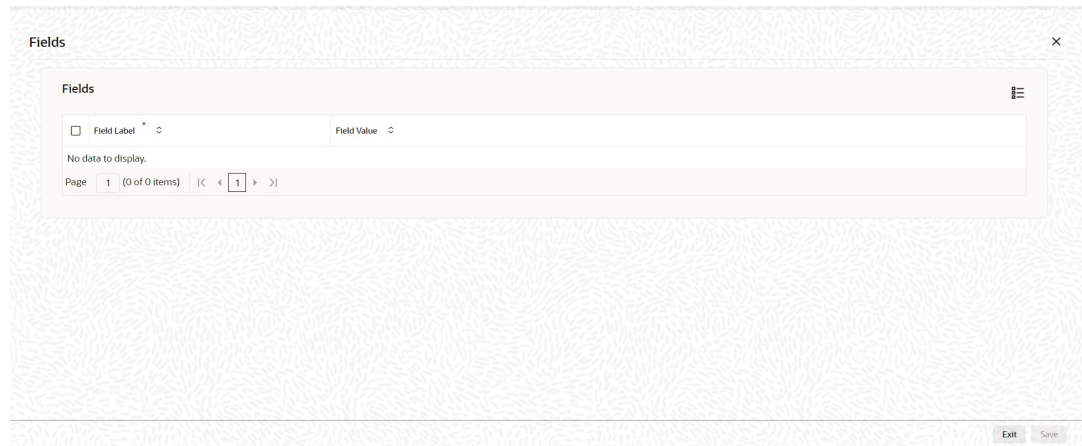
2.2.7.4 UDF Button

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.

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

The **Fields** screen is displayed.

Figure 2-66 UDF Button

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

Table 2-51 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.

2.2.7.5 MIS Button

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

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

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

Figure 2-67 MIS Button

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

Table 2-52 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.

2.2.7.6 Frequency Details

This topic explains the **Frequency Details** of the **US ACH Credit SI Template** screen.

- Select the **Frequency Details** button in the main screen.

The **Frequency Details** screen is displayed.

Figure 2-68 US ACH Credit SI Template_Frequency Details

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

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

Table 2-53 US ACH Credit SI Template_Frequency Details - Field Description

Field	Description
Template Reference	System displays the Template Reference .
Instruction Reference Number	System displays the Instruction Reference Number .
Host Code	System displays the Host Code .
Network Code	System displays the Network Code .
Instruction Start Date	Specify the Instruction Start Date .
Frequency Type	Select the Frequency Type from the drop-down list. The available options are: • Daily • Weekly • Monthly • Semi-Monthly • Adhoc
Recur Every	Specify the number of days, weeks, or months (based on the selected frequency type) to define the interval for the next execution. This enables flexible configuration of the desired frequency. For the frequency type Adhoc , this field remains disabled.
Monthly SI Execution Date(s)	Specify the Monthly SI Execution Date(s) .
Month-end Execution Required	Select Yes or No from the drop-down list. This option indicates whether month-end execution is required for credit transfers. The default value is No .
Number of Occurrences	Specify the number of SI payments to be executed.

Table 2-53 (Cont.) US ACH Credit SI Template_Frequency Details - Field Description

Field	Description
Instruction End Date	Specify the Instruction End Date . System allows the user to enter either the Number of Occurrences or the Instruction End Date .
Holiday Treat	If the SI execution date falls on a branch holiday, the date can be moved forward, moved backward, or ignored. The default option is Move Forward . Select the Holiday Treat from the drop-down list. The available options are: • Move Forward - The date is moved to the next working day. • Move Backward - The date is moved to the previous working day. • Ignore - The execution for that date is skipped, and processing resumes on the next scheduled execution date.

2.3 US ACH Direct Debit

Automated Clearing House (ACH) Direct Debit is a method of electronically transferring funds from a payer's bank account to a payee's account with the payer's prior authorization. In the US, ACH transactions are governed by **National Automated Clearing House Association (NACHA)** rules.

This topic contains the following sub-topics:

- [Outbound US ACH Debit Transaction Input](#)
This topic explains the **Outbound US ACH Debit Transaction Input** screen.
- [View Outbound US ACH Debit Transaction](#)
This topic provides the instructions to view Outbound US ACH Debit transactions.
- [Debit Outbound Transaction Processing](#)
- [Inbound US ACH Debit Transaction Input](#)
This topic explains the **Inbound US ACH Debit Transaction Input** screen.
- [View Inbound US ACH Debit Transaction](#)
This topic provides the instructions to view Inbound US ACH Debit Transactions.
- [Debit Inbound Transaction Processing](#)
- [US ACH Debit Transfer SI Template](#)
This topic provides the systematic instructions to maintain SI for US ACH Debit Outbound Transactions.
- [Standing Instruction Template Validation](#)
Standing Instruction Template Validation ensures all required fields and business rules are met when creating or saving templates.

2.3.1 Outbound US ACH Debit Transaction Input

This topic explains the **Outbound US ACH Debit Transaction Input** screen.

1. On Homepage, specify **PNDODONL** in the text box, and click next arrow.
The **Outbound US ACH Debit Transaction Input** screen is displayed.

Figure 2-69 Outbound US ACH Debit Transaction Input

Outbound US ACH Debit Transaction Input

New Enter Query

Transaction Reference

Transaction Branch Code *
Branch Name
Host Code *
Host Description
Source Code *
Source Description
Credit to GL

Transaction Reference *
Number
Network Code *
Network Description
ACH Entry Type *
Standard Entry Class Code *
On-Us Transfer
Department Code

User Reference Number *
Source Reference Number
Pre Notification Entry
Zero Dollar Entry
Settlement Preference

Main

Originator Details

Company Identification *
Company Name
Company Entry Description *
Company Discretionary Data
Company Descriptive Date

Originator Account Number
Originator Name
Account Currency
Account Branch
Customer Number
Customer Service Model
Credit Amount
Payment Type Code

Pricing

Collection Details

Booking Date
Requested Effective Date *
Transfer Currency *
Transfer Amount *
Exchange Rate
FX Reference Number
Remarks

Receiver Details

Receiving DFI *
Receiving DFI Name
Receiver Account Number *
Individual Identification Number
Individual Name
Identification Number
Receiving Company Name

Entry Details

Transaction Code *
Transaction Code Description
Discretionary Data
Check Serial Number
Terminal City
Terminal State

Transaction Dates

Effective Date
Activation Date
Debit Value Date
Credit Value Date
Dispatch Date

UDF MIS Accounting Details Audit Exit

- On **Outbound US ACH Debit Transaction Input** screen, click **New** to specify the fields. For more information about the fields, refer to field description table.

Table 2-54 Outbound US ACH Debit Transaction Input - Field Description

Field	Description
Transaction Branch Code	System defaults the branch code of transaction when the user clicks the New button.
Branch Name	System defaults the Branch Name based on the selected Transaction Branch Code .
Host Code	System defaults the Host Code of transaction branch when the user clicks the New button.
Host Code Description	System defaults the description of the Host Code .
Source Code	This field defaults to MANL , but you can also manually input transactions. For transactions received through a channel, the relevant source code from the source maintenance is defaulted.
Source Code Description	System defaults the description of the source code.
Account Currency	Specify the Account Currency .
Transaction Reference Number	Unique Reference number for the payment generated by the system.
Network Code	Select the Network Code from the list of values. If only one US ACH network is maintained (which will generally be the case) then the same will be defaulted.
Network Code Description	System defaults the description of the network code.
ACH Entry Type	This field is defaulted to ACH Debit , indicating that the transaction is a US ACH Debit transfer.

Table 2-54 (Cont.) Outbound US ACH Debit Transaction Input - Field Description

Field	Description
Standard Entry Class Code	Select the required SEC codes from the drop-down list. The available options are: • CCD • CTX • ARC • PPD • BOC • POP • WEB • TEL • RCK • XCK
User Reference Number	System defaults the user reference number same as the transaction reference number. You can edit this value to provide own reference number.
Source Reference Number	System displays the Source Reference Number provided by the channel or any other source for the transaction. You can input the value for manually booked transaction.
Pre Notification Entry	Enable the Pre Notification Entry toggle if outbound transaction is a Pre Notification transaction.
Zero Dollar Entry	Enable the Zero Dollar Entry toggle if outbound transaction is a Zero Dollar transaction.
Settlement Preference	Select the required Settlement Preference from the drop-down list. The available options are: • Same Day • Standard • Blank
On-Us Transfer	System displays whether the transaction is an On-Us Transfer .
Credit to GL	Enable the Credit to GL toggle if the outbound transaction needs to be posted to the General Ledger. If the credit account in an ACH debit transaction is recognized as a valid General Ledger account, the system will default Credit to GL as Yes to ensure proper handling as an internal accounting transaction.
Department Code	System displays the Department Code .

- [Main Tab](#)
This topic explains the **Main** tab of the **Outbound US ACH Debit Transaction Input** screen.
- [Main Tab - Addenda Details](#)
This topic explains the **Addenda Details** button of the main tab in the **Outbound US ACH Debit Transaction Input** screen.
- [Pricing Tab](#)
This topic explains the **Pricing** tab of the **Outbound US ACH Debit Transaction Input** 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.
- [Outbound US ACH Debit Transaction Input Summary](#)
This topic explains the **Outbound US ACH Debit Transaction Input Summary** screen.

2.3.1.1 Main Tab

This topic explains the **Main** tab of the **Outbound US ACH Debit Transaction Input** screen.

1. Select the **Main** tab in the main screen.

The **Main** details are displayed.

Figure 2-70 Outbound US ACH Debit Transaction Input_Main Tab

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

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

Table 2-55 Outbound US ACH Debit Transaction Input_Main Tab - Field Description

Field	Description
Originator Details	This section displays the Originator Details .
Company Identification	Specify the Company Identification from list of values. The list displays all the Company ID maintained in Company ID–Account Mapping Detailed (PMDCIACC) screen.
Company Name	This field is auto-populated based on the selected Company ID .
Company Entry Description	Specify the Company Entry Description from the list of values.
Company Discretionary Data	Specify the data as per the ACH entry in the outgoing file from list of values.
Company Descriptive Date	Specify the Company Descriptive Date from list of values. In outgoing ACH Debit transaction, even if this field contains one of the standard keywords for same-day settlement cycles, the same would not be considered by the system. This is because same-day processing of ACH Debit transactions is not in scope.

Table 2-55 (Cont.) Outbound US ACH Debit Transaction Input_Main Tab - Field Description

Field	Description
Originator Account Number	System populates Originator Account Number from list of values. Once you select Company ID and update the required fields and click Enrich button.
Originator Name	System defaults the originator name on selecting the account number.
Account Currency	System defaults the Account Currency based on the selected Account Number .
Account Branch	System defaults the Account Branch based on the selected Account Number .
Customer Number	System identifies the Customer Number maintained in the system for the originator based on the selected Originator Account Number and the same is defaulted in this field.
Customer Service Model	System defaults Customer Service Model linked to the identified customer.
Creditor Amount	This field is populated with the transfer amount converted in originator account currency using the exchange rate.
Payment Type Code	Select the Payment Type Code from the drop-down list. The available options are: • Recurring • Single
Collection Details	This section displays the Collection Details .
Booking Date	This is defaulted as application server date.
Requested Effective Date	This is the Requested Effective Date of the payment, as instructed by the customer.
Transfer Currency	Specify the Transfer Currency which should always be USD .
Transfer Amount	Specify the amount of the outgoing debit transaction in the transfer currency. This amount is populated in the amount field of the entry details record.
Exchange Rate	If transfer currency and originator account currency are different then exchange rate can be provided by user. System retains the input value and will validate the same against override and stop variances maintained at Network Preferences.
FX Reference Number	Specify a specific reference number of Fx deal/contract to be used for deriving the exchange rate to be used for the transaction.
Remarks	Specify any user remarks for the outgoing payment transaction.
Enrich Button	On click of this button, system computes the Exchange Rate and charges if applicable. Exchange Rate is computed if the creditor account currency is different from transfer currency.
Receiver Details	This section displays the Receiver Details .
Receiving DFI	Specify a 9 digit ABA number of the Receiving DFI (RDFI) from the list of values that would fetch values from the US ACH Directory (PMDNCHDR) maintenance.
Receiving DFI Name	System defaults the name of the Receiving DFI selected.
Receiver Account Number	Specify the account number of the receiver (beneficiary) such as corporate or individual as applicable based on the selected SEC code.
Individual Identification Number	This field is mandatory only when the selected SEC code is CIE , and optional for other applicable SEC codes such as PPD , WEB and so on.
Identification Name	Specify the Identification Name .

Table 2-55 (Cont.) Outbound US ACH Debit Transaction Input_Main Tab - Field Description

Field	Description
Identification Number	This field is optional for applicable SEC codes such as CCD and CTX . It typically contains the customer or accounting identification number, usually issued by the originator, by which the receiver is identified.
Receiving Company Name	Specify the company name of receiver where the receiver is corporate.
Entry Details	This section displays the Entry Details .
Transaction Code	Select the appropriate options for the ACH Debit transaction based on the chosen SEC code. - Zero dollar transaction codes such as 24, 34, 44, and 54 are applicable for CCD and CTX SEC codes. - Pre-notification transaction codes such as 23, 33, 43, and 53 are applicable to all debit transaction SEC codes. - Normal transaction codes such as 22, 32, 42, and 52 are applicable to all debit transaction SEC codes.
Transaction Code Description	This field is auto-populated with the description of the selected transaction code.
Discretionary Data	Specify the Discretionary Data .
Check Serial Number	Specify the Check Serial Number .
Terminal City	Specify the Terminal City .
Terminal State	Specify the Terminal State from the list of values.
Transaction Dates	This section displays the Transaction Dates .
Effective Date	Specify the Effective Date . As part of processing dates resolution, Requested Effective Date would be validated to be a working day for ACH. This date would be adjusted (moved ahead), if required, which would then be populated in this field.
Settlement Date	This field is same as the Effective Date , which is the date of settlement with the originator. On this date, the originator's account is credited with the Credit Value Date .
Debit Value Date	The value date with which the debit to clearing GL would be done as part of the DRLQ event of transaction accounting on the settlement date. This date would be same as settlement date. This is a view only field.
Credit Value Date	The value date with which the credit to originator account would be done as part of the CRLQ event of transaction accounting on the settlement date. This date would be calculated as Effective Date plus 2 ACH business days. This is a view only field.
Dispatch Date	Dispatch Date is the date on which the transaction is dispatched to ACH as part of an outgoing ACH file.

2.3.1.2 Main Tab - Addenda Details

This topic explains the **Addenda Details** button of the main tab in the **Outbound US ACH Debit Transaction Input** screen.

1. Click the **Addenda Details** button in the **Main** tab.

The **Addenda Details** sub-screen is displayed.

Figure 2-71 Outbound US ACH Debit Transaction Input_Main Tab_Addenda Details

- On **Addenda Details** screen, specify the fields.
For more information about the fields, refer to field description table.

Table 2-56 Main Tab_Addenda Details - Field Description

Field	Description
Transaction Reference Number	System displays the Transaction Reference Number .
Host Code	System displays the Host Code .
Activation Date	Specify the Activation Date .
Network Code	System displays the Network Code .
Addenda Details	This section displays the Addenda Details .
Conversion Standard	Select one of the following standards using which the data in this field needs to be converted, during generation of the addenda records in the ACH file: • ASC X12.5 (Interchange Control Structure) • ASC X12.6 (Application Control Structure) • Payment related UN/EDIFACT syntax • ANSI ASC X12 transaction set containing a BPR or BPS data segment
Payment Related Info	Specify the payment related information. Data is limited to 80 characters.

2.3.1.3 Pricing Tab

This topic explains the **Pricing** tab of the **Outbound US ACH Debit Transaction Input** screen.

- Select the **Pricing** tab to view the pricing details.
The **Pricing** details are displayed.

Figure 2-72 Outbound US ACH Debit Transaction Input_Pricing Tab

- On **Pricing** screen, the computed charges, and taxes if applicable, are populated for each charge component in the following fields.

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

Table 2-57 Pricing - Field Description

Field	Description
Pricing Component	System displays the name of the pricing component, applicable for the transaction, for which charges are computed.
Pricing Currency	System displays the Pricing 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	Select 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. This is the currency of the debit (originator) account.
Debit Amount	System displays charge amount in debit currency to be debited. This amount is different from the calculated pricing amount if the debit currency is different from the pricing currency. The debit amount for charges is calculated by converting the pricing amount in pricing currency to debit currency using specified Exchange Rate type in Pricing Code maintenance.

- Click **Save** button in **Outbound US ACH Debit Transaction Input** screen to save the outgoing payment and make it available for authorization.

On authorization by a different user, system starts processing the US ACH outgoing payment.

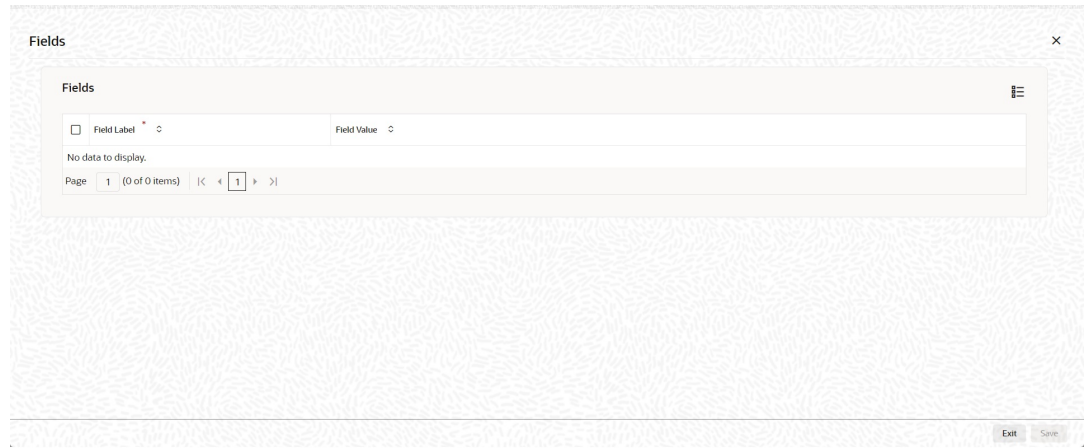
2.3.1.4 UDF Button

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

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

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

Figure 2-73 UDF Button



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

Table 2-58 UDF Button - Field Description

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

2.3.1.5 MIS Button

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

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

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

Figure 2-74 MIS Button

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

Table 2-59 MIS Button - Field Description

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

2.3.1.6 Accounting Entries

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

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

The **Accounting Entries** screen is displayed.

Figure 2-75 Accounting Entries

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

Table 2-60 Accounting Entries - Field Description

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

2.3.1.7 Outbound US ACH Debit Transaction Input Summary

This topic explains the **Outbound US ACH Debit Transaction Input Summary** screen.

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

The **Outbound US ACH Debit Transaction Input Summary** screen is displayed.

Figure 2-76 Outbound US ACH Debit Transaction Input Summary

2. On the **Outbound US ACH Debit Transaction Input Summary** screen, search using one or more of the following parameters:

- **Transaction Reference Number**
- **Originator Account Number**
- **Authorization Status**
- **Source Reference Number**
- **Booking Date**
- **Credit to GL**
- **Source Code**
- **Settlement Date**
- **Pre Notification Entry**
- **Standard Entry Class Code**
- **Requested Effective Date**
- **Zero Dollar Entry**
- **Company Identification**
- **Effective Date**
- **Settlement Preference**
- **Company Name**
- **Receiving DFI**
- **Customer Number**
- **Transaction Code**
- **Receiver Account Number**
- **Transfer Amount**
- **Transaction Branch Code**
- **Network Code**
- **Department Code**

- **On-Us Transfer**
3. Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.

2.3.2 View Outbound US ACH Debit Transaction

This topic provides the instructions to view Outbound US ACH Debit transactions.

1. On Homepage, specify **PNDODOVW** in the text box, and click next arrow.
The **View Outbound US ACH Debit Transaction** screen is displayed.

Figure 2-77 View Outbound US ACH Debit Transaction

The screenshot shows the 'View Outbound US ACH Debit Transaction' interface. At the top, there's a search bar with 'Enter Query' and a search icon. Below it are several input fields organized into groups: Transaction Branch Code (with sub-fields for Branch Name, Host Code, Host Description, Source Code, Source Description, Credit to GL), Transaction Reference No (with sub-fields for Network Code, Network Description, ACH Entry Type, Standard Entry Class Code, Department Code), User Reference Number, Source Reference Number, Original File Reference, Pre Notification Entry (toggle), Zero Dollar Entry (toggle), Settlement Preference, and On-Us Transfer (set to 'No').

The main body of the screen is divided into three tabs: 'Main', 'Pricing', and 'Exceptions'. The 'Main' tab is active, showing a grid of fields:

- Originator Details:** Company Identification, Company Name, Company Entry Description, Company Discretionary Data, Company Descriptive Date.
- Originator Account Number:** Originator Name, Account Currency, Account Branch, Customer Number, Customer Service Model, Credit Amount, Payment Type Code.
- Receiver Details:** Receiving DFI Identification, Receiving DFI Name, Receiver Account Number, Individual Identification Number, Individual Name, Identification Number, Receiving Company Name.
- Entry Details:** Transaction Code, Transaction Code Description, Check Serial Number, Terminal City, Terminal State, Discretionary Data.
- Transaction Dates:** Activation Date, Effective Date, Debit Value Date, Credit Value Date.
- Transaction Status:** Transaction Status, Debit Liquidation Status, Credit Liquidation Status, Exception Queue (with a '##' placeholder).
- External System Status:** Sanctions Check Status, Sanctions Check Reference, External Account Check Status, External Account Check Reference, External Credit Approval Status, External Credit Approval Reference, External Exchange Rate Status, External Exchange Rate Reference.
- Dispatch Details:** Dispatch Status, Dispatch Reference Number, Dispatch Date, Trace Number, Batch Number.

At the bottom, there are several buttons: 'View Queue Action', 'UDF', 'MIS', 'Accounting Details', 'All Messages', 'ACK/ATX Message', 'NOC Message', 'View Queue', 'Audit', and 'Exit'.

2. On the **View Outbound US ACH Debit Transaction** screen, click the **Enter Query** button.
The **Transaction Reference Number** field gets enabled, for the user to specify the Reference Number.
3. Click the **Execute Query** button to populate the details of the transaction in the **View Outbound US ACH Debit Transaction** screen.

Along with the transaction details in the **Main** and **Pricing** tabs, user can also view the status details for the following:

- **External System Status**
- **Transaction Details**

4. For more details on **Main** and **Pricing** tabs refer to [Outbound US ACH Debit Transaction Input](#) screen.
- [Exceptions Tab](#)
This topic explains the **Exceptions** tab of the **View Outbound US ACH Debit Transaction** screen.
- [View Queue Action](#)
This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- [UDF View](#)
This topic provides the systematic instructions to process the **UDF View** screen.
- [MIS View](#)
This topic provides the systematic instructions to process the **MIS View** screen.
- [Accounting Entries](#)
This topic provides the systematic instructions to process the **Accounting Entries** screen.
- [All Messages](#)
This topic provides details of the **All Messages** screen.
- [ACK/ATX Message](#)
This topic provides details of the **ACK/ATX Message** screen.
- [NOC Message](#)
This topic provides details of the **NOC Message** screen.
- [View Outbound US ACH Debit Transaction Summary](#)
This topic explains the **View Outbound US ACH Debit Transaction Summary** screen.

2.3.2.1 Exceptions Tab

This topic explains the **Exceptions** tab of the **View Outbound US ACH Debit Transaction** screen.

1. Select the **Exceptions** tab to view the exceptions details.

The **Exceptions** details are displayed.

Figure 2-78 View Outbound US ACH Debit Transaction_Exceptions Tab

The screenshot displays the 'View Outbound US ACH Debit Transaction' application window with the 'Exceptions' tab selected. The interface includes a top navigation bar with tabs for 'Main', 'Pricing', and 'Exceptions'. The 'Exceptions' tab is active, showing a grid of input fields for transaction details. The grid is organized into three main sections: 'Return Transaction Details' (with fields for Return Reference, Reason Description, Transaction Code, and FX Reference Number), 'Incoming File Details' (with a Batch Number field), and 'External System Status' (with fields for Sanction Check Status, Sanction Check Reference, External Credit Approval Status, External Credit Approval Reference, External Exchange Rate Status, and External Exchange Rate Reference). Below these sections are 'Reversal Transaction Details' (with Reversal Reference and Reversal Status fields) and 'Reinitiation Details' (with a Reinitiated Ref. No. field and a Reinitiated Date field). A 'View Details' button is located below the Reversal Transaction Details. At the bottom of the screen, there is a navigation bar with buttons for 'View Queue Action', 'UDF', 'MIS', 'Accounting Details', 'All Messages', 'ACK/ATX Message', 'NOC Message', 'Audit', and 'Exit'. The bottom of the window shows a status bar with 'Page 1 (0 of 0 items)' and navigation controls.

2. On **Exceptions** tab, you can view the following fields.
- For more information about the fields, refer to field description table.
- **Return Transaction Details**
 - **Incoming File Details**
 - **External System Status**
 - **Reversal Transaction Details**
 - **Reinitiation Details**

2.3.2.2 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 2-79 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 2-61 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.

Table 2-61 (Cont.) View Queue Action Log - Field Description

Field	Description
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**

2.3.2.3 UDF View

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

1. Click the **UDF** button in the **View US ACH Outbound Credit Transfer** screen.
The **UDF View** screen is displayed.

Figure 2-80 UDF View

UDF View

Enter Query

Transaction Reference Number *

Fields

Field Label *	Field Value
---------------	-------------

No data to display.

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

Exit

2. User can view the User Defined Fields.

2.3.2.4 MIS View

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

1. Click the **MIS** button in the **View US ACH Outbound Credit Transfer** screen.
The **MIS View** screen is displayed.

Figure 2-81 MIS View Button

MIS View

Enter Query

Transaction Reference no *

MIS Group

Default

Transaction MIS

Composite MIS

Exit

2. User can view the Management Information System details.

2.3.2.5 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 2-82 Accounting Entries

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

Table 2-62 Accounting Entries - Field Description

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

2.3.2.6 All Messages

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

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

The **All Messages** screen is displayed.

Figure 2-83 All Messages

The screenshot shows the 'All Messages' interface. At the top, there's a search bar labeled 'Transaction Reference Number'. Below it is a table with several columns: Message Type, Message Format, SWIFT Message Type, Swift MX Type, Direction, Value Date, and Message Status. There are also checkboxes for 'DCN', 'Message Type', and 'Message Format'. At the bottom of the table, there are buttons for 'Message' and 'Acknowledgement'. The page number 'Page 1 of 1' and a total of '1-2 of 2 items' are displayed.

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

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

Table 2-63 All Messages - Field Description

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

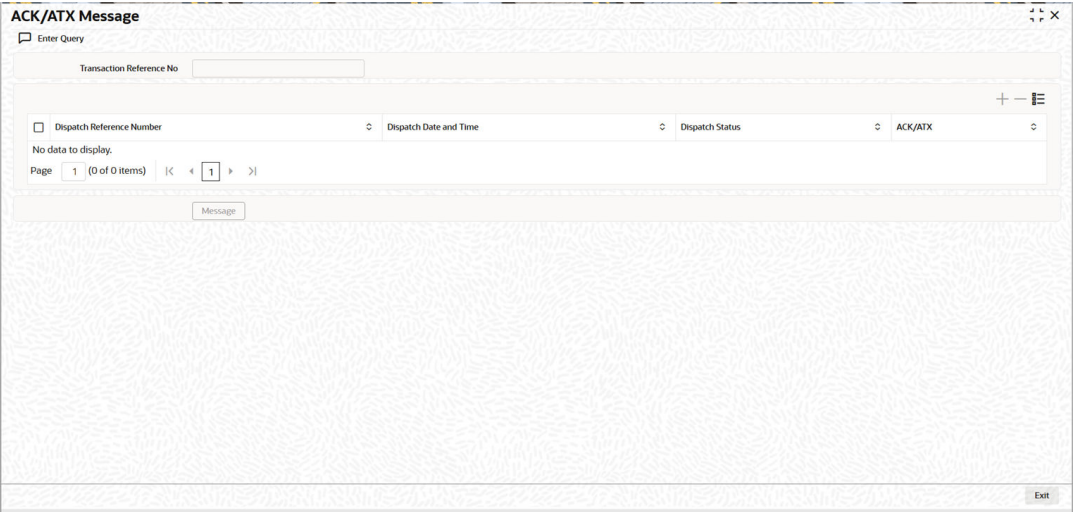
2.3.2.7 ACK/ATX Message

This topic provides details of the **ACK/ATX Message** screen.

- Click the **ACK/ATX Message** button.

The **ACK/ATX Message** screen is displayed.

Figure 2-84 View Outbound US ACH Debit Transaction_ACK/ATX Message



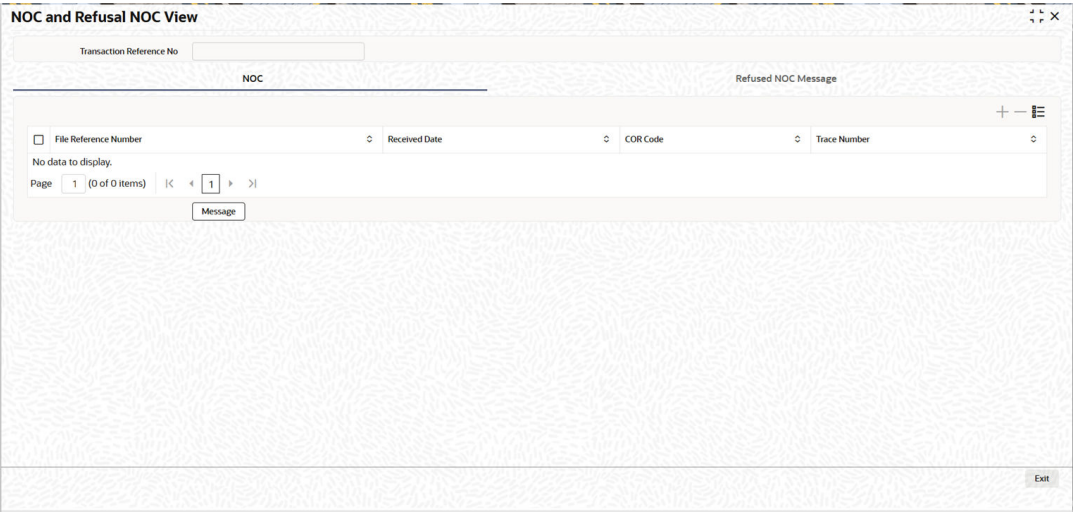
2. On **ACK/ATX Message** screen, **Transaction Reference Number** gets auto populated and defaults following fields:
- **Dispatch Reference Number**
 - **Dispatch Date and Time**
 - **Dispatch Status**
 - **ACK/ATX**

2.3.2.8 NOC Message

This topic provides details of the **NOC Message** screen.

1. Click the **NOC Message** button.
- The **NOC and Refusal NOC View** screen is displayed.

Figure 2-85 View Outbound US ACH Debit Transaction_NOC Message



2. On **NOC and Refusal NOC View** screen, click **Refused NOC Message** tab to view the generated **Refused NOC** message.

Figure 2-86 View Outbound US ACH Debit Transaction_Refused NOC Message Tab
Note

You can view the dispatched **Refusal NOC Message**, formatted as per ACH standards with header and control records (1, 8, 9 and 5, 6, 7), only in the **US ACH Dispatch File Log Summary (PMSDNLOG)**.

2.3.2.9 View Outbound US ACH Debit Transaction Summary

This topic explains the **View Outbound US ACH Debit Transaction Summary** screen.

1. On Homepage, specify **PNSODOVW** in the text box, and click next arrow.
The **View Outbound US ACH Debit Transaction Summary** screen is displayed.

Figure 2-87 View Outbound US ACH Debit Transaction Summary

2. On the **View Outbound US ACH Debit Transaction Summary** screen, search using one or more of the following parameters:

- Transaction Reference Number
 - Originator Account Number
 - Transaction Status
 - Source Reference Number
 - Booking Date
 - Dispatch Status
 - Original File Reference
 - Activation Date
 - Dispatch Reference Number
 - Source Code
 - Requested Effective Date
 - Credit to GL
 - Standard Entry Class Code
 - Settlement Date
 - Pre Notification Entry
 - Company Identification
 - Receiving DFI Identification
 - Zero Dollar Entry
 - Company Name
 - Receiver Account Number
 - Settlement Preference
 - Transaction Code
 - Network Code
 - Customer Number
 - Transaction Branch Code
 - Exception Queue
 - Transfer Amount
 - On-Us Transfer
 - Department Code
3. Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.

2.3.3 Debit Outbound Transaction Processing

Outbound transaction follows the below listed processing steps:

- Non STP Validation
- Settlement Preference Derivation
- Date Derivation
- Same Day ACH Debit

- Process Exception Validations
- Repair Validation
 - SEC Code Specific Validation
- Mandate Check
- Business Override Validations
 - Duplicate Checks
- Authorization Limits Check
- Processing Cut-off Check
- Sanctions Check
- Future Date Check
- Pricing
- FX Validation
- External Account Check
- Dispatch Processing
- Zero Dollar Entry Processing
- Pre notification Entry Processing
- [Non STP Validation](#)
- [Settlement Preference Derivation](#)
- [Date Derivation](#)
- [Same Day ACH Debit](#)
- [Process Exception Validations](#)
- [Business Override Validations](#)
- [Authorization Limits Check](#)
- [Processing Cut-off Checks](#)
- [Sanctions Check](#)
- [Future Date Checks](#)
- [FX Validation](#)
- [External Account Check](#)
- [Dispatch Processing](#)
- [On-us Transfer Processing](#)

On-us Transfer Processing refers to the workflow for processing payment transactions where both the source (payer) and the destination (payee) accounts are maintained within the same bank or financial institution.
- [Zero Dollar Entry Processing](#)
- [Pre Notification Entry Processing](#)

2.3.3.1 Non STP Validation

The Non STP rules are applied on Outbound NACHA transactions booked via SOAP/ REST service request (XML/JSON).

If any transaction meets the criteria maintained in the Non STP Rule Detailed (PMDNSRLE) screen, transactions move to Non STP Queue (PQSNSTPQ).

2.3.3.2 Settlement Preference Derivation

For NACHA Outbound Debit transaction, the field 'Prefer Same-Day ACH Debit Processing' referred for the NACHA Entry Type value as 'ACH Debit' or 'All'. If the option selected is 'Yes', then the 'Settlement Preference' value is set as 'Same Day'. Otherwise, the value is set as 'Standard'.

Note

If the user does not select Settlement Preference during manual booking or does not send in NACHA transaction via SOAP/REST service request, then the derivation is done.

2.3.3.3 Date Derivation

Requested Effective Date

If the Original Requested Effective Date is given and backdated, then the system default the Host date as the Instruction Date.

System checks the **Requested Effective Date** for network holidays, currency holidays (Debit). If the Instruction date falls on Network / Currency holidays, the **Requested Effective Date** moves forward to the Network Working date / Currency Working date.

If the Original Requested Effective Date is not given and the Activation Date is given, then the **Requested Effective Date** is derived after the **Activation Date** is checked for holidays. **Requested Effective Date** is derived as **Activation Date** plus Dispatch Days minus working days.

Activation Date

Requested Effective Date minus Dispatch Days (For Same Day, Dispatch days is zero and For Standard settlement, the Settlement Days is picked up from the Network Preference) if:

- System checks the Activation Date for the branch holiday/network holiday. If the date falls on a holiday, then the activation date is moved backward to the Previous Branch Working Date / Network Working Date.
- If the **Activation Date** falls below the booking date, then the Activation Date is set to the Booking Date. The branch holiday/network holiday is applied, and the activation date moves forward. The **Requested Effective Date** also moves forward by applying the Dispatch Days minus Network Working days.

Dispatch Date

The **Dispatch Date** is derived as **Requested Effective Date** minus Dispatch Days (Network working days).

2.3.3.4 Same Day ACH Debit

If the Outbound NACHA DD is marked as 'Same Day ACH Debit', on the authorization of the transaction:

- System posts 'itemized accounting' at the respective outbound NACHA DD transaction level and credits the customer account for the transfer amount. Accounting handoff is done. The message was dispatched as per current support.

System triggers Charge Liquidation and debit the customer account (creditor) for respective outbound NACHA DD transactions.

2.3.3.5 Process Exception Validations

The following validations are covered in this processing step:

- Debit account is valid or not (Debit account record is open and authorized).
- No status check is done for the debit customer/account.
- The transaction is moved to Process Exception Queue (PQSPRQUE) in case of validation failure.

2.3.3.6 Business Override Validations

Duplicate Checks

The duplicate check for a transaction is done during transaction processing if the Duplicate check is applicable for the Source. Payment fields marked for duplicate check in Source Maintenance are matched with all the payments booked within the duplicate period. The booking date of the payments is considered for evaluating the duplicate period.

The duplicate period is considered based on the number of days maintained for the source. If the maintenance is not available, then the duplicate check is not done.

If there are any matching payments with the fields identical with the payment being processed, then the payment is moved to Business Override Queue (PQSOVRQU) for further investigation.

2.3.3.7 Authorization Limits Check

Two levels of authorization limits can be maintained for a Network and source in Source Network (PMDSORNW) (optional). If the transfer amount is greater than authorization limit 1, the transaction is moved to Authorization Limit 1 Queue.

On approval from Authorization Limit 1 Queue, if the transfer amount is greater than authorization limit 2, the transaction is moved to Authorization Limit 2 Queue. If the transfer amount is less than authorization limit 2, the transaction proceeds to next processing step.

If the Authorization Limit check is done on booking date, it is not repeated on Value date processing.

2.3.3.8 Processing Cut-off Checks

Transaction cut off time validation is based on the Transaction Cut-off Time Maintenance (PMDCTOFF) screen. Transaction cut-off time check is done only for transaction with payment activation date is current date.

Transaction Cut-off time for the payment network and Transaction Type 'Outbound' is fetched from the maintenance for the following combination:

- Source - Specific/ALL
- Service Model - Specific/ALL

- Customer - Specific/ALL

Cut off time is derived as follows:

Sr. No.	Network	Transaction Type	Source	CSM	Customer
1	Network ID	Outbound	Specific	Specific	Specific
2	Network ID	Outbound	ALL	Specific	Specific
3	Network ID	Outbound	Specific	Specific	ALL
4	Network ID	Outbound	ALL	Specific	ALL
5	Network ID	Outbound	Specific	ALL	ALL
6	Network ID	Outbound	ALL	ALL	ALL

If payment processing time is lesser than or equal to the Cut-off date time derived, then the payment is considered as 'Pre Cut-off' payment and proceeds with further processing.

If payment save date time or payment receipt date time exceeds the Cut-off date time derived then the payment is considered as 'Post Cut-off' payment and transaction is moved to Processing Cut-off Queue (PQSPRCUQ).

2.3.3.9 Sanctions Check

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

2.3.3.10 Future Date Checks

The transactions are segregated as Current dated/Future dated based on the Activation Date. Future valued transactions is moved to Future Value Queue.

The transaction processing of current valued transactions continues with the next step of processing.

2.3.3.11 FX Validation

FX validation is applicable in cases where the transfer currency and debit account currency are different.

2.3.3.12 External Account Check

External account validation is done for the credit account in External Account Check (EAC). Customer and account status checks is done by the external ECA system along with other validation checks.

If external account check fails, transaction is available in ECA Queue with error details received.

2.3.3.13 Dispatch Processing

Dispatch accounting entries are posted based on the Dispatch Accounting code maintained in the US NACHA Debit Accounting Preference (PNDDRPRF) for the Transaction Type 'Outbound'.

2.3.3.14 On-us Transfer Processing

On-us Transfer Processing refers to the workflow for processing payment transactions where both the source (payer) and the destination (payee) accounts are maintained within the same bank or financial institution.

On-us transfer check is done as part of initial validations of the transaction. An outbound ACH Debit is marked as on-us transfer if:

- RDFI Routing number is listed as the routing number for any valid Branch for the same host of the transaction branch as maintained in US ACH ABA Number (Function ID: **PMDABANR**).
- Dispatch is not applicable for on-us transfers as configured in **US ACH Preferences (PNDNWPRF)**.

For on-us transfers, additional validations on debit account are done and ECA request is sent for the debit account. Accounting entries are posted directly to Debit Account. Dispatch is not applicable for on-us transfers.

2.3.3.15 Zero Dollar Entry Processing

The system validates the following conditions for Zero Dollar Entry:

- The 'Zero Dollar Entry' check box is selected.
- The SEC code is either CCD or CTX.
- The transaction code is equal to 29, 39, or 49.
- The Transfer Amount is zero.
- If validation fails, the system upfront rejects the transaction and displays the error message.

If the 'Zero Dollar Entry' check box is selected, the system skips the below processing:

- Duplicate Check
- Auth Limit Check
- FX Limit Check/Rate Pick up
- Pricing Check
- ECA Check
- Advice Generation

Note

Sanctions check is applicable even for zero dollar transaction.

Standard/Same day processing steps are applicable for zero dollar transaction.

2.3.3.16 Pre Notification Entry Processing

The system validates the following conditions for Pre Notification Entry:

- The 'Pre notification Entry' check box is selected.

- The SEC code selected from list of codes ARC, BOC, CCD, CTX, CIE, POP, PPD, WEB, TEL, RCK, and XCK.
- The Transaction code is equal to 28, 38, or 48.
- The Transfer Amount is zero.
- If validation fails, the system upfront rejects the transaction and displays the error message.

If the 'Pre notification Entry' check box is selected, the system skips the below processing:

- Duplicate Check
- Auth Limit Check
- FX Limit Check/Rate Pick up
- Pricing Check
- ECA Check
- Advice Generation

 Note

Sanctions check is applicable even for pre notification transaction.

Standard/Same day processing steps are applicable for pre notification transaction.

2.3.4 Inbound US ACH Debit Transaction Input

This topic explains the **Inbound US ACH Debit Transaction Input** screen.

1. On Homepage, specify **PNDIDONL** in the text box, and click next arrow.
The **Inbound US ACH Debit Transaction Input** screen is displayed.

Figure 2-88 Inbound US ACH Debit Transaction Input

Inbound US ACH Debit Transaction Input

New Enter Query

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

Transaction Reference *
Number
Network Code *
Network Description
US ACH Entry Type *
Standard Entry Class Code *

File Reference Number
Batch Number
Trace Number
Zero Dollar Entry
Pre Notification Entry

Main

Receiver Details
Receiver Account Number *
Receiver Name
Account Currency
Account Branch
Customer Number
Customer Service Model
Debit Amount
Authorization Id

Originator Company Details
Company Identification *
Company Name
Company Entry Description *
Company Discretionary Data
Company Descriptive Data
Originating DFI *
Originating DFI Name
Originator Account Number
Account Currency

Collection Details
Booking Date
Instruction Date *
Transfer Currency *
Transfer Amount *
Exchange Rate
Remarks

Originator Details
Individual Identification Number
Individual Name
Identification Number
Receiving Company Name
Transaction Code *
Transaction Code Description

Entry Details
Discretionary Data
Check Serial Number
Terminal City
Terminal State
Addenda Details

Transaction Dates
Activation Date
Debit Value Date
Credit Value Date

Card Details
Card Transaction Type
Card Expiration Date
Document Reference Number
Individual Card Account Number

Truncated Entry Details
Check Serial Number
Process Control Field
Item Research Number
Item Type Indicator
Total Amount

Reversal Details
Reversal Reason Code
Reversal Reason
Remarks
Reversal Reference Number
Reversal Date

UDF MIS Audit Exit

- On **Inbound US ACH Debit Transaction Input** screen, click **New** to specify the fields. For more information about the fields, refer to field description table.

Table 2-64 Inbound US ACH Debit Transaction Input - Field Description

Field	Description
Transaction Branch Code	System defaults the branch code of transaction when the user clicks the New button.
Branch Name	System defaults the Branch Name based on the selected Transaction Branch Code .
Host Code	System defaults the Host Code of transaction branch when the user clicks the New button.
Host Description	System defaults the description of the Host Code .
Source Code	This field defaults to MANL , but you can also manually input transactions. For transactions received through a channel, the relevant source code from the source maintenance is defaulted.
Source Description	System defaults the description of the source code.
Transaction Reference Number	Unique Reference number for the payment generated by the system.
Network Code	Select the Network Code from the list of values.
Network Description	System defaults the description of the network code.
US ACH Entry Type	This field is defaulted to ACH Debit , indicating that the transaction is a US ACH Debit transfer.

Table 2-64 (Cont.) Inbound US ACH Debit Transaction Input - Field Description

Field	Description
Standard Entry Class Code	Select the required SEC codes from the drop-down list. The available options are: • CCD • CTX • ARC • PPD • BOC • POP • WEB • TEL • RCK • XCK
File Reference Number	System defaults the Unique Reference for the inbound ACH file.
Batch Number	This is a unique identification of every batch in the inbound ACH file, which is generated during file generation.
Trace Number	This is a unique identification of each ACH entry record in the inbound ACH file, which is generated during file generation.
Zero Dollar Entry	Enable the Zero Dollar Entry toggle if outbound transaction is a Zero Dollar transaction.
Pre Notification Entry	Enable the Pre Notification Entry toggle if outbound transaction is a Pre Notification transaction.

- [Main Tab](#)
This topic explains the **Main** tab of the **Inbound US ACH Debit Transaction Input** screen.
- [Main Tab - Addenda Details](#)
This topic explains the **Addenda Details** button of the main tab in the **Inbound US ACH Debit Transaction Input** screen.
- [Pricing Tab](#)
This topic explains the **Pricing** tab of the **Inbound US ACH Debit Transaction Input** screen.
- [UDF Button](#)
This topic provides details of the **Fields** screen.
- [MIS Button](#)
This topic explains the **MIS Details** screen.
- [Inbound US ACH Debit Transaction Input Summary](#)
This topic explains the **Inbound US ACH Debit Transaction Input Summary** screen.

2.3.4.1 Main Tab

This topic explains the **Main** tab of the **Inbound US ACH Debit Transaction Input** screen.

1. Select the **Main** tab in the main screen.
The **Main** details are displayed.

Figure 2-89 Inbound US ACH Debit Transaction Input_Main Tab

Inbound US ACH Debit Transaction Input

New Enter Query

Transaction Reference *
Number
Network Code
Network Description
US ACH Entry Type *
Standard Entry Class Code

File Reference Number
Batch Number
Trace Number
Zero Dollar Entry
Pre Notification Entry

Main

Receiver Details
Receiver Account Number *
Receiver Name
Account Currency
Account Branch
Customer Number
Customer Service Model
Debit Amount
Authorization Id

Originator Company Details
Company Identification *
Company Name
Company Entry Description *
Company Discretionary Data
Company Descriptive Date
Originating DFI *
Originating DFI Name
Originator Account Number
Account Currency

Collection Details
Booking Date
Instruction Date *
Transfer Currency *
Transfer Amount *
Exchange Rate
Remarks

Originator Details
Individual Identification Number
Individual Name
Identification Number
Receiving Company Name
Transaction Code *
Transaction Code Description

Entry Details
Discretionary Data
Check Serial Number
Terminal City
Terminal State
Addenda Details

Transaction Dates
Activation Date
Debit Value Date
Credit Value Date

Card Details
Card Transaction Type
Card Expiration Date
Document Reference Number
Individual Card Account Number

Truncated Entry Details
Check Serial Number
Process Control Field
Item Research Number
Item Type Indicator
Total Amount

Reversal Details
Reversal Reason Code
Reversal Reason
Remarks
Reversal Reference Number
Reversal Date

UDF MIS Audit Exit

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

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

Table 2-65 Inbound US ACH Debit Transaction Input_Main Tab - Field Description

Field	Description
Receiver Details	This section displays the Receiver Details .
Receiver Account Number	Specify the customer account to be debited from the list of values. The list displays all valid Account Numbers available in the system.
Receiver Name	System defaults the Receiver Name .
Account Currency	System defaults the Account Currency based on the selected Receiver Account Number .
Account Branch	System defaults the Account Branch based on the selected Receiver Account Number .
Customer Number	System identifies the Customer Number maintained in the system for the debtor based on the selected Receiver Account Number and the same is defaulted in this field.
Customer Service Model	System defaults Customer Service Model linked to the identified customer.
Debit Amount	Specify the Debit Amount .
Authorization Id	Specify the Authorization Id from the list of values.
Originator Company Details	This section displays the Originator Company Details .
Company Identification	System displays the identification of originator of the ACH Debit transaction.

Table 2-65 (Cont.) Inbound US ACH Debit Transaction Input_Main Tab - Field Description

Field	Description
Company Name	System defaults Company Name based on the selected Debtor Account Number .
Company Name	System displays the originator name.
Company Entry Description	Specify the data as per the ACH entry in the outgoing file.
Company Discretionary Data	Specify the data as per the ACH entry in the outgoing file.
Company Descriptive Date	Specify the Company Discretionary Date from the list of values. In outgoing ACH Debit transaction, even if this field contains one of the standard keywords for same-day settlement cycles, the same would not be considered by system. This is because same-day processing of ACH Debit transactions is not in scope.
Originating DFI	Specify the Debtor Bank ABA Number from the list of values which displays all ABA numbers of all DFIs.
Originating DFI Name	System indicates the Originating DFI Name once you select the Originating DFI from the list of values.
Originator Account Number	Specify the Originator Account Number .
Account Currency	Specify the Account Currency .
Collection Details	This section displays the Collection Details .
Booking Date	This is defaulted as application server date.
Instruction Date	This field indicates the Instruction (Value) Date of the ACH Debit transaction, which represents the intended collection date specified by the customer.
Transfer Currency	Specify the Transfer Currency as USD .
Transfer Amount	Specify the amount of the outgoing Debit transaction in the transfer currency. This amount is populated in the Amount field of the entry details record.
Exchange Rate	If transfer currency and originator account currency are different then exchange rate can be provided by user. System retains the input value and validate the same against override and stop variances maintained at Network Preferences.
Remarks	Specify the Remarks .
Enrich button	On click of this button, system computes the exchange rate and charges if applicable. Exchange Rate is computed if the creditor account currency is different from transfer currency. You can view the computed rate in the Exchange Rate field in Main tab. You can view the computed charges in Pricing tab.
Originator Details	This section displays the Originator Details .
Individual Identification Number	Specify the Individual Identification Number .
Individual Name	System defaults the Individual name on selecting the individual ID number.
Identification Number	Specify the Identification Number .
Receiving Company Name	System defaults on selecting Originator Account Number .
Transaction Code	Specify the Transaction Code from the list of values.

Table 2-65 (Cont.) Inbound US ACH Debit Transaction Input_Main Tab - Field Description

Field	Description
Transaction Code Description	Specify the Transaction Code Description .
Entry Details	This section displays the Entry Details .
Discretionary Data	Specify the Discretionary Data .
Check Serial Number	Specify the serial number of the physical cheque which is being collected through this ACH Debit transaction.
Terminal City	Specify the truncated name or abbreviation identifying a city, town or village in which the Point of Purchase electronic terminal is present where the original cheque based transaction happened.
Terminal State	Specify the two character state code of a US State in which the city, town or village is present where the Point of Purchase electronic terminal is present.
Addenda Details Button	Click this button to capture Additional Payment Related Information in the addenda record for the ACH entry in the incoming file. For more details on the fields, refer to Main Tab - Addenda Details .
Transaction Dates	This section displays the Transaction Dates .
Activation Date	This is the date on which transaction would be processed, and would be same as Instruction Date . Branch Holiday Check is not done on the Activation Date .
Debit Value Date	The value date with which the credit to Clearing GL would be done as part of the CRLQ event of transaction accounting on the settlement date. This date would be same as Instruction Date . This is a view only field.
Credit Value Date	The value date with which the debit to receiver account would be done as part of the DRLQ event of transaction accounting on the activation date. This date would be same as Instruction Date . This is a view only field.
Remarks	Specify any user remarks for the outgoing payment transaction.
Card Details	This section displays the Card Details .
Card Transaction Type	Specify the Card Transaction Type .
Card Expiration Date	Specify the Card Expiration Date .
Document Reference Number	Specify the Document Reference Number .
Individual Card Account Number	Specify the Individual Card Account Number .
Truncated Entry Details	This section displays the Truncated Entry Details .
Check Serial Number	Specify the Check Serial Number .
Process Control Field	Specify the Process Control Field .
Item Research Number	Specify the Item Research Number .
Item Type Indicator	Specify the Item Type Indicator .
Total Amount	Specify the Total Amount .
Reversal Details	This section displays the Reversal Details .
Reversal Reason Code	Select the Reversal Reason Code from the list of values. The list of ACH reversal reason codes is maintained in Reject Code Detailed (PMDRJMNT) screen.
Reversal Reason	System displays the description of the selected reason code.
Remarks	Specify the operational reason for reversal of the transaction. This is mandatory field.

Table 2-65 (Cont.) Inbound US ACH Debit Transaction Input_Main Tab - Field Description

Field	Description
Reversal Reference Number	System defaults this field on click of Reversal button.
Reversal Date	System displays the current system date of reversal.

2.3.4.2 Main Tab - Addenda Details

This topic explains the **Addenda Details** button of the main tab in the **Inbound US ACH Debit Transaction Input** screen.

1. Click the **Addenda Details** button in the **Main** tab.

The **Addenda Details** sub-screen is displayed.

Figure 2-90 Inbound US ACH Debit Transaction Input_Main Tab_Main Tab_Addenda Details

2. On **Addenda Details** sub screen, specify the fields.

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

Table 2-66 Main Tab_Addenda Details - Field Description

Field	Description
Transaction Reference Number	System displays the Transaction Reference Number .
Host Code	System displays the Host Code .
Network Code	System displays the Network Code .

Table 2-66 (Cont.) Main Tab_Addenda Details - Field Description

Field	Description
Addenda Details	System defaults following fields: • Sequence No • Description • Network Identification Code • Terminal Identification Code • Transaction Serial Number • Transaction Date • Transaction Time • Terminal Location • Terminal City • Terminal State • Reference Information #1 • Reference Information #2 • Authorization Code or Card Expiration Date
Conversion Standard	Select one of the following standards using which the data in this field needs to be converted, during generation of the addenda records in the ACH file: • ASCX12.5 (Interchange Control Structure) • ASCX12.6 (Application Control Structure) • Payment related UN/EDIFACT syntax • ANSI ASCX12 transaction set containing a BPR or BPS data segment
Payment Related Info	Specify the payment related information. Data is limited to 80 characters.

2.3.4.3 Pricing Tab

This topic explains the **Pricing** tab of the **Inbound US ACH Debit Transaction Input** screen.

1. Select the **Pricing** tab to view the pricing details.

The **Pricing** details are displayed.

Figure 2-91 Inbound US ACH Debit Transaction Input_Pricing Tab

The screenshot displays the 'Inbound US ACH Debit Transaction Input' application window. The 'Pricing' tab is selected, showing a table with the following columns: Pricing Component, Pricing Currency, Amount, Waived, Debit Currency, and Debit Amount. The table is currently empty, with a message 'No data to display.' and 'Page 1 (0 of 0 items)'.

- On **Pricing** tab, the computed charges, and taxes if applicable, are populated for each charge component in the following fields.

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

Table 2-67 Pricing - Field Description

Field	Description
Pricing Component	System displays the name of the component name, applicable for the transaction, for which charges are computed.
Pricing Currency	System displays the Pricing 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	Select 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. This is the currency of the debit account.
Debit Amount	System displays charge amount in debit currency to be debited.

2.3.4.4 UDF Button

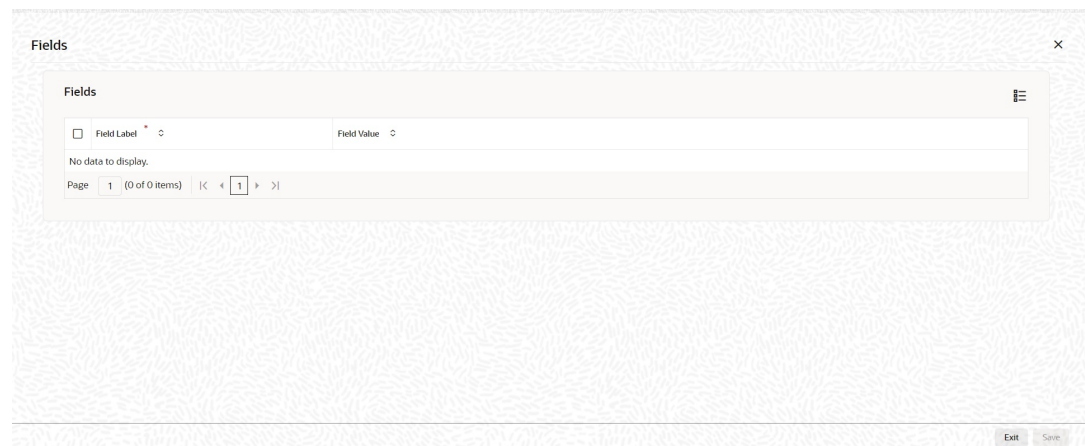
This topic provides details of the **Fields** screen.

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

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

The **Fields** screen is displayed.

Figure 2-92 UDF Button



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

The following fields are displayed:

Table 2-68 UDF Button - Field Description

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

2.3.4.5 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 2-93 MIS Button

The screenshot shows the 'MIS Details' window. At the top, there are two input fields: 'Transaction Reference Number' and 'MIS Group'. Below these, the window is divided into two columns. The left column is titled 'Transaction MIS' and the right column is titled 'Composite MIS'. Each column contains eight rows 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 2-69 MIS Button - Field Description

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

Table 2-69 (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.

2.3.4.6 Inbound US ACH Debit Transaction Input Summary

This topic explains the **Inbound US ACH Debit Transaction Input Summary** screen.

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

The **Inbound US ACH Debit Transaction Input Summary** screen is displayed.

Figure 2-94 Inbound US ACH Debit Transaction Input Summary

2. On the **Inbound US ACH Debit Transaction Input Summary** screen, search using one or more of the following parameters:
 - **Transaction Reference Number**
 - **Receiver Account Number**
 - **Authorization Status**

- ACH File Reference
 - Booking Date
 - Batch Number
 - Source Code
 - Activation Date
 - Trace Number
 - Standard Entry Class Code
 - Settlement Date
 - Pre Notification Entry
 - Company Identification
 - Requested Effective Date
 - Zero Dollar Entry
 - Company Name
 - Effective Date
 - Customer Number
 - Transaction Code
 - Originating DFI
 - Transfer Amount
 - Transaction Branch Code
 - Network Code
 - Mandate ID
3. Once you specified the parameters, click the **Search** button.
- The system displays the records that match the search criteria.

2.3.5 View Inbound US ACH Debit Transaction

This topic provides the instructions to view Inbound US ACH Debit Transactions.

1. On Homepage, specify **PNDIDIVW** in the text box, and click next arrow.
- The **View Inbound US ACH Debit Transaction** screen is displayed.

Figure 2-95 View Inbound US ACH Debit Transaction

View Inbound US ACH Debit Transaction

Enter Query

Transaction Branch Code
Branch Name
Host Code
Host Description
Source Code
Source Description

Transaction Reference Number
Network Code
Network Description
ACH Entry Type
Standard Entry Class Code

ACH File Reference
Batch Number
Trace Number
Pre Notification Entry
Zero Dollar Entry

Main

Receiver Details
Receiver Account Number
Receiver Name
Account Currency
Account Branch
Customer Number
Customer Service Model
Debit Amount
Mandate ID

Originator Details
Individual Identification Number
Individual Name
Identification Number
Receiving Company Name
Transaction Code
Transaction Code Description

Card Details
Card Transaction Type
Card Expiration Date
Document Reference Number
Individual Card Account Number

Transaction Status
Transaction Status
Debit Liquidation Status
Credit Liquidation Status
Exception Queue

Pricing

Originator Company Details
Company Identification
Company Name
Company Entry Description
Company Discretionary Data
Company Descriptive Date
Originating DFI
Originating DFI Name
Originator Account Number
Account Currency

Entry Details
Discretionary Data
Check Serial Number
Terminal City
Terminal State

Truncated Entry Details
Check Serial Number
Process Control Field
Item Research Number
Item Type Indicator
Total Amount

Exceptions

Collection Details
Booking Date
Requested Effective Date
Transfer Currency
Transfer Amount
Exchange Rate
FX Reference Number
Remarks

Transaction Dates
Activation Date
Debit Value Date
Credit Value Date

External System Status
Sanction Check Status
Sanction Check Reference
External Credit Approval Status
External Credit Approval Reference

Reversal Details
Reversal Reason Code
Reversal Reason
Remarks
Reversal Reference Number
Reversal Date

View Queue Action UDF MIS Accounting Entries All Messages ACK/ATX Message NOC Message Audit Exit

- On the **View Inbound US ACH Debit Transaction** screen, click the **Enter Query** button. The **Transaction Reference Number** field gets enabled, for the user to specify the Reference Number.

- Click the **Execute Query** button to populate the details of the transaction in the **View Inbound US ACH Debit Transaction** screen.

Along with the transaction details in the **Main** and **Pricing** tabs, user can also view the status details for the following:

- External System Status**
- Transaction Details**

- Click the **Reverse** button from this screen to open the **Inbound US ACH Debit Transaction Input (PNDIDONL)** screen.

The screen is displayed in **Read-only** mode except for the **Reversal Details** section with all the details of inbound US ACH credit transactions.

- When you click the **Reverse** button, the system performs the following validations:
 - System shows an error message if the **Transaction Status** is **Not Processed**.
 - System shows an error message if the user selects more than one record.
 - System checks for user/role queue access is provided in (PMDROLQA/ PMDUSRQA).

- On the success of the above validations, the user can input the reversal reason code, remarks for the reversal in the **Inbound US ACH Debit Transaction Input (PNDIDONL)** screen.
 - On authorization, the system marks the original inbound credit **Transaction Status** as **Reversed**.
6. For more details on **Main** and **Pricing** tabs refer to [Inbound US ACH Debit Transaction Input](#) screen.
7. You can specify following additional fields in view screen:
For more information about the fields, refer to field description table.

Table 2-70 Inbound US NACHA ACH Debit Transaction View - Field Description

Field	Description
Originating DFI and Originating DFI Name	System displays the 9-digit Originating DFI routing number and name from the US ACH Directory (PMDNCHDR) based on the validation of the 8-digit Originating DFI number (excluding the check digit) in the incoming US ACH file's company batch header

- [Exceptions Tab](#)
This topic explains the **Exceptions** tab of the **View Inbound US ACH Debit Transaction** screen.
- [View Queue Action](#)
This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- [UDF View](#)
This topic provides the systematic instructions to process the **UDF View** screen.
- [MIS View](#)
This topic provides the systematic instructions to process the **MIS View** screen.
- [Accounting Entries](#)
This topic provides the systematic instructions to process the **Accounting Entries** screen.
- [All Messages](#)
This topic provides details of the **All Messages** screen.
- [ACK/ATX Message](#)
This topic provides details of the **ACK/ATX Message** screen.
- [NOC Message](#)
This topic provides details of the **NOC Message** screen.
- [View Inbound US ACH Debit Transaction Summary](#)

2.3.5.1 Exceptions Tab

This topic explains the **Exceptions** tab of the **View Inbound US ACH Debit Transaction** screen.

1. Select the **Exceptions** tab to view the exceptions details.
The **Exceptions** details are displayed.

Figure 2-96 View Inbound US ACH Debit Transaction_Exceptions Tab

2. On **Exceptions** tab, you can view the following fields.

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

Table 2-71 Exceptions - Field Description

Field	Description
Return Transaction Details	This section displays the Return Transaction Details .
Return Reference	System displays the Return Reference Number .
Return Status	You can view the current status of the return transaction.
Reversal Transaction Details	This section displays the Reversal Transaction Details .
Reversal Reference	System displays the Reversal Reference .
Reversal Status	System displays the Reversal Status .
View Details	This button opens the US ACH Return of Origination View (PNDIRTNV) screen, listing the return transaction.

2.3.5.2 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 2-97 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 2-72 View Queue Action Log - Field Description

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

Table 2-72 (Cont.) View Queue Action Log - Field Description

Field	Description
Verifier ID	Displays the unique Verifier ID .
Verifier Date Stamp	Displays the date stamp of the verifier.
Authorizer Remarks	Displays the Authorizer Remarks , if any.
Verifier Remarks	Displays the Verifier Remarks , if any.

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

2.3.5.3 UDF View

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

1. Click the **UDF** button in the **View US ACH Outbound Credit Transfer** screen.
The **UDF View** screen is displayed.

Figure 2-98 UDF View

2. User can view the User Defined Fields.

2.3.5.4 MIS View

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

1. Click the **MIS** button in the **View US ACH Outbound Credit Transfer** screen.
The **MIS View** screen is displayed.

Figure 2-99 MIS View Button

2. User can view the Management Information System details.

2.3.5.5 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 2-100 Accounting Entries

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

Table 2-73 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 .

Table 2-73 (Cont.) Accounting Entries - Field Description

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

2.3.5.6 All Messages

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

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

The **All Messages** screen is displayed.

Figure 2-101 All Messages

The screenshot shows the 'All Messages' interface. At the top, there's a title bar with 'All Messages' and a close button. Below it is a search bar labeled 'Transaction Reference Number'. A table with 8 columns is displayed: DCN, Message Type, Message Format, SWIFT Message Type, Swift MX Type, Direction, Value Date, and Message Status. Each column has a dropdown arrow. Below the table is a pagination bar indicating 'Page 1 of 1 (1-2 of 2 items)' with navigation buttons. At the bottom, there are two buttons: 'Message' and 'Acknowledgement'. An 'Exit' button is located in the bottom right corner.

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

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

Table 2-74 All Messages - Field Description

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

2.3.5.7 ACK/ATX Message

This topic provides details of the **ACK/ATX Message** screen.

1. Click the **ACK/ATX Message** button.

The **ACK/ATX Message** screen is displayed.

Figure 2-102 View Inbound US ACH Debit Transaction_ACK/ATX Message

2. On **ACK/ATX Message** screen, **Transaction Reference Number** gets auto populated and defaults following fields:
 - **Dispatch File Reference Number**
 - **Dispatch Date and Time**
 - **Dispatch Status**

- **ACK/ATX**

2.3.5.8 NOC Message

This topic provides details of the **NOC Message** screen.

1. Click the **NOC Message** button.
The **NOC and Refusal NOC View** screen is displayed.

Figure 2-103 View Inbound US ACH Debit Transaction_NOC Message

NOC and Refusal NOC View

Transaction Reference No

NOC Refused NOC Message

☐ File Reference Number Received Date COR Code Trace Number

No data to display.

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

Message

Exit

2. On **NOC and Refusal NOC View** screen, click **Refused NOC** tab to view the generated **Refused NOC** message.

Figure 2-104 View Inbound US ACH Debit Transaction_Refused NOC Message Tab

NOC and Refusal NOC View

Transaction Reference Number

NOC Refused NOC

Refused NOC Message

☐ File Reference Number Received Date Time Refused COR Code COR Trace Sequence

No data to display.

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

Message

Exit

2.3.5.9 View Inbound US ACH Debit Transaction Summary

1. On Homepage, specify **PNSIDIVW** in the text box, and click next arrow.
The **View Inbound US ACH Debit Transaction Summary** screen is displayed.

Figure 2-105 View Inbound US ACH Debit Transaction Summary

View Inbound US ACH Debit Transaction Summary

Search Advanced Search Reset Clear All Records per page 15

Search (Case Sensitive)

Transaction Reference Number	Receiver Account Number	Transaction Status
ACH File Reference	Booking Date	Batch Number
Source Code	Activation Date	Trace Number
Standard Entry Class Code	Settlement Date	Pre Notification Entry
Company Identification	Requested Effective Date	Zero Dollar Entry
Company Name	Effective Date	Customer Number
Transaction Code	Originating DFI	Transfer Amount
Transaction Branch Code	Network Code	Mandate ID
Exception Queue		

Search Results Lock Columns 0

Transaction Reference Number	Booking Date	Effective Date	Settlement Date	Authorization Status	Receiver Account Number	Transfer Amount	Company Identification	Company Name
No data to display.								

Page 1 of 1 |< < 1 > >|

Generate NOC Reverse Exit

2. On the **View Inbound US ACH Debit Transaction Summary** screen, search using one or more of the following parameters:

- **Transaction Reference Number**
- **Receiver Account Number**
- **Transaction Status**
- **ACH File Reference**
- **Booking Date**
- **Batch Number**
- **Source Code**
- **Activation Date**
- **Trace Number**
- **Standard Entry Class Code**
- **Settlement Date**
- **Pre Notification Entry**
- **Company Identification**
- **Requested Effective Date**
- **Zero Dollar Entry**
- **Company Name**
- **Effective Date**
- **Customer Number**
- **Transaction Code**
- **Originating DFI**
- **Transfer Amount**
- **Transaction Branch Code**
- **Network Code**
- **Mandate ID**

- **Exception Queue**
3. Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.

2.3.6 Debit Inbound Transaction Processing

Inbound transaction follows the below listed processing steps:

- Non STP Validation
- Debit Account Resolution
- Repair Validation
- Business Override Validations
 - Duplicate Checks
- Authorization Limits Check
- Sanctions Check
- Future Date Check
- Pricing
- FX Validation
- External Credit Approval Check
- Accounting
- Zero Dollar Entry Processing
- Pre Notification Entry Processing
- [Non STP Validation](#)
- [Business Override Validations](#)
- [Authorization Limits Check](#)
- [Sanctions Check](#)
- [Future Date Checks](#)
- [FX Validation](#)
- [External Credit Approval Check](#)
- [Zero Dollar Entry Processing](#)
- [Pre Notification Entry Processing](#)

2.3.6.1 Non STP Validation

The Non STP rules are applied on Inbound NACHA transactions booked via incoming NACHA file upload.

If any transaction meets the criteria maintained in the Non STP Rule Detailed (PMDNSRLE) screen, transactions move to Non STP Queue (PQSNSTPQ).

2.3.6.2 Business Override Validations

Duplicate Checks

The duplicate check for a transaction is done during transaction processing if the Duplicate check is applicable for the Source. Payment fields marked for duplicate check in Source Maintenance are matched with all the payments booked within the duplicate period. The booking date of the payments is considered for evaluating the duplicate period.

The duplicate period is considered based on the number of days maintained for the source. If the maintenance is not available, then the duplicate check is not done.

If there are any matching payments with the fields identical with the payment being processed, then the payment is moved to Business Override Queue (PQSOVRQU) for further investigation.

2.3.6.3 Authorization Limits Check

Two levels of authorization limits can be maintained for a Network and source in Source Network (PMDSORNW) (optional). If the transfer amount is greater than authorization limit 1, the transaction is moved to Authorization Limit 1 Queue.

On approval from Authorization Limit 1 Queue, if the transfer amount is greater than authorization limit 2, the transaction is moved to Authorization Limit 2 Queue. If the transfer amount is less than authorization limit 2, the transaction proceeds to next processing step.

If the Authorization Limit check is done on booking date, it is not repeated on Value date processing.

2.3.6.4 Sanctions Check

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

2.3.6.5 Future Date Checks

The transactions are segregated as Current dated/Future dated based on the Activation Date. Future valued transactions is moved to Future Value Queue.

The transaction processing of current valued transactions continues with the next step of processing.

2.3.6.6 FX Validation

FX validation is applicable in cases where the transfer currency and debit account currency are different.

2.3.6.7 External Credit Approval Check

The payment amount and charge/tax amount are sent to the external DDA system for credit approval.

External Credit Approval is done for all the external accounts for which the 'External Credit Approval Required' flag is enabled. ECA system for the credit check is derived based on the External Account maintenance.

If the ECA response status for a payment transaction is 'Approved', then further processing continues. If ECA validation fails i.e. the status is 'Override', 'Rejected', or 'Timed out', then the transaction is logged in the ECA Exception queue.

Note

The external ECA system does customer and account status checks along with account balance checks.

2.3.6.8 Zero Dollar Entry Processing

Incoming NACHA debit transaction is treated as Zero Dollar Entry if the following conditions are met:

- The SEC code is either CCD or CTX.
- The transaction code is equal to 29, 39, or 49.
- The Transfer Amount is zero.
- If the above conditions are satisfied the transaction is marked as 'Zero Dollar Entry'.

If incoming credit is marked as 'Zero Dollar Entry', the system checks the following conditions:

- Debtor Account (for Debits), is valid (open, authorized)

If the 'Zero Dollar Entry' check box is selected, the system skips the below processing:

- Duplicate Check
- Auth Limit Check
- FX Limit Check/Rate Pick up
- Pricing Check
- ECA Check
- Addenda Records
- Advice Generation

System generates ACK/ATX acknowledgment for inbound debit with Sec code CCD/CTX and Discretionary Data 'AK' as per current support.

Note

Standard/Same day processing steps are applicable for zero dollar transaction.
ACK/ATX acknowledgment generation is supported.

Zero Dollar Entry Processing (Manually Booked)

The system validates the following conditions for Zero Dollar Entry

- The 'Zero Dollar Entry' check box is selected.
- The SEC code is either CCD or CTX.
- The transaction code is equal to 29, 39, or 49.
- The Transfer Amount is zero.
- If validation fails, the system upfront rejects the transaction and displays an error message.

2.3.6.9 Pre Notification Entry Processing

Incoming NACHA debit transaction is treated as Pre Notification Entry if the following conditions are met:

- The SEC code is selected from list of codes ARC, BOC, CCD, CTX, CIE, POP, PPD, WEB, TEL, RCK, and XCK.
- The Transaction code is equal to 28, 38, or 48.
- The Transfer Amount is zero.
- If the above conditions are satisfied the transaction is marked as 'Pre Notification Entry'

If incoming debit is marked as 'Pre Notification Entry', the system checks the following conditions:

- Debtor Account (for debits), is valid (open, authorized)

If the 'Pre notification Entry' check box is selected, the system skips the below processing:

- Duplicate Check
- Auth Limit Check
- FX Limit Check/Rate Pick up
- Pricing Check
- ECA Check
- Addenda Records
- Advice Generation

Note

Standard/Same Day processing steps are applicable for pre notification transactions.

ACK/ATX acknowledgment generation is supported.

Pre Notification Entry Processing (Manually Booked)

System validates the following conditions for Pre Notification Entry:

- The 'Pre notification Entry' check box is selected.
- The SEC code is selected from list of codes ARC, BOC, CCD, CTX, CIE, POP, PPD, WEB, TEL, RCK, and XCK.
- The Transaction code is equal to 28, 38, or 48.
- The Transfer Amount is zero.
- If validation fails, the system upfront rejects the transaction and displays the error message.

2.3.7 US ACH Debit Transfer SI Template

This topic provides the systematic instructions to maintain SI for US ACH Debit Outbound Transactions.

- On Homepage, specify **PNDODOTM** in the text box, and click next arrow.
The **US ACH Debit Transfer SI Template** screen is displayed.

Figure 2-106 US ACH Debit Transfer SI Template

The screenshot shows the 'US ACH Debit Transfer SI Template' screen. It features a top navigation bar with 'New' and 'Enter Query' buttons. The main area is divided into several sections:

- Transaction Branch Code:** Fields for Branch Name, Host Code, Host Description, Source Code, Source Description, and Account Currency.
- Network Code:** Fields for Network Description, ACH Entry Type (set to 'ACH Debit'), and Standard Entry Class Code.
- Source Reference Number:** Fields for Pre Notification Entry, Zero Dollar Entry, Settlement Preference, Template Reference Number, Template Id, and Instruction Reference Number.
- Originator Details:** Fields for Company Identification, Company Name, Company Entry Description, Company Discretionary Data, Company Descriptive Date, Originator Account Number, Originator Name, Account Currency, Account Branch, Customer Number, Customer Service Model, Credit Amount, and Payment Type Code.
- Receiver Details:** Fields for Receiving DFI, Receiving DFI Name, Receiver Account Number, Individual Identification Number, Individual Name, Identification Number, and Receiving Company Name.
- Entry Details:** Fields for Transaction Code, Transaction Code Description, Discretionary Data, Check Serial Number, Terminal City, and Terminal State.
- Transaction Dates:** Fields for Revised Effective Date, Settlement Date, Debit Value Date, Credit Value Date, and Dispatch Date.

At the bottom, there are tabs for 'UDF', 'MIS', 'Accounting Details', and 'Frequency Details', along with 'Audit' and 'Exit' buttons.

- On **US ACH Debit Transfer SI Template** screen, click **New** to specify the fields.
For more information about the fields, refer to field description table.

Table 2-75 US ACH Debit Transfer SI Template - Field Description

Field	Description
Transaction Branch Code	System defaults the transaction branch to the user's branch.
Branch Name	System defaults the corresponding branch name.
Host Code	System defaults the Host Code of transaction branch when the user clicks the New button.
Host Description	System defaults the description of the Host Code .
Source Code	If only one source code with the type Manual Input is maintained in PMDSOURCE , the system defaults it automatically. In all other cases, the user must select the source code from the LOV.
Source Description	System defaults the description of the Source Code .
Account Currency	Specify the Account Currency .
Network Code	System defaults the network code if only one network of type US ACH is defined in PNDNWPRF . Otherwise, all networks of type US ACH are listed for selection.
Network Description	System defaults the description of the network code.
ACH Entry Type	This field is defaulted to ACH Debit , indicating that SI template is a US ACH Debit transfer.

Table 2-75 (Cont.) US ACH Debit Transfer SI Template - Field Description

Field	Description
Standard Entry Class Code	Select the required SEC codes from the drop-down list. The available options are: • CCD • CTX • CIE • PPD • WEB
Source Reference Number	If the user does not enter a source reference number, the system defaults it to the Template Reference upon saving.
Pre Notification Entry	Enable this flag to specify whether a pre-notification message should be generated.
Zero Dollar Entry	Enable this flag to indicate that transactions or entries with a value of zero dollars are allowed and should be processed or recorded in the system.
Settlement Preference	Select the required Settlement Preference from the drop-down list. The available options are: • Same Day • Standard
Template Reference Number	System displays the Template Reference Number . This is system generated unique reference number.
Template Id	Specify the Template Id .
Instruction Reference Number	System displays the Instruction Reference Number .

- [Main Tab](#)
This topic explains the **Main** tab of the **US ACH Debit Transfer SI Template** screen.
- [Main Tab - Addenda Details](#)
This topic explains the **Addenda Details** button of the main tab in the **US ACH Debit Transfer SI Template** screen.
- [Pricing Tab](#)
This topic explains the **Pricing** tab of the **US ACH Debit Transfer SI Template** screen.
- [UDF Button](#)
This topic provides details of the **Fields** screen.
- [MIS Button](#)
This topic explains the **MIS Details** screen.
- [Accounting Details](#)
This topic provides the systematic instructions to process the **Accounting Details** screen.
- [Frequency Details](#)
This topic explains the **Frequency Details** of the **US ACH Debit Transfer SI Template** screen.

2.3.7.1 Main Tab

This topic explains the **Main** tab of the **US ACH Debit Transfer SI Template** screen.

1. Select the **Main** tab in the main screen.
The **Main** details are displayed.

Figure 2-107 US ACH Debit Transfer SI Template_Main Tab

The screenshot shows the 'US ACH Debit Transfer SI Template' interface. It features a top navigation bar with 'New' and 'Enter Query' buttons. The main area is divided into several sections:

- Transaction Branch Code:** Fields for Branch Name, Host Code, Host Description, Source Code, Source Description, and Account Currency.
- Network Code:** Fields for Network Description, ACH Entry Type (set to 'ACH Debit'), and Standard Entry Class Code.
- Source Reference Number:** Fields for Source Reference Number, Pre Notification Entry, Zero Dollar Entry, Settlement Preference, Template Reference Number, Template Id, and Instruction Reference Number.
- Originator Details:** Fields for Company Identification, Company Name, Company Entry Description, Company Discretionary Data, Company Descriptive Date, Originator Account Number, Originator Name, Account Currency, Account Branch, Customer Number, Customer Service Model, Credit Amount, and Payment Type Code.
- Collection Details:** Fields for Booking Date, Instruction Date, Transfer Currency, Transfer Amount, Exchange Rate, FX Reference Number, and Remarks.
- Receiver Details:** Fields for Receiving DFI, Receiving DFI Name, Receiver Account Number, Individual Identification Number, Individual Name, Identification Number, and Receiving Company Name.
- Entry Details:** Fields for Transaction Code, Transaction Code Description, Discretionary Data, Check Serial Number, Terminal City, and Terminal State.
- Transaction Dates:** Fields for Revised Effective Date, Settlement Date, Debit Value Date, Credit Value Date, and Dispatch Date.

At the bottom, there are tabs for 'UDF', 'MIS', 'Accounting Details', and 'Frequency Details'. On the right, there are 'Audit' and 'Exit' buttons.

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

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

Table 2-76 US ACH Debit Transfer SI Template_Main Tab - Field Description

Field	Description
Originator Details	This section displays the Originator Details .
Company ID	Specify the Company ID of the originator from list of values that fetches company Id records from the existing Originator Maintenance Detailed (PMDORGDT) .
Company Name	This field is auto-populated from the Company Identification Maintenance based on the company Id.
Company Entry Description	Specify the Company Entry Description . This field captures the purpose of the transaction and will have a LOV enabling the user to search and select a previously entered text or enter a new value during manual booking.
Company Discretionary Data	Specify the Company Discretionary Data from the list of values. It allows the user to search and select a previously entered text or enter a new value. The LOV functions in the same way as the Company Entry Description field described above.
Company Descriptive Date	Specify the Company Descriptive Date from the list of values.
Originator Account Number	Specify the Originator Account Number from the list of values.
Originator Name	System defaults the originator name upon selecting the account number.
Account Currency	System defaults the account currency upon selecting the account number.
Account Branch	System defaults the account branch upon selecting the account number.

Table 2-76 (Cont.) US ACH Debit Transfer SI Template_Main Tab - Field Description

Field	Description
Customer Number	System defaults the Customer Number .
Customer Service Model	System defaults the Customer Service Model .
Debit Amount	System defaults the Debit Amount when the user clicks the Enrich button.
Payment Type Code	This Payment Type Code applies only to WEB and TEL SEC codes and supports the values Single and Recurring .
Collection Details	This section displays the Collection Details .
Booking Date	This is defaulted as application server date.
Instruction Date	Specify the Instruction Date .
Transfer Currency	Specify the Transfer Currency which should always be USD .
Transfer Amount	Specify the amount to be transferred.
Exchange Rate	Specify the Exchange Rate .
FX Reference Number	Specify the FX Reference Number .
Remarks	Specify the Remarks if needed.
Enrich	On click of this button, system computes the exchange rate and charges if applicable.
Receiver Details	This section displays the Receiver Details .
Receiving DFI	Specify a 9-digit routing number of the Receiving DFI (RDFI) using an LOV that retrieves values from the US ACH Directory (FedACH Directory) maintenance.
Receiving DFI Name	System defaults the name of the selected Receiving DFI .
Receiver Account Number	Specify the account number of the Receiver (beneficiary).
Individual Identification Number	Specify the Individual Identification Number .
Individual Name	Specify the Individual Name .
Identification Number	This field is optional for applicable SEC Codes such as CCD and CTX . It typically contains the customer or accounting identification number (normally issued by the Originator) by which the Receiver is identified.
Receiving Company Name	Specify the Receiving Company Name .
Entry Details	This section displays the Entry Details .
Transaction Code	Select the Transaction Code from the list of values.
Transaction Code Description	This field is auto-populated with the description of the selected Transaction Code .
Discretionary Data	This field allows Originators/ODFIs to capture any 2-character code or data relevant to the processing of the transaction or to request information from the RDFI. It also provides an LOV that enables the user to select a previously entered code.
Check Serial Number	Specify the Check Serial Number .
Terminal City	Specify the Terminal City .
Terminal State	Specify the Terminal State .
Transaction Dates	This section displays the Transaction Dates .
Revised Effective Date	System displays the Revised Effective Date .
Activation Date	Specify the Activation Date .
Debit Value Date	System displays the Debit Value Date .

Table 2-76 (Cont.) US ACH Debit Transfer SI Template_Main Tab - Field Description

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

2.3.7.2 Main Tab - Addenda Details

This topic explains the **Addenda Details** button of the main tab in the **US ACH Debit Transfer SI Template** screen.

1. Click the **Addenda Details** button in the **Main** tab.

The **Addenda Details** sub-screen is displayed.

Figure 2-108 Main Tab - Addenda Details

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

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

Table 2-77 Main Tab_Addenda Details - Field Description

Field	Description
Transaction Reference Number	System displays the Transaction Reference Number .
Host Code	System displays the Host Code .
Activation Date	Specify the Activation Date .
Network Code	System displays the Network Code .
Addenda Details	This section displays the Addenda Details .

Table 2-77 (Cont.) Main Tab_Addenda Details - Field Description

Field	Description
Conversion Standard	Select one of the following standards using which the data in this field needs to be converted, during generation of the Addenda records in the ACH file: • ASCX12.5 (Interchange Control Structure) • ASCX12.6 (Application Control Structure) • Payment related UN/EDIFACT syntax • ANSI ASCX12 transaction set containing a BPR or BPS data segment
Payment Related Info	Specify the payment related information. Data is limited to 80 characters.

2.3.7.3 Pricing Tab

This topic explains the **Pricing** tab of the **US ACH Debit Transfer SI Template** screen.

1. Select the **Pricing** tab to view the pricing details.

The **Pricing** details are displayed.

Figure 2-109 US ACH Debit Transfer SI Template_Pricing Tab

The screenshot shows the 'US ACH Debit Transfer SI Template' application window. The 'Pricing' tab is selected, displaying a table with the following columns: Pricing Component, Pricing Currency, Amount, Waived, Debit Currency, and Debit Amount. The table is currently empty, showing 'No data to display.' The interface includes various input fields for transaction details like Transaction Branch Code, Network Code, Source Reference Number, and Settlement Preference. Navigation buttons like 'UDF', 'MIS', 'Accounting Details', and 'Frequency Details' are visible at the bottom.

2. On **Pricing** tab, the computed charges, and taxes if applicable, are populated for each charge component in the following fields.

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

Table 2-78 Pricing - Field Description

Field	Description
Pricing Component	System displays the name of the pricing component, applicable for the transaction, for which charges are computed.
Pricing Currency	System displays the Pricing Currency in which the charge amount is calculated for the pricing component.

Table 2-78 (Cont.) Pricing - Field Description

Field	Description
Pricing Amount	System displays the charge amount calculated for each pricing component.
Waiver	Select 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. This is the currency of the debit (originator) account.
Debit Amount	System displays charge amount in debit currency to be debited.

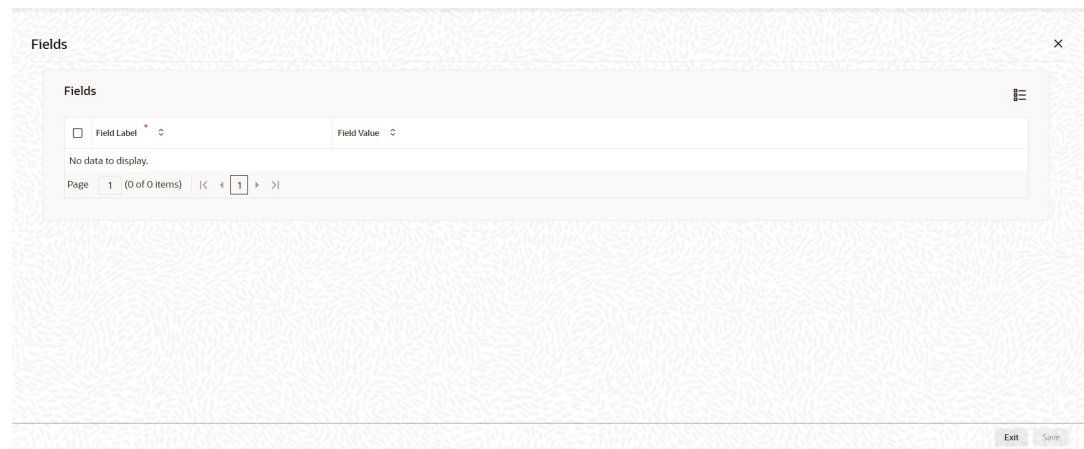
2.3.7.4 UDF Button

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 2-110 UDF Button

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

The following fields are displayed:

Table 2-79 UDF Button - Field Description

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

2.3.7.5 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 2-111 MIS Button

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

Table 2-80 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.

Table 2-80 (Cont.) MIS Button - Field Description

Field	Description
Transaction MIS	user can populate the default MIS values for the Transaction MIS classes linked to the selected MIS group. Alternatively, user can modify one or more default MIS values, add new values, or select MIS values from the available option list.
Composite MIS	user can populate the default MIS values for the Composite MIS classes linked to the selected MIS group. Alternatively, user can modify one or more default MIS values, add new values, or select MIS values from the available option list.

2.3.7.6 Accounting Details

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

1. From the main screen, click **Accounting Details**.

The **Accounting Entries** screen is displayed.

Figure 2-112 US ACH Debit Transfer SI Template_Accounting Details

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

Table 2-81 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 .

Table 2-81 (Cont.) Accounting Entries - Field Description

Field	Description
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 .

- On the **Accounting Entries** screen, click the **Accounting Details** button.

The **Accounting Entries Detail** screen is displayed where you can view Transaction Reference Number, Transaction Code, Description, and Narrative details.

Figure 2-113 Debit Transfer

Accounting Entries Detail

Transaction Reference Number

Transaction Code Description Narrative

No data to display.

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

Exit

2.3.7.7 Frequency Details

This topic explains the **Frequency Details** of the **US ACH Debit Transfer SI Template** screen.

- Select the **Frequency Details** button in the main screen.

The **Frequency Details** screen is displayed.

Figure 2-114 US ACH Debit Transfer SI Template_Frequency Details

The screenshot shows a web-based form titled "US ACH Debit Transfer SI Template_Frequency Details". The form is organized into two main sections. The top section contains four input fields: "Template Reference", "Instruction Reference Number", "Host Code", and "Network Code". The bottom section contains eight input fields: "Instruction Start Date" (pre-filled with "2024-07-15"), "Frequency Type", "Recur Every", "Monthly SI Execution Date(s)", "Month-end Execution Required" (pre-filled with "No"), "Number of Occurrences", "Instruction End Date", and "Holiday Treat" (pre-filled with "Move Forward"). The form is displayed on a light gray background with a repeating pattern of the letters "ACH". At the bottom right of the form, there are "Exit" and "Save" buttons.

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

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

Table 2-82 US ACH Debit Transfer SI Template_Frequency Details - Field Description

Field	Description
Template Reference	System displays the Template Reference .
Instruction Reference Number	System displays the Instruction Reference Number .
Host Code	System displays the Host Code .
Network Code	System displays the Network Code .
Instruction Start Date	Specify the Instruction Start Date .
Frequency Type	Select the Frequency Type from the drop-down list. The available options are: • Daily • Weekly • Monthly • Semi-Monthly • Adhoc
Recur Every	Specify the number of days, weeks, or months (based on the selected frequency type) to define the interval for the next execution. This enables flexible configuration of the desired frequency. For the frequency type Adhoc , this field remains disabled.
Monthly SI Execution Date(s)	Specify the Monthly SI Execution Date(s) .
Month-end Execution Required	Select Yes or No from the drop-down list. This option indicates whether month-end execution is required for debit transfers. The default value is No .
Number of Occurrences	Specify the number of SI payments to be executed.
Instruction End Date	Specify the Instruction End Date . System allows the user to enter either the Number of Occurrences or the Instruction End Date .

Table 2-82 (Cont.) US ACH Debit Transfer SI Template_Frequency Details - Field Description

Field	Description
Holiday Treat	If the SI execution date falls on a branch holiday, the date can be moved forward, moved backward, or ignored. The default option is Move Forward. Select the Holiday Treat from the drop-down list. The available options are: • Move Forward - The date is moved to the next working day. • Move Backward - The date is moved to the previous working day. • Ignore - The execution for that date is skipped, and processing resumes on the next scheduled execution date.

2.3.8 Standing Instruction Template Validation

Standing Instruction Template Validation ensures all required fields and business rules are met when creating or saving templates.

Standing Instruction templates can be created with or without specifying a transfer amount.

The **Template Type** is determined as either **Complete** or **Incomplete**:

- If a non-zero transfer amount is provided in the template, it is classified as **Complete**.
- If a non-zero transfer amount is not provided in the template, it is considered **Incomplete**.

Either the **Number of Payments** or the **Instruction End Date** must be specified when creating a template. All mandatory validations performed during enrichment or saving of US ACH Debit and Credit transactions will also apply when saving templates, except for date derivation and its related validations. Any validation errors will result in an exception being raised. If the transfer amount is not provided in the template, or if it is zero, amount-related validations will be skipped. Additionally, verification support is available on the template screens.

Standing Instruction Template Service

Note

REST services are available for SI Credit and Debit Template creation and modification. The Swagger documentation includes updated tags for SI Templates.

For more details on Standing Instruction Template refer to *Payments Core User Guide*.

2.4 US ACH Payment Browser

View and track details of US ACH credit and debit payment transactions.

This topic contains the following sub-topics:

- [US ACH Dispatch File Log Summary](#)
This topic explains the **US ACH Dispatch File Log Summary** screen.
- [Inbound File Summary](#)
This topic explains the **Inbound File Summary** screen.

- [Inbound US ACH NOC Browser](#)
This topic explains the **Inbound US ACH NOC Browser** screen.
- [Inbound US ACH NOC Refusal Summary](#)
This topic explains the **Inbound US ACH NOC Refusal Summary** screen.

2.4.1 US ACH Dispatch File Log Summary

This topic explains the **US ACH Dispatch File Log Summary** screen.

1. On Homepage, specify **PMSDNLOG** in the text box, and click next arrow.
The **US ACH Dispatch File Log Summary** screen is displayed.

Figure 2-115 US ACH Dispatch File Log Summary

2. On the **US ACH Dispatch File Log Summary** screen, search using one or more of the following parameters:
 - **Dispatch Reference Number**
 - **File Generation Status**
 - **Dispatch Date**
 - **Dispatch File Name**
3. Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.
4. Double-click a record or click the **Details** button after selecting a record to view the detailed screen.

Note

On the successful generation of the file, the **File Generation Status** updates as **Success**. The Dispatch file name generates with .ach as end qualifier.

The below-mentioned mask rule defines the **Dispatch File Name**:

- Naming Convention - ACHACHPXXXXXXXXXXFDYYYYMMDDTHMMSSmmmm.ach
- Application Code (Pre-set value) - **ACH**
- Application Code of the File (Pre-set value) - **ACHP**
- RTN - Routing Number of Sending Branch from **PMDABANR**
- Test or Production Flag - Set as System Parameters in DB
- File Transmission Date - Pre-set value **D**
- File Transmission Date - File generation date **YYYYMMDD**
- File Transmission Time Stamp - Pre-set value **T**
- File Transmission Time Stamp - HHMMSSmmmm (**mmmm** refers to milliseconds. The milliseconds be always preceded by **0** For example: 0999)

- [Message](#)
This topic provides details of the **File Content** screen.
- [Process View Queue Action](#)
This topic provides the systematic instructions to process the **View Queue Action** screen.
- [Process Accounting Entries](#)
This topic provides the systematic instructions to process the **Accounting Entries** screen.

2.4.1.1 Message

This topic provides details of the **File Content** screen.

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

The **File Content** screen is displayed.

Figure 2-116 NACHA Dispatch Log Summary - Message



- On the **File Content** screen, you can view the following fields.

2.4.1.2 Process View Queue Action

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

- From the main screen, click **View Queue Action**.

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

Figure 2-117 NACHA Dispatch Log Summary - View Queue Action Log

- 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 2-83 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.

Table 2-83 (Cont.) View Queue Action Log - Field Description

Field	Description
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.

2.4.1.3 Process Accounting Entries

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

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

The **Accounting Entries** screen is displayed.

Figure 2-118 NACHA Dispatch Log Summary - Accounting Entries

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

Table 2-84 Accounting Entries - Field Description

Field	Description
Event Code	Displays the Event Code .
Transaction Date	Displays the Transaction Date .

Table 2-84 (Cont.) Accounting Entries - Field Description

Field	Description
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 .

2.4.2 Inbound File Summary

This topic explains the **Inbound File Summary** screen.

1. On Homepage, specify **PMSINLOG** in the text box, and click next arrow.
The **Inbound File Summary** screen is displayed.

Figure 2-119 Inbound File Summary

2. On the **Inbound File Summary** screen, search using one or more of the following parameters:
 - **File Reference Number**

- **Received Date**
 - **File Name**
 - **File Type**
 - **Message Type**
3. Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.
 4. Double-click a record or click the **Details** button after selecting a record to view the detailed screen.
- [Message](#)
This topic provides details of the **All Messages** screen.
 - [Accounting Entries](#)
This topic provides the systematic instructions to process the **Inbound Accounting Entries** screen.
 - [View Transaction Records](#)
This topic provides the systematic instructions to process the **Inbound Browser Retry Summary** screen.

2.4.2.1 Message

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

1. Click the **Messages** button to view the full file contents received in the file.
The **In File Details** sub-screen is displayed.

Figure 2-120 Inbound File Summary_Message

The screenshot shows a web application window titled "In File Details". At the top, there is a search bar labeled "Enter Query" and a "File Reference ID" input field. Below this, there is a large rectangular area labeled "Message" which is currently empty. The window has a standard title bar with minimize, maximize, and close buttons. An "Exit" button is located in the bottom right corner of the window.

2. You can view the **In File Details** in this screen.

2.4.2.2 Accounting Entries

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

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

The **Inbound Accounting Entries** screen is displayed that lists all the receipt accounting posted on a file, based on the **Transaction Code** of the transactions.

Figure 2-121 Inbound File Summary_Accounting Entries

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

Table 2-85 Inbound Accounting Entries - Field Description

Field	Description
File Reference Number	Displays the File Reference Number .
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 .

2.4.2.3 View Transaction Records

This topic provides the systematic instructions to process the **Inbound Browser Retry Summary** screen.

1. Click the **View Transaction Records** button.
The **Inbound Browser Retry Summary** sub-screen is displayed.

Figure 2-122 Inbound File Summary_View Transaction Records

2. You can view the **Inbound Browser Retry Summary** details in this screen.

2.4.3 Inbound US ACH NOC Browser

This topic explains the **Inbound US ACH NOC Browser** screen.

1. On Homepage, specify **PNSINOCB** in the text box, and click next arrow.
The **Inbound US ACH NOC Browser** screen is displayed.

Figure 2-123 Inbound US ACH NOC Browser

2. On the **Inbound US ACH NOC Browser** screen, search using one or more of the following parameters:
 - **File Reference Number**

- **Received Date**
 - **Service Class Code**
 - **Company Identification**
 - **Matched Status**
 - **Current Status**
 - **Authorization Status**
3. Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.
 4. Double-click a record or click the **Details** button after selecting a record.
The system displays the selected record in the detailed screen.
 5. You can perform following actions:

Table 2-86 Inbound US ACH NOC Browser - User Action

Actions	Description
Refuse	You capture refusal details through this tab. For more details refer to topic, <i>Refuse Tab</i> .
Authorize	This action opens the same sub-screen, as the Refuse user action with all fields disabled and the Authorizer Remarks field enabled.
Delete	Allows the user, who initiated the action to delete the action before authorization.
View Incoming File	You can click on the View Incoming File tab, to open the Inbound US ACH File Summary (PNSINLOG) based on the File Reference Number value.
View Transaction	You can view the transaction details for the selected record. You can click the View Transaction action, to open the View Outbound US ACH Credit Transfer (PNDVIEW) or View Outbound US ACH Debit Transaction (PNDODOVW) screens for the selected NOC record. This sub-screen is launched only if the matched status is Matched and the Original Transaction Reference is not blank.

- [Refuse](#)
This topic provides the systematic instructions to process the **Inbound US ACH NOC Refusal** screen.

2.4.3.1 Refuse

This topic provides the systematic instructions to process the **Inbound US ACH NOC Refusal** screen.

1. Click the **Refuse** button.

The **Inbound US ACH NOC Refusal** sub-screen is displayed to capture the refusal details.

Figure 2-124 PNSINOCB_Inbound US ACH NOC Browser_Refuse

- When you attempt to perform a refusal, the system checks the **Current Status** field. If the status is already **Refused**, the action is not allowed and an error message is displayed.

2.4.4 Inbound US ACH NOC Refusal Summary

This topic explains the **Inbound US ACH NOC Refusal Summary** screen.

- On Homepage, specify **PNSRNOGN** in the text box, and click next arrow. The **Inbound US ACH NOC Refusal Summary** screen is displayed.

Figure 2-125 Inbound US ACH NOC Refusal Summary

- On the **Inbound US ACH NOC Refusal Summary** screen, search using one or more of the following parameters:
 - NOC Reference Number**
 - NOC Trace Number**
 - Message Status**

- **Authorization Status**
 - **Dispatch Reference Number**
 - **Dispatch Date**
 - **Dispatch Status**
 - **Refusal Change Code**
 - **US ACH Entry Type**
 - **Original Trace Number**
 - **Receiving DFI**
 - **Standard Entry Class Code**
 - **Original Transaction Reference**
 - **Instruction Date**
3. Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.
 4. Double-click a record or click the **Details** button after selecting a record to view the detailed screen.
 5. You can select the particular record and authorize it.
 6. On authorization, the Refusal NOC message gets generated. It gets linked to the respective underlying credit or debit transaction.

2.5 ACH Payments Return

Refers to a situation where an **Automated Clearing House (ACH)** payment is rejected or sent back by the receiving bank or financial institution.

This topic contains the following sub-topics:

- [US ACH Return of Receipt View](#)
This topic provides the instructions to view the outbound return transactions.
- [US ACH Return of Origination View](#)
This topic provides the instructions to view the inbound return transactions.
- [US ACH Inbound Return Queue](#)
This topic explains the **US ACH Inbound Return Queue** screen.
- [US ACH Outbound Reversal](#)
Use **US ACH Outbound Reversal** screen to initiate a reversal request for both credit and debit entries.
- [US ACH Outbound Reversal View](#)
This topic provides the instructions to view the outbound reversal requests raised.
- [US ACH Inbound Reversal](#)
Use **US ACH Outbound Reversal** screen to view the inbound reversal requests.
- [US ACH Inbound Reversal Queue](#)

2.5.1 US ACH Return of Receipt View

This topic provides the instructions to view the outbound return transactions.

1. On Homepage, specify **PNDORTNV** in the text box, and click next arrow.
The **US ACH Return of Receipt View** screen is displayed.

Figure 2-126 US ACH Return of Receipt View

2. On **US ACH Return of Receipt View** screen, click **Enter Query** to specify the fields.

Table 2-87 US ACH Return of Receipt View - Field Description

Field	Description
Return Reference Number	Specify the Return Reference Number generated for the outbound return transaction.
Transaction Branch	This field gets defaulted on Host Code selected.
Return Date	This field displays the date when return was initiated.
Host Code	System defaults the Host Code to which the logged in branch is associated.
Original Transaction Reference	This field gets defaulted as Credit to indicate that the transaction is ACH Credit transfer.
Network Code	System displays the Network Code .

- [Main Tab](#)
This topic explains the **Main** tab of the **US ACH Return of Receipt View** screen.
- [Return Response Tab](#)
This topic explains the **Return Response** tab of the **US ACH Return of Receipt View** screen.
- [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.
- [US ACH Return of Receipt View Summary](#)
This topic explains the **US ACH Return of Receipt View Summary** screen.

2.5.1.1 Main Tab

This topic explains the **Main** tab of the **US ACH Return of Receipt View** screen.

1. Select the **Main** tab in the **US ACH Return of Receipt View** screen.
The **Main** details are displayed.

Figure 2-127 US ACH Return of Receipt View_Main Tab

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

Table 2-88 US ACH Return of Receipt View_Main Tab - Field Description

Field	Description
Return Details	This section displays the Return Details .
Return Type	This field displays the Return Type of the transaction.
Return Reason Code	Specify the Return Reason Code from EAC / Repair Queue or the auto return mapped.
Return Reason	The description of the reason code gets defaulted from the static data of ACH Return Codes.
Additional Information	Specify any additional information.
Return Transaction Code	This field displays the Return Transaction Code mentioned in the outbound return entry detail record.

Table 2-88 (Cont.) US ACH Return of Receipt View_Main Tab - Field Description

Field	Description
Dispatch Status	This field displays Dispatch Status on dispatching the outbound return.
Dispatch Reference Number	This field displays Dispatch Reference Number on dispatching the outbound return.
Dispatch Date	This field displays Dispatch Date on dispatching the outbound return.
Batch Number	This field displays Batch Number on dispatching the outbound return.
Trace Number	This field displays Trace Number on dispatching the outbound return.
Original Transaction Details	This section displays the Original Transaction Details .
Original Transaction Entry Type	Following fields are defaulted from the original underlying outbound credit transaction: • SEC Code • Transfer Amount • Transfer Currency • Receiver Account Number • Activation Date • Instruction Date • Customer No • Customer Service Model • Originating DFI • Originating DFI Name • Batch Number • Trace Number
External System	This section displays the External System details.
Return Status	The current status of Outbound Return Transaction is displayed.
Queue Code	This field displays the Exception Queue , where the Return Transaction is currently held.
Sanction Check Status	This field displays the Sanction Check Status , when Return Transaction undergoes SC.
Sanction Check Reference	This field displays the Sanction Check References , when Return Transaction undergoes SC.
External Credit approval Status	Manual Return of Inbound Credit, initiated post liquidation, undergoes ECA.
External Credit Approval Reference	Manual Return of Inbound Credit, initiated post liquidation, undergoes ECA.
External Account Check Status	Manual Return of Inbound Debit, initiated post liquidation, undergoes EAC.
External Account Check Reference	Manual Return of Inbound Debit, initiated post liquidation, undergoes EAC.

2.5.1.2 Return Response Tab

This topic explains the **Return Response** tab of the **US ACH Return of Receipt View** screen.

1. Click the **Return Response** Tab.

The **Return Response** details are displayed.

Figure 2-128 US ACH Return of Receipt View_Return Response Tab

2. On **Return Response** tab, specify the fields.

Table 2-89 US ACH Return of Receipt View_Return Response Tab - Field Description

Field	Description
Return Response	This field displays the Return Response as Re-Initiated or Dishonored.
File Reference Number	This field displays the File Reference Number from the Batch and Entry Detail record of the response, as received in the inbound file.
Batch Number	This field displays the Batch Number from the Batch and Entry Detail record of the response, as received in the inbound file.
Trace Number	This field displays the Trace Number from the Batch and Entry Detail record of the response, as received in the inbound file.

2.5.1.3 View Queue Action

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

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

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

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

Figure 2-129 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 2-90 View Queue Action Log - Field Description

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

Table 2-90 (Cont.) View Queue Action Log - Field Description

Field	Description
Verifier ID	Displays the unique Verifier ID .
Verifier Date Stamp	Displays the date stamp of the verifier.
Authorizer Remarks	Displays the Authorizer Remarks , if any.
Verifier Remarks	Displays the Verifier Remarks , if any.

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

2.5.1.4 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 2-130 Accounting Entries

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

Table 2-91 Accounting Entries - Field Description

Field	Description
Event Code	Displays the Event Code .
Transaction Date	Displays the Transaction Date .

Table 2-91 (Cont.) Accounting Entries - Field Description

Field	Description
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 .

2.5.1.5 US ACH Return of Receipt View Summary

This topic explains the **US ACH Return of Receipt View Summary** screen.

1. On Homepage, specify **PNSORTNV** in the text box, and click next arrow.
The **US ACH Return of Receipt View Summary** screen is displayed.

Figure 2-131 US ACH Return of Receipt View Summary

2. On the **US ACH Return of Receipt View Summary** screen, search using one or more of the following parameters:
 - **Original Transaction Reference**

- **Return Reference Number**
 - **Customer No**
 - **Return Date**
 - **Return Reason Code**
 - **Originating DFI**
3. Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.

2.5.2 US ACH Return of Origination View

This topic provides the instructions to view the inbound return transactions.

1. On Homepage, specify **PNDIRTNV** in the text box, and click next arrow.
The **US ACH Return of Origination View** screen is displayed.

Figure 2-132 US ACH Return of Origination View

2. On **US ACH Return of Origination View** screen, specify the fields.
For more information about the fields, refer to field description table.

Table 2-92 US ACH Return of Origination View - Field Description

Field	Description
Return Reference Number	Specify the Return Reference Number generated for the inbound return transaction.

Table 2-92 (Cont.) US ACH Return of Origination View - Field Description

Field	Description
Transaction Branch	This field gets defaulted on Host Code selected.
Return Date	This field displays the date when return was initiated.
Host Code	System defaults the Host Code to which the logged in branch is associated.
Original Transaction Reference	This field gets defaulted as Debit to indicate that the transaction is ACH Debit transfer.
Network Code	System displays the Network Code .
Department Code	System displays the Department Code based on original transaction.

- [Return Tab](#)
This topic explains the **Return** tab of the **US ACH Return of Origination View** screen.
- [Return Response Tab](#)
This topic explains the **Return Response** tab of the **US ACH Return of Origination View** screen.
- [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.
- [US ACH Return of Origination View Summary](#)
This topic explains the **US ACH Return of Origination View Summary** screen.

2.5.2.1 Return Tab

This topic explains the **Return** tab of the **US ACH Return of Origination View** screen.

1. Select the **Return** tab in the **US ACH Return of Origination View** screen.
The **Return** details are displayed.

Figure 2-133 US ACH Return of Origination View_Return Tab

2. On **Return** tab, specify the fields.

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

Table 2-93 US ACH Return of Origination View_Return Tab - Field Description

Field	Description
Return Details	This section displays the Return Details .
Return Type	This field displays the Return Type of the transaction.
Return Reason Code	Specify the Return Reason Code mentioned in the inbound return Addenda Record.
Return Reason	The description of the reason code gets defaulted from the static data of ACH Return Codes.
Additional Information	This field displays the Addenda Information mentioned in the inbound return Addenda Record.
Return Transaction Code	This field displays the Return Transaction Code mentioned in the Inbound Return Entry Detail Record.
Incoming File Details	This section displays the Incoming File Details .
File Reference Number	This field displays File Reference Number as received in the Inbound Return Transaction.
Batch Number	This field displays Batch Number on dispatching the Inbound Return Transaction.
Trace Number	This field displays Trace Number on dispatching the Inbound Return Transaction.

Table 2-93 (Cont.) US ACH Return of Origination View_Return Tab - Field Description

Field	Description
Original Transaction Details	Following fields are defaulted from the original underlying outbound credit transaction: • SEC Code • Transfer Amount • Transfer Currency • Receiver Account Number • Activation Date • Instruction Date • Customer No • Customer Service Model • Originator Company Identification • Originator Company Name • Originating DFI • Originating DFI Name • Batch Number • Trace Number
External System	This section displays the External System details.
Return Status	The current status of Out Return Transaction is displayed.
Queue Code	This field displays the Exception Queue, where the Return Transaction is currently held.
Sanction Check Status	This field displays the Sanction Check Status , when Return Transaction undergoes SC.
Sanction Check Reference	This field displays the Sanction Check Reference , when Return Transaction undergoes SC.
External Credit Approval Status	This field is selected as Applicable when the Inbound Dr Return is accepted & undergoes EAC or vice versa.
External Credit Approval Reference	This field displays the External Credit Approval Reference .
External Account Check Status	This field is selected as Applicable when the Inbound Cr Return is accepted and undergoes EAC or vice versa.
External Account Check Reference	This field displays the External Account Check Reference .

2.5.2.2 Return Response Tab

This topic explains the **Return Response** tab of the **US ACH Return of Origination View** screen.

1. Select the **Return Response** tab in the **US ACH Return of Origination View** screen.

The **Return Response** details are displayed with the response received from originating DFI, on the out return sent.

Figure 2-134 US ACH Return of Origination View_Return Response Tab

2. On **Return Response** tab, specify the fields.

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

Table 2-94 US ACH Return of Origination View_Return Response Tab - Field Description

Field	Description
Return Action	This field displays the Return Action from the following values: • Accepted • Re-Initiated • Dishonored
Response Reason Code	This field displays the Response Reason Code .
Return Response	This field displays the Return Response as Re-Initiated or Dishonored .
Dispatch Details	This section displays the Dispatch Details .
Dispatch Status	This field displays Dispatch Status , when the inbound return is Re-initiated or Dishonored and dispatched.
Reference Number	This field displays Reference Number , when the inbound return is Re-initiated or Dishonored and dispatched.
Dispatch Date	This field displays Dispatch Date , when the inbound return is Re-initiated or Dishonored and dispatched.
Batch Number	This field displays Batch Number , when the inbound return is Re-initiated or Dishonored and dispatched.
Trace Number	This field displays Trace Number , when the inbound return is Re-initiated or Dishonored and dispatched.

2.5.2.3 View Queue Action

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

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

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

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

Figure 2-135 View Queue Action Log

- 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 2-95 View Queue Action Log - Field Description

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

Table 2-95 (Cont.) View Queue Action Log - Field Description

Field	Description
Verifier ID	Displays the unique Verifier ID .
Verifier Date Stamp	Displays the date stamp of the verifier.
Authorizer Remarks	Displays the Authorizer Remarks , if any.
Verifier Remarks	Displays the Verifier Remarks , if any.

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

2.5.2.4 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 2-136 Accounting Entries

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

Table 2-96 Accounting Entries - Field Description

Field	Description
Event Code	Displays the Event Code .
Transaction Date	Displays the Transaction Date .

Table 2-96 (Cont.) Accounting Entries - Field Description

Field	Description
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 .

2.5.2.5 US ACH Return of Origination View Summary

This topic explains the **US ACH Return of Origination View Summary** screen.

1. On Homepage, specify **PNSIRTNV** in the text box, and click next arrow.
The **US ACH Return of Origination View Summary** screen is displayed.

Figure 2-137 US ACH Return of Origination View Summary

US ACH Return of Origination View Summary

Search Advanced Search Reset Clear All Records per page 15

Search (Case Sensitive)

Customer No [] Network Code [] Original Transaction Reference []
Return Reference Number [] Department Code []

Search Results Lock Columns 0

☐ Authorization Status ☐ Customer No ☐ Host Code ☐ Instruction Date ☐ Network Code ☐ Originating DFI ☐ Originating DFI Name ☐ Originator Company Identification ☐ Originator Company Name ☐ Ba

No data to display.

Page 1 Of 1 < >

Exit

2. The **US ACH Return of Origination View Summary** screen, search using one or more of the following parameters:
 - **Customer No**

- **Network Code**
 - **Original Transaction Reference**
 - **Return Reference Number**
 - **Department Code**
- Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.

2.5.3 US ACH Inbound Return Queue

This topic explains the **US ACH Inbound Return Queue** screen.

- On Homepage, specify **PQSNRTNQ** in the text box, and click next arrow.
The **US ACH Inbound Return Queue** screen is displayed.

Figure 2-138 US ACH Inbound Return Queue

- On the **US ACH Inbound Return Queue** screen, search using one or more of the following parameters:
 - **Return Reference Number**
 - **Transaction Reference Number**
 - **Current Status**
 - **Match Status**
 - **Authorization Status**
 - **Activation Date**
 - **Originator Company Id**
 - **Customer**
 - **Customer Service Model**
 - **Standard Entry Class Code**
 - **Entry Type**
 - **Network Code**

- **Queue Reference Number**
 - **Receiving DFI**
 - **Source Reference Number**
 - **Transfer Amount**
 - **Transfer Currency**
 - **Transaction Action**
 - **Transaction Branch**
 - **Network Type Code**
3. Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.
 4. Double-click a record or click the **Details** button after selecting a record to view the detailed screen.
- [Accept](#)
This topic explains the **Accept** button of the **US ACH Inbound Return Queue** screen.
 - [Reinitiate](#)
This topic explains the **Reinitiate** button of the **US ACH Inbound Return Queue** screen.
 - [Dishonor](#)
This topic explains the **Dishonor** button of the **US ACH Inbound Return Queue** screen.
 - [Authorize](#)
This topic explains the **Authorize** button of the **US ACH Inbound Return Queue** screen.
 - [Delete](#)
This topic explains the **Delete** button of the **US ACH Inbound Return Queue** screen.
 - [View Transaction](#)
This topic explains the **View Transaction** button of the **US ACH Inbound Return Queue** screen.
 - [View Queue Action](#)
This topic provides the systematic instructions to process the **View Queue Action Log** screen.

2.5.3.1 Accept

This topic explains the **Accept** button of the **US ACH Inbound Return Queue** screen.

1. Click the **Accept** button.
The **US ACH Inbound Return Accept** sub-screen is displayed.

Figure 2-139 US ACH Inbound Return Queue_Accept Button

2. You can view the **US ACH Inbound Return Accept** details in this screen.

2.5.3.2 Reinitiate

This topic explains the **Reinitiate** button of the **US ACH Inbound Return Queue** screen.

1. Click the **Reinitiate** button.

The **Outbound US ACH Credit Transfer Input (PNDOTONL)** sub-screen is displayed.

Figure 2-140 US ACH Inbound Return Queue_Reinitiate Button

2. Refer to the topic [Outbound US ACH Credit Transfer Input](#) for more information.

2.5.3.3 Dishonor

This topic explains the **Dishonor** button of the **US ACH Inbound Return Queue** screen.

1. Click the **Dishonor** button.

The **US ACH Inbound Return Dishonor** sub-screen is displayed.

Figure 2-141 US ACH Inbound Return Dishonor

US ACH Inbound Return Dishonor

Queue Reference Number: Transaction Reference No:

Host Code: Network Code:

Payment Type: Entry Type:

Transfer Currency: Transaction Type:

Remarks: Transfer Amount:

Queue Status:

Dishonor Details

Reject Code: Return Date:

Reject Reason: Return Reference:

Addenda Information:

Dishonor Reason Code

☐ Reason Code: Description:

No data to display.

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

Audit Cancel Save

- You can view the Reason Code and Addenda information along with other details in this screen.

2.5.3.4 Authorize

This topic explains the **Authorize** button of the **US ACH Inbound Return Queue** screen.

- Click the **Authorize** button.

The **Outbound US ACH Credit Transfer Input (PNDOTONL)** sub-screen is displayed.

Figure 2-142 US ACH Inbound Return Queue_Authorize

Outbound US ACH Credit Transfer Input

New Enter Query

Transaction Branch Code: Transaction Reference: User Reference Number:

Branch Name: Network Code: Source Reference Number:

Host Code: Network Description: Zero Dollar Entry: ☐

Source Code: ACH Entry Type: Pre Notification Entry: ☐

Source Description: Standard Entry Class Code: Settlement Preference:

Debit from GL: ☐ Department Code: On-Us Transfer:

Main

Originator Details

Company Identification: Originator Account Number:

Company Name: Originator Name:

Company Entry Description: Account Currency:

Company Discretionary Data: Account Branch:

Company Descriptive Date: Customer Number:

Customer Service Model:

Debit Amount:

Payment Type Code:

Receiver Details

Receiving DFI: Receiving DFI Name:

Receiver Account Number:

Individual Identification Number:

Individual Name:

Identification Number:

Entry Details

Receiving Company Name: Transaction Code:

Transaction Code Description:

Discretionary Data:

Addenda Details:

Payment Details

Booking Date: Requested Effective Date:

Transfer Currency: Transfer Amount:

Exchange Rate: FX Reference Number:

Remarks:

Enrich

Transaction Dates

Effective Date: Activation Date:

Debit Value Date: Credit Value Date:

Dispatch Date:

UDF MIS Accounting Details

Audit Exit

- Refer to the topic [Outbound US ACH Credit Transfer Input](#) for more information.

2.5.3.5 Delete

This topic explains the **Delete** button of the **US ACH Inbound Return Queue** screen.

1. Click the **Delete** button.
The **US ACH Inbound Return Accept** sub-screen is displayed.
2. You can view the **US ACH Inbound Return Accept** details in this screen.

2.5.3.6 View Transaction

This topic explains the **View Transaction** button of the **US ACH Inbound Return Queue** screen.

1. Click the **View Transaction** button.
The **US ACH Return of Origination View (PNDIRTNV)** sub-screen is displayed.

Figure 2-143 US ACH Return of Origination View

The screenshot shows the 'US ACH Return of Origination View' sub-screen. It features a top section with input fields for 'Return Reference Number', 'Return Date', 'Original Transaction Reference', 'Transaction Branch', 'Host Code', and 'Network Code'. Below this, there are two main columns: 'Return' and 'Original Transaction Details'. The 'Return' column includes fields for 'Return Type', 'Return Reason Code', 'Return Reason', 'Additional Information', 'Return Transaction Code', and 'Incoming File Details' (File Reference Number, Batch Number, Trace Number). The 'Original Transaction Details' column includes fields for 'Original Transaction Entry Type', 'SEC Code', 'Instruction Date', 'Activation Date', 'Transfer Amount', 'Transfer Currency', 'Receiver Account Number', 'Customer No', 'Customer Service Model', 'Originator Company Identification', 'Originator Company Name', 'Originating DFI', 'Originating DFI Name', 'Batch Number', and 'Trace Number'. At the bottom, there is an 'External System Status' section with fields for 'Return Status', 'Queue Code', 'Sanction Check Status', 'Sanction Check Reference', 'External Credit Approval Status', 'External Credit Approval Reference', 'External Account Check Status', and 'External Account Check Reference'. Navigation buttons at the bottom include 'View Queue Action', 'Accounting Entries', and 'Exit'.

2. Refer to the topic [US ACH Return of Origination View](#) for more information.

2.5.3.7 View Queue Action

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

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

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

Figure 2-144 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 2-97 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.
Secndry External Status	Displays the status of the secndry external.
External Reference Number	Displays the external reference number.
Cancel Reason Code	Displays the reason code for the cancellation request.
Cancel Reason Description	Displays the reason description for the cancellation.
Verification Status	Displays the current verification status.

Table 2-97 (Cont.) View Queue Action Log - Field Description

Field	Description
Verifier ID	Displays the unique Verifier ID .
Verifier Date Stamp	Displays the date stamp of the verifier.
Authorizer Remarks	Displays the Authorizer Remarks , if any.
Verifier Remarks	Displays the Verifier Remarks , if any.

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

2.5.4 US ACH Outbound Reversal

Use **US ACH Outbound Reversal** screen to initiate a reversal request for both credit and debit entries.

1. On Homepage, specify **PNDOREVR** in the text box, and click next arrow.
The **US ACH Outbound Reversal** screen is displayed.

Figure 2-145 US ACH Outbound Reversal

2. On **US ACH Outbound Reversal** screen, specify the fields.

Table 2-98 US ACH Outbound Reversal - Field Description

Field	Description
Reverse Reference Number	System defaults the Reverse Reference Number .
Transaction Type	Displays the Transaction Type of the transaction.
Transaction Branch	This field gets defaulted on Host Code selected.
Reversal Date	This field displays the date to current date.
Host Code	System defaults the Host Code to which the logged in branch is associated.
Original Outbound Transaction Reference	Specify the Original Outbound Transaction Reference from the list of values. The list of values lists all outbound credit entries and for which no R-Action is received or taken. Select the credit entry to be reversed.
Network Code	Specify the Network Code .
Department Code	System displays the Department Code based on original transaction.
Reversal Details	This section displays the Reversal Details .
Reversal Type	This field displays the Reversal Type of the transaction.
Remarks	Specify the Remarks .
Reversal Reason Code	Specify the Reversal Reason Code from the list of values. The list of values lists the Reason Codes maintained in Reject Code Detailed (PMDRJMNT) for the ACH network.
Reversal Reason	This field displays the description of the selected reason code.
Additional Information	You can specify the remarks for the reversal action.
Reversal Transaction Code	This field displays the Reversal Transaction Code mentioned in the Inbound Return Entry Detail Record.
Original Transaction Details	Following fields are defaulted from the original underlying outbound credit transaction: • Original Transaction Entry Type • SEC Code • Activation Date • Transaction Status • Instruction Date • Transfer Amount • Transfer Currency • Receiver Account Number • Customer No • Customer Service Model • Batch Number • Trace Number

- [US ACH Outbound Reversal Summary](#)
This topic explains the **US ACH Outbound Reversal Summary** screen.

2.5.4.1 US ACH Outbound Reversal Summary

This topic explains the **US ACH Outbound Reversal Summary** screen.

1. On Homepage, specify **PNSOREVR** in the text box, and click next arrow.
The **US ACH Outbound Reversal Summary** screen is displayed.

Figure 2-146 US ACH Outbound Reversal Summary

2. On the **US ACH Outbound Reversal Summary** screen, search using one or more of the following parameters:
 - **Reverse Reference Number**
 - **Original Outbound Transaction Reference**
 - **Authorization Status**
 - **Reversal Date**
 - **Customer No**
 - **Original Transaction Entry Type**
 - **SEC Code**
 - **Instruction Date**
 - **Transaction Status**
 - **Department Code**
3. Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.

2.5.5 US ACH Outbound Reversal View

This topic provides the instructions to view the outbound reversal requests raised.

1. On Homepage, specify **PNDOREVV** in the text box, and click next arrow.
The **US ACH Outbound Reversal View** screen is displayed.

Figure 2-147 US ACH Outbound Reversal View

US ACH Outbound Reversal View

Enter Query

Reversal Reference *
Reverse Date
Original Outbound Transaction *
Reference
Department Code

Transaction Branch
Host Code
Network Code

Reversal

Reversal Type: Administrative
Remarks

Reversal Response

Original Transaction Details

Original Transaction Entry Type: ACH Credit
SEC Code
Transaction Status: In Progress
Instruction Date
Activation Date
Transfer Amount
Transfer Currency
Receiver Account Number
Customer No
Customer Service Model
Batch Number
Trace Number

Dispatch Details

Dispatch Status: Not Applicable
Dispatch Reference Number
Dispatch Date
Batch Number
Trace Number

Reversal Status
Queue Code
Sanctions Check Status: Not Applicable
Sanction Check Reference
ECA Status: Not Applicable
External Credit approval Ref
External Account Check Status: Not Applicable
External Account Check Reference

View Queue Action Accounting Entries Audit Exit

- On **US ACH Outbound Reversal View** screen, specify the fields.

Table 2-99 US ACH Outbound Reversal View - Field Description

Field	Description
Reversal Reference	Specify the Reversal Reference generated for the outbound reversal transaction.
Transaction Branch	This field gets defaulted on Host Code selected.
Reversal Date	This field displays the date when return was initiated.
Host Code	System defaults the Host Code to which the logged in branch is associated.
Original Transaction Reference	This field gets defaulted as Credit to indicate that the transaction is ACH Credit transfer.
Network Code	System displays the Network Code .
Department Code	System displays the Department Code .

- [Reversal Tab](#)
This topic explains the **Reversal** tab of the **US ACH Outbound Reversal View** screen.
- [Reversal Response Tab](#)
This topic explains the **Reversal Response** tab of the **US ACH Outbound Reversal View** screen.
- [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.
- [US ACH Outbound Reversal View Summary](#)
This topic explains the **US ACH Outbound Reversal View Summary** screen.

2.5.5.1 Reversal Tab

This topic explains the **Reversal** tab of the **US ACH Outbound Reversal View** screen.

1. Select the **Reversal** tab.

The **Reversal** details are displayed.

Figure 2-148 US ACH Outbound Reversal View_Reversal Tab

The screenshot shows the 'US ACH Outbound Reversal View' application window. At the top, there's a search bar with 'Enter Query'. Below it, a form contains fields for 'Reversal Reference', 'Reverse Date', 'Original Outbound Transaction Reference', 'Department Code', 'Transaction Branch', 'Host Code', and 'Network Code'. The main area is divided into three sections: 'Reversal' (with 'Reversal Type' set to 'Administrative' and a 'Remarks' field), 'Original Transaction Details' (with 'Original Transaction Entry Type' set to 'ACH Credit' and 'Transaction Status' set to 'In Progress'), and 'Dispatch Details' (with 'Dispatch Status' set to 'Not Applicable'). At the bottom, there are buttons for 'View Queue Action', 'Accounting Entries', 'Audit', and 'Exit'.

2. On **Reversal** tab, specify the fields.

Table 2-100 US ACH Outbound Reversal View_Reversal Tab - Field Description

Field	Description
Reversal Details	This section displays the Reversal Details .
Reversal Type	This field displays the Reversal Type of the transaction.
Reversal Reason Code	Specify the Reversal Reason Code .
Reversal Reason	The description of the reason code gets defaulted from the static data of ACH Reversal Codes.
Additional Information	This field displays the Additional Information .
Return Transaction Code	This field displays the Return Transaction Code .

Table 2-100 (Cont.) US ACH Outbound Reversal View_Reversal Tab - Field Description

Field	Description
Original Transaction Details	Following fields are defaulted from the original underlying outbound credit transaction: • Original Transaction Entry Type • SEC Code • Activation Date • Instruction Date • Transfer Amount • Transfer Currency • Receiver Account Number • Customer No • Customer Service Model • Batch Number • Trace Number
External System Status	This section displays the External System Status .
Reversal Status	The current status of outbound reversal transaction is displayed.
Queue Code	This field displays the Exception Queue, where the Reversal Transaction is currently held.
Sanction Check Status	This field displays the Sanction Check Status , when Reversal Transaction undergoes SC.
Sanction Check Reference	This field displays the Sanction Check Reference , when Reversal Transaction undergoes SC.
External Credit Approval Status	This field is selected as Applicable when the Outbound Dr Reversal is accepted and undergoes EAC or vice versa.
External Credit Approval Reference	This field displays the External Credit Approval Reference .
External Account Check Status	This field is selected as Applicable when the Outbound Cr Reversal is accepted and undergoes EAC or vice versa.
External Account Check Reference	This field displays the External Account Check Reference .
Dispatch Details	You can view following dispatch field details, once the out Reversal Transaction is dispatched: • Dispatch Status • Dispatch Reference Number • Dispatch Date • Batch Number • Trace Number

2.5.5.2 Reversal Response Tab

This topic explains the **Reversal Response** tab of the **US ACH Outbound Reversal View** screen.

1. Select the **Reversal Response** tab.

The **Reversal Response** details are displayed with the response received from Organating DFI, on the out return sent.

Figure 2-149 US ACH Outbound Reversal View_Reversal Response Tab

2. On **Reversal Response** tab, specify the fields.

Table 2-101 US ACH Outbound Reversal View_Reversal Response Tab - Field Description

Field	Description
Reversal Response	This field displays the Reversal Response .
File Reference Number	This field displays the File Reference Number .
Batch Number	This field displays Batch Number .
Trace Number	This field displays Trace Number .

2.5.5.3 View Queue Action

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

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

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

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

Figure 2-150 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 2-102 View Queue Action Log - Field Description

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

Table 2-102 (Cont.) View Queue Action Log - Field Description

Field	Description
Verifier ID	Displays the unique Verifier ID .
Verifier Date Stamp	Displays the date stamp of the verifier.
Authorizer Remarks	Displays the Authorizer Remarks , if any.
Verifier Remarks	Displays the Verifier Remarks , if any.

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

2.5.5.4 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 2-151 Accounting Entries

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

Table 2-103 Accounting Entries - Field Description

Field	Description
Event Code	Displays the Event Code .
Transaction Date	Displays the Transaction Date .

Table 2-103 (Cont.) Accounting Entries - Field Description

Field	Description
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 .

2.5.5.5 US ACH Outbound Reversal View Summary

This topic explains the **US ACH Outbound Reversal View Summary** screen.

- On Homepage, specify **PNSOREVV** in the text box, and click next arrow.
The **US ACH Outbound Reversal View Summary** screen is displayed.

Figure 2-152 US ACH Outbound Reversal View Summary

The screenshot shows the 'US ACH Outbound Reversal View Summary' interface. At the top, there are search options: 'Search', 'Advanced Search', 'Reset', and 'Clear All'. A 'Records per page' dropdown is set to 15. Below this is a 'Search (Case Sensitive)' section with several input fields: 'Reversal Reference', 'Transaction Status', 'Authorization Status', 'Original Outbound Transaction Reference', 'Queue Code', 'Department Code', 'File Reference Number', and 'Reversal Status'. Each field has a search icon. Below the search filters is a 'Search Results' section with a 'Lock Columns' dropdown set to 0. A list of columns is shown: 'Reversal Reference', 'Original Outbound Transaction Reference', 'Remarks', 'Customer No', 'Customer Service Model', 'Dispatch Date', 'Dispatch Reference Number', 'Dispatch Status', and 'Batch Number'. The results area currently displays 'No data to display.' At the bottom, there is a pagination bar showing 'Page 1 of 1' and navigation arrows. An 'Exit' button is located in the bottom right corner.

- On the **US ACH Outbound Reversal View Summary** screen, search using one or more of the following parameters:
 - Reversal Reference**

- **Original Outbound Transaction Reference**
 - **File Reference Number**
 - **Transaction Status**
 - **Queue Code**
 - **Reversal Status**
 - **Authorization Status**
 - **Department Code**
3. Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.

2.5.6 US ACH Inbound Reversal

Use **US ACH Outbound Reversal** screen to view the inbound reversal requests.

1. On Homepage, specify **PNDIREVW** in the text box, and click next arrow.
The **US ACH Inbound Reversal** screen is displayed.

Figure 2-153 US ACH Inbound Reversal

2. On **US ACH Inbound Reversal** screen, specify the fields.

Table 2-104 US ACH Inbound Reversal - Field Description

Field	Description
Reversal Reference Number	System defaults the Reversal Reference Number .
Transaction Branch	This field gets defaulted on Host Code selected.

Table 2-104 (Cont.) US ACH Inbound Reversal - Field Description

Field	Description
Reversal Date	This field displays the date as received in the inbound request.
Host Code	System defaults with Host Code to which the logged in branch is associated.
Original Transaction Reference	This field displays the parent transaction identified based on the Trace Number received in the Addenda of the Inbound Reversal request.
Network Code	Specify the Network Code .
Reversal Details	This section displays the Reversal Details .
Reversal Type	This field displays the Return Type from following values: • Administrative Reversal - If received within 2 days of parent transaction value date • Extended Reversal - If received after 2 days of parent transaction value date
Reversal Reason Code	Specify the Reversal Reason Code as received in the inbound file in the addenda record.
Reversal Reason	This field displays the description of the selected reason code from static data.
Original Transaction Details	Following fields are defaulted from the original underlying outbound credit transaction: • Original Transaction Entry Type • SEC Code • Activation Date • Instruction Date • Transfer Amount • Transfer Currency • Receiver Account Number • Customer No • Customer Service Model • Originator Company Identification • Originator Company Name • Originating DFI • Originating DFI Name • Batch Number • Trace Number
Dispatch Details	You can view following dispatch field details, once the Out Reversal request is dispatched: • Dispatch Status • Dispatch Reference Number • Dispatch Date • Batch Number • Trace Number
External System	This section displays the External System details.
Reversal Status	The current status of Out Reversal Transaction is displayed.
Queue Code	This field displays the Exception Queue, where the Reversal Transaction is currently held.
Sanction Check Status	This field displays the Sanction Check Status .
Sanction Check Reference	This field displays the Sanction Check Reference .
External Credit Approval Status	This field is selected as applicable .

Table 2-104 (Cont.) US ACH Inbound Reversal - Field Description

Field	Description
External Credit Approval Reference	This field displays the External Credit Approval Reference .

- [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.
- [US ACH Inbound Reversal Summary](#)
This topic explains the **US ACH Inbound Reversal Summary** screen.

2.5.6.1 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 2-154 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 2-105 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**

2.5.6.2 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 2-155 Accounting Entries

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

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

Table 2-106 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 .

2.5.6.3 US ACH Inbound Reversal Summary

This topic explains the **US ACH Inbound Reversal Summary** screen.

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

The **US ACH Inbound Reversal Summary** screen is displayed.

Figure 2-156 US ACH Inbound Reversal Summary

2. On the **US ACH Inbound Reversal Summary** screen, search using one or more of the following parameters:
 - **Reversal Reference Number**
 - **Reversal Date**
 - **Original Transaction Reference**
 - **Network Code**
 - **Reversal Status**
 - **Original Transaction Entry Type**
3. Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.

2.5.7 US ACH Inbound Reversal Queue

1. On Homepage, specify **PQSNREVQ** in the text box, and click next arrow.
The **US ACH Inbound Reversal Queue** screen is displayed.

Figure 2-157 US ACH Inbound Reversal Queue

2. On the **US ACH Inbound Reversal Queue** screen, search using one or more of the following parameters:

- **Reversal Reference Number**
- **Transaction Reference Number**
- **Source Reference Number**
- **Queue Reference Number**
- **Company Identification**
- **Receiving DFI**
- **Transaction Action**
- **Authorization Status**
- **Standard Entry Class Code**
- **Entry Type**
- **Customer No**
- **Customer Service Model**
- **Transaction Branch**
- **Transfer Currency**
- **Transfer Share**
- **Activation Date**
- **Current Status**
- **File Reference Number**
- **Network Code**
- **Network Type Code**
- **Department Code**

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

4. Double-click a record or click the **Details** button after selecting a record to view the detailed screen.
- [Accept](#)
This topic explains the **Accept** button of the **US ACH Inbound Reversal Queue** screen.
- [Dishonor](#)
This topic explains the **Dishonor** button of the **US ACH Inbound Reversal Queue** screen.
- [Authorize](#)
This topic explains the **Authorize** button of the **US ACH Inbound Reversal Queue** screen.
- [Delete](#)
This topic explains the **Delete** button of the **US ACH Inbound Reversal Queue** screen.
- [View Transaction](#)
This topic explains the **View Transaction** button of the **US ACH Inbound Reversal Queue** screen.
- [View Queue Action](#)
This topic provides the systematic instructions to process the **View Queue Action Log** screen.

2.5.7.1 Accept

This topic explains the **Accept** button of the **US ACH Inbound Reversal Queue** screen.

1. Click the **Accept** button.

The **US ACH Inbound Reversal Queue Accept** sub-screen is displayed.

Figure 2-158 US ACH Inbound Reversal Queue Accept

NACHA Inbound Reversal Queue Accept

Queue Reference Number	Network Code
Host Code	Entry Type
Payment Type	Transaction Type
Transfer Currency	Transfer Amount
Remarks *	Queue Status
Transaction Reference No *	Standard Entry Class Code
Company Identification	Receiving DFI

Dishonor Details	
Reject Code	Return Date
Reject Reason	Return Reference
Addenda Information	

Audit Exit Save

2. You can view the **US ACH Inbound Reversal Queue Accept** details in this screen.

2.5.7.2 Dishonor

This topic explains the **Dishonor** button of the **US ACH Inbound Reversal Queue** screen.

1. Click the **Dishonor** button.

The **US ACH Inbound Reversal Queue Dishonor** sub-screen is displayed.

Figure 2-159 US ACH Inbound Reversal Queue Dishonor

2. You can view the **US ACH Inbound Reversal Queue Dishonor** details in this screen.

2.5.7.3 Authorize

This topic explains the **Authorize** button of the **US ACH Inbound Reversal Queue** screen.

1. Click the **Authorize** button.

The **Outbound US ACH Credit Transfer Input (PNDOTONL)** sub-screen is displayed.

Figure 2-160 US ACH Inbound Reversal Queue_Authorize

2. Refer to the topic [Outbound US ACH Credit Transfer Input](#) for more information.

2.5.7.4 Delete

This topic explains the **Delete** button of the **US ACH Inbound Reversal Queue** screen.

1. Click the **Delete** button.
The **US ACH Inbound Reversal Queue Accept** sub-screen is displayed.
2. You can view the **US ACH Inbound Reversal Queue Accept** details in this screen.

2.5.7.5 View Transaction

This topic explains the **View Transaction** button of the **US ACH Inbound Reversal Queue** screen.

1. Click the **View Transaction** button.
The **US ACH Return of Origination View (PNDIRTNV)** sub-screen is displayed.

Figure 2-161 US ACH Return of Origination View

The screenshot displays the 'US ACH Inbound Reversal' window. It features several sections for data entry:

- Enter Query:** Includes fields for Reversal Reference Number, Reversal Date, Original Transaction Reference, Transaction Branch, Host Code, and Network Code.
- Reversal Details:** Includes Reversal Type (set to Administrative), Reversal Reason Code, and Reversal Reason.
- Dispatch Details:** Includes Dispatch Status, Dispatch Reference Number, Dispatch Date, Batch Number, and Trace Number.
- Original Transaction Details:** Includes Original Transaction Entry Type, SEC Code, Instruction Date, Activation Date, Transfer Amount, Transfer Currency, Receiver Account Number, Customer No, Customer Service Model, Originator Company Identification, Originator Company Name, Originating DFI, Originating DFI Name, Original Batch Number, and Original Trace Number.
- External System Status:** Includes Reversal Status, Queue Code, Sanction Check Status, Sanction Check Reference, External Credit Approval Status, and External Credit Approval Reference.

At the bottom, there are buttons for 'View Queue Action', 'Accounting Entries', 'Audit', and 'Exit'.

2. Refer to the topic [US ACH Return of Origination View](#) for more information.

2.5.7.6 View Queue Action

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

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

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

Figure 2-162 View Queue Action Log

- 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 2-107 View Queue Action Log - Field Description

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

Table 2-107 (Cont.) View Queue Action Log - Field Description

Field	Description
Verifier ID	Displays the unique Verifier ID .
Verifier Date Stamp	Displays the date stamp of the verifier.
Authorizer Remarks	Displays the Authorizer Remarks , if any.
Verifier Remarks	Displays the Verifier Remarks , if any.

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

Glossary

PMDCIACC

[Company ID - Account Mapping Detailed](#)

PMDNACDP

[US ACH Dispatch Parameters](#)

PMDNCHDR

[US ACH Directory](#)

PMDNCHUP

[US ACH Directory Upload](#)

PMSCIACC

[Company ID - Account Mapping Summary](#)

PMSDNLOG

[US ACH Dispatch File Log Summary](#)

PMSNACDP

[US ACH Dispatch Parameters Summary](#)

PMSNCHDR

[US ACH Directory Summary](#)

PNDCMPID

[US-ACH Company ID Preferences](#)

PNDCRPRF[US ACH Credit Accounting Preference](#)**PNDDMAND**[US ACH Debit Mandate](#)**PNDDRPRF**[US ACH Debit Accounting Preference](#)**PNDIDIVW**[View Inbound US ACH Debit Transaction](#)**PNDIDONL**[Inbound US ACH Debit Transaction Input](#)**PNDIREVW**[US ACH Inbound Reversal](#)**PNDIRTNV**[US ACH Return of Origination View](#)**PNDITAUT**[Inbound US ACH Authorization](#)**PNDITONL**[Inbound US ACH Credit Transfer Input](#)**PNDIVIEW**[View Inbound US ACH Credit Transfer](#)**PNDNWPRF**[US ACH Network Preference](#)**PNDODONL**[Outbound US ACH Debit Transaction Input](#)

PNDODOVW[View Outbound US ACH Debit Transaction](#)**PNDOREVR**[US ACH Outbound Reversal](#)**PNDOREVV**[US ACH Outbound Reversal View](#)**PNDORTNV**[US ACH Return of Receipt View](#)**PNDOTONL**[Outbound US ACH Credit Transfer Input](#)**PNDOVIEW**[View Outbound US ACH Credit Transfer](#)**PNSCMPID**[US ACH Company ID Preferences Summary](#)**PNSCRPRF**[US ACH Credit Accounting Preference Summary](#)**PNSDMAND**[US ACH Debit Mandate Summary](#)**PNSDRPRF**[US ACH Debit Accounting Preference Summary](#)**PNSDIVW**[View Inbound US ACH Debit Transaction Summary](#)**PNSIDONL**[Inbound US ACH Debit Transaction Input Summary](#)

PMSINLOG[Inbound File Summary](#)**PNSINOCB**[Inbound US ACH NOC Browser](#)**PNSIREVW**[US ACH Inbound Reversal Summary](#)**PNSIRTNV**[US ACH Return of Origination View Summary](#)**PNSITONL**[Inbound US ACH Credit Transfer Input Summary](#)**PNSIVIEW**[View Inbound US ACH Credit Transfer Summary](#)**PNSNWPRF**[US ACH Network Preference Summary](#)**PNSODONL**[Outbound US ACH Debit Transaction Input Summary](#)**PNSODOVW**[View Outbound US ACH Debit Transaction Summary](#)**PNSOREVR**[US ACH Outbound Reversal Summary](#)**PNSOREVV**[US ACH Outbound Reversal View Summary](#)**PNSORTNV**[US ACH Return of Receipt View Summary](#)

PNSOTONL

[Outbound US ACH Credit Transfer Input Summary](#)

PNSOVIEW

[View Outbound US ACH Credit Transfer Summary](#)

PNSRNOGN

[Inbound US ACH NOC Refusal Summary](#)

PQSNREVQ

[US ACH Inbound Reversal Queue](#)

PQSNRTNQ

[US ACH Inbound Return Queue](#)