Oracle® Banking Payments Cloud Service

US ACH User Guide



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Preface

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

Purpose

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

Audience

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

Table User Roles

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

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Conventions

The following text conventions are used in this document:

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

Related Resources

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

- *Getting Started User Guide*
- *Oracle Banking Common Core User Guides*
- *Dashboard User Guide*
- *Exception Queues User Guide*
- *Messaging System User Guide*
- *Payments Core User Guide*
- *Pricing User Guide*

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table Acronyms and Abbreviations

Abbreviation	Description
DDA	Demand Deposit Accounts
ECA	External Credit Approval
EOD	End of Day
IBAN	International Bank Account Number
NPCI	National Payments Corporation of India

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Table (Cont.) Acronyms and Abbreviations

Abbreviation	Description
P2M	Person to Merchant
P2P	Person to Person
PSP	Payment Service Provider
RRN	Retrieval Reference Number
TPAP	Third Party Application Provider
UDIR	Unique Dispute Identification Reference
UMN	Unique Mandate Number
UPI	Unified Payments Interface
VPA	Virtual Payment Address

Basic Actions

The basic actions performed in the screens are as follows:

Table Basic Actions

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

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Table (Cont.) Basic Actions

Actions	Description
Unlock	Click **Unlock** to update the details of an existing record. The system displays an existing record in editable mode. - This button is displayed only for the records that are already created.
View	Click **View** to view the details in a particular modification stage. - This button is displayed in the widget once the user click **Authorize**.
View Difference only	Click **View Difference only** to view a comparison through the field element values of old record and the current record, which has undergone changes. - This button is displayed once the user click **Compare**.

Symbols, Definitions and Abbreviations

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

Table Symbols

Icons	Function
	Exit
	Add row
	Delete row
	Option List

Table Common Icons and its Definitions

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

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1

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).

The US ACH Payments module in **Oracle Banking Payments** supports end-to-end processing of both outbound and inbound US ACH payments by processing ACH origination files from customers and ACH inbound files from ACH operators.

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 / file 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 ACH processing.
- Enables standard pricing configuration at channel, customer, or account level.
- Provides debit and credit advices via mail.
- Provides system support for Standard Entry Class codes.
  The following are the Standard Entry Class codes supported:

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Table 1-1 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

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- 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, reinitiate 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

- Dispalys 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.

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- 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 Transaction
  A US ACH Credit Transaction 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.
- File Upload Status Transmission to the Originating System
  Provides status updates for uploaded files and sends upload results such as success, failure, and any errors back to the originating system to support tracking and reconciliation.

1.1 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 Preferences
  This topic explains the **US ACH Credit Preferences** 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 Preferences
  This topic explains the **US ACH Debit Preferences** 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.

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- 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.
- US ACH Sanctions Screening Preferences Detailed
  Use the **US ACH Sanctions Screening Preferences Detailed** to specify which transactional SEC codes require sanctions screening.

1.1.1 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.

1.1.1.1 Common Core Maintenance

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

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

Table 1-2 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

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Table 1-2 (Cont.) Common Core Maintenance

Function IDs	Screen Usage	Attributes
STDHSTCD	Host Code	Mandatory
STDLOCHL	Local Holiday Calendar	Mandatory

1.1.1.2 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 1-3 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

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Table 1-3 (Cont.) Payment Core Maintenance

Function IDs	Screens	Attributes
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
PMDQPROF	Queue Connection Profile Maintenance	Mandatory
PMDRLLMT	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

1.1.1.3 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 1-4 Pricing Related Maintenance

Function IDs	Screens	Attributes
PMDSWPRF	For maintaining the transaction pricing code	Mandatory

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Table 1-4 (Cont.) Pricing Related Maintenance

Function IDs	Screens	Attributes
PPDVLMNT	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

1.1.2 US ACH Maintenance

This topic outlines the list of US ACH maintenance activities.

The list of US ACH maintenance includes:

Table 1-5 US ACH Maintenance

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

1.1.3 US ACH Credit Preferences

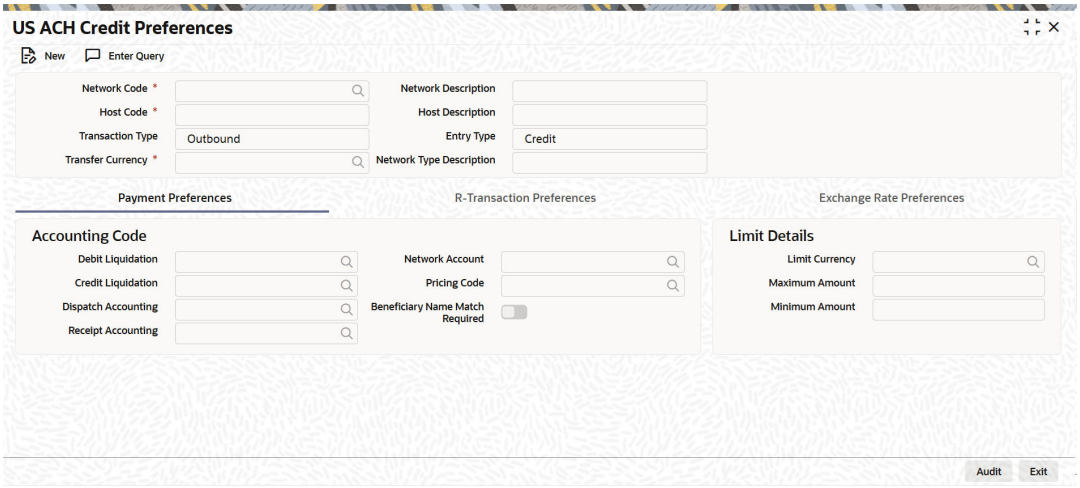
This topic explains the **US ACH Credit Preferences** screen.

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

   The **US ACH Credit Preferences** screen is displayed.

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Figure 1-1 US ACH Credit Preferences



2. On the **US ACH Credit Preferences** screen, click **New** to specify the fields.

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

Table 1-6 US ACH Credit Preferences - 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 Preferences** screen.
- R-Transaction Preferences Tab
  This topic explains the **R-Transaction Preferences** tab of the **US ACH Credit Preferences** screen.
- Exchange Rate Preferences Tab
  This topic explains the **Exchange Rate Preferences** tab of the **US ACH Credit Preferences** screen.
- US ACH Credit Preference Summary
  The **US ACH Credit Preference Summary** screen allows users to inquire and view US ACH credit preferences.

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1.1.3.1 Payment Preferences Tab

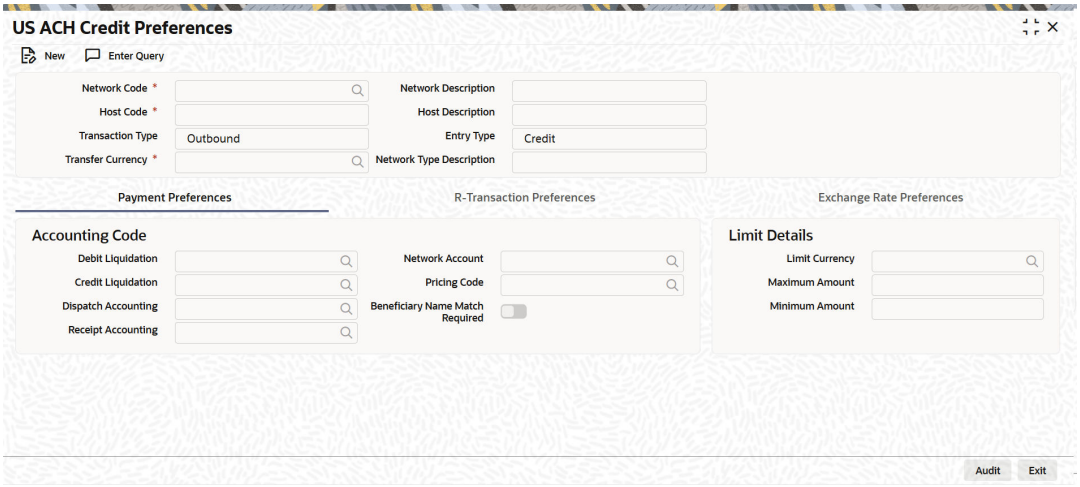
This topic explains the **Payment Preferences** tab of the **US ACH Credit Preferences** screen.

Navigate to the main screen US ACH Credit Preferences.

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

   The **Payment Preferences** details are displayed.

Figure 1-2 US ACH Credit Preferences_Payment Preferences Tab



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

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

Table 1-7 US ACH Credit 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	Specify the template for **Dispatch Accounting**.
Receipt Accounting	Specify the template for **Receipt Accounting**.
Network Account	Select the network account from the list of values.
Pricing Code	Select the **Pricing Code** from the list of values.
Beneficiary Name Match Required	Select this flag to require the beneficiary name on an incoming US ACH Credit to match the beneficiary name defined in the payment preference.
Limit Details	This section displays the **Limit Details** for this setup.
Limit Currency	Select the limit currency from the list of values.
Maximum Amount	Enter the maximum allowed amount.
Minimum Amount	Enter the minimum allowed amount.

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From this tab, navigate to **R-Transaction Preferences** or the **Exchange Rate Preferences** tab.

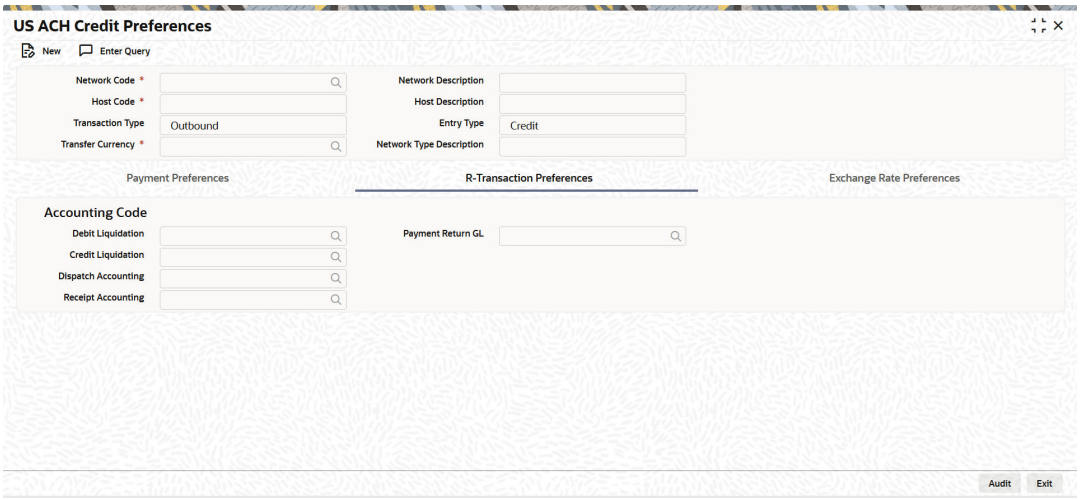
1.1.3.2 R-Transaction Preferences Tab

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

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

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

Figure 1-3 US ACH Credit Preferences_R-Transaction Preference Tab



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

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

Table 1-8 US ACH Credit 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	Specify the template for **Dispatch Accounting**.
Receipt Accounting	Specify the template for **Receipt Accounting**.
Payment Return GL	Select the payment return GL account from the list of values.

From this tab, navigate to the **Exchange Rate Preferences** tab.

1.1.3.3 Exchange Rate Preferences Tab

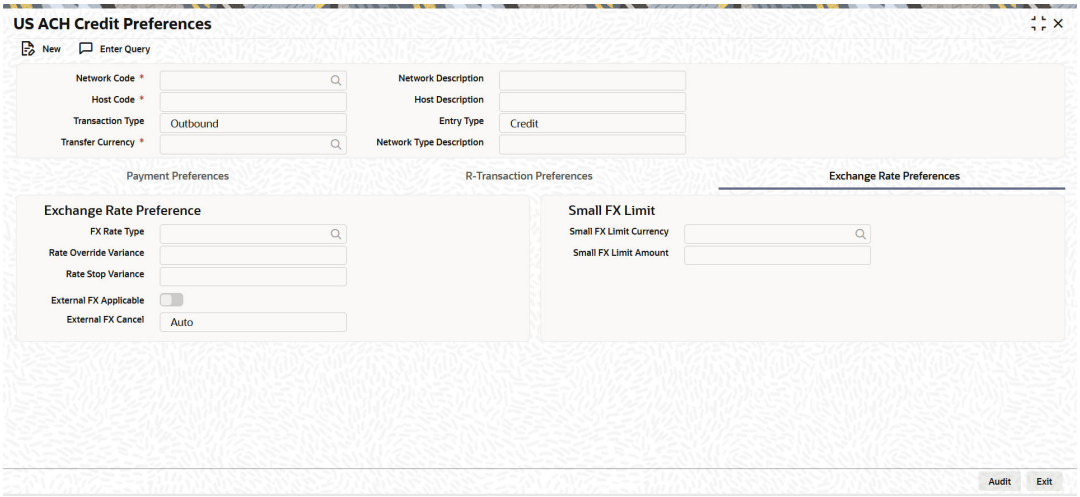
This topic explains the **Exchange Rate Preferences** tab of the **US ACH Credit Preferences** screen.

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1. Select the **Exchange Rate Preferences** tab in the main screen.

   The **Exchange Rate Preferences** details are displayed.

Figure 1-4 US ACH Credit Preferences_Exchange Rate Preferences Tab



2. On **Exchange Rate Preferences** tab, specify the fields.

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

Table 1-9 US ACH Credit Preferences_Exchange Rate Preferences - Field Description

Field	Description
FX Rate Type	Specify the FX rate type. Alternatively, you can select the FX rate type from the list of values. The list displays all open and authorized exchange rate types maintained in the system.
Rate Override Variance	Specify the rate override variance. If the variance between the exchange rate manually provided for a payment with internal rate exceeds the override limit specified, then the system displays a message and the transaction is saved.
Rate Stop Variance	Specify the rate stop variance. The system displays an error message if the exchange rate variance exceeds the stop limit.
External FX Applicable	Select this flag to use an external foreign exchange (FX) rate source or provider for currency conversion.
External FX Cancel	Select the **External FX Cancel** from the drop-down list. The available options are: • **Auto** • **Manual** **Note:** • On cancellation of queue or rollover of a transaction which has completed external FX processing, a reversal request is handed off to FX system automatically, when **Auto** option is selected. • On queue cancellation or rollover of a cross-currency transaction with External FX reference, the transaction is moved to a FX Unwind Queue before processing the action, when the **External FX Cancel** mode is chosen as **Manual**.
Small FX Limit	This section displays the **Small FX Limit** details.

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Table 1-9 (Cont.) US ACH Credit Preferences_Exchange Rate Preferences - Field Description

Field	Description
Small FX Limit Currency	Specify the small FX limit currency code. Alternatively, you can select the currency code from the option list. The list displays all valid currency codes maintained in the system.
Small FX Limit Amount	Specify the **Small FX Limit Amount**.

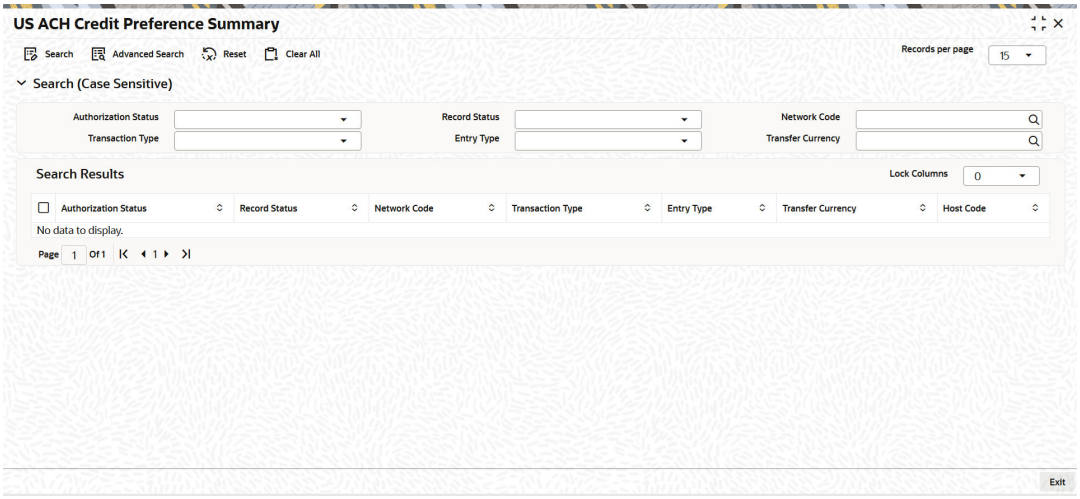
1.1.3.4 US ACH Credit Preference Summary

The **US ACH Credit Preference Summary** screen allows users to inquire and view US ACH credit preferences.

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

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

Figure 1-5 US ACH Credit Preference Summary



2. On the **US ACH Credit Preference Summary** 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.

1.1.4 US ACH Network Preference

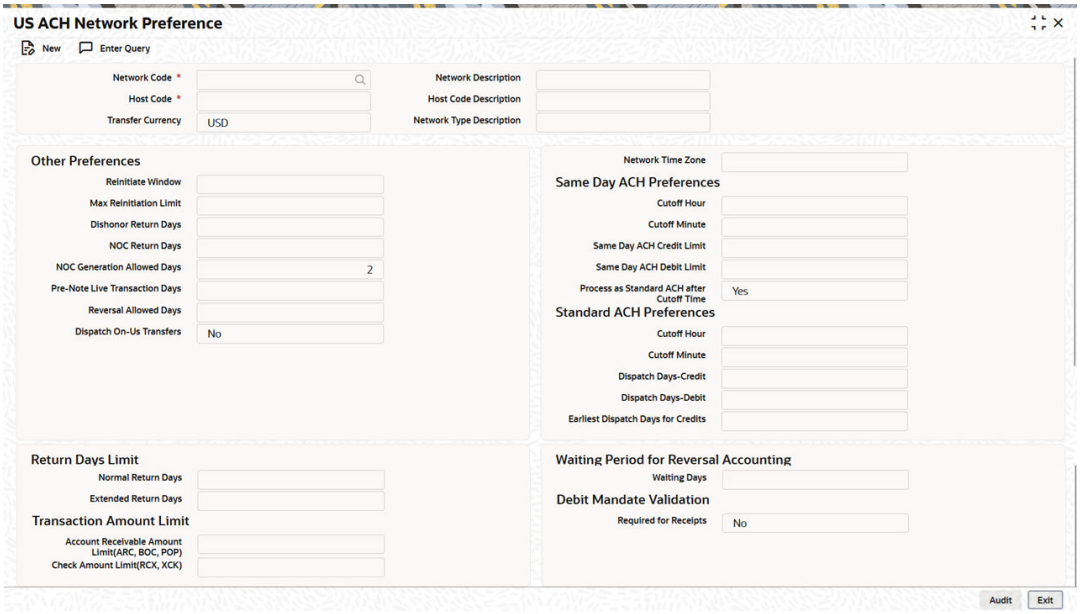
Use **US ACH Network Preference** screen to capture ACH Network cutoff time for same day and extended ACH transactions.

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

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

Figure 1-6 US ACH Network Preference



2. On **US ACH Network Preference** screen, click **New** to specify the fields.

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

Table 1-10 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.
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 number of days within which a reversal is allowed.

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Table 1-10 (Cont.) US ACH Network Preference - Field Description

Field	Description
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**.
Network Time Zone	This field displays the Time Zone of the current host.
Same day ACH Preferences	This section displays the **Same day ACH Preferences** details.
Cutoff Hour	Specify the **Cuttoff Hour** for Same day transactions.
Cutoff Minute	Specify the **Cuttoff Minute** for Same day transactions.
Same Day ACH Credit Limit	Specify the **Same Day ACH Credit Limit**.
Same Day ACH Debit Limit	Specify the **Same Day ACH Debit Limit**.
Process as Standard ACH after Cutoff Time	Select **Yes** or **No** from the drop-down list. This option indicates whether transactions are to be processed as Standard ACH after Same day cutoff time. If **Process as Standard ACH after Cutoff Time** is enabled, transactions received after the Same day cutoff and before the Standard cutoff are processed as Standard transactions on the same day, with the Effective Date updated to the next Banking Day. If this preference is not enabled, transactions received after the cutoff time are routed to the warehouse queue and processed as same day transactions on the next Banking Day.
Standard ACH Preferences	This section displays the **Standard ACH Preferences** details.
Cutoff Hour	Specify the **Cuttoff Hour** for Standard ACH transactions.
Cutoff Minute	Specify the **Cuttoff Minute** for Standard ACH transactions.
Dispatch Days-Credit	Specify the Dispatch Days for ACH Credit transactions. For example, if you set it to 1 day, Standard ACH Credit transactions will be dispatched at least one banking day before the effective date.
Dispatch Days-Debit	Specify the Dispatch Days for ACH Debit transactions. For example, if you set it to 1 day, Standard ACH Debit transactions will be dispatched at least one banking day before the effective date.
Earliest Dispatch Days for Credits	Specify the Earliest Dispatch Days for Credits. If it is set to 2, Standard ACH Credit transactions can be dispatched earliest by two banking days from the effective date.
Other Preferences	This section displays the **Other Preferences** details.
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. This is to be maintained as 0 if the reversal accounting is to be posted on reversal day itself.
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**.

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Table 1-10 (Cont.) US ACH Network Preference - Field Description

Field	Description
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)**.

- US ACH Network Preference Summary
  This topic provides the instructions to view the details of the selected records.

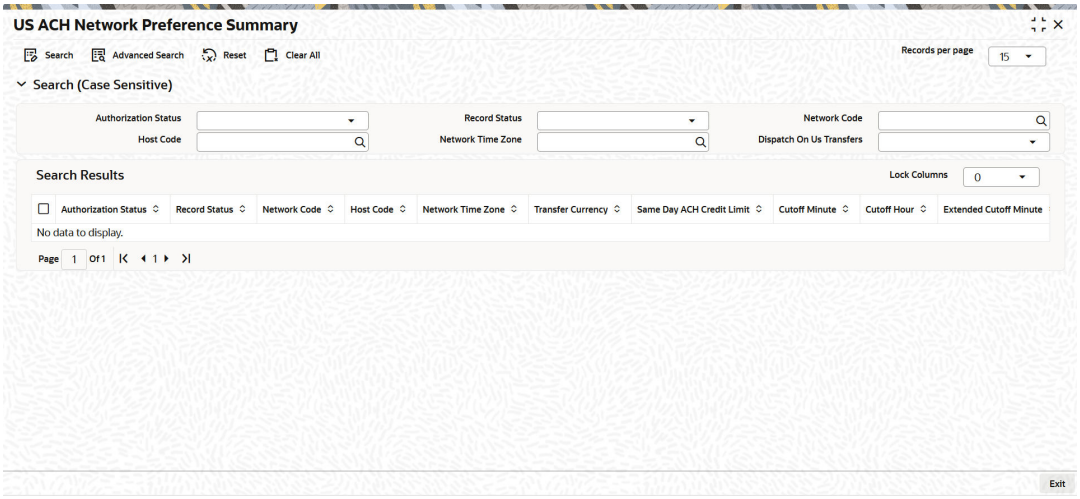
1.1.4.1 US ACH Network Preference Summary

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 1-7 US ACH Network Preference Summary



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**
   - **Dispatch On-Us Transfers**
3. Once you specified the parameters, click the **Search** button.

   The system displays the records that match the search criteria.

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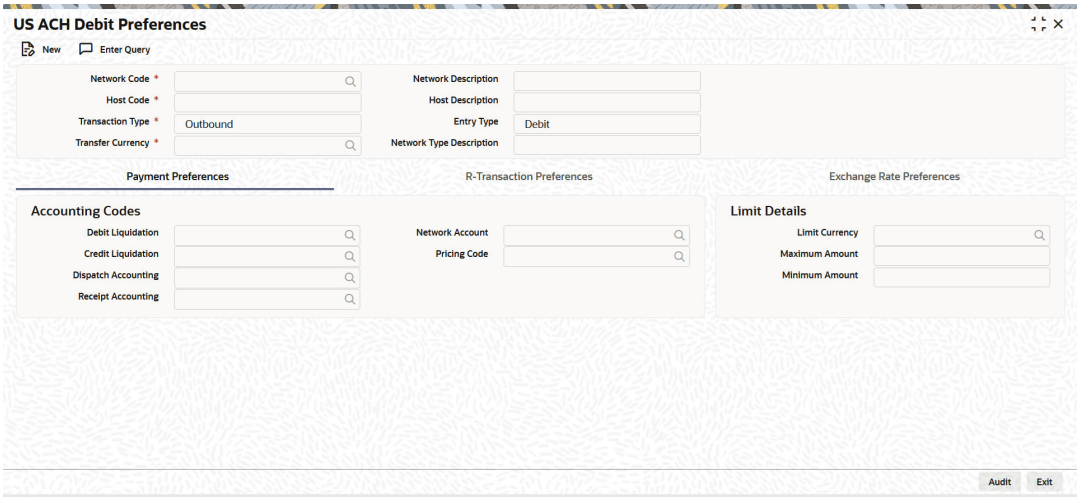
1.1.5 US ACH Debit Preferences

This topic explains the **US ACH Debit Preferences** screen.

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

   The **US ACH Debit Preferences** screen is displayed.

Figure 1-8 US ACH Debit Preferences



2. On the **US ACH Debit Preferences** screen, click **New** to specify the fields.

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

Table 1-11 US ACH Debit Preferences - 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 Debit Preferences** screen.

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- R-Transaction Preferences Tab
  This topic explains the **R-Transaction Preferences** tab of the **US ACH Debit Preferences** screen.
- Exchange Rate Preferences Tab
  This topic explains the **Exchange Rate Preferences** tab of the **US ACH Debit Preferences** screen.
- US ACH Debit Preference Summary
  The **US ACH Debit Preference Summary** screen allows users to inquire and view US ACH debit preferences.

1.1.5.1 Payment Preferences Tab

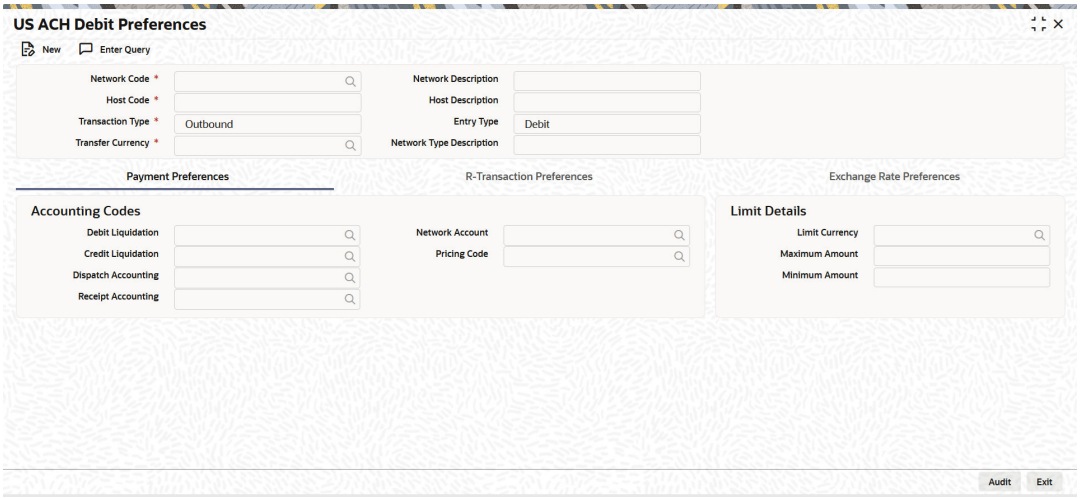
This topic explains the **Payment Preferences** tab of the **US ACH Debit Preferences** screen.

Navigate to the main screen US ACH Debit Preferences.

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

   The **Payment Preferences** details are displayed.

Figure 1-9 US ACH Debit Preferences_Payment Preferences Tab



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

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

Table 1-12 US ACH Debit 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	Specify the template for **Dispatch Accounting**.
Receipt Accounting	Specify the template for **Receipt Accounting**.
Network Account	Select the network account from the list of values.

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Table 1-12 (Cont.) US ACH Debit Preferences_Payment Preference Tab - Field Description

Field	Description
Pricing Code	Select the **Pricing Code** from the list of values.
Limit Details	This section displays the **Limit Details** for this setup.
Limit Currency	Select the limit currency from the list of values.
Maximum Amount	Enter the maximum allowed amount.
Minimum Amount	Enter the minimum allowed amount.

From this tab, navigate to **R-Transaction Preferences** or the **Exchange Rate Preferences** tab.

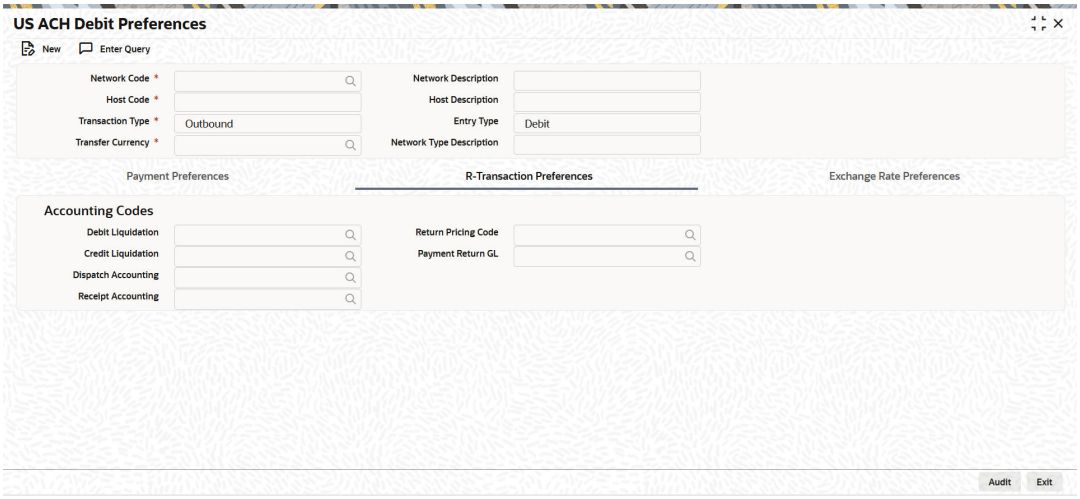
1.1.5.2 R-Transaction Preferences Tab

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

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

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

Figure 1-10 US ACH Debit Preferences_R-Transaction Preferences Tab



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

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

Table 1-13 US ACH Debit 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.

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Table 1-13 (Cont.) US ACH Debit Preferences_R-Transaction Preference Tab - Field Description

Field	Description
Credit Liquidation	Specify the template for **Credit Liquidation**.
Dispatch Accounting	Specify the template for **Dispatch Accounting**.
Receipt Accounting	Specify the template for **Receipt Accounting**.
Return Pricing Code	Select the return pricing code from the list of values.
Payment Return GL	Select the payment return GL account from the list of values.

From this tab, navigate to the **Exchange Rate Preferences** tab.

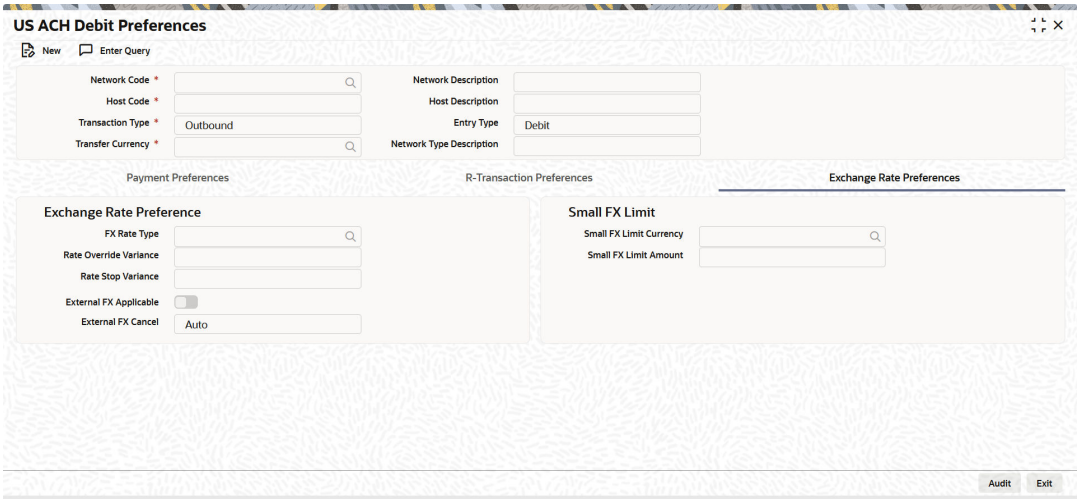
1.1.5.3 Exchange Rate Preferences Tab

This topic explains the **Exchange Rate Preferences** tab of the **US ACH Debit Preferences** screen.

1. Select the **Exchange Rate Preferences** tab in the main screen.

   The **Exchange Rate Preferences** details are displayed.

Figure 1-11 US ACH Debit Preferences_Exchange Rate Preferences Tab



2. On **Exchange Rate Preferences** tab, specify the fields.

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

Table 1-14 US ACH Debit Preferences_Exchange Rate Preferences - Field Description

Field	Description
FX Rate Type	Specify the FX rate type. Alternatively, you can select the FX rate type from the list of values. The list displays all open and authorized exchange rate types maintained in the system.
Rate Override Variance	Specify the rate override variance. If the variance between the exchange rate manually provided for a payment with internal rate exceeds the override limit specified, then the system displays a message and the transaction is saved.

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Table 1-14 (Cont.) US ACH Debit Preferences_Exchange Rate Preferences - Field Description

Field	Description
Rate Stop Variance	Specify the rate stop variance. The system displays an error message if the exchange rate variance exceeds the stop limit.
External FX Applicable	Select this flag to use an external foreign exchange (FX) rate source or provider for currency conversion.
External FX Cancel	Select the **External FX Cancel** from the drop-down list. The available options are: • **Auto** • **Manual** **Note:** • On cancellation of queue or rollover of a transaction which has completed external FX processing, a reversal request is handed off to FX system automatically, when **Auto** option is selected. • On queue cancellation or rollover of a cross-currency transaction with External FX reference, the transaction is moved to a FX Unwind Queue before processing the action, when the **External FX Cancel** mode is chosen as **Manual**.
Small FX Limit	This section displays the **Small FX Limit** details.
Small FX Limit Currency	Specify the small FX limit currency code. Alternatively, you can select the currency code from the option list. The list displays all valid currency codes maintained in the system.
Small FX Limit Amount	Specify the **Small FX Limit Amount**.

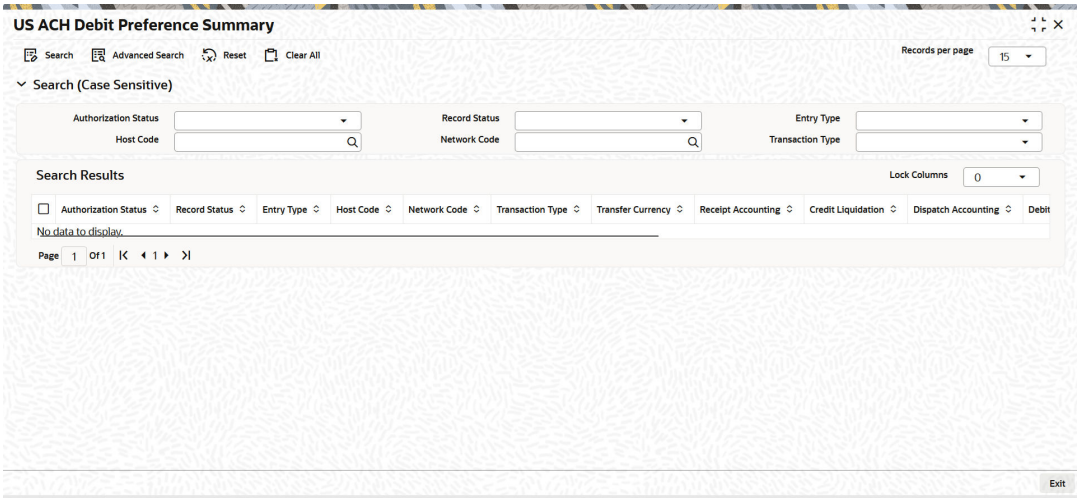
1.1.5.4 US ACH Debit Preference Summary

The **US ACH Debit Preference Summary** screen allows users to inquire and view US ACH debit preferences.

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

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

Figure 1-12 US ACH Debit Preference Summary



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

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- **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.

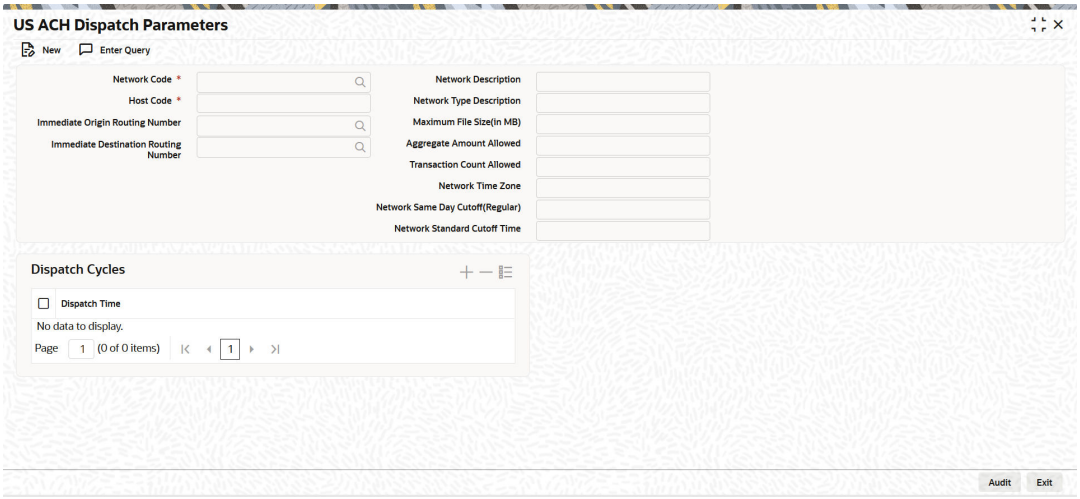
1.1.6 US ACH Dispatch Parameters

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 1-13 US ACH Dispatch Parameters



2. 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 1-15 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**.

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Table 1-15 (Cont.) US ACH Dispatch Parameters - Field Description

Field	Description
Immediate Origin Routing Number	Select the **Immediate Origin Routing Number** from the list of values.
Immediate Destination Routing Number	Select the **Immediate Destination 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)	Network Same Day Cutoff (Regular) maintained in ACH Network Preferences is defaulted.
Network Standard Cutoff Time	Network Standard Cutoff Time from the cutoff maintained in ACH Network Preferences is defaulted.
Dispatch Cycles	This section displays the **Dispatch Cycles**.
Dispatch Time	System selects the dispatch cycle available for the current time of day.

- US ACH Dispatch Parameters Summary
  This topic provides the instructions to view the details of the selected records.

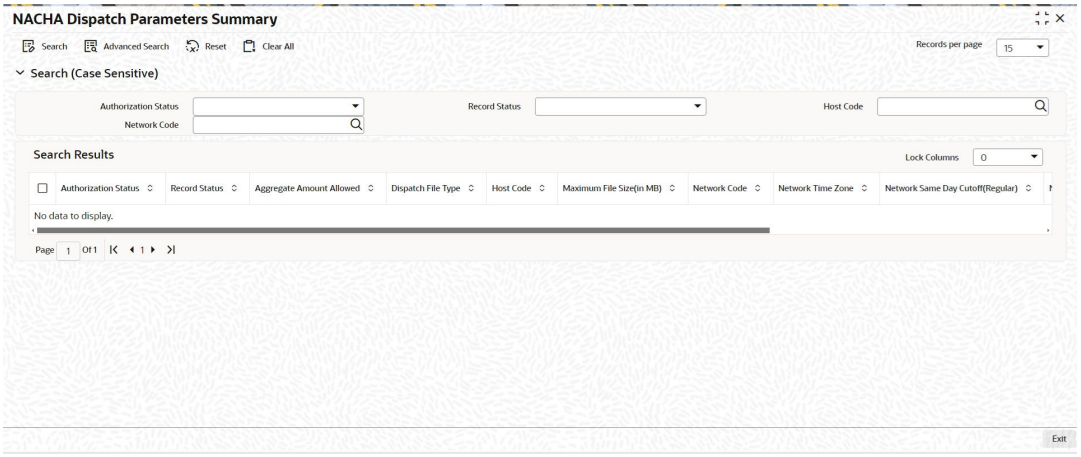
1.1.6.1 US ACH Dispatch Parameters Summary

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 1-14 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**

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- **Network Code**

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

   The system displays the records that match the search criteria.

1.1.7 Company ID - Account Mapping Detailed

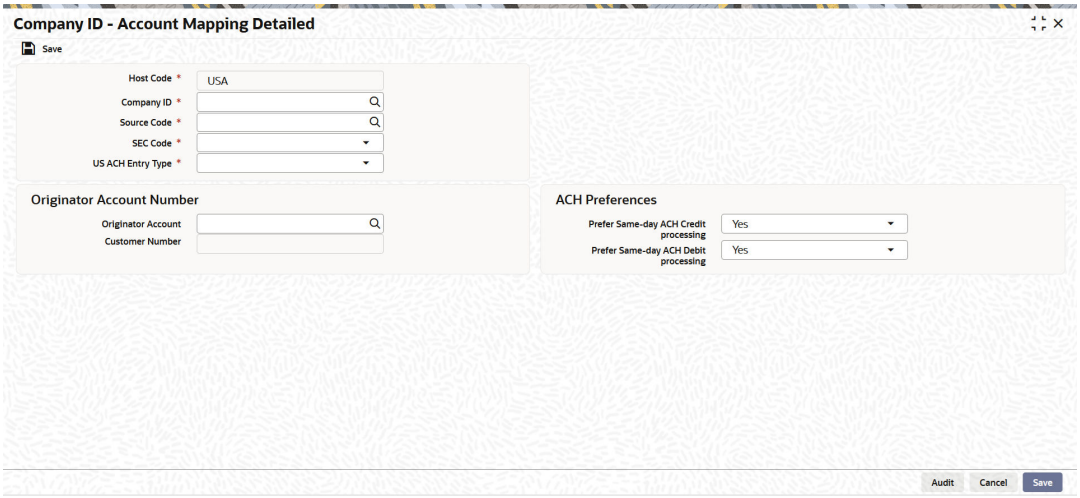
This topic explains the **Company ID - Account Mapping Detailed** screen.

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 1-15 Company ID - Account Mapping Detailed



2. 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 1-16 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.

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Table 1-16 (Cont.) Company ID - Account Mapping Detailed - Field Description

Field	Description
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**
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.

1.1.7.1 Company ID - Account Mapping Summary

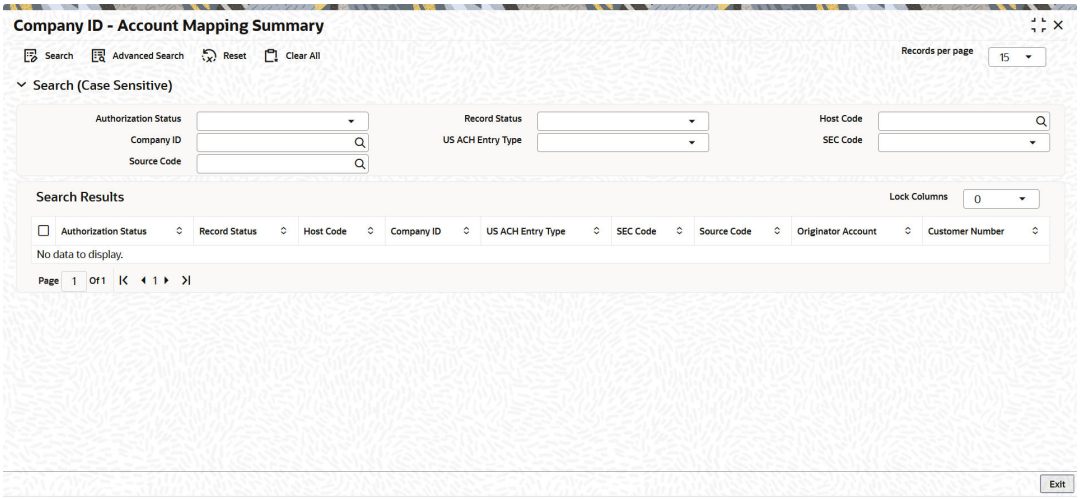
This topic provides the instructions to view the details of the selected records.

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

   The **Company ID - Account Mapping Summary** screen is displayed.

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Figure 1-16 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**
3. Once you specified the parameters, click the **Search** button.

   The system displays the records that match the search criteria.

1.1.8 US ACH Debit Mandate

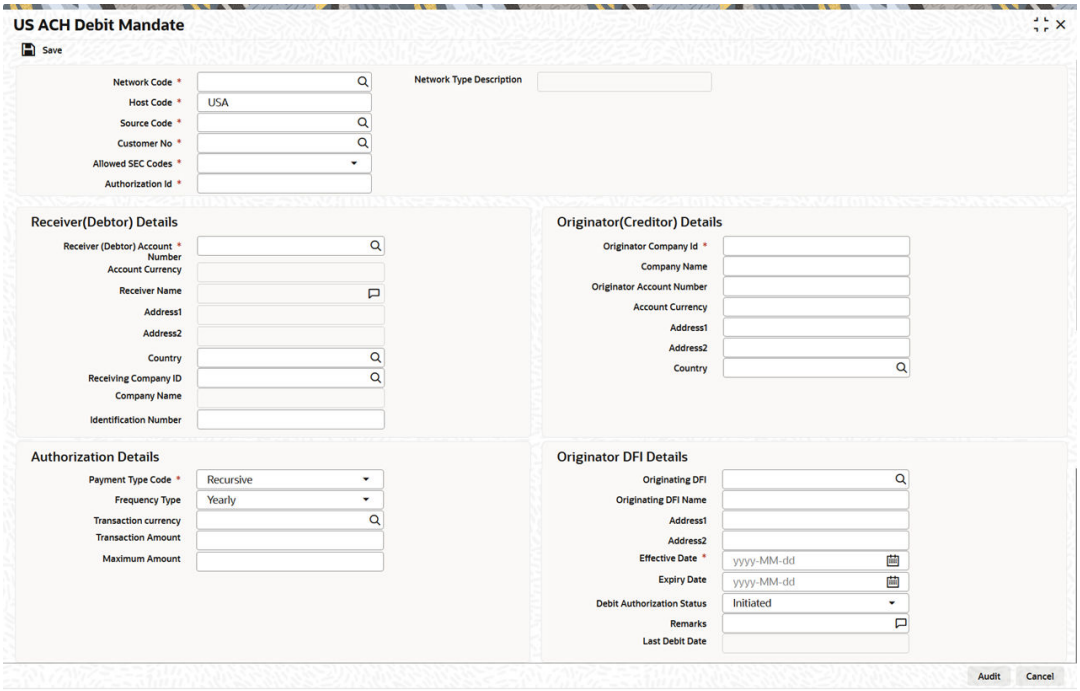
Use **US ACH Debit Mandate** screen to capture ACH Debit Authorization (Debit Mandate).

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

   The **US ACH Debit Mandate** screen is displayed.

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Figure 1-17 US ACH Debit Mandate



2. 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 1-17 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.
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**.

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Table 1-17 (Cont.) US ACH Debit Mandate - Field Description

Field	Description
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**.
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.

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Table 1-17 (Cont.) US ACH Debit Mandate - Field Description

Field	Description
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 inwarddDebit 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

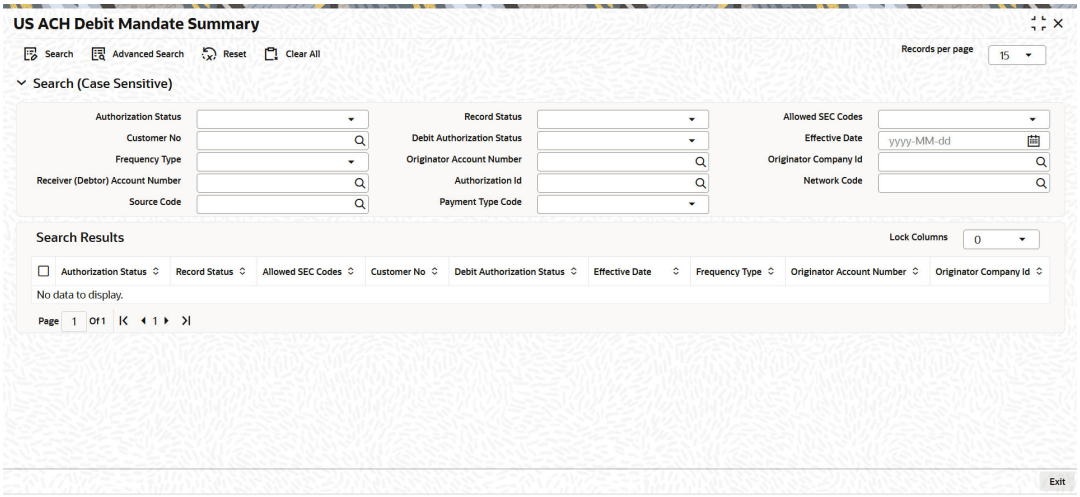
1.1.8.1 US ACH Debit Mandate Summary

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

   The **US ACH Debit Mandate Summary** screen is displayed.

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Figure 1-18 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 ystem displays the records that match the search criteria.

1.1.9 Inbound US ACH Authorization

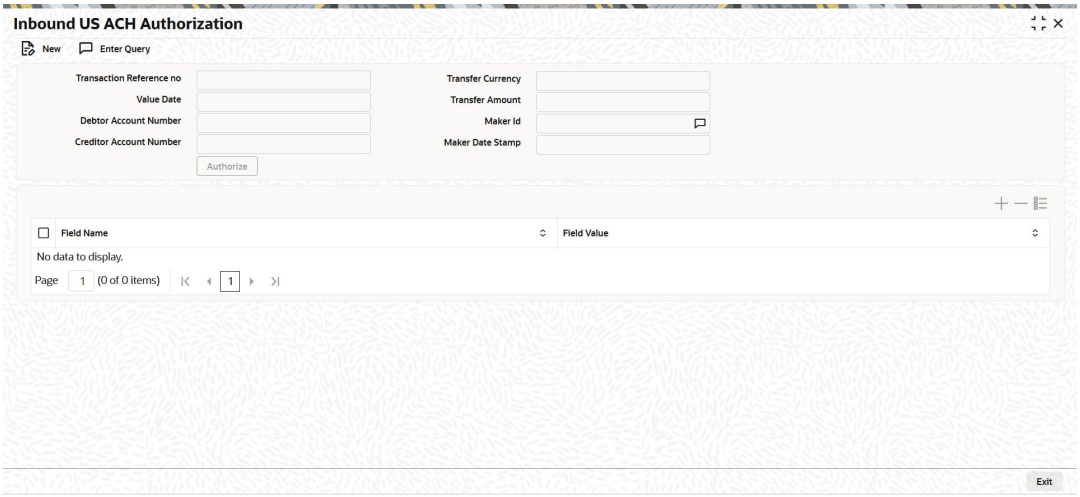
Use **Inbound US ACH Authorization** screen to authorize manual reversal of inbound ACH credit or debit transaction.

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

   The **Inbound US ACH Authorization** screen is displayed.

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Figure 1-19 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 1-18 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 Transaction 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.

1.1.10 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.

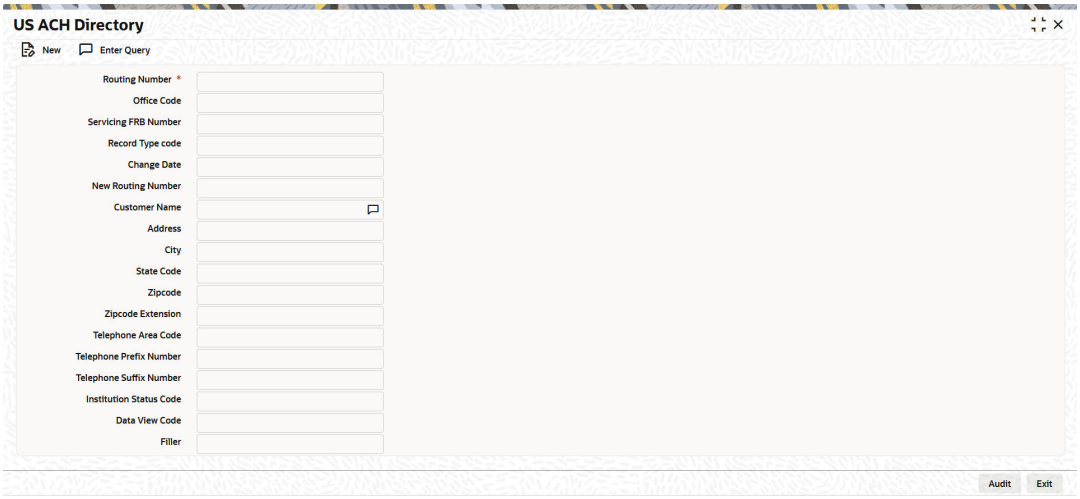
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System validates that the manually created record does not contain a Routing Number for which a record already exists.

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

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

Figure 1-20 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 1-19 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**.
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.

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Table 1-19 (Cont.) US ACH Directory - Field Description

Field	Description
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.

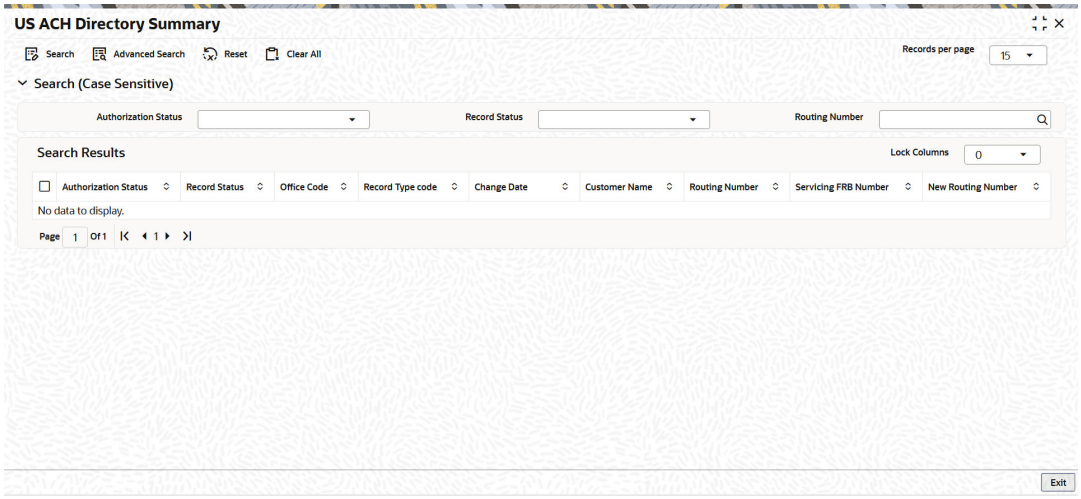
1.1.10.1 US ACH Directory Summary

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 1-21 US ACH Directory Summary



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.

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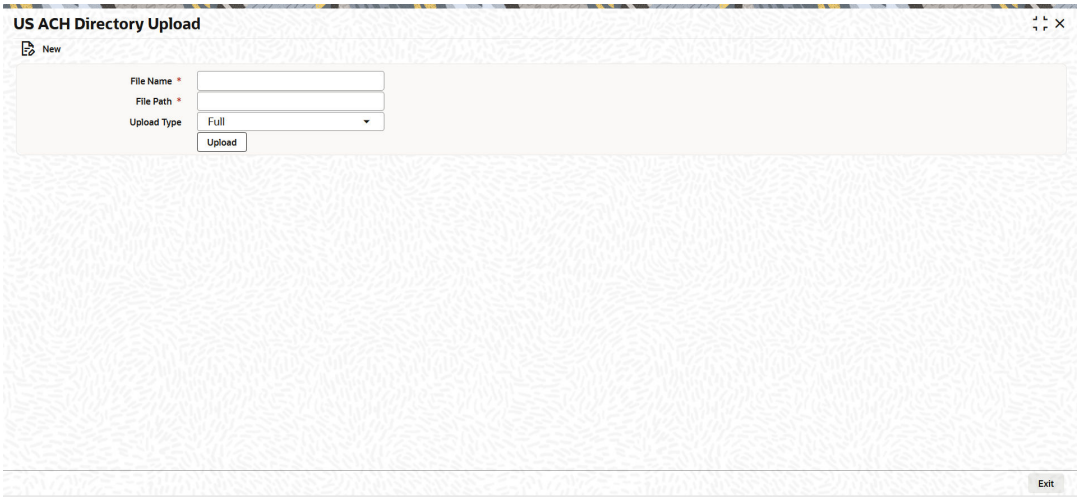
1.1.11 US ACH Directory Upload

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 1-22 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 1-20 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.

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1.1.12 US-ACH Company ID Preferences

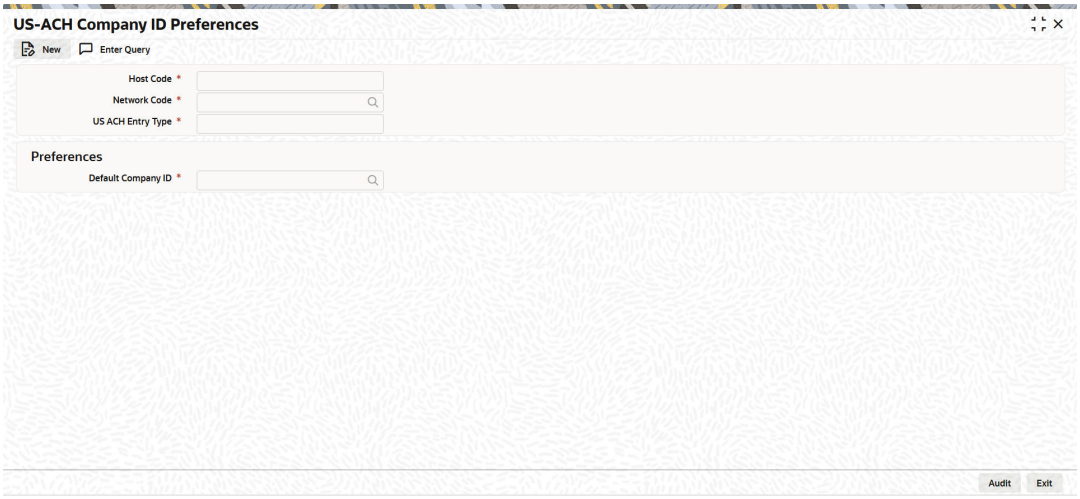
This topic explains the **US-ACH Company ID Preferences** screen.

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 1-23 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 1-21 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.

1.1.12.1 US ACH Company ID Preferences Summary

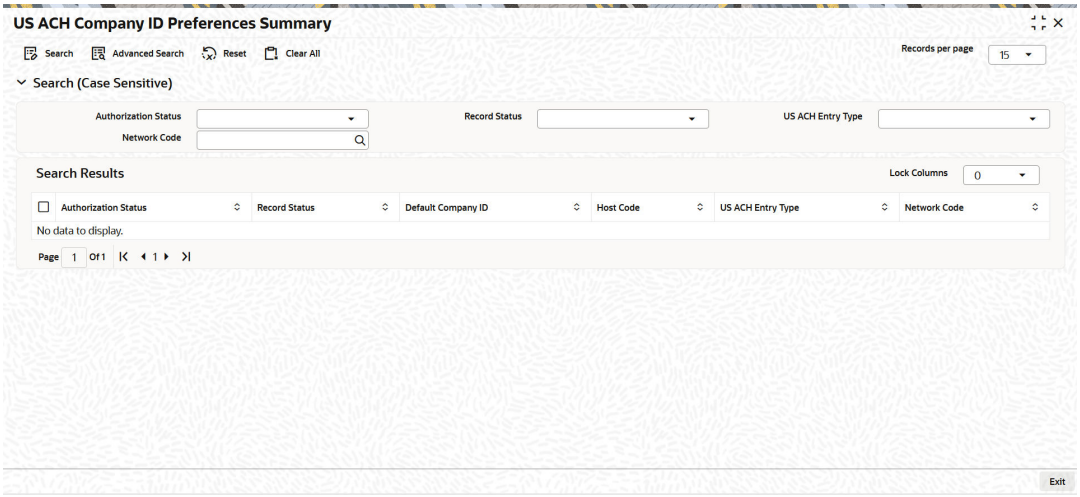
This topic provides the instructions to view the details of the selected records.

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

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

Figure 1-24 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.

1.1.13 US ACH Sanctions Screening Preferences Detailed

Use the **US ACH Sanctions Screening Preferences Detailed** to specify which transactional SEC codes require sanctions screening.

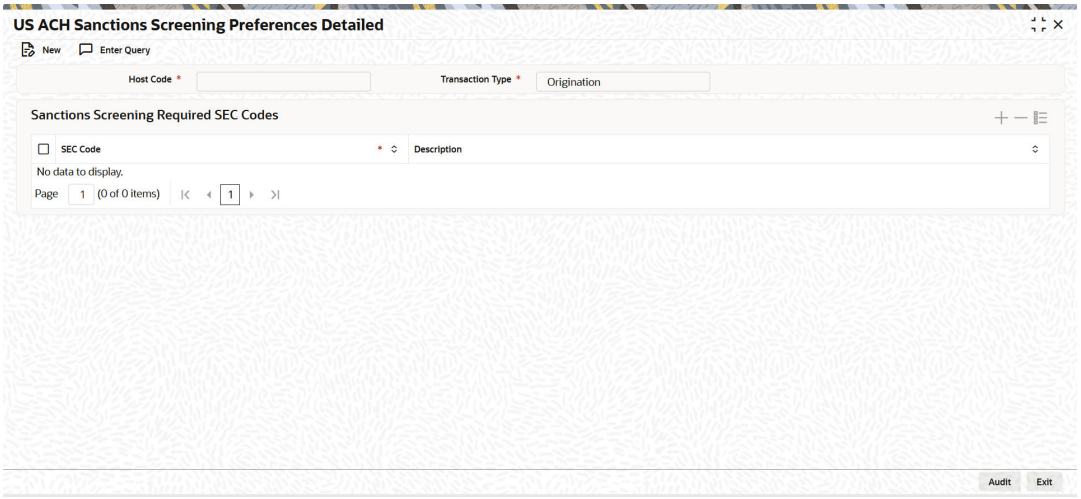
If **US ACH Sanctions Screening Preferences (PNDSCPRF)** is maintained, sanctions screening is performed only for transactions whose SEC code is included in the maintained list; otherwise, screening is skipped. If no preferences are defined, the system treats all SEC codes as sanctions-check applicable. Non-transactional SEC codes are not available for selection in the SEC Code field.

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

   The **US ACH Sanctions Screening Preferences Detailed** screen is displayed.

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Figure 1-25 US ACH Sanctions Screening Preferences Detailed



2. On **US ACH Sanctions Screening Preferences Detailed** screen, click **New** to specify the fields.

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

Table 1-22 US ACH Sanctions Screening Preferences Detailed - Field Description

Field	Description
Host Code	System defaults the **Host Code** of transaction branch when the user clicks the **New** button.
Transaction Type	Select the **Transaction Type** from the drop-down list. The available options are: • **Origination** • **Receipts**
Sanctions Screening Required SEC Codes	This section displays the **Sanctions Screening Required SEC Codes**.
SEC Code	Specify the **SEC Code** from the list of values.
Description	System defaults the description of the SEC Code.

> **Note**
>
> If available, the ACH SC Preferences configuration is used as an additional filter to determine whether to initiate sanctions screening.

1.2 US ACH Credit Transaction

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

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- View Outbound US ACH Credit Transaction
  This topic provides the instructions to view Outbound US ACH Credit Transaction.
- 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 Transaction Input
  This topic explains the **Inbound US ACH Credit Transaction Input** screen.
- View Inbound US ACH Credit Transaction
  This topic provides the instructions to view Inbound US ACH Credit Transaction.
- 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.

1.2.1 Outbound US ACH Credit Transaction Input

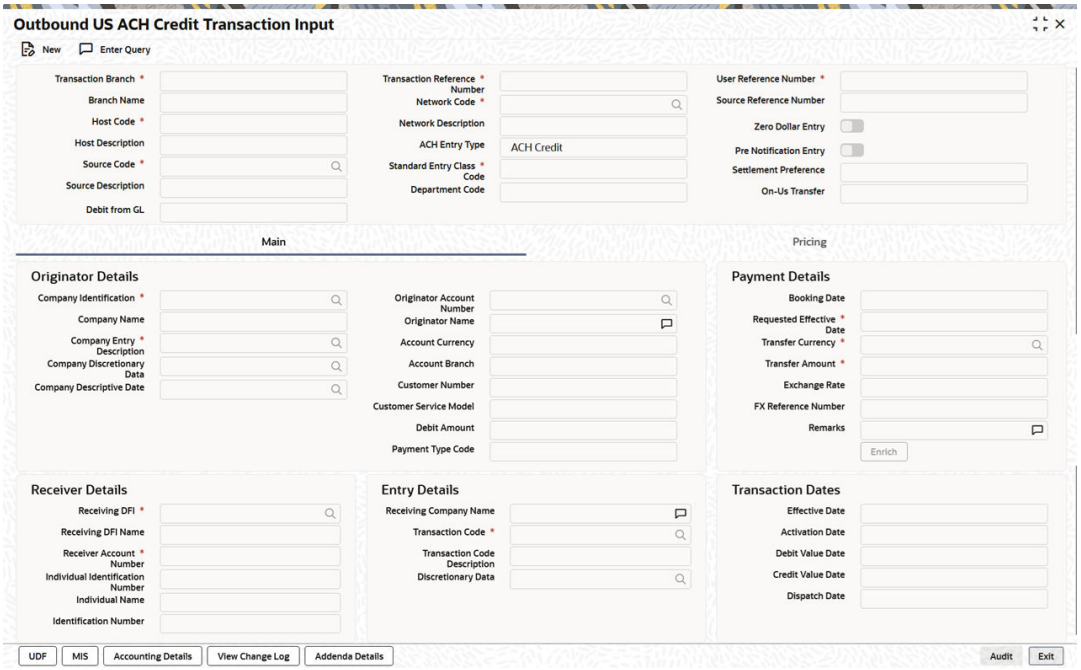
This topic explains the **Outbound US ACH Credit Transaction Input** screen.

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 Transaction Input** screen is displayed.

Figure 1-26 Outbound US ACH Credit Transaction Input



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

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

Table 1-23 Outbound US ACH Credit 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.
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**.

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Table 1-23 (Cont.) Outbound US ACH Credit Transaction 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 Transaction Input** screen.
- Pricing Tab
  This topic explains the **Pricing** tab of the **Outbound US ACH Credit 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.
- View Change Log
  This topic explains the field-level changes for a selected version.
- Addenda Details
  This topic describes addenda details, including payment-related information associated with a transaction.
- Outbound US ACH Credit Transaction Input Summary
  This topic explains the summary of the Outbound US ACH Credit Transaction Input.

1.2.1.1 Main Tab

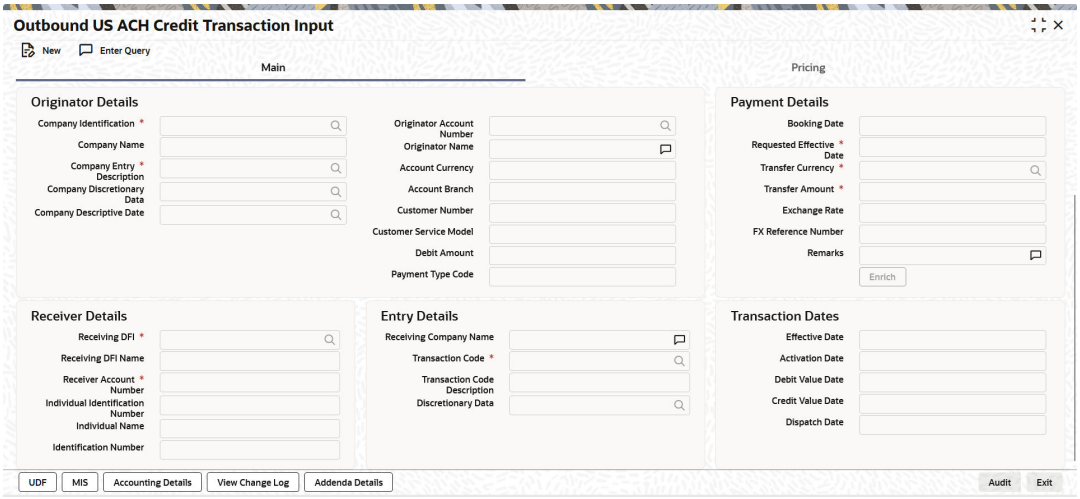
This topic explains the **Main** tab of the **Outbound US ACH Credit Transaction Input** screen.

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

   The **Main** details are displayed.

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Figure 1-27 Outbound US ACH Credit Transaction Input_Main Tab



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

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

Table 1-24 Outbound US ACH Credit Transaction 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.

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Table 1-24 (Cont.) Outbound US ACH Credit Transaction Input_Main Tab - Field Description

Field	Description
Customer Service Model	System defaults **Customer Service Model** linked to the identified customer (originator).
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.

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Table 1-24 (Cont.) Outbound US ACH Credit Transaction 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.

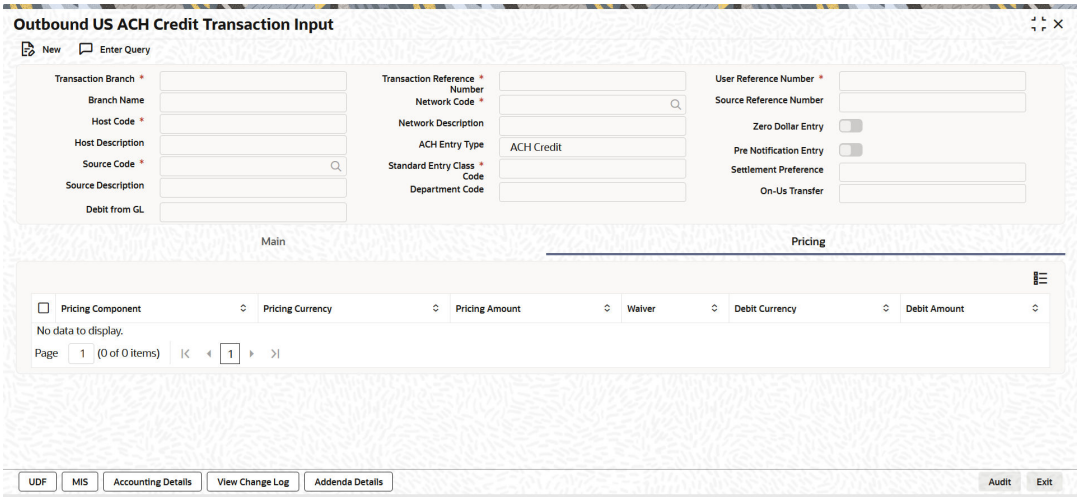
1.2.1.2 Pricing Tab

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

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

   The **Pricing** details are displayed.

Figure 1-28 Outbound US ACH Credit Transaction 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.

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Table 1-25 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 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.

1.2.1.3 UDF Button

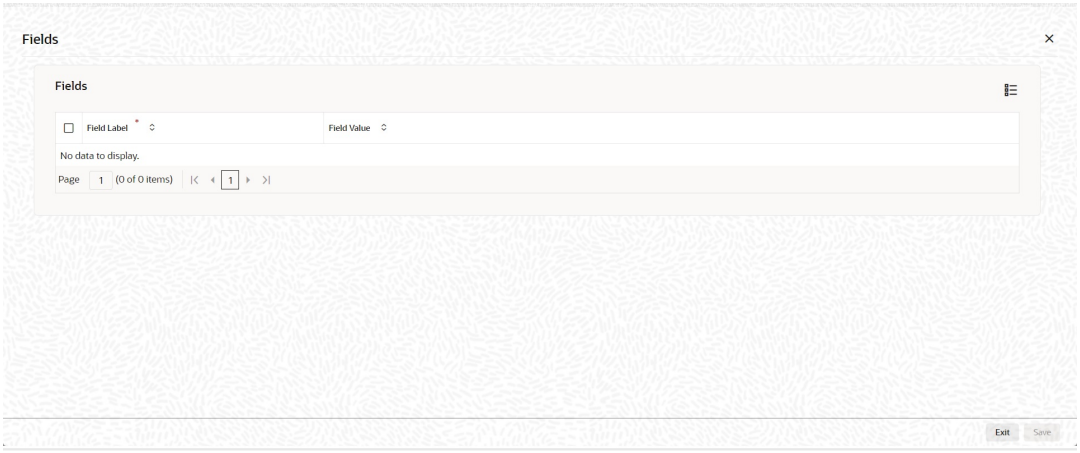
This topic provides details of the **Fields** screen.

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

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

   The **Fields** screen is displayed.

Figure 1-29 UDF Button



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

   The following fields are displayed:

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Table 1-26 UDF Button - Field Description

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

1.2.1.4 MIS Button

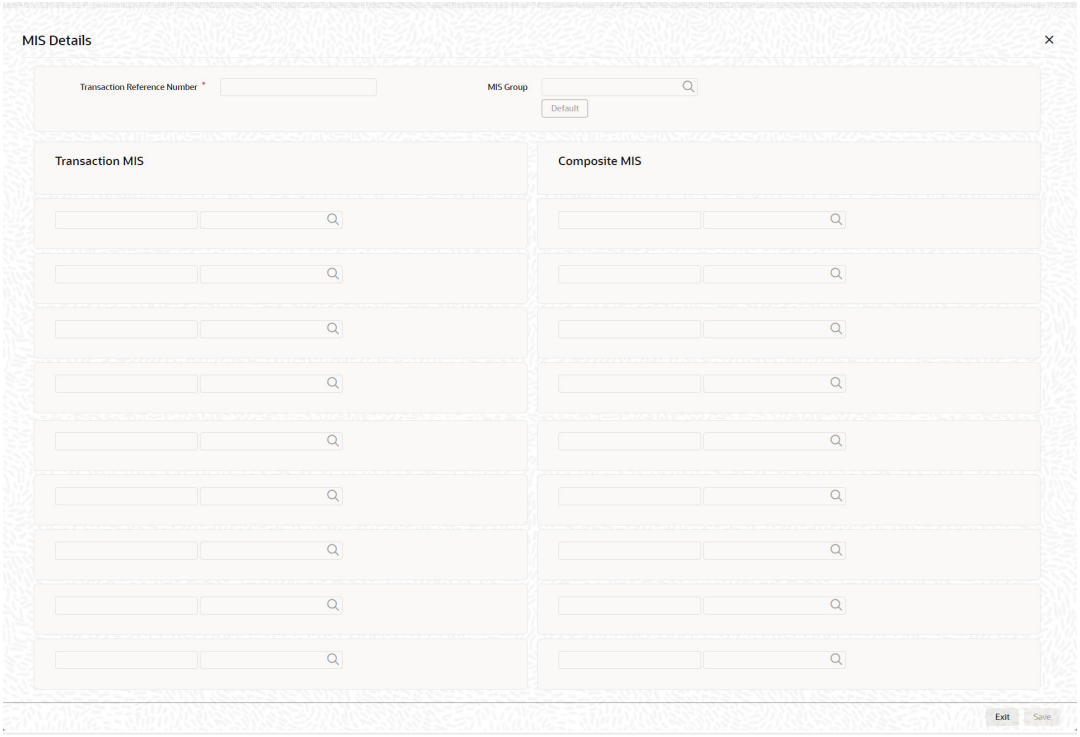
This topic explains the **MIS Details** screen.

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

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

   The **MIS Details** screen is displayed.

Figure 1-30 MIS Button



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

Table 1-27 MIS Button - Field Description

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

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Table 1-27 (Cont.) MIS Button - Field Description

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

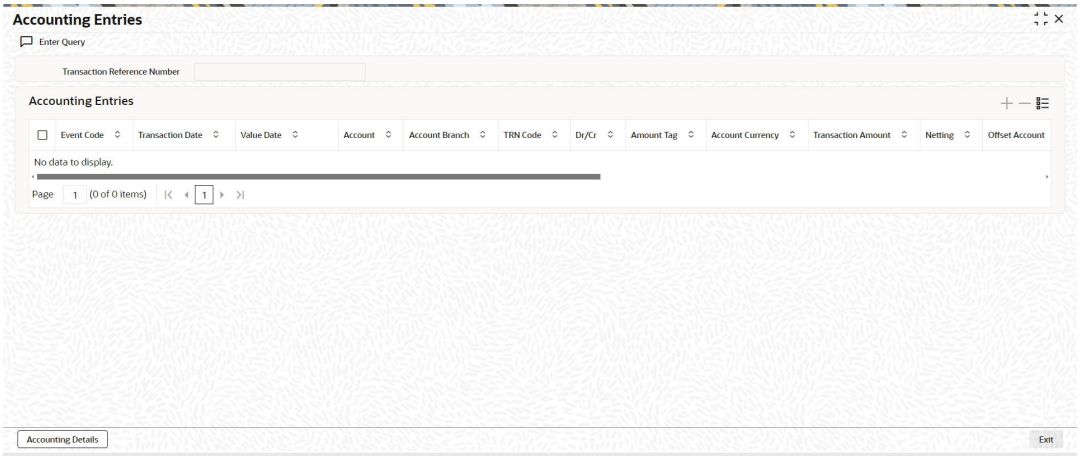
1.2.1.5 Accounting Entries

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

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

   The **Accounting Entries** screen is displayed.

Figure 1-31 Accounting Entries



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

Table 1-28 Accounting Entries - Field Description

Field	Description
Event Code	Displays the **Event Code**.

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Table 1-28 (Cont.) Accounting Entries - Field Description

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

1.2.1.6 View Change Log

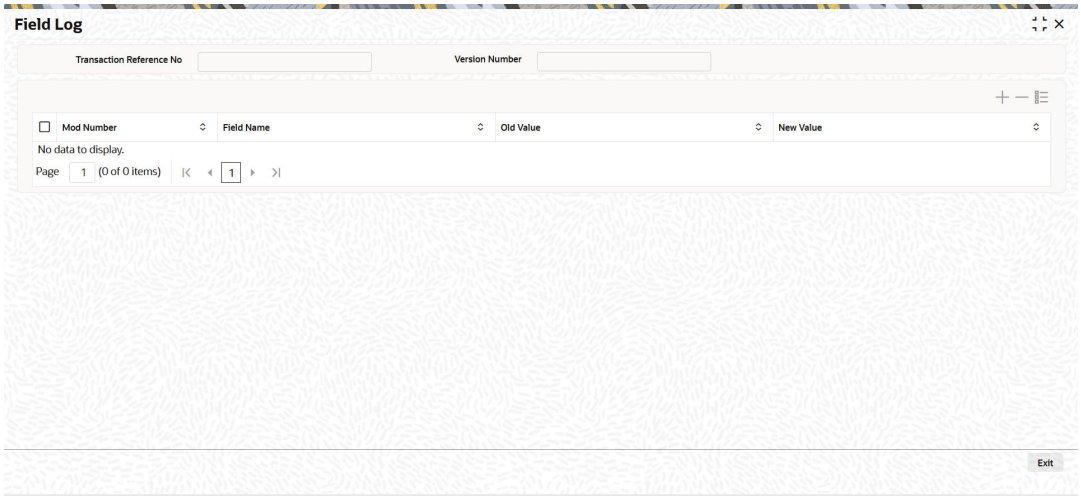
This topic explains the field-level changes for a selected version.

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

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

   The **Field Log** screen is displayed.

Figure 1-32 View Change Log



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

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

Table 1-29 Field Log - Field Description

Field	Description
Transaction Reference Number	System displays the transaction reference number of the transaction.
Version Number	System displays the version number.
Mod Number	System displays the Mod number.
Field Name	System displays the field name.
Old Value	System displays the old value.
New Value	System displays the new value.

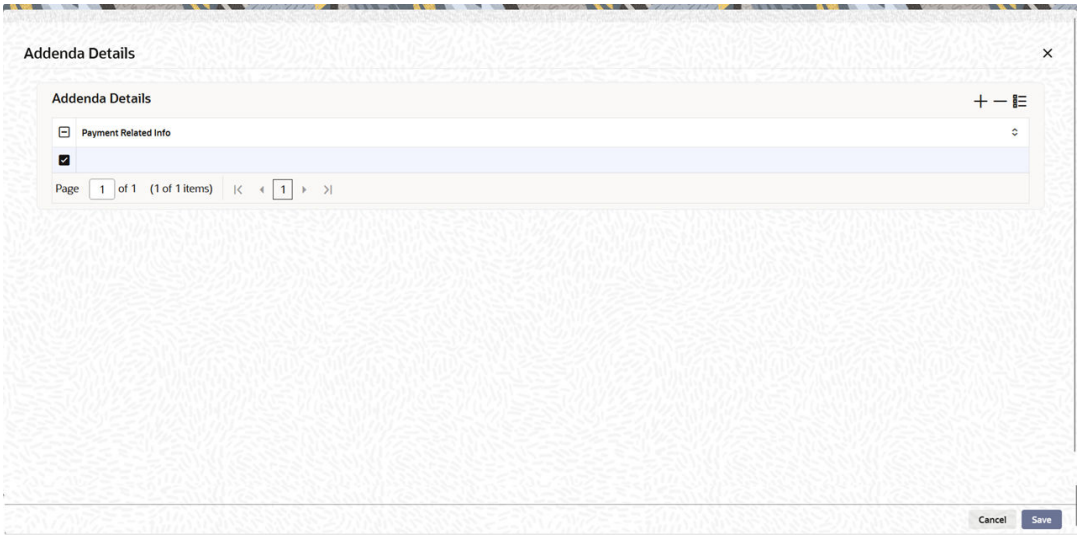
1.2.1.7 Addenda Details

This topic describes addenda details, including payment-related information associated with a transaction.

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

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

Figure 1-33 Addenda Details



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

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

Table 1-30 Addenda Details - Field Description

Field	Description
Addenda Details	This section displays the **Addenda Details**.

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Table 1-30 (Cont.) Addenda Details - Field Description

Field	Description
Payment Related Info	Specify the payment-related information in this free-form text field for any additional details. Data is limited to 80 characters.

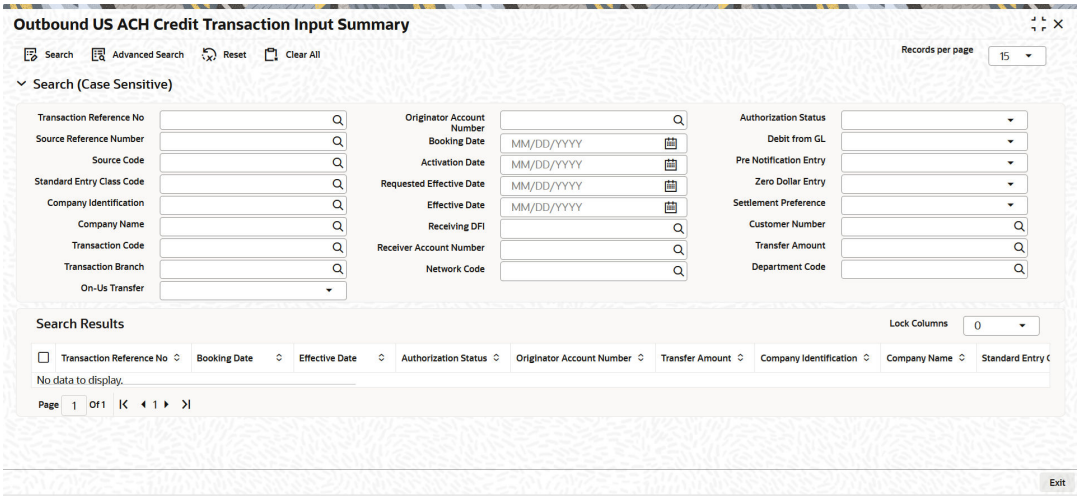
1.2.1.8 Outbound US ACH Credit Transaction Input Summary

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

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

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

Figure 1-34 Outbound US ACH Credit Transaction Input Summary



2. On the **Outbound US ACH Credit 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**
   - **Debit from GL**
   - **Source Code**
   - **Activation Date**
   - **Pre Notification Entry**
   - **Standard Entry Class Code**
   - **Requested Effective Date**
   - **Zero Dollar Entry**
   - **Company Identification**

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- **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.

1.2.2 View Outbound US ACH Credit Transaction

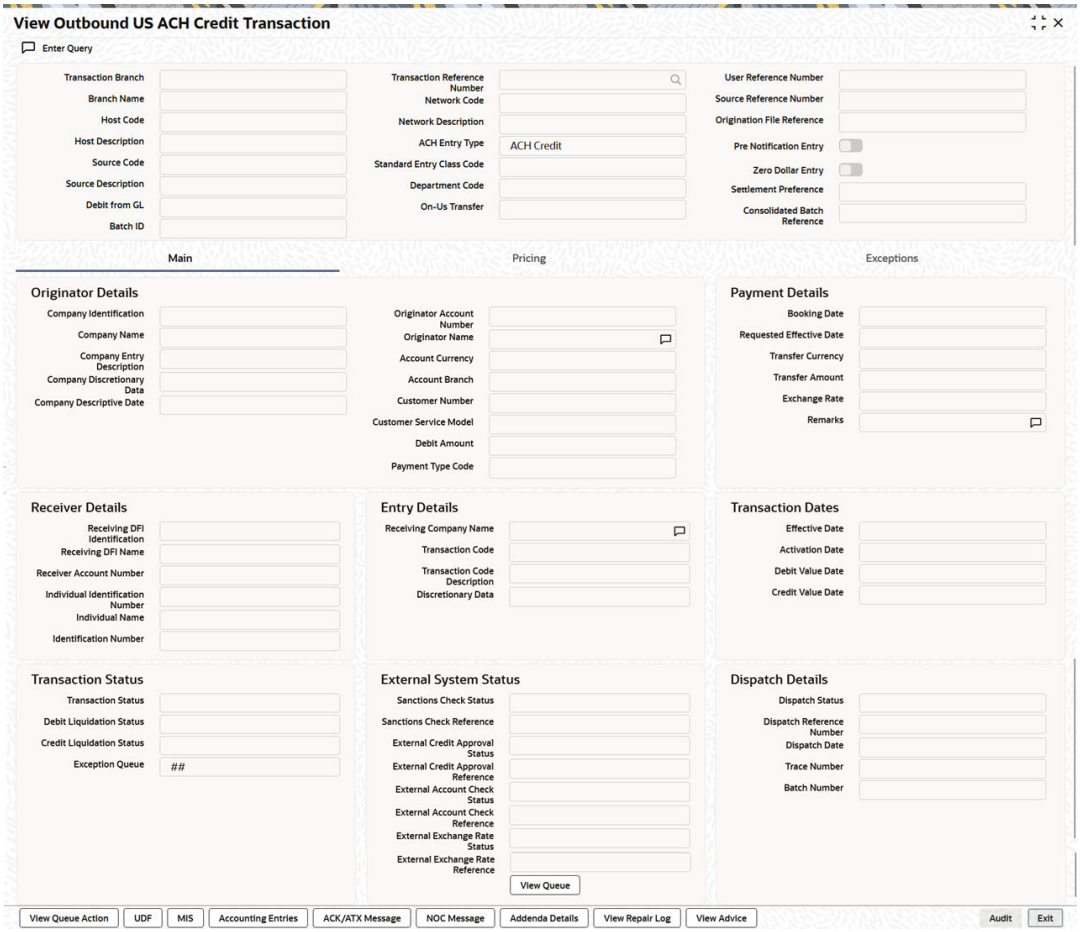
This topic provides the instructions to view Outbound US ACH Credit Transaction.

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

   The **View Outbound US ACH Credit Transaction** screen is displayed.

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Figure 1-35 View Outbound US ACH Credit Transaction



2. On the **View Outbound US ACH Credit 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 Credit 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 Credit Transaction Input screen.

5. You can specify the following additional fields in view screen.

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

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Table 1-31 View Outbound US ACH Credit Transaction - 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.

- Exceptions Tab
  This topic explains the **Exceptions** tab of the **View Outbound US ACH Credit 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.
- Addenda Details
  This topic describes addenda details, including payment-related information associated with a transaction.
- View Repair Log
  This topic describes the details available in the View Repair Log.
- View Outbound US ACH Credit Transaction Summary
  This topic explains the **View Outbound US ACH Credit Transaction Summary** screen.

1.2.2.1 Exceptions Tab

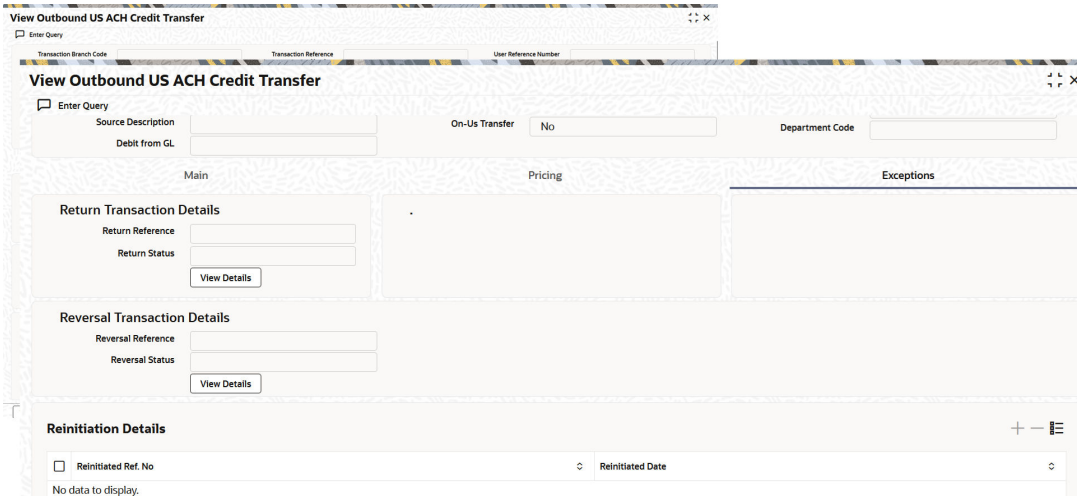
This topic explains the **Exceptions** tab of the **View Outbound US ACH Credit Transaction** screen.

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

   The **Exceptions** details are displayed.

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Figure 1-36 View Outbound US ACH Credit Transaction_Exceptions Tab



2. On **Exceptions** tab, specify the following fields:

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

Table 1-32 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**.

1.2.2.2 View Queue Action

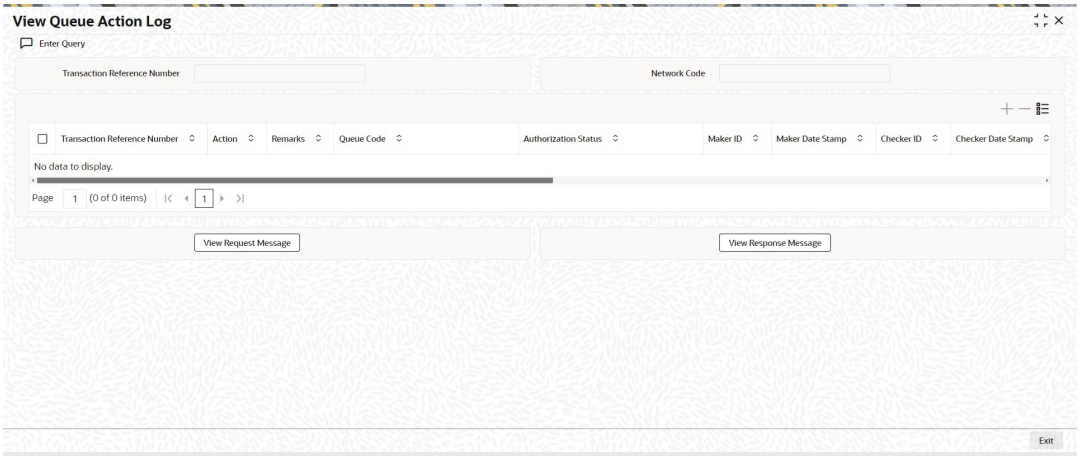
This topic provides the systematic instructions to process the **View Queue Action Log** screen.

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

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

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

Figure 1-37 View Queue Action Log



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

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

Table 1-33 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**

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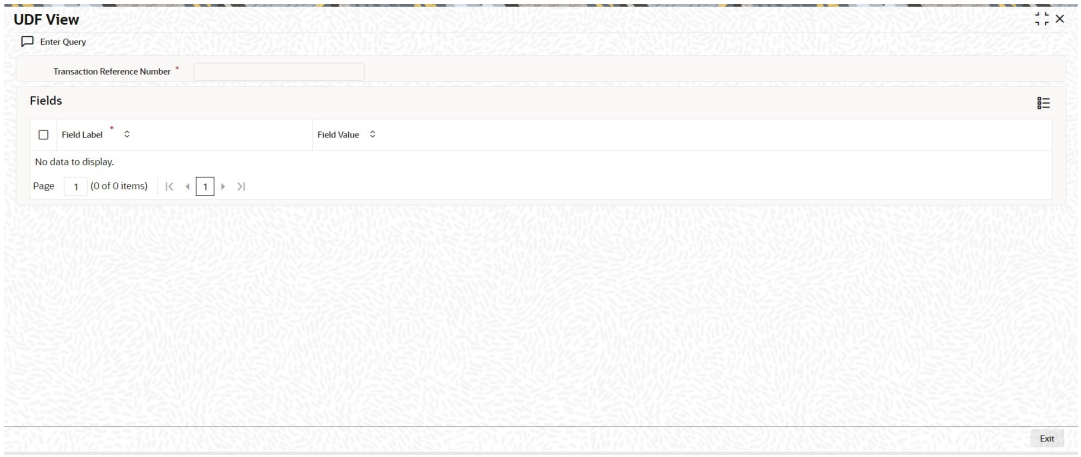
1.2.2.3 UDF View

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

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

   The **UDF View** screen is displayed.

Figure 1-38 UDF View



2. User can view the User Defined Fields.

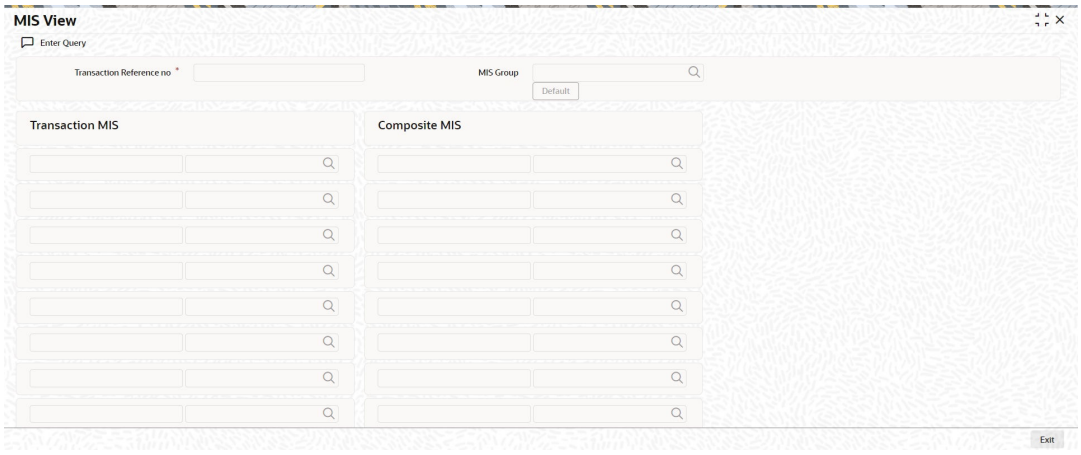
1.2.2.4 MIS View

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

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

   The **MIS View** screen is displayed.

Figure 1-39 MIS View Button



2. User can view the Management Information System details.

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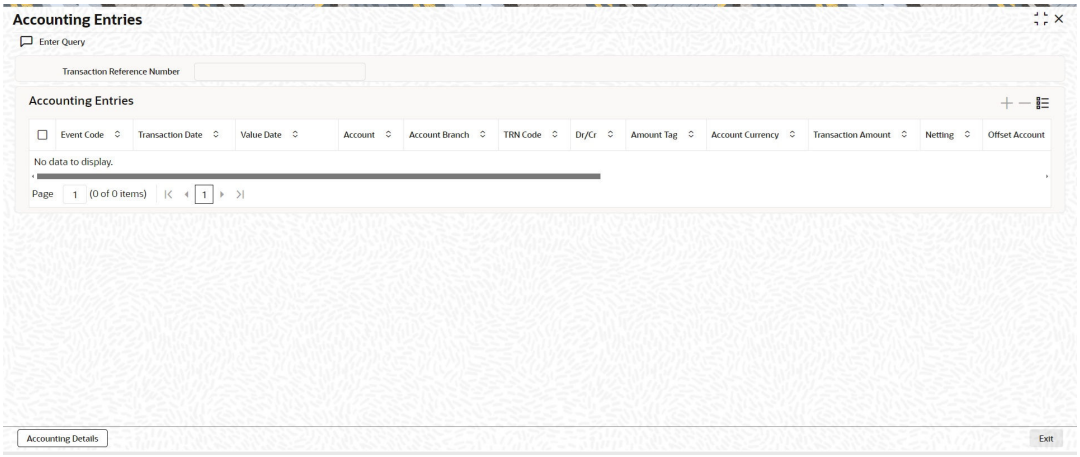
1.2.2.5 Accounting Entries

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 1-40 Accounting Entries



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

Table 1-34 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**.

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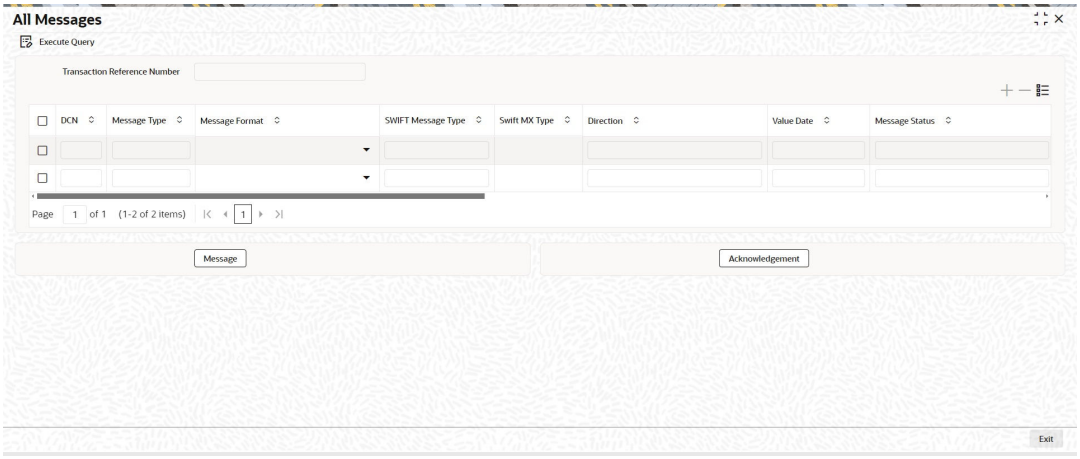
1.2.2.6 All Messages

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

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

   The **All Messages** screen is displayed.

Figure 1-41 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 1-35 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**.

1.2.2.7 ACK/ATX Message

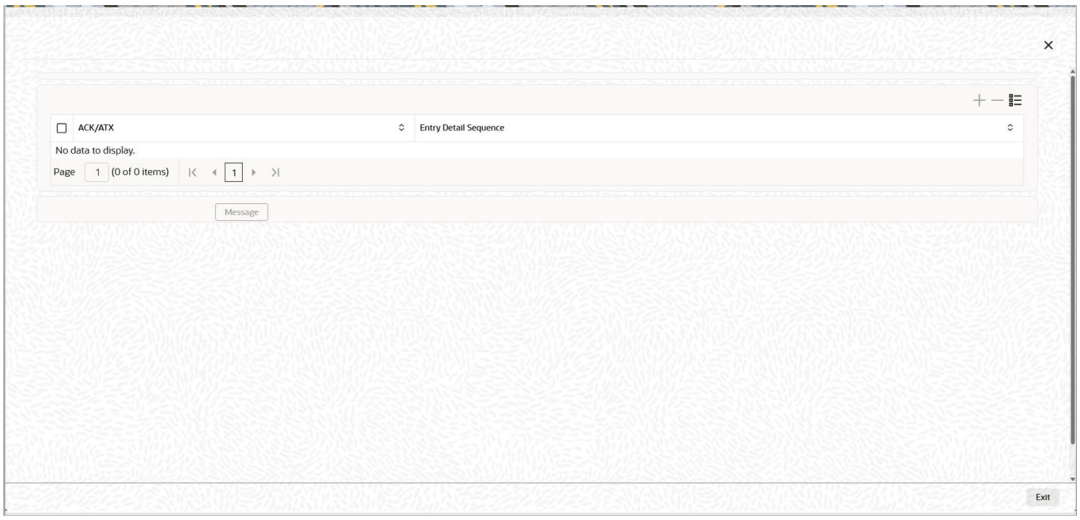
This topic provides details of the **ACK/ATX Message** screen.

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

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

Figure 1-42 ACK/ATX Message



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

Table 1-36 ACK/ATX Message - Field Description

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

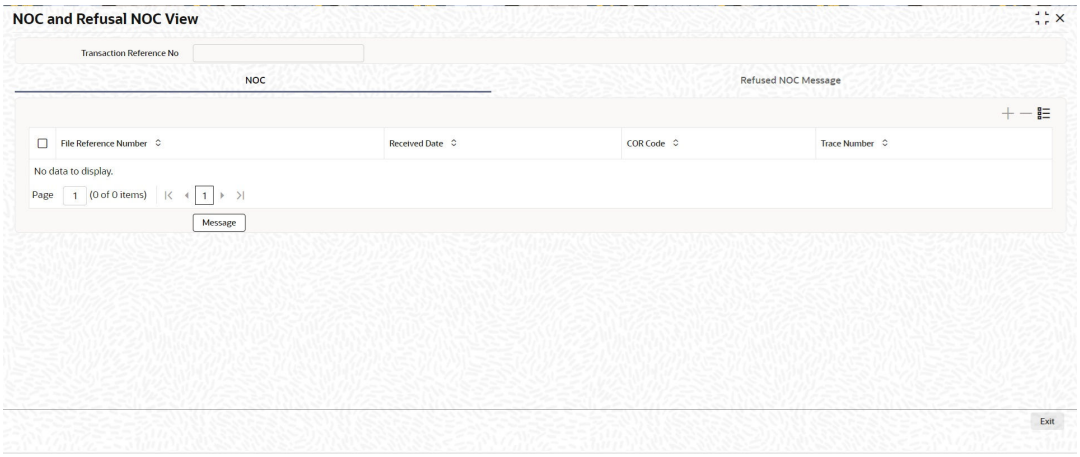
1.2.2.8 NOC Message

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

1. Click the **NOC Message** button.

   The **NOC and Refusal NOC View** screen is displayed.

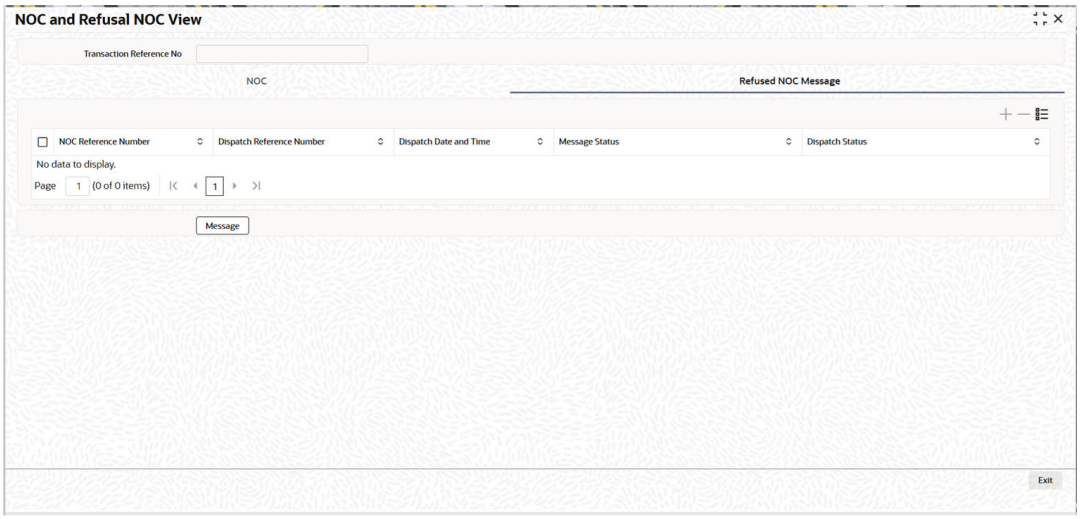
Figure 1-43 NOC Message



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

Figure 1-44 Refused NOC Message



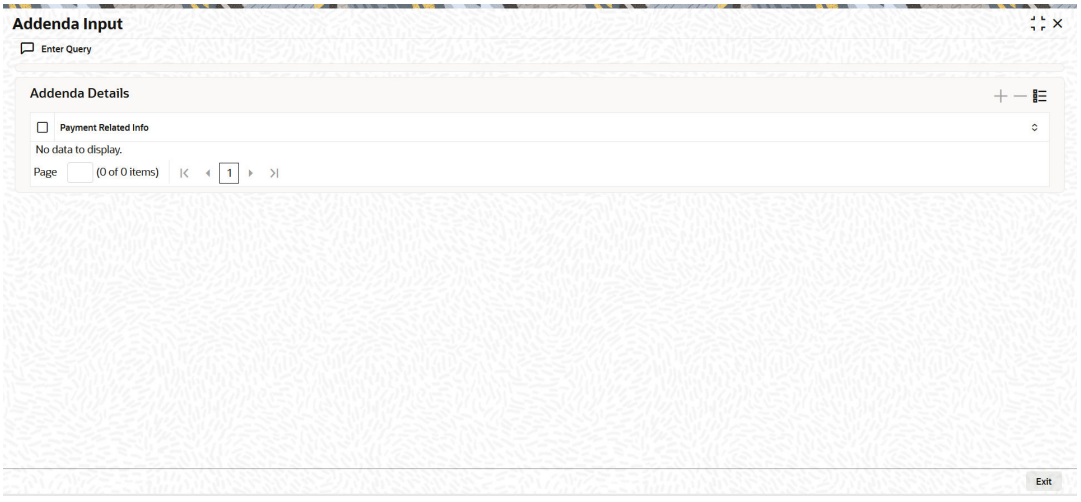
1.2.2.9 Addenda Details

This topic describes addenda details, including payment-related information associated with a transaction.

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

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

Figure 1-45 Addenda Input



2. On the **Addenda Input** screen, user can view the addenda details.

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

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Table 1-37 Addenda Input - Field Description

Field	Description
Addenda Details	This section displays the **Addenda Details**.
Payment Related Info	Displays the payment-related information.

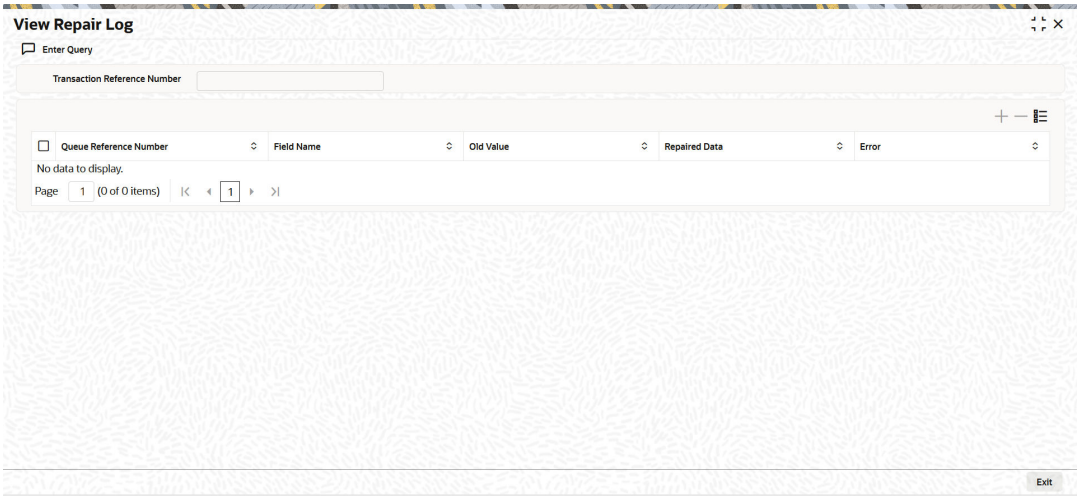
1.2.2.10 View Repair Log

This topic describes the details available in the View Repair Log.

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

   The **View Repair Log** screen is displayed.

Figure 1-46 View Repair Log



2. On **View Repair Log** screen, user can view the repair log details.

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

Table 1-38 View Repair Log - Field Description

Field	Description
Transaction Reference Number	Displays the **Transaction Reference Number**.
Queue Reference Number	Displays the Queue Reference Number.
Field Name	Displays the field name.
Old Value	Displays the old value.
Repaired Data	Displays the **Repaired Data**.
Error	Displays the error.

1.2.2.11 View Outbound US ACH Credit Transaction Summary

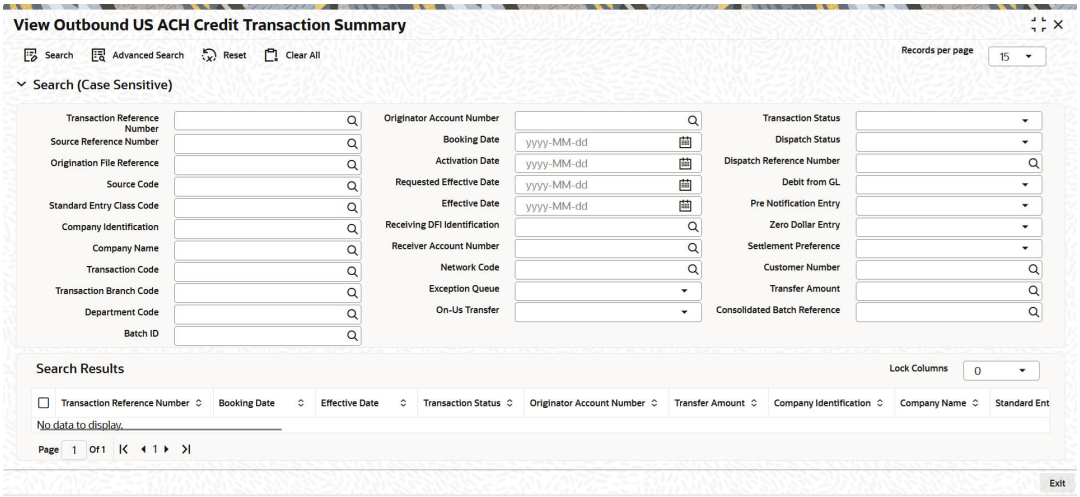
This topic explains the **View Outbound US ACH Credit Transaction Summary** screen.

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

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The **View Outbound US ACH Credit Transaction Summary** screen is displayed.

Figure 1-47 View Outbound US ACH Credit Transaction Summary



2. On the **View Outbound US ACH Credit 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**
   - **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**

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- **Receiver Account Number**
- **Settlement Preference**
- **Transaction Code**
- **Network Code**
- **Customer Number**
- **Transaction Branch Code**
- **Exception Queue**
- **Transfer Amount**
- **On-Us Transfer**
- **Department Code**
- **Consolidated Batch Reference**
- **Batch ID**

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

   The system displays the records that match the search criteria.

1.2.3 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.

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- 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

1.2.3.1 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)**.

1.2.3.2 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**.

> **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.

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1.2.3.3 Date Derivation

Determines applicable transaction and settlement dates during credit outbound processing.

Effective Date

If the original Requested Effective Date backdated, then the system defaults the current date as the Effective Date. System checks the Requested Effective Date for network holidays, currency holidays (Debit/ Credit). If the Requested Effective date falls on Network / Currency holidays, the Effective Date is moved forward to the Network Working date / Currency Working date.

During date derivation, the cutoff times for Same Day and Standard transactions, as maintained in US ACH Network Preferences (PNDNWPRF), are also validated. Based on these cutoff times and the preference for processing Same Day transactions as Standard ACH after the Same Day cutoff, both the settlement method and effective date are re-derived.

For ACH Credit standard transactions, date derivation considers the Dispatch Days (1 day) and Earliest Dispatch Days (2 days) maintained in US ACH Network Preferences, ensuring that the derived dispatch date is at least 1 day and no more than 2 days before the Effective Date.

1.2.3.4 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)**.

1.2.3.5 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.

1.2.3.6 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.

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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.

1.2.3.7 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 1-39 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)**.

1.2.3.8 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.

1.2.3.9 Future Date Checks

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

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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.

1.2.3.10 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.

1.2.3.11 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**.

1.2.3.12 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.

1.2.3.13 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.

For same day transactions, if the same day cutoff time has passed but the standard cutoff time has not yet been reached, the system updates the settlement method to Standard and sets the effective date to the next banking day. This occurs only if the **Process as Standard ACH after Cutoff Time** option is enabled in **US ACH Network Preference (PNDNWPRF)**.

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If this parameter is not enabled, the transaction is processed according to the auto queue preference defined for the source in **Source Maintenance Detailed (PMDSORCE)**. The available options are **Rollover the dates**, **Cancel**, or **Retain in Queue**. If the standard cutoff time has also passed, the auto queue preference will still be applied.

> **Note**
>
> For transactions received in origination files, the rollover preference is derived from Non-Urgent Payment Preferences (Function ID: PMDONPRF or PMDONCST). For transactions with the settlement method set to **Standard**, only the standard cutoff time applies.

1.2.3.14 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**.

1.2.3.15 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.

1.2.3.16 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.

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1.2.3.17 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.

1.2.3.18 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

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- 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.

1.2.4 Inbound US ACH Credit Transaction Input

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

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

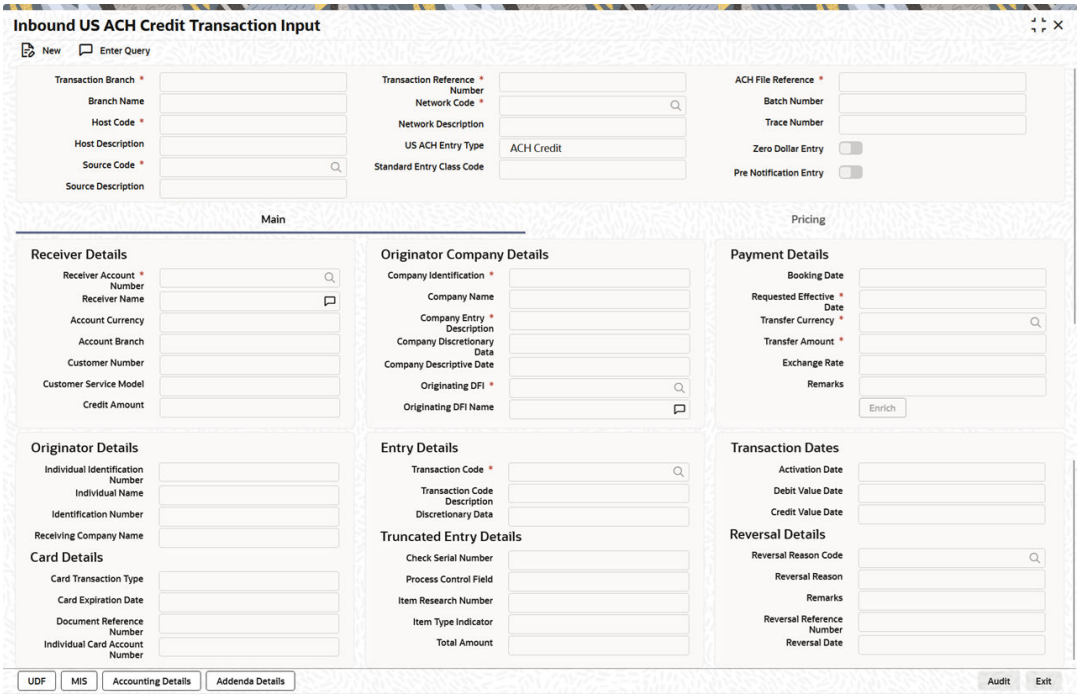
In case of US ACH inbound file cannot be received or processed due to any reason. A back-up screen, is provided to the user to manually capture US ACH inbound payments.

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 Transaction Input** screen is displayed.

Figure 1-48 Inbound US ACH Credit Transaction Input



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

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

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Table 1-40 Inbound US ACH Credit 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.
Transaction Reference Number	Unique Reference number for the payment generated by the system. For details on the reference number format, refer to *Payments Core* 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.
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 Transaction Input** screen.
- Process Pricing Tab
  This topic explains the **Pricing** tab of the **Inbound US ACH Credit Transaction Input** screen.
- UDF Button
  This topic provides details of the **Fields** screen.

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- MIS Button
  This topic explains the **MIS Details** screen.
- Accounting Entries
  This topic provides the systematic instructions to process the **Accounting Entries** screen.
- Addenda Details
  This topic describes addenda details associated with a transaction.
- Inbound US ACH Credit Transaction Input Summary
  This topic explains the **Inbound US ACH Credit Transaction Input Summary** screen.

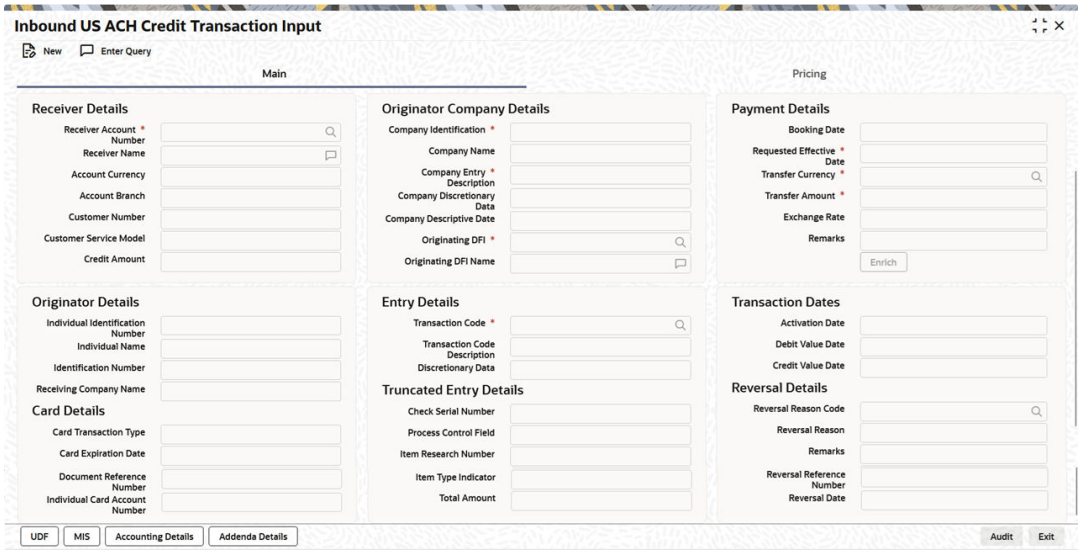
1.2.4.1 Process Main Tab

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

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

   The **Main** details are displayed.

Figure 1-49 Inbound US ACH Credit Transaction Input_Main Tab



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

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

Table 1-41 Inbound US ACH Credit Transaction 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**.

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Table 1-41 (Cont.) Inbound US ACH Credit Transaction Input_Main Tab - Field Description

Field	Description
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..
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**.

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Table 1-41 (Cont.) Inbound US ACH Credit Transaction Input_Main Tab - Field Description

Field	Description
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.
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.

3. 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.

1.2.4.2 Process Pricing Tab

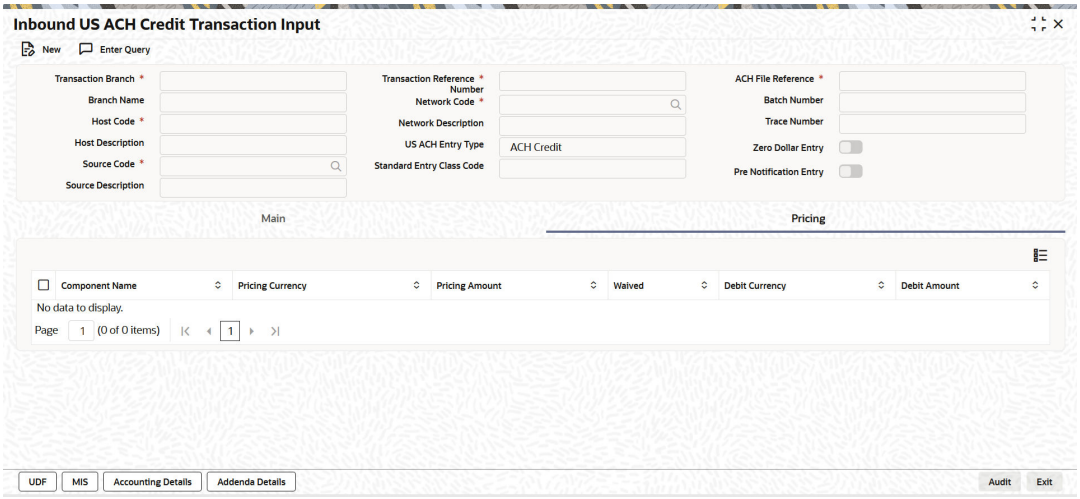
This topic explains the **Pricing** tab of the **Inbound US ACH Credit Transaction Input** screen.

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

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The **Pricing** details are displayed.

Figure 1-50 Inbound US ACH Credit Transaction 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 1-42 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.

1.2.4.3 UDF Button

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

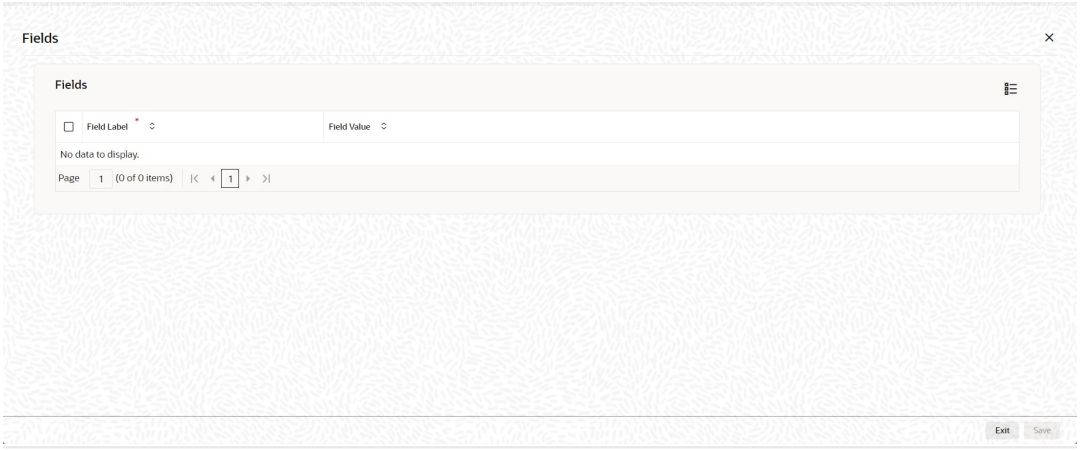
This sub-screen defaults values of UDF fields that are part of the UDF group specified for the **Manual** source.

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

   The **Fields** screen is displayed.

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Figure 1-51 UDF Button



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

   The following fields are displayed:

Table 1-43 UDF Button - Field Description

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

1.2.4.4 MIS Button

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

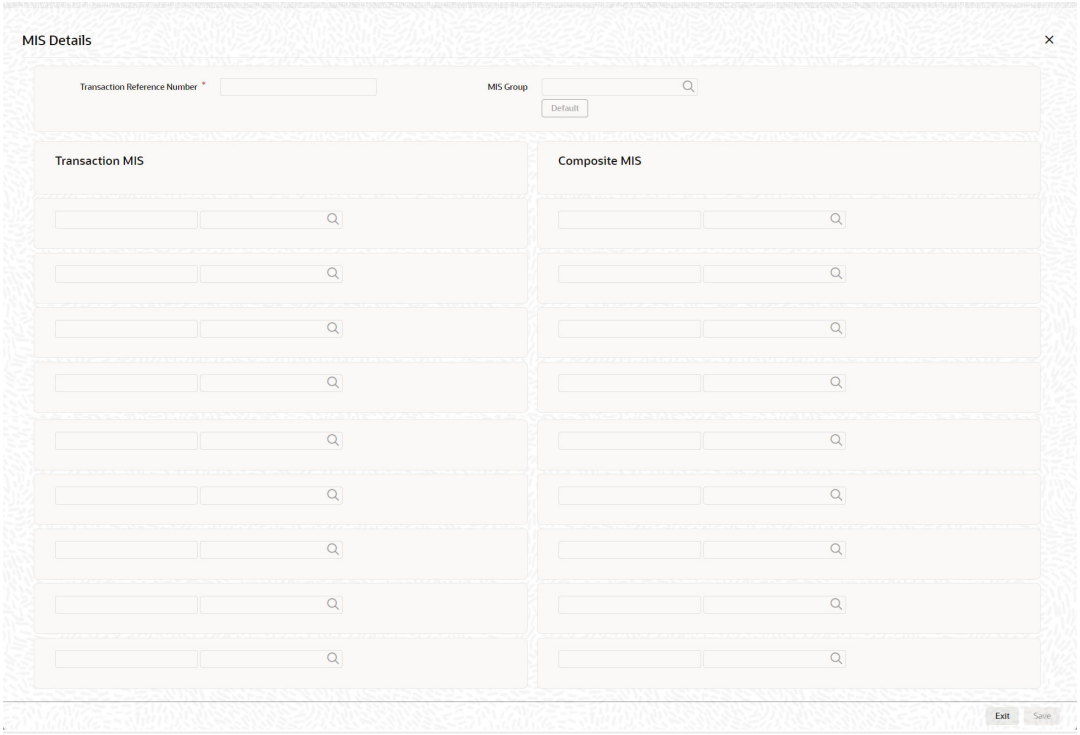
User can maintain the MIS information for the transaction. If the MIS details are not entered, they will be defaulted from the product maintenance.

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

   The **MIS Details** screen is displayed.

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Figure 1-52 MIS Button



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

Table 1-44 MIS Button - Field Description

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

1.2.4.5 Accounting Entries

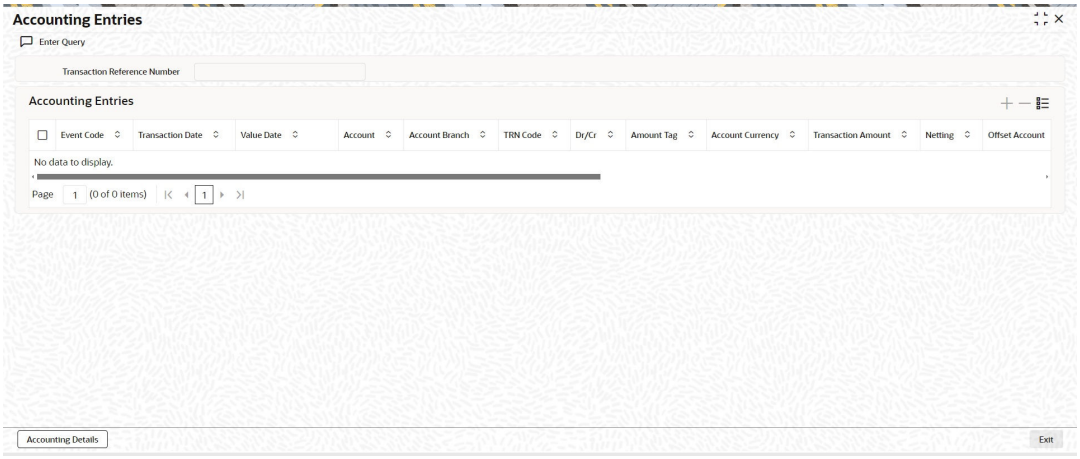
This topic provides the systematic instructions to process the **Accounting Entries** screen.

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

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The **Accounting Entries** screen is displayed.

Figure 1-53 Accounting Entries



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

Table 1-45 Accounting Entries - Field Description

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

1.2.4.6 Addenda Details

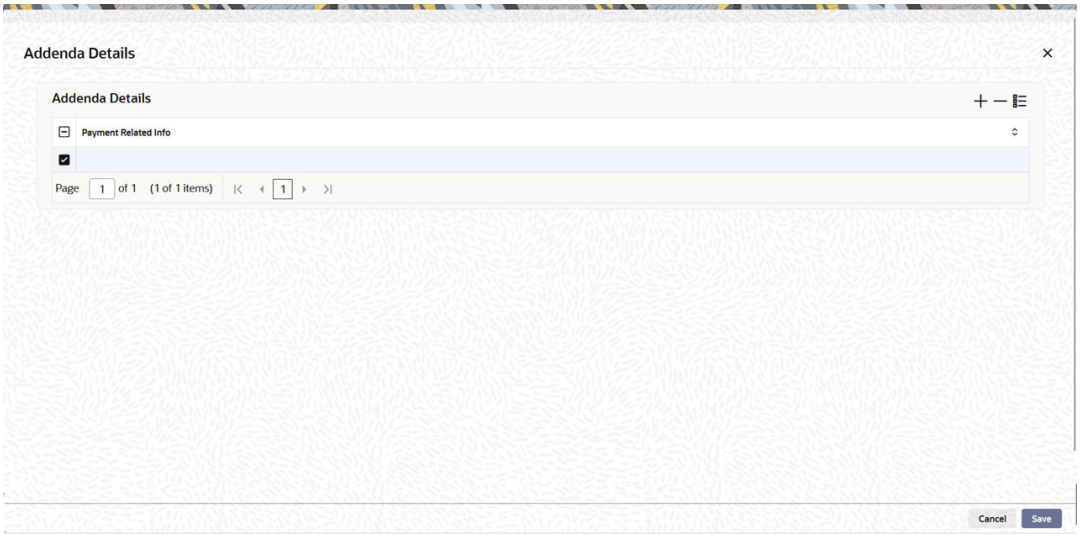
This topic describes addenda details associated with a transaction.

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

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

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Figure 1-54 Addenda Details



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

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

Table 1-46 Addenda Details - Field Description

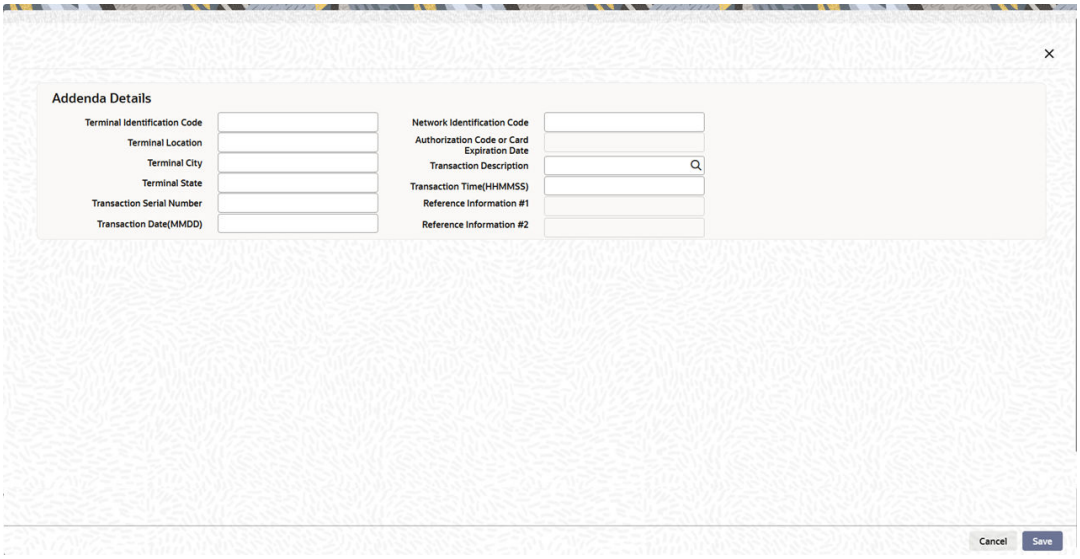
Field	Description
Addenda Details	This section displays the **Addenda Details**.
Payment Related Info	Specify the payment-related information in this free-form text field for any additional details. Data is limited to 80 characters.

3. When the user selects the **Standard Entry Class Code (SEC)** as **Machine Transfer Entry (MTE)**, **Point of Sale (POS)**, or **Shared Network Transaction Entry (SHR)** in the main screen, and clicks the **Addenda Details** button.

   The system opens particular **Addenda Details** sub-screen with the fields applicable to the selected SEC code.

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Figure 1-55 Addenda Details_SEC codes as MTE POS or SHR



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

Table 1-47 Addenda Details (SEC = MTE, POS, or SHR) - Field Description

Field	Description
Addenda Details	This section displays the **Addenda Details**.
Terminal Identification Code	System enables this field for **MTE**, **POS**, and **SHR**.
Terminal Location	System enables this field for **MTE**, **POS**, and **SHR**.
Terminal City	System enables this field for **MTE**, **POS**, and **SHR**.
Terminal State	System enables this field for **MTE**, **POS**, and **SHR**.
Transaction Serial Number	System enables this field for **MTE**, **POS**, and **SHR**.
Transaction Date(MMDD)	Specify the transaction date in MMDD format. System enables this field for **MTE**, **POS**, and **SHR**.
Network Identification Code	Specify the **Network Identification Code** for **MTE**. System enables this field only for **MTE**, makes it optional, and disables it for **POS** and **SHR**.
Authorization Code or Card Expiration Date	Specify the **Authorization Code or Card Expiration Date** for **POS** and **SHR**. System enables this field only for **POS** and **SHR**, makes it optional, and disables it for **MTE**.
Transaction Description	Specify the **Transaction Description** for **MTE**. System enables this field only for **MTE**, makes it mandatory, and disables it for **POS** and **SHR**. The possible descriptions include: • **CHK–DEP (Checking Deposit)** • **SAV–DEP (Savings Deposit)** • **PAYMENT** • **CHK–SAV (Transfer: checking to savings)** • **SAV–CHK (Transfer: savings to checking)** • **CHK–WDL (Checking Withdrawal)** • **SAV–WDL (Savings Withdrawal)** • **ADVANCE (Credit Card Cash Advance)**

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Table 1-47 (Cont.) Addenda Details (SEC = MTE, POS, or SHR) - Field Description

Field	Description
Transaction Time(HHMMSS)	Specify the time in HHMMSS format. System enables this field only for **MTE** and disables it for **POS** and **SHR**. The user must enter a value for **MTE**.
Reference Information #1	Specify the **Reference Information 1** for **POS** and **SHR**. System enables this field only for **POS** and **SHR**, makes it optional, and disables it for **MTE**.
Reference Information #2	Specify the **Reference Information 2** for **POS** and **SHR**. System enables this field only for **POS** and **SHR**, makes it optional, and disables it for **MTE**.

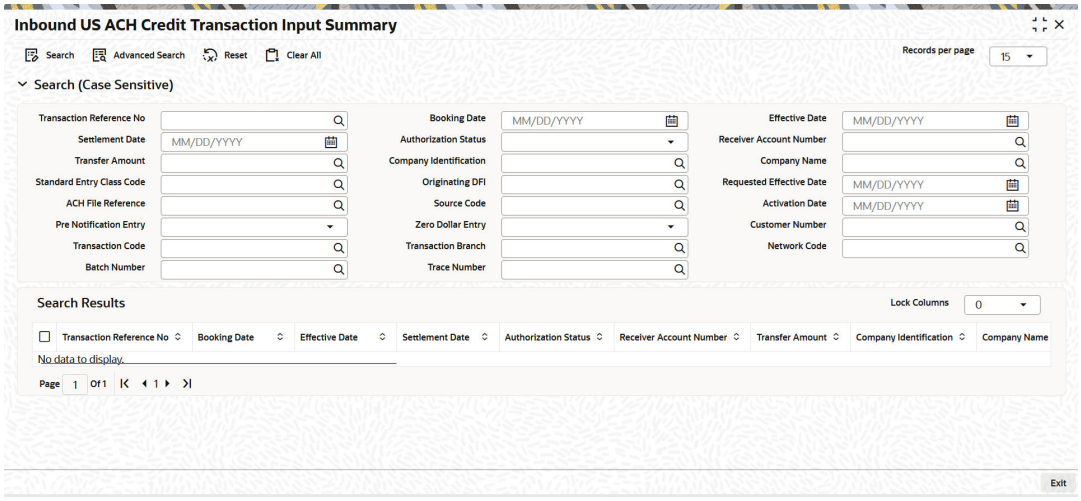
1.2.4.7 Inbound US ACH Credit Transaction Input Summary

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

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

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

Figure 1-56 Inbound US ACH Credit Transaction Input Summary



2. On the **Inbound US ACH Credit 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**

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- **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.

1.2.5 View Inbound US ACH Credit Transaction

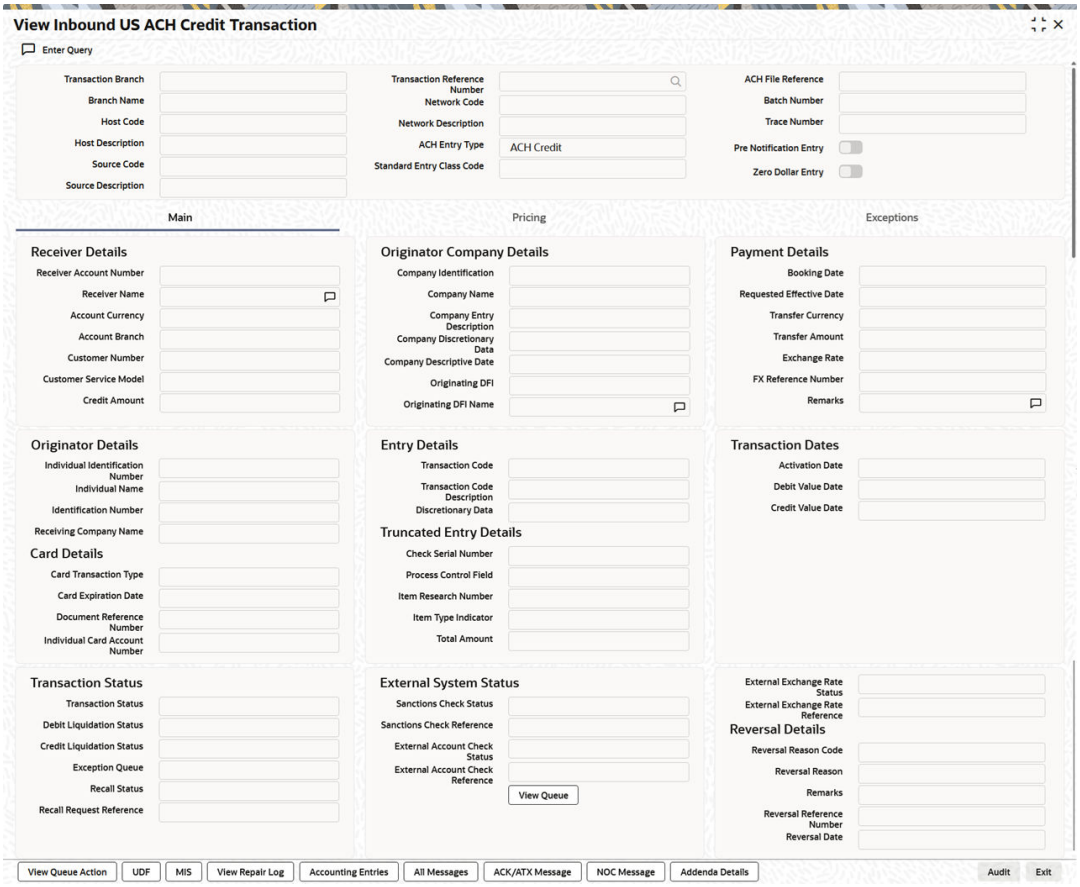
This topic provides the instructions to view Inbound US ACH Credit Transaction.

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

   The **View Inbound US ACH Credit Transaction** screen is displayed.

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Figure 1-57 View Inbound US ACH Credit Transaction



2. On the **View Inbound US ACH Credit 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 Inbound US ACH Credit 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. Click the **Reverse** button from this screen to open the **Inbound US ACH Credit Transaction 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 Transaction Input** screen.

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- 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 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 1-48 View Inbound US ACH Credit Transaction - 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 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.
- 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.
- Addenda Details
  This topic describes addenda details, including payment-related information associated with a transaction.
- View Inbound US ACH Credit Transaction Summary
  This topic explains the **View Inbound US ACH Credit Transaction Summary** screen.

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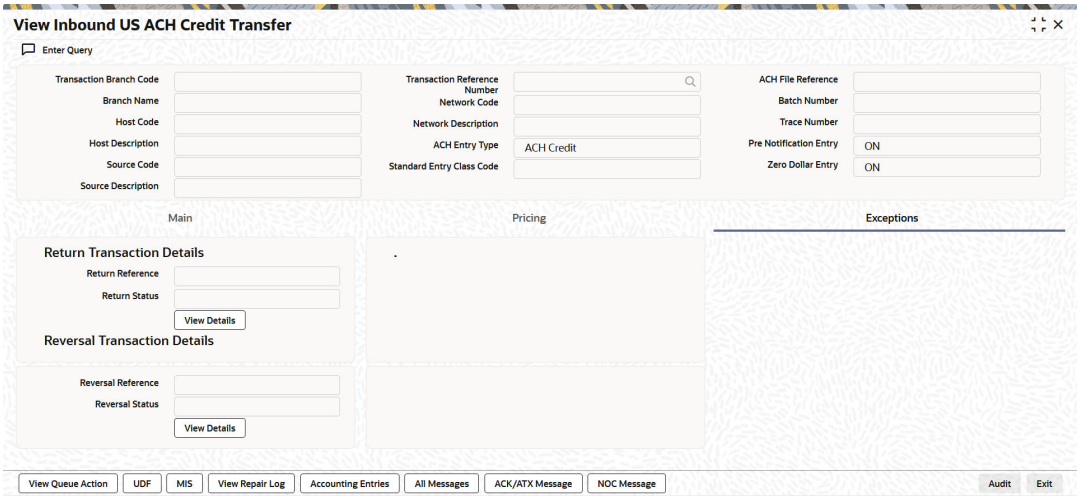
1.2.5.1 Exceptions Tab

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

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

   The **Exceptions** details are displayed.

Figure 1-58 View Inbound US ACH Credit Transaction_Exceptions Tab



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

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

Table 1-49 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.

1.2.5.2 View Queue Action

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

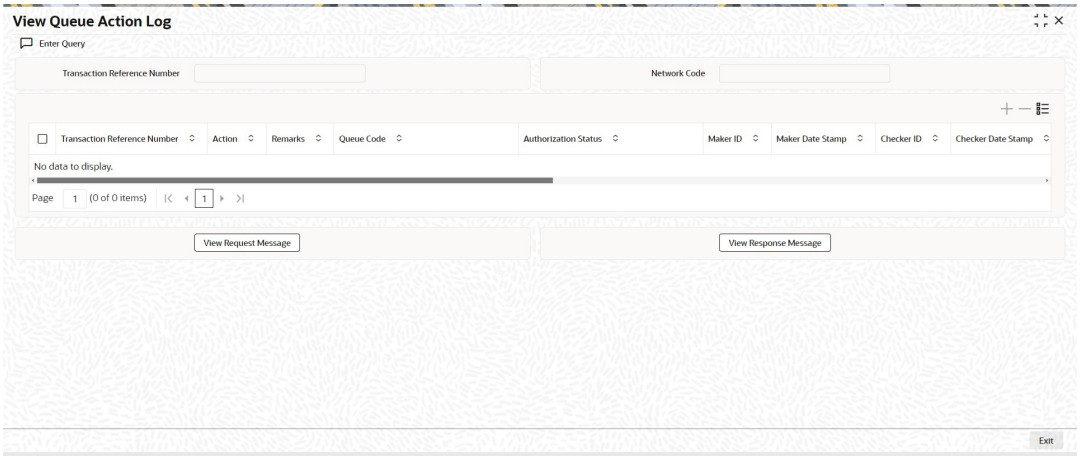
This screen provides the information on the user's actions log in queque. User can view all the queue actions for the respective transaction initiated.

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

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

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Figure 1-59 View Queue Action Log



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

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

Table 1-50 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.

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Table 1-50 (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**

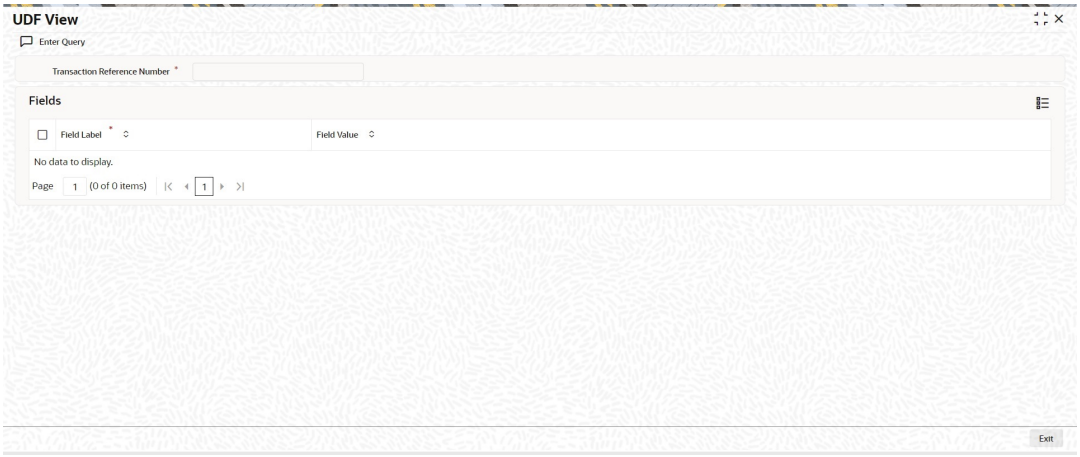
1.2.5.3 UDF View

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

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

   The **UDF View** screen is displayed.

Figure 1-60 UDF View



2. User can view the User Defined Fields.

1.2.5.4 MIS View

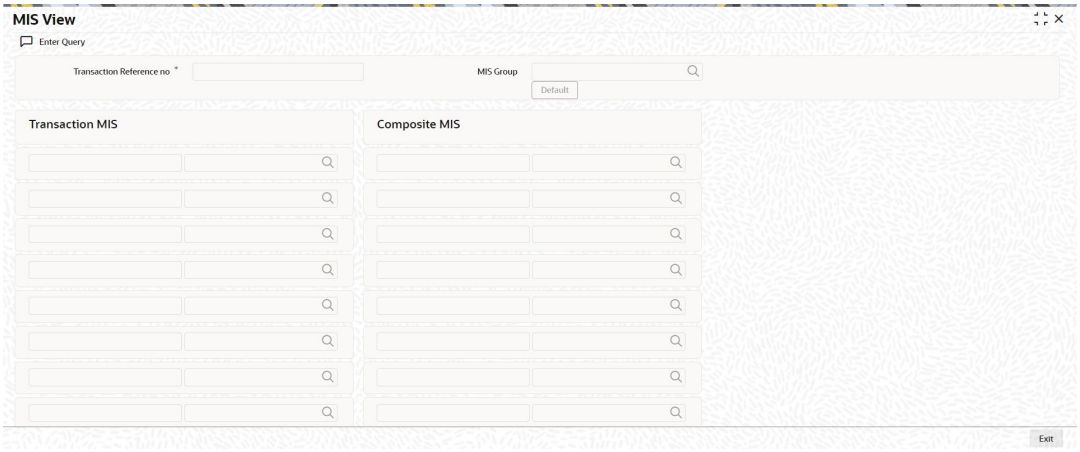
This topic provides the systematic instructions to process the **MIS View** screen.

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

   The **MIS View** screen is displayed.

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Figure 1-61 MIS View Button



2. User can view the Management Information System details.

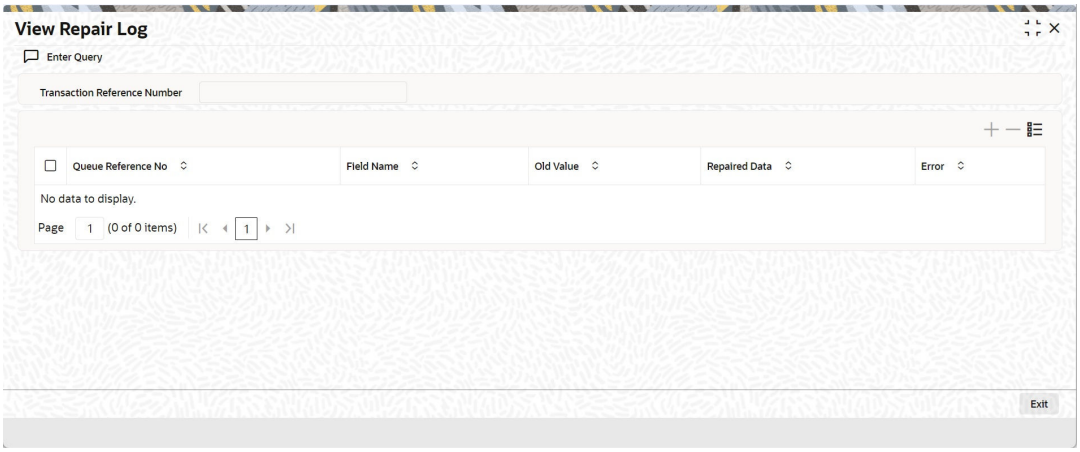
1.2.5.5 View Repair Log

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 1-62 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**

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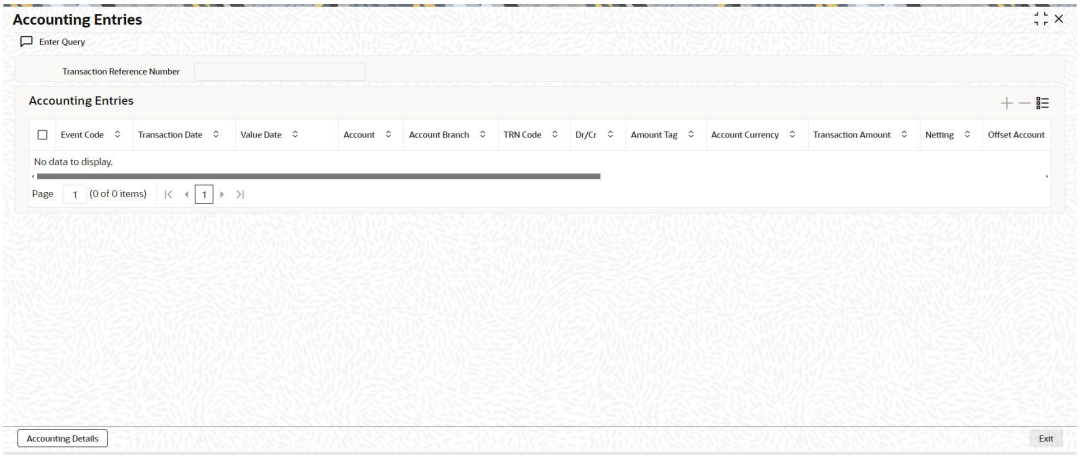
1.2.5.6 Accounting Entries

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 1-63 Accounting Entries



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

Table 1-51 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**.

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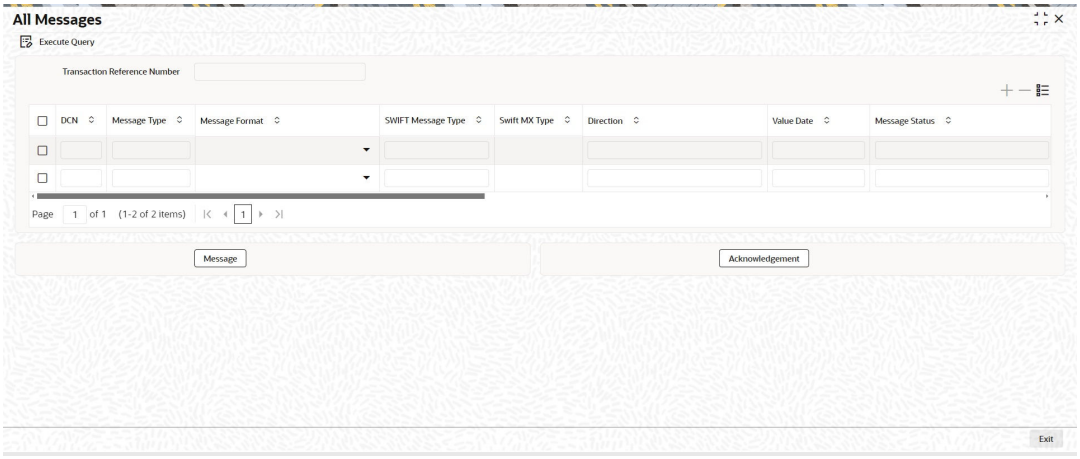
1.2.5.7 All Messages

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

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

   The **All Messages** screen is displayed.

Figure 1-64 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 1-52 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**.

1.2.5.8 ACK/ATX Message

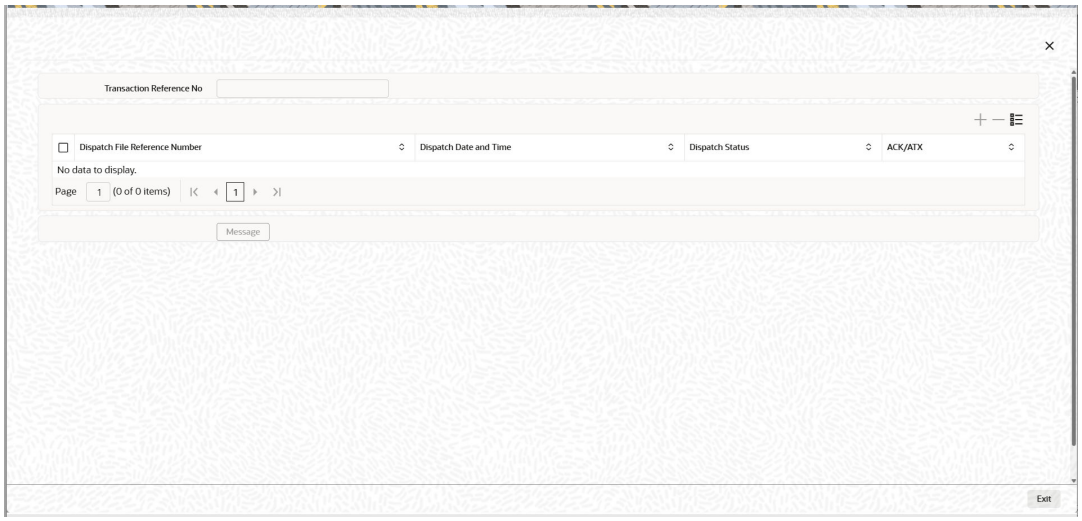
This topic provides details of the **ACK/ATX Message** screen.

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

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

   Figure 1-65 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**

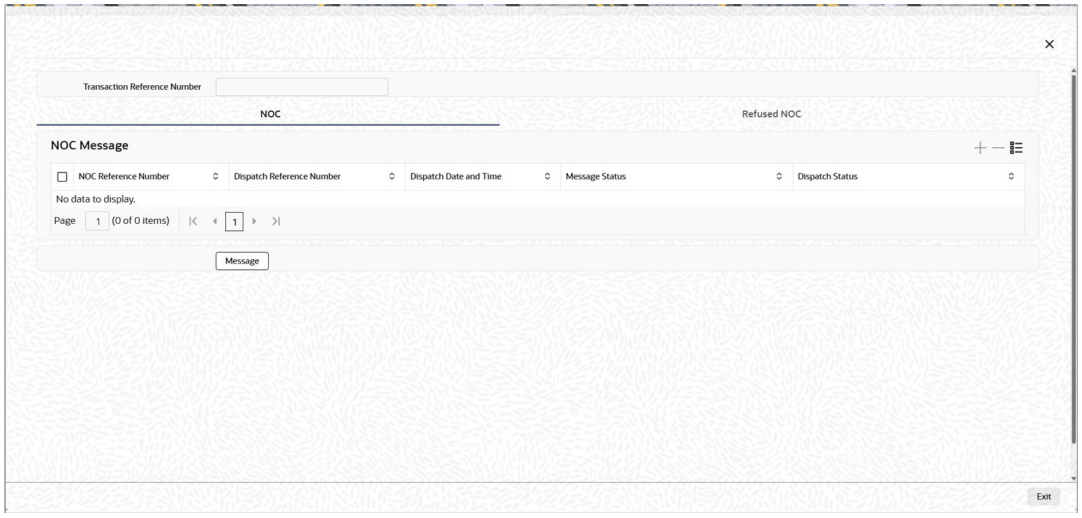
1.2.5.9 NOC Message

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

1. Click the **NOC Message** button.

   The **NOC and Refusal NOC View** screen is displayed.

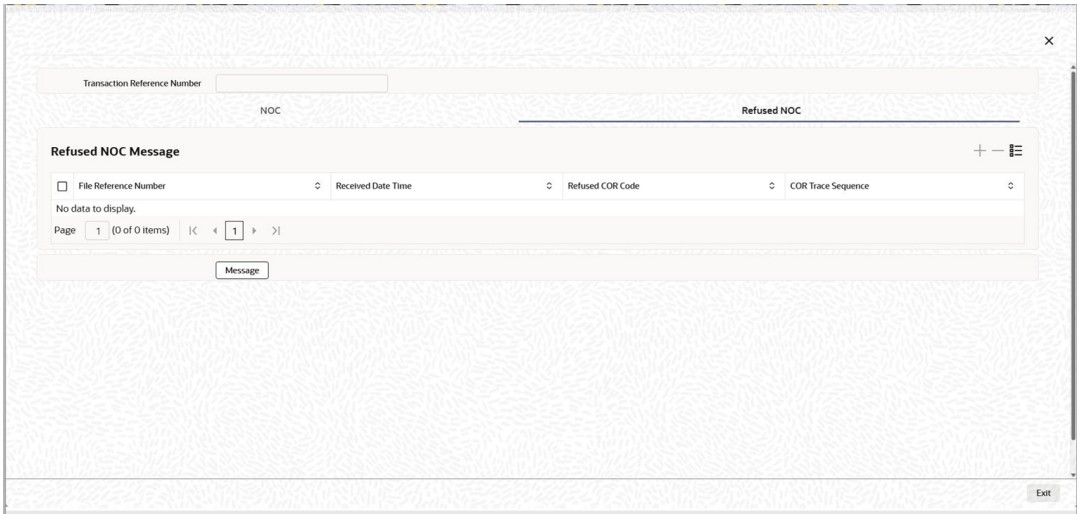
   Figure 1-66 NOC Message



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

Figure 1-67 NOC Message_Refused NOC



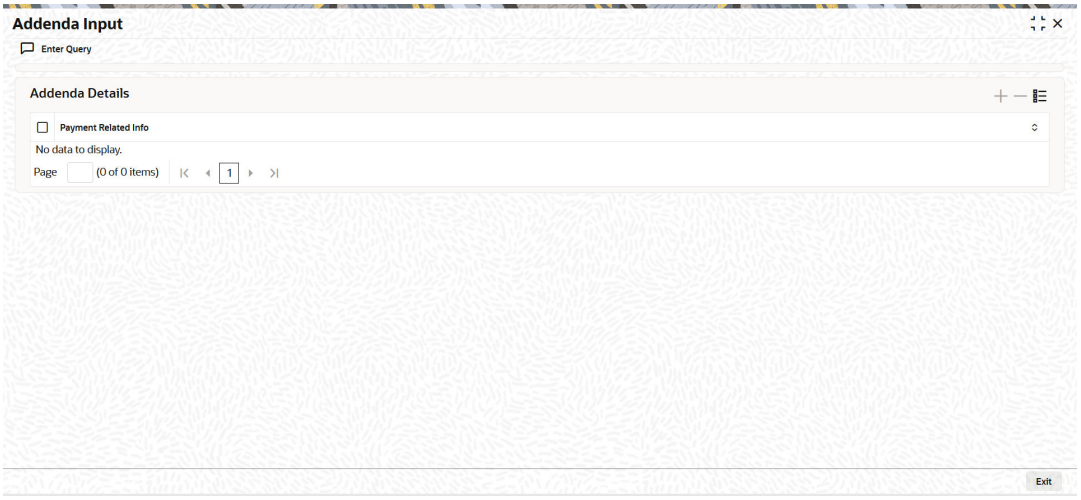
1.2.5.10 Addenda Details

This topic describes addenda details, including payment-related information associated with a transaction.

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

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

Figure 1-68 Addenda Input



2. On the **Addenda Input** screen, user can view the addenda details.

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

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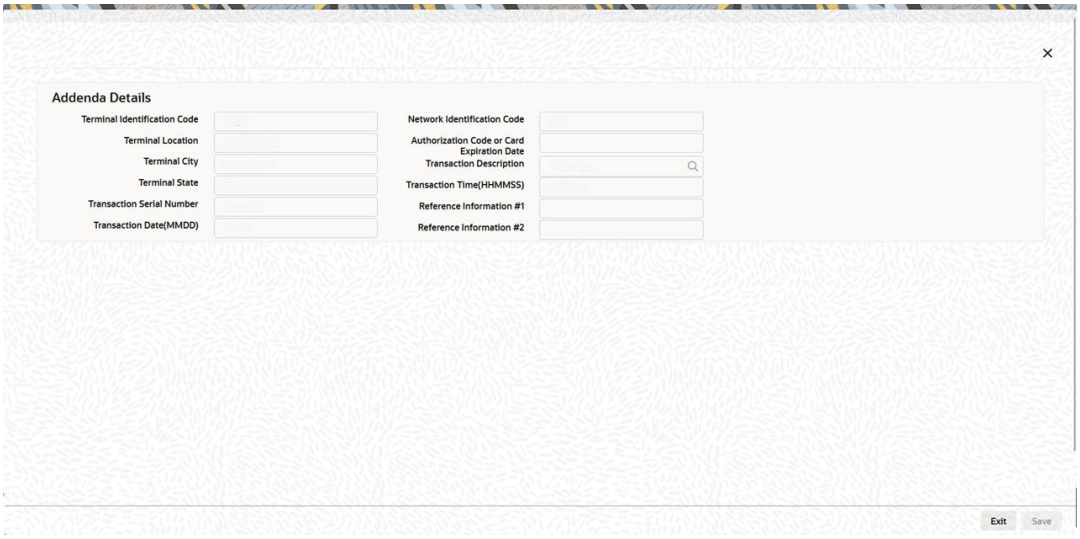
Table 1-53 Addenda Input - Field Description

Field	Description
Addenda Details	This section displays the **Addenda Details**.
Payment Related Info	Displays the payment-related information.

3. When the user selects the **Standard Entry Class Code (SEC)** as **Machine Transfer Entry (MTE)**, **Point of Sale (POS)**, or **Shared Network Transaction Entry (SHR)** in the main screen, and clicks the **Addenda Details** button.

   The system opens particular **Addenda Details** sub-screen with the fields applicable to the selected SEC code.

Figure 1-69 PNDIVIEW_View Inbound US ACH Credit Transaction_Addenda Details with SEC



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

Table 1-54 Addenda Details (SEC = MTE, POS, or SHR) - Field Description

Field	Description
Addenda Details	This section displays the **Addenda Details**.
Terminal Identification Code	Displays the **Terminal Identification Code**.
Terminal Location	Displays the **Terminal Location** .
Terminal City	Displays the **Terminal City**.
Terminal State	Displays the **Terminal State**.
Transaction Serial Number	Displays the **Transaction Serial Number**.
Transaction Date(MMDD)	Displays the **Transaction Date**.
Network Identification Code	Displays the **Network Identification Code**.
Authorization Code or Card Expiration Date	Displays the **Authorization Code or Card Expiration Date**.

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Table 1-54 (Cont.) Addenda Details (SEC = MTE, POS, or SHR) - Field Description

Field	Description
Transaction Description	Displays the description of the transaction.
Transaction Time(HHMMSS)	Displays the **Transaction Time**.
Reference Information #1	Displays the **Reference Information**.
Reference Information #2	Displays the **Reference Information**.

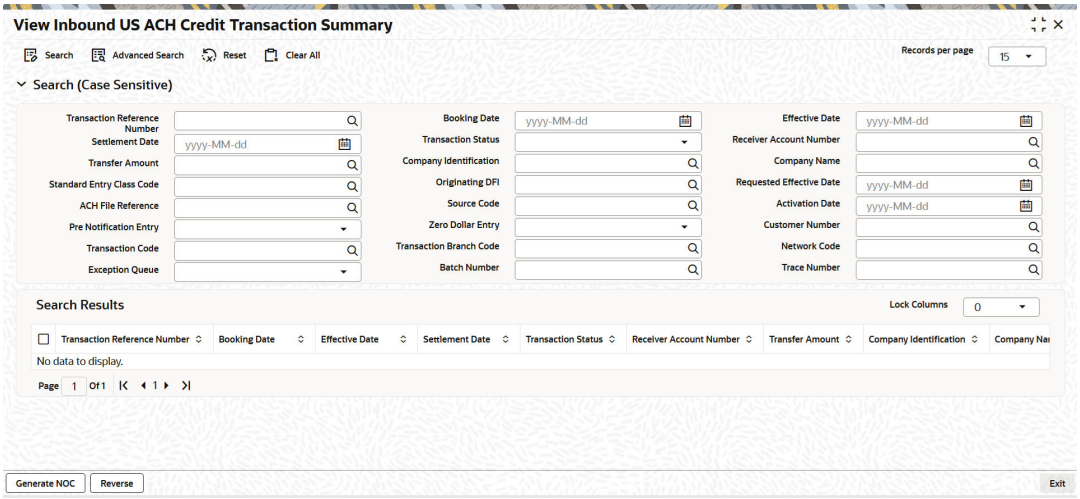
1.2.5.11 View Inbound US ACH Credit Transaction Summary

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

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

   The **View Inbound US ACH Credit Transaction Summary** screen is displayed.

Figure 1-70 View Inbound US ACH Credit Transaction Summary



2. On the **View Inbound US ACH Credit 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**

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- **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.

1.2.6 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.

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- 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

1.2.6.1 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 US ACH 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)**.

1.2.6.2 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 1-55 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.

1.2.6.3 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.

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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.

1.2.6.4 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.

1.2.6.5 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.

1.2.6.6 Sanctions Check

Checks inbound credit transactions against sanctions lists to ensure compliance.

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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)**.

1.2.6.7 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.

1.2.6.8 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.

1.2.6.9 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**.

1.2.6.10 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.

1.2.6.11 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**.

1.2.6.12 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:

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- 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.

1.2.6.13 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:

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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.

1.2.7 US ACH Credit SI Template

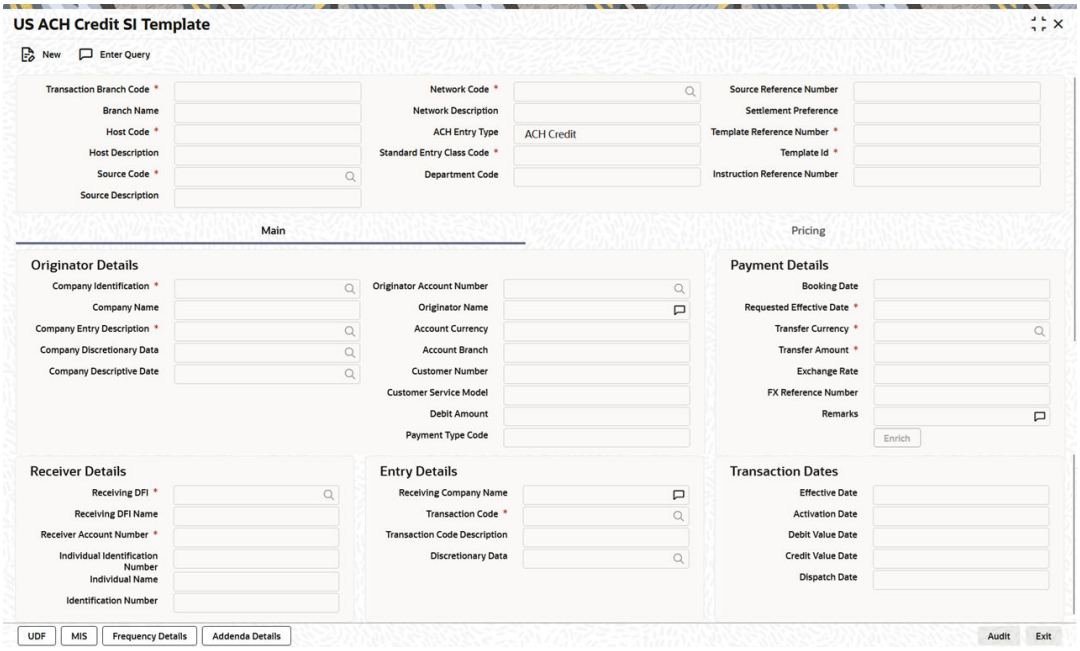
This topic provides the systematic instructions to maintain SI for US ACH Credit Outbound Transactions.

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

   The **US ACH Credit SI Template** screen is displayed.

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Figure 1-71 US ACH Credit SI Template



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 1-56 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.
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.

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Table 1-56 (Cont.) US ACH Credit SI Template - Field Description

Field	Description
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.
- 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.
- Addenda Details
  This topic describes addenda details, including payment-related information associated with a transaction.

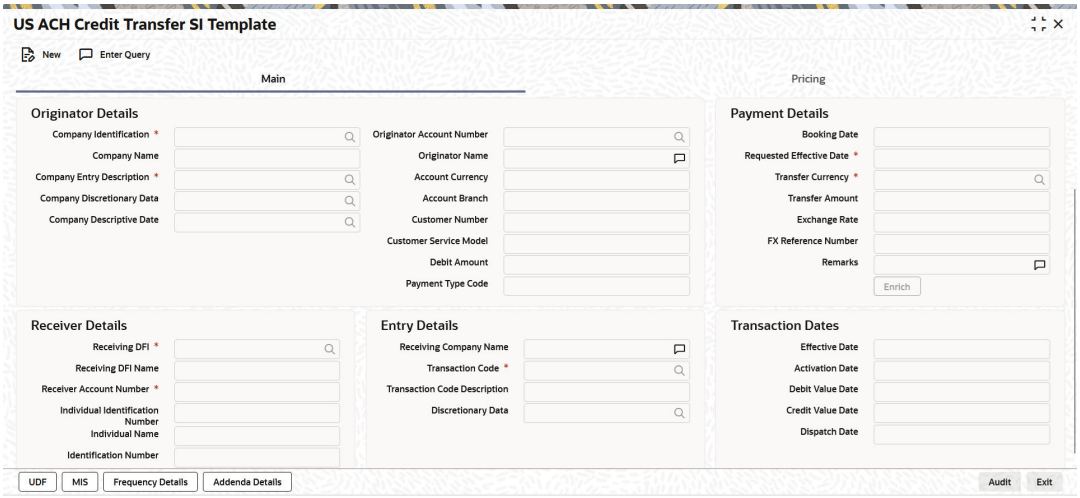
1.2.7.1 Main Tab

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 1-72 US ACH Credit SI Template_Main Tab



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

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

Table 1-57 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**.
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).

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Table 1-57 (Cont.) US ACH Credit SI Template_Main Tab - Field Description

Field	Description
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**.

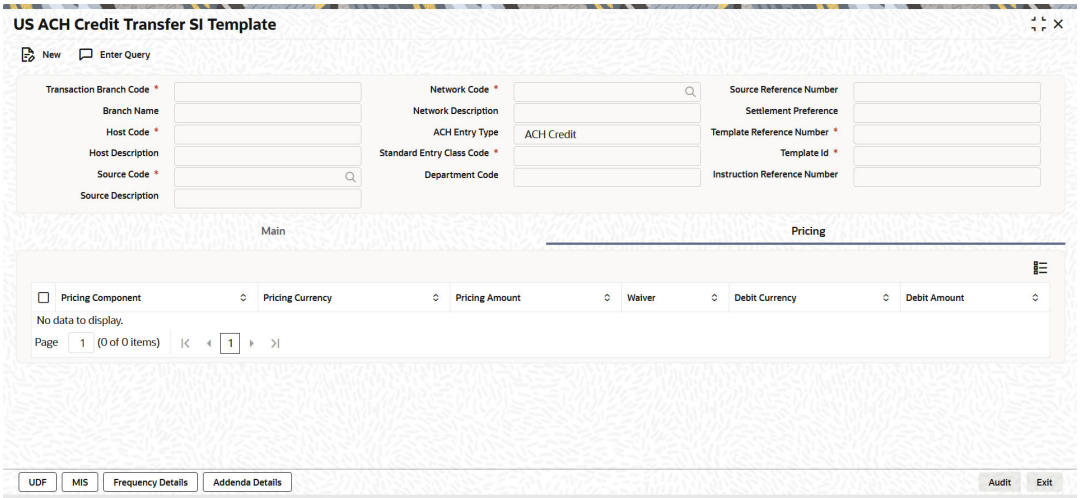
1.2.7.2 Pricing Tab

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 1-73 US ACH Credit SI Template_Pricing Tab



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

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

Table 1-58 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.

1.2.7.3 UDF Button

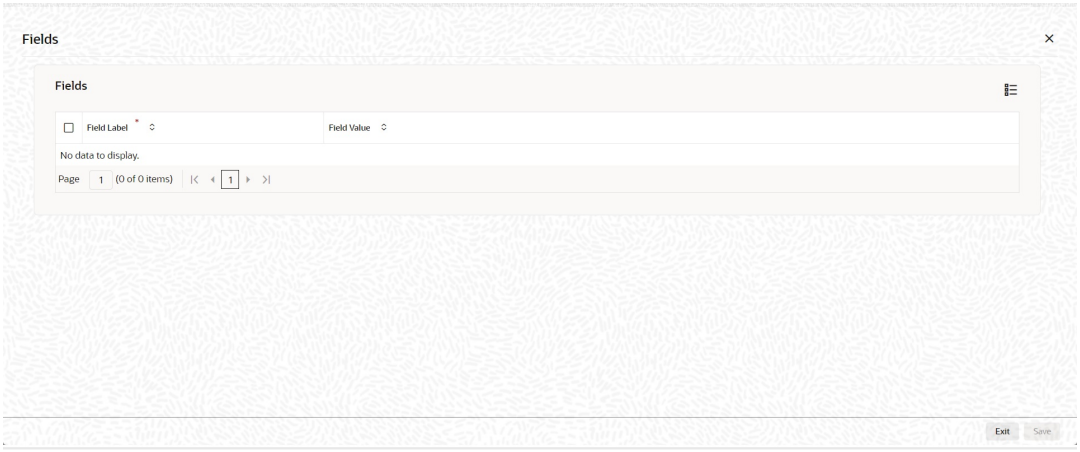
This topic provides details of the **Fields** screen.

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

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

   The **Fields** screen is displayed.

Figure 1-74 UDF Button



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

   The following fields are displayed:

Table 1-59 UDF Button - Field Description

Field	Description
Field Label	System displays all fields that are part of the associated UDF group.

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Table 1-59 (Cont.) UDF Button - Field Description

Field	Description
Field Value	The system displays default values for UDF fields, if available. user can modify the default value or enter a value for fields where no default exists.

1.2.7.4 MIS Button

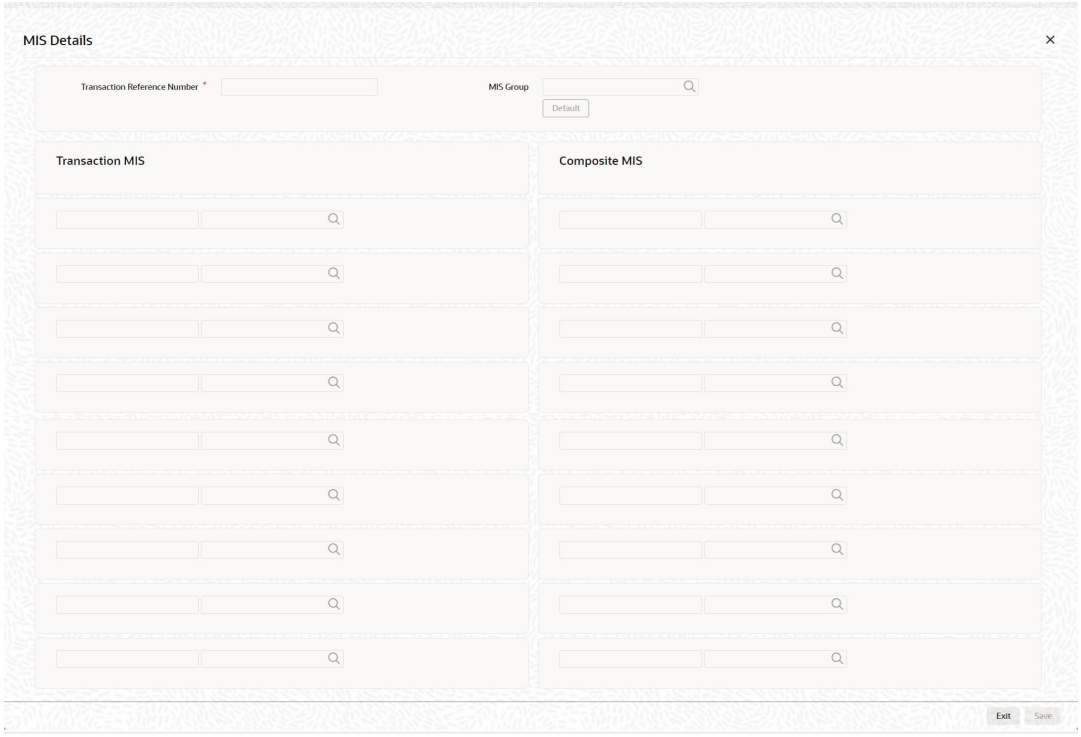
This topic explains the **MIS Details** screen.

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

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

   The **MIS Details** screen is displayed.

Figure 1-75 MIS Button



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

Table 1-60 MIS Button - Field Description

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

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Table 1-60 (Cont.) MIS Button - Field Description

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

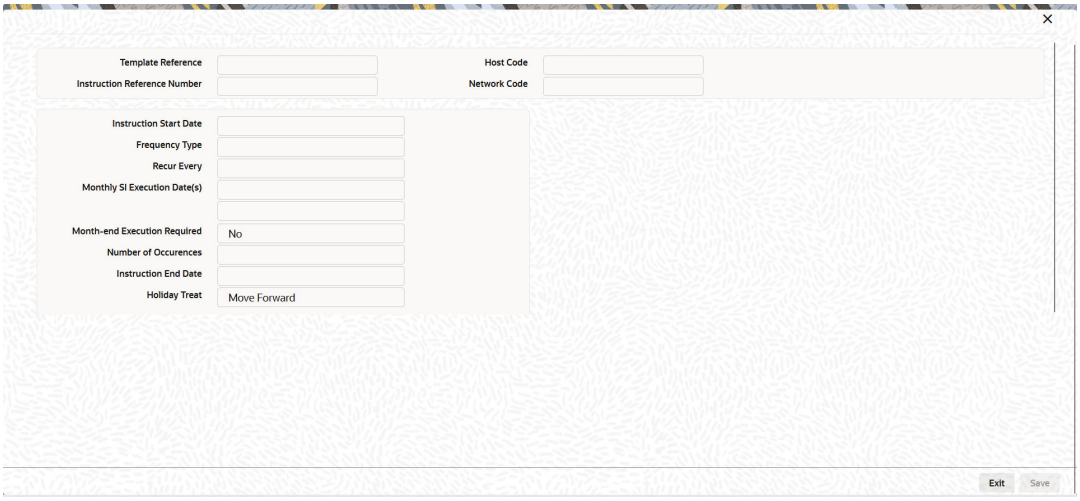
1.2.7.5 Frequency Details

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

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

   The **Frequency Details** screen is displayed.

Figure 1-76 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.

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Table 1-61 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 Occurences	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**.
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.

1.2.7.6 Addenda Details

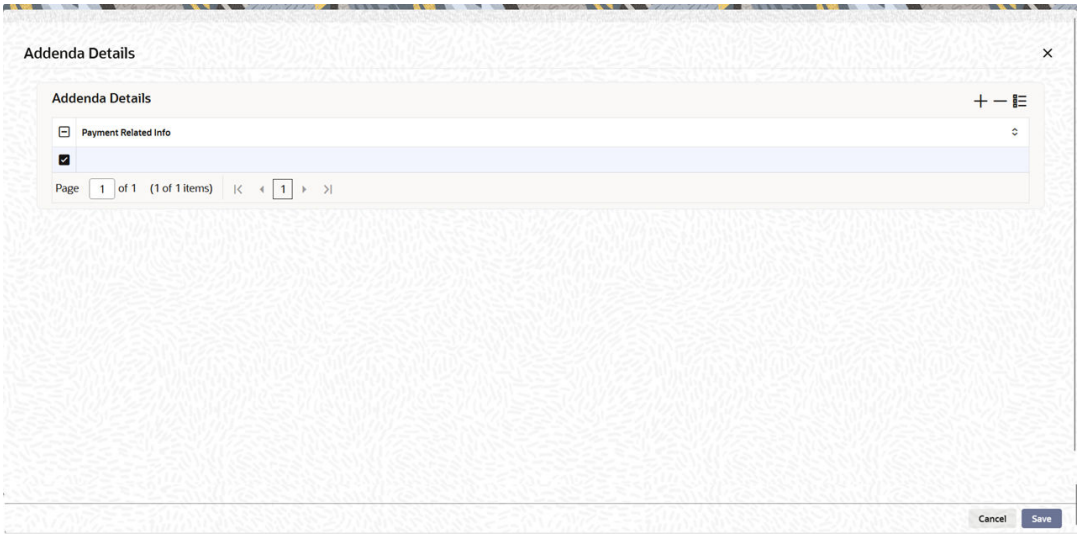
This topic describes addenda details, including payment-related information associated with a transaction.

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

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

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Figure 1-77 Addenda Details



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

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

Table 1-62 Addenda Details - Field Description

Field	Description
Addenda Details	This section displays the **Addenda Details**.
Payment Related Info	Specify the payment-related information in this free-form text field for any additional details. Data is limited to 80 characters.

1.3 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

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- 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.

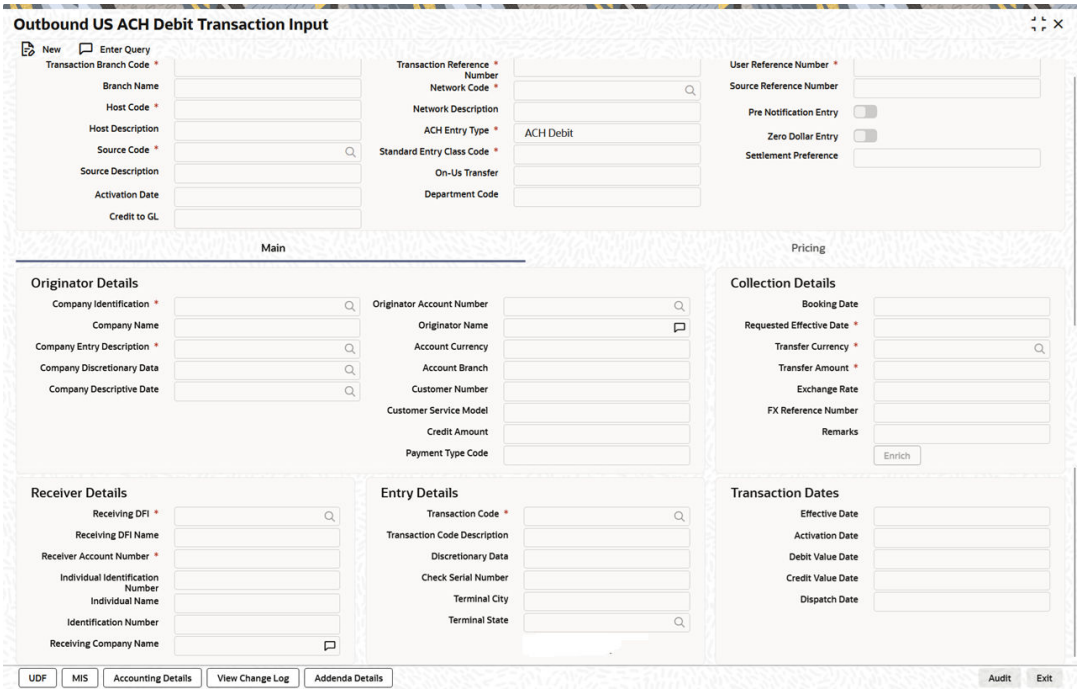
1.3.1 Outbound US ACH Debit Transaction Input

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 1-78 Outbound US ACH Debit Transaction Input



2. 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 1-63 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**.

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Table 1-63 (Cont.) Outbound US ACH Debit Transaction Input - Field Description

Field	Description
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.
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**.

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- Main Tab
  This topic explains the **Main** tab of 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.
- View Change Log
  This topic explains the field-level changes for a selected version.
- Addenda Details
  This topic describes addenda details, including payment-related information associated with a transaction.
- Outbound US ACH Debit Transaction Input Summary
  This topic explains the **Outbound US ACH Debit Transaction Input Summary** screen.

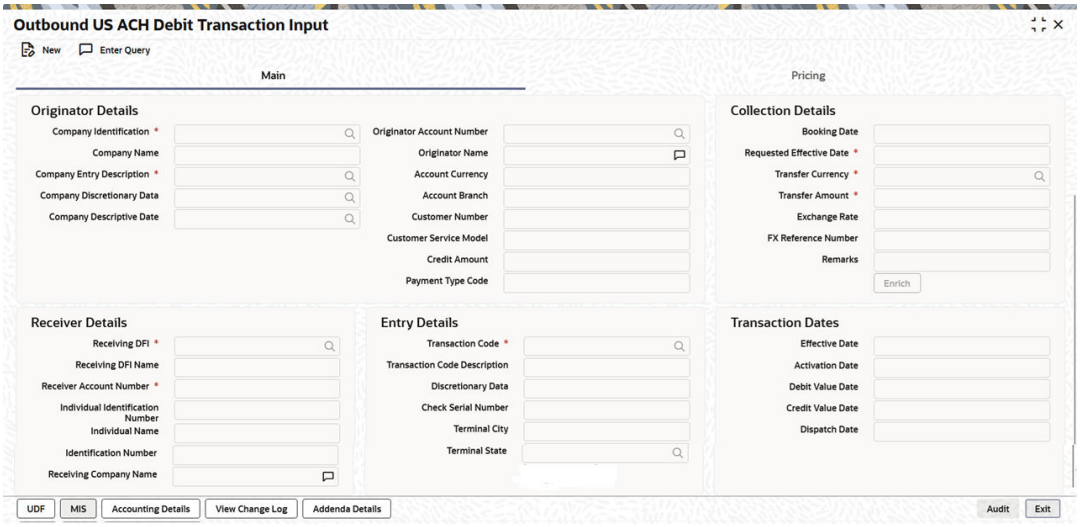
1.3.1.1 Main Tab

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 1-79 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.

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Table 1-64 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.
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.

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Table 1-64 (Cont.) Outbound US ACH Debit Transaction Input_Main Tab - Field Description

Field	Description
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**.
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.

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Table 1-64 (Cont.) Outbound US ACH Debit Transaction Input_Main Tab - Field Description

Field	Description
Dispatch Date	**Dispatch Date** is the date on which the transaction is dispatched to ACH as part of an outgoing ACH file.

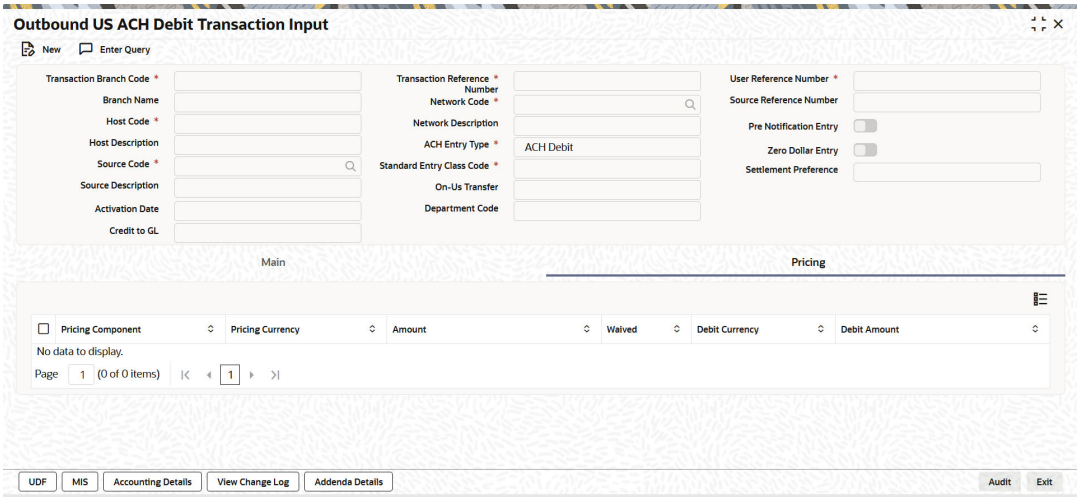
1.3.1.2 Pricing Tab

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

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

   The **Pricing** details are displayed.

Figure 1-80 Outbound US ACH Debit Transaction Input_Pricing Tab



2. 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 1-65 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.

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Table 1-65 (Cont.) Pricing - Field Description

Field	Description
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.

3. 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.

1.3.1.3 UDF Button

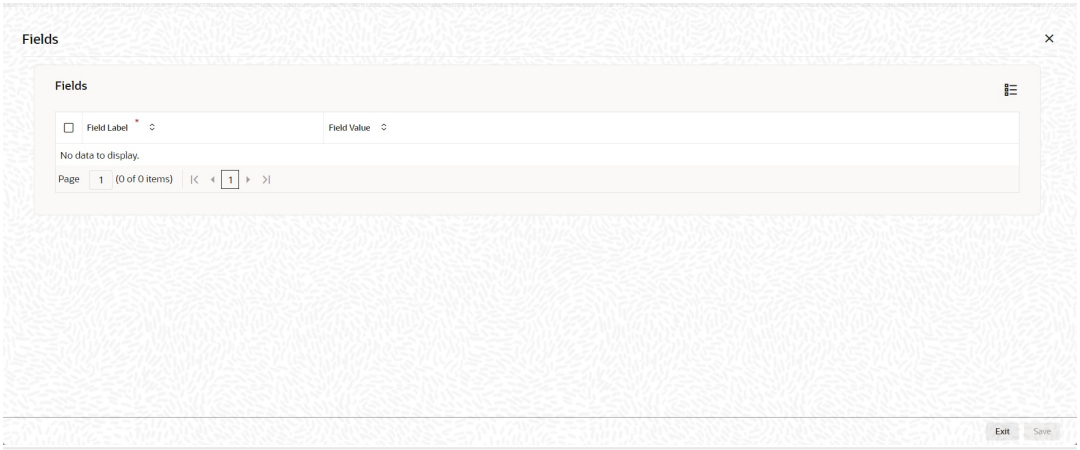
This topic provides details of the **Fields** screen.

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

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

   The **Fields** screen is displayed.

Figure 1-81 UDF Button



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

   The following fields are displayed:

Table 1-66 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.

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1.3.1.4 MIS Button

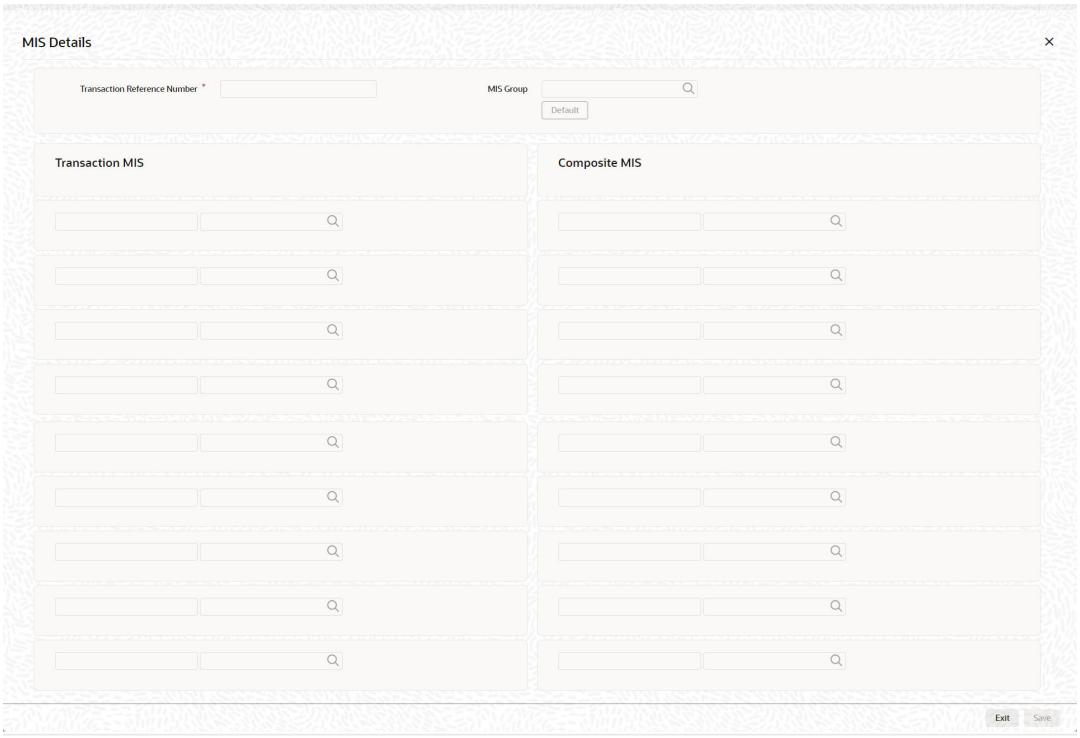
This topic explains the **MIS Details** screen.

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

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

   The **MIS Details** screen is displayed.

Figure 1-82 MIS Button



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

Table 1-67 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.

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Table 1-67 (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.

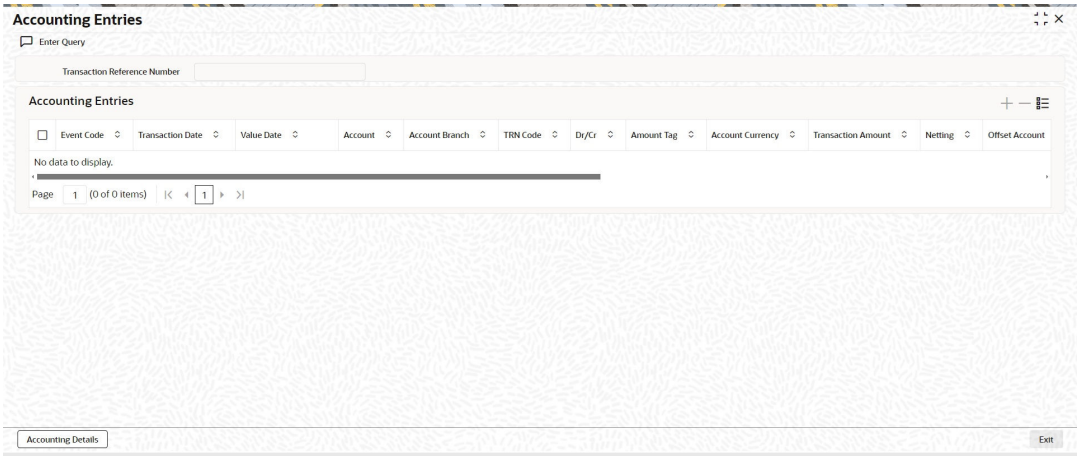
1.3.1.5 Accounting Entries

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

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

   The **Accounting Entries** screen is displayed.

Figure 1-83 Accounting Entries



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

Table 1-68 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**.

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Table 1-68 (Cont.) Accounting Entries - Field Description

Field	Description
Transaction Amount	Displays the **Transaction Amount**.
Netting	Displays the **Netting**.
Offset Account	Displays the **Offset Account**.
Offset Account Branch	Displays the **Offset Account Branch**.
Offset TRN Code	Displays the **Offset TRN Code**.
Offset Amount Tag	Displays the **Offset Amount Tag**.
Offset Currency	Displays the **Offset Currency**.
Offset Amount	Displays the **Offset Amount**.
Offset Netting	Displays the **Offset Netting**.
Handoff Status	Displays the **Handoff Status**.

1.3.1.6 View Change Log

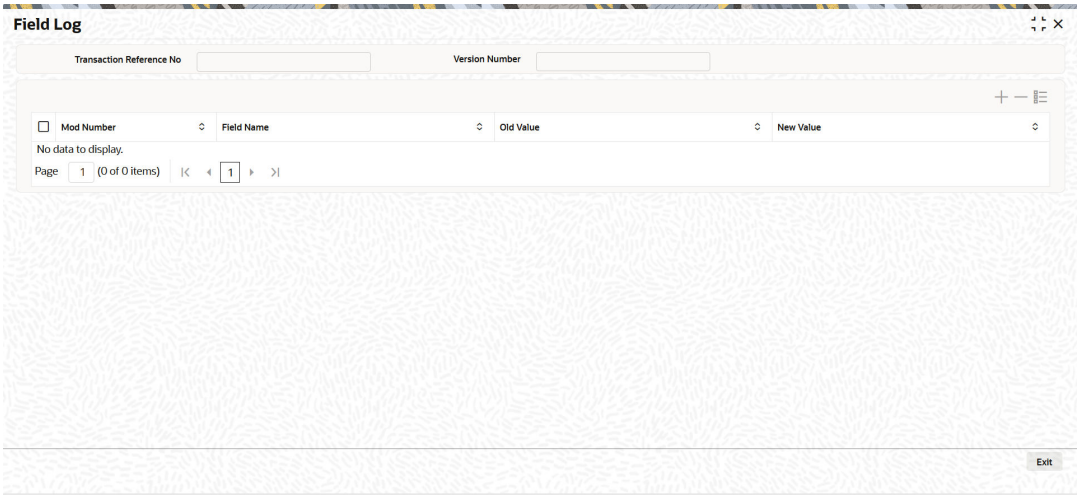
This topic explains the field-level changes for a selected version.

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

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

   The **Field Log** screen is displayed.

Figure 1-84 View Change Log



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

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

Table 1-69 Field Log - Field Description

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

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Table 1-69 (Cont.) Field Log - Field Description

Field	Description
Version Number	System displays the version number.
Mod Number	System displays the Mod number.
Field Name	System displays the field name.
Old Value	System displays the old value.
New Value	System displays the new value.

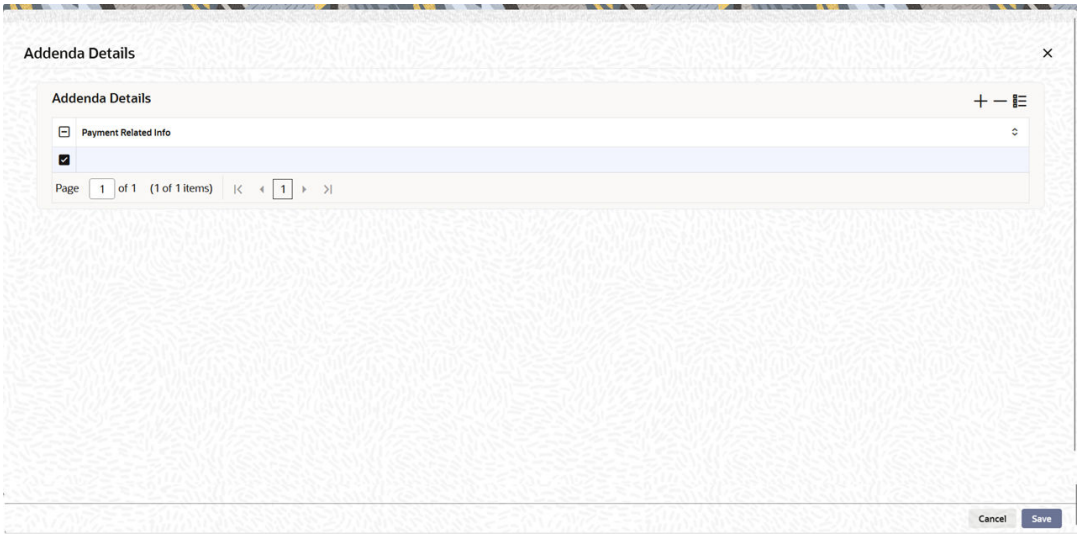
1.3.1.7 Addenda Details

This topic describes addenda details, including payment-related information associated with a transaction.

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

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

Figure 1-85 Addenda Details



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

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

Table 1-70 Addenda Details - Field Description

Field	Description
Addenda Details	This section displays the **Addenda Details**.
Payment Related Info	Specify the payment-related information in this free-form text field for any additional details. Data is limited to 80 characters.

1.3.1.8 Outbound US ACH Debit Transaction Input Summary

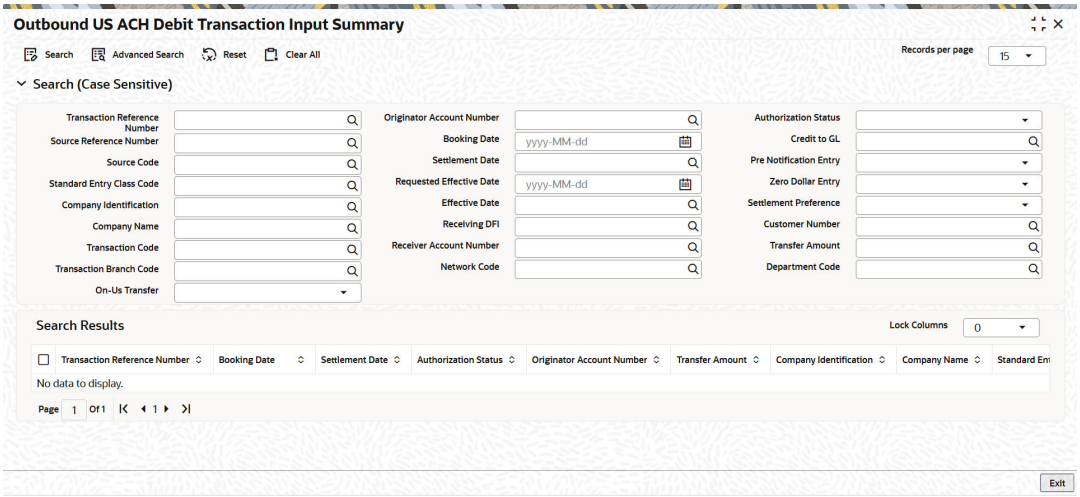
This topic explains the **Outbound US ACH Debit Transaction Input Summary** screen.

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

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

Figure 1-86 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**

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- **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.

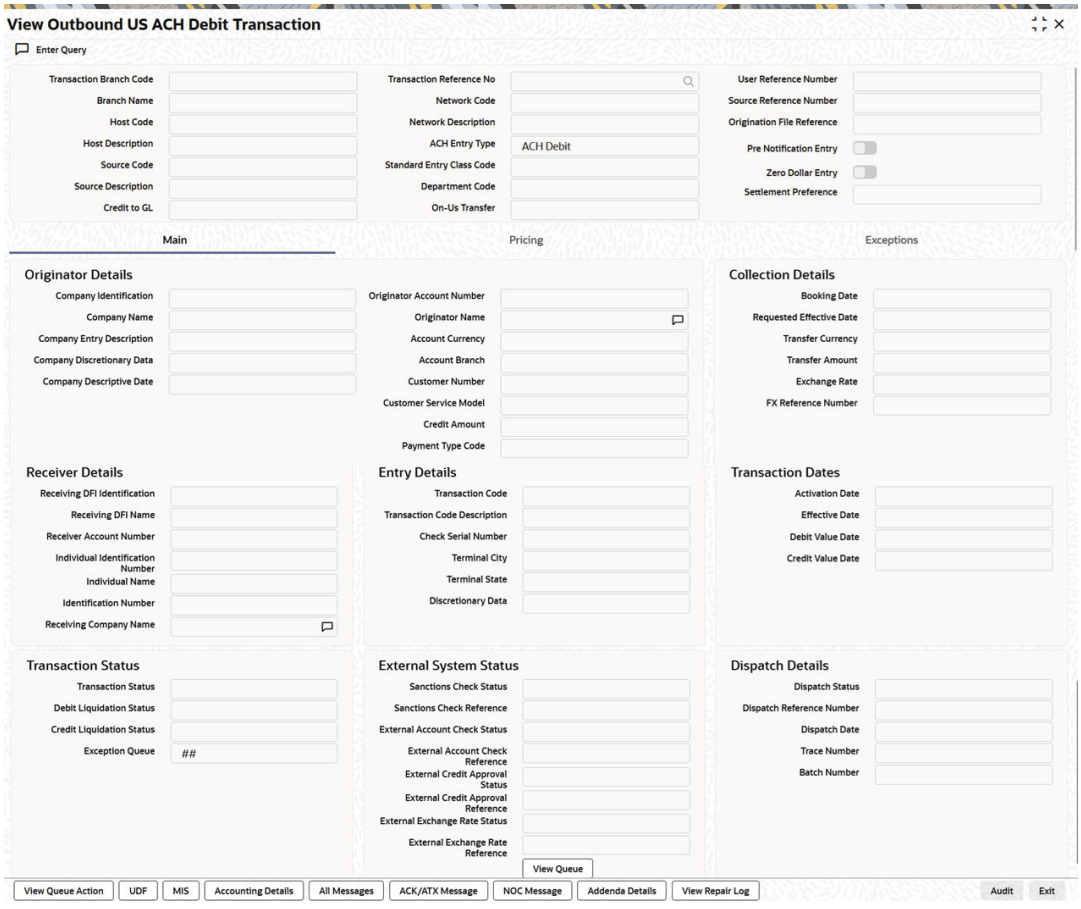
1.3.2 View Outbound US ACH Debit Transaction

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 1-87 View Outbound US ACH Debit Transaction



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:

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- **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.
- Addenda Details
  This topic describes addenda details, including payment-related information associated with a transaction.
- View Repair Log
  This topic explains the details of the **View Repair Log** screen.
- View Outbound US ACH Debit Transaction Summary
  This topic explains the **View Outbound US ACH Debit Transaction Summary** screen.

1.3.2.1 Exceptions Tab

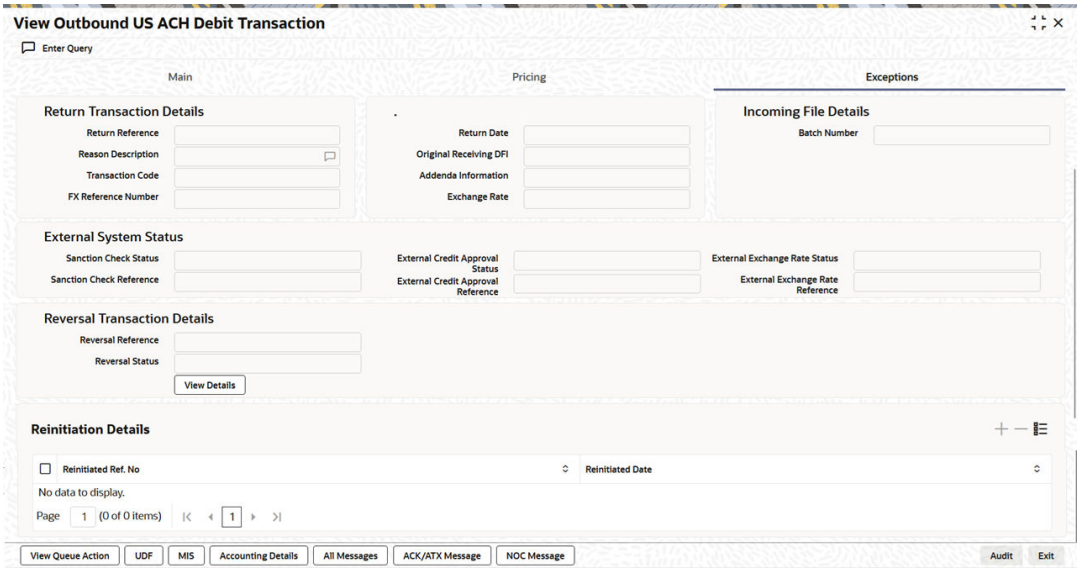
This topic explains the **Exceptions** tab of the **View Outbound US ACH Debit Transaction** screen.

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

   The **Exceptions** details are displayed.

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Figure 1-88 View Outbound 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.

   - **Return Transaction Details**
   - **Incoming File Details**
   - **External System Status**
   - **Reversal Transaction Details**
   - **Reinitiation Details**

1.3.2.2 View Queue Action

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

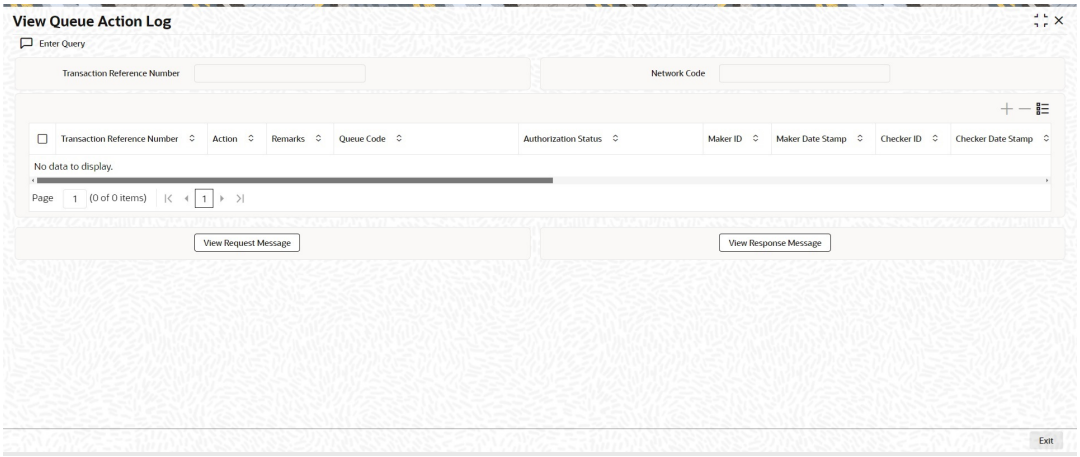
This screen provides the information on the user's actions log in queque. User can view all the queue actions for the respective transaction initiated.

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

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

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Figure 1-89 View Queue Action Log



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

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

Table 1-71 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.

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Table 1-71 (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**

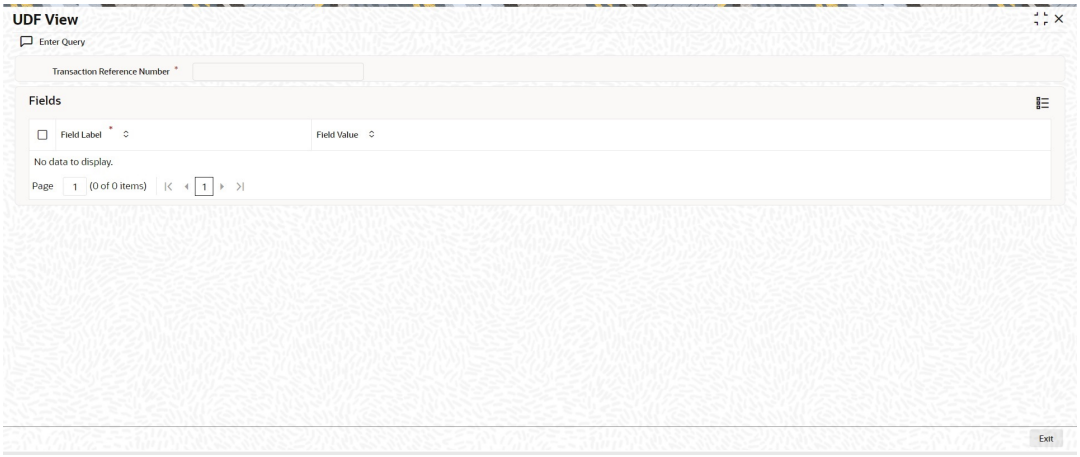
1.3.2.3 UDF View

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

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

   The **UDF View** screen is displayed.

Figure 1-90 UDF View



2. User can view the User Defined Fields.

1.3.2.4 MIS View

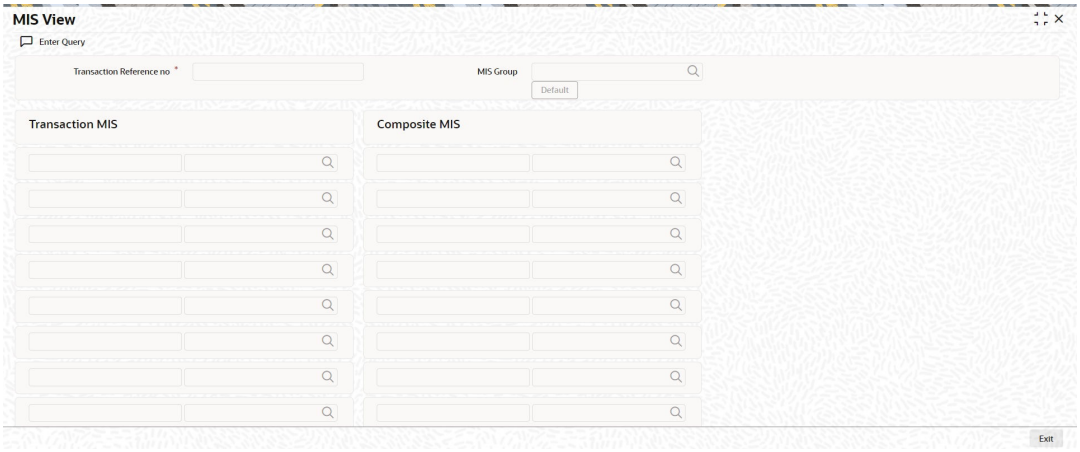
This topic provides the systematic instructions to process the **MIS View** screen.

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

   The **MIS View** screen is displayed.

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Figure 1-91 MIS View Button



2. User can view the Management Information System details.

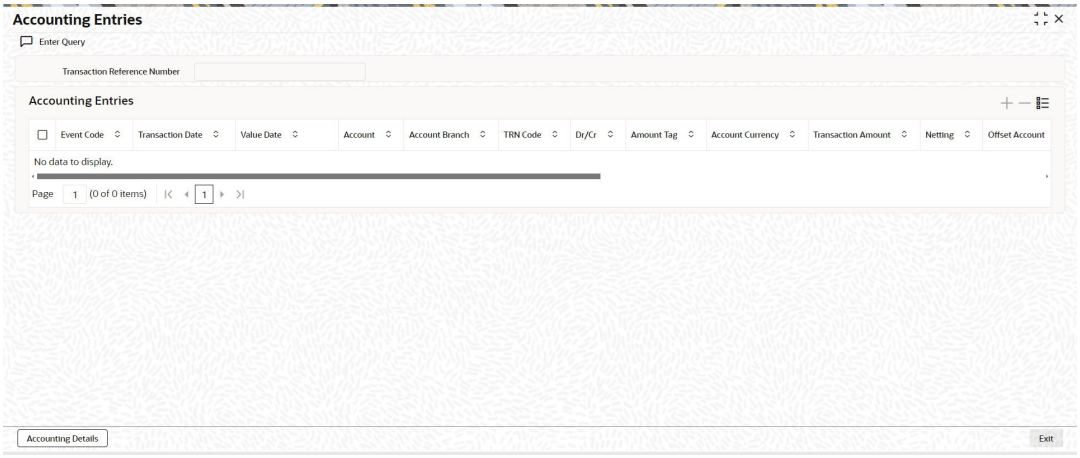
1.3.2.5 Accounting Entries

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 1-92 Accounting Entries



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

Table 1-72 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**.

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Table 1-72 (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**.

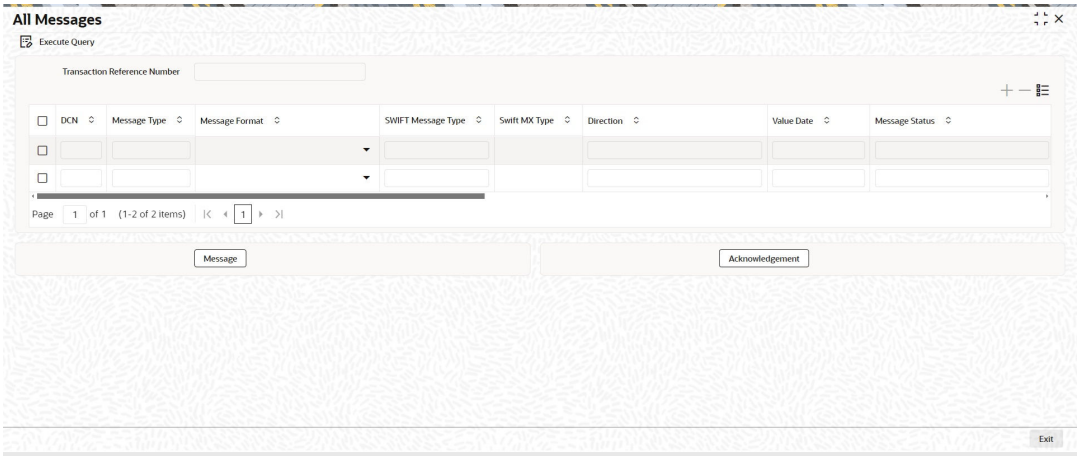
1.3.2.6 All Messages

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

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

   The **All Messages** screen is displayed.

Figure 1-93 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**.

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Table 1-73 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**.

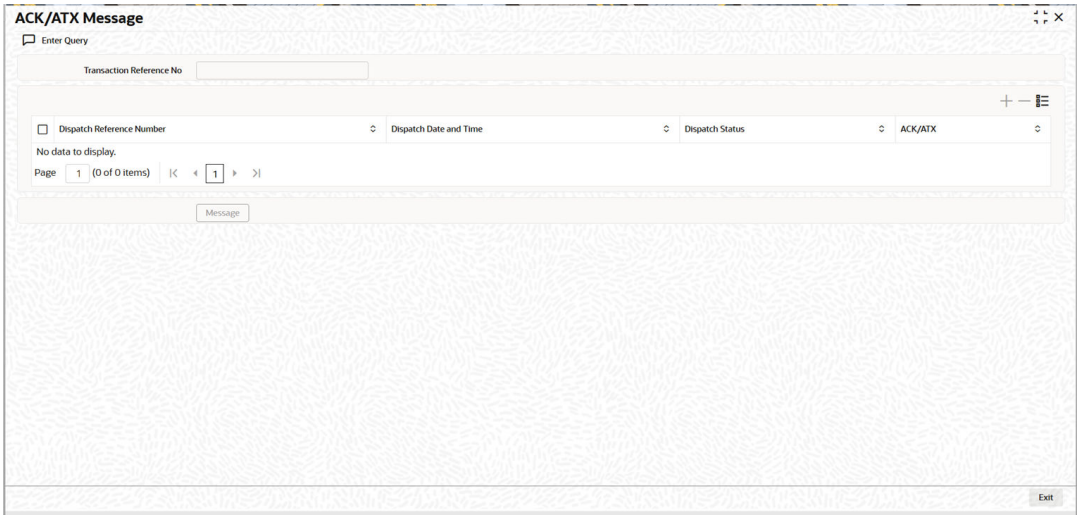
1.3.2.7 ACK/ATX Message

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 1-94 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**

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- **ACK/ATX**

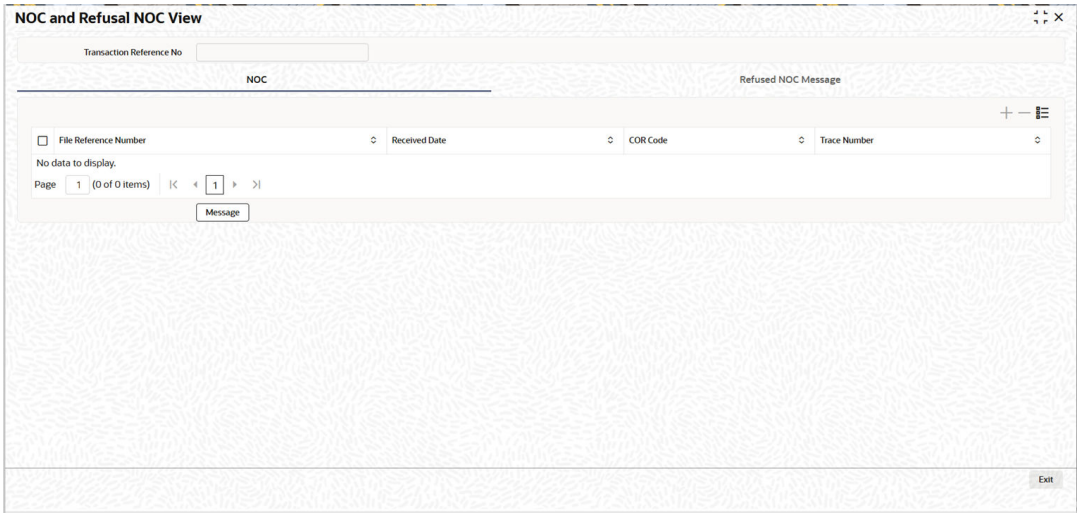
1.3.2.8 NOC Message

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

1. Click the **NOC Message** button.

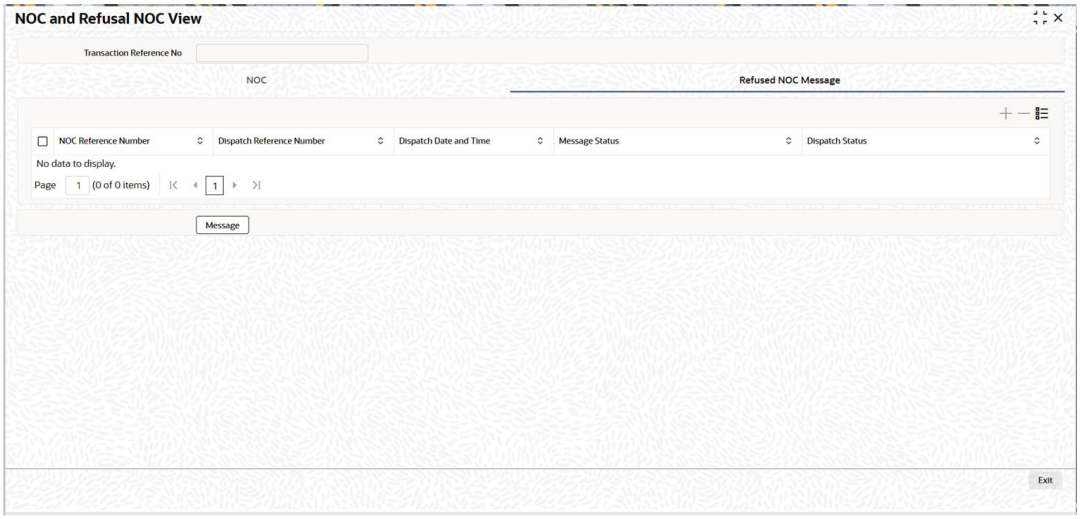
   The **NOC and Refusal NOC View** screen is displayed.

Figure 1-95 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 1-96 View Outbound US ACH Debit Transaction_Refused NOC Message Tab



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> **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)**.

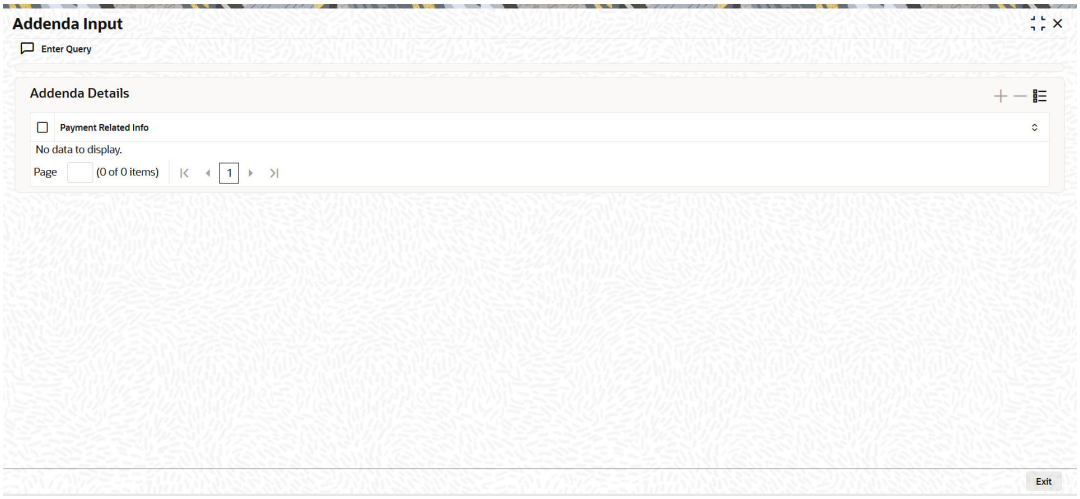
1.3.2.9 Addenda Details

This topic describes addenda details, including payment-related information associated with a transaction.

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

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

Figure 1-97 Addenda Input



2. On the **Addenda Input** screen, user can view the addenda details.

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

Table 1-74 Addenda Input - Field Description

Field	Description
Addenda Details	This section displays the **Addenda Details**.
Payment Related Info	Displays the payment-related information.

1.3.2.10 View Repair Log

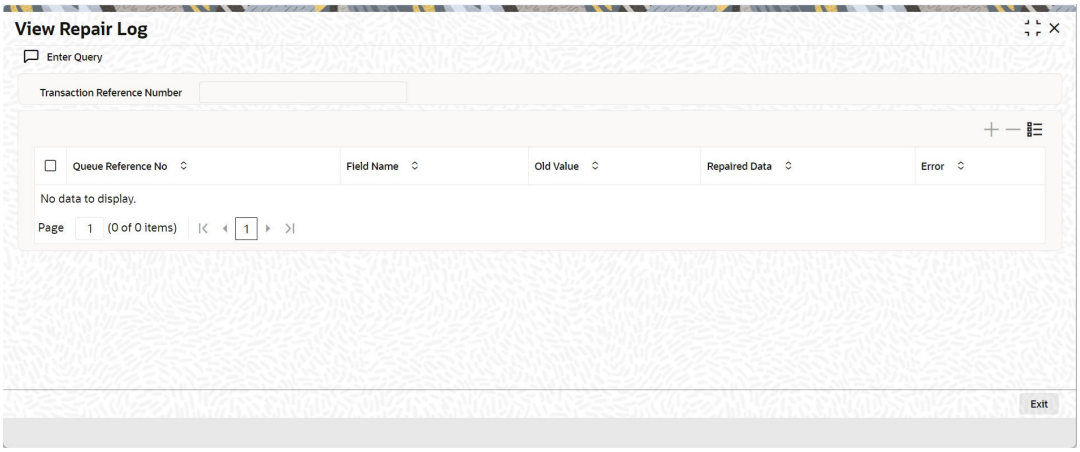
This topic explains the details of the **View Repair Log** screen.

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

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

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Figure 1-98 View Repair Log



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

   The following details are displayed:

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

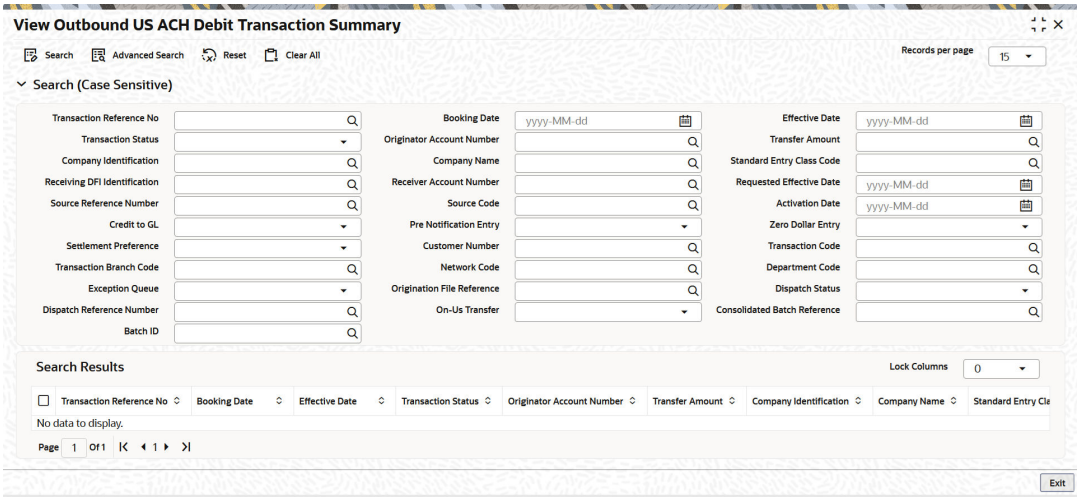
1.3.2.11 View Outbound US ACH Debit Transaction Summary

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 1-99 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:

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- **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**
- **Consolidated Batch Reference**
- **Batch ID**

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

   The system displays the records that match the search criteria.

1.3.3 Debit Outbound Transaction Processing

Outbound transaction follows the below listed processing steps:

- Non STP Validation
- Settlement Preference Derivation

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- 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

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1.3.3.1 Non STP Validation

The Non STP rules are applied on Outbound US ACH 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).

1.3.3.2 Settlement Preference Derivation

For US ACH Outbound Debit transaction, the field **Prefer Same-Day ACH Debit Processing** referred for the **US ACH 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 US ACH transaction via SOAP/REST service request, then the derivation is done.

1.3.3.3 Date Derivation

Effective Date

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

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

During date derivation, the cutoff times for Same Day and Standard transactions maintained in US ACH Network Preferences (Function ID: PNDNWPRF) are validated. Based on these cutoff times and the preference for processing Same Day transactions as Standard ACH after the Same Day cutoff, both the settlement method and effective date are re-derived.

Date derivation for ACH Debit standard transactions considers the Dispatch Days (1 day) maintained in US ACH Network Preferences, ensuring that the derived dispatch date is at least 1 day earlier than the Effective Date.

1.3.3.4 Same Day ACH Debit

If the Outbound US ACH DD is marked as ‘Same Day ACH Debit’, on the authorization of the transaction:

- System posts **itemized accounting** at the respective outbound US ACH 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 US ACH DD transactions.

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1.3.3.5 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.

1.3.3.6 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.

1.3.3.7 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.

1.3.3.8 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:

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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).

1.3.3.9 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).

1.3.3.10 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.

1.3.3.11 FX Validation

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

1.3.3.12 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.

1.3.3.13 Dispatch Processing

Dispatch accounting entries are posted based on the Dispatch Accounting code maintained in the **US ACH Debit Preferences (PNDDRPRF)** for the Transaction Type **Outbound**.

1.3.3.14 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.

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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.

1.3.3.15 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.

1.3.3.16 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.

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- 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.

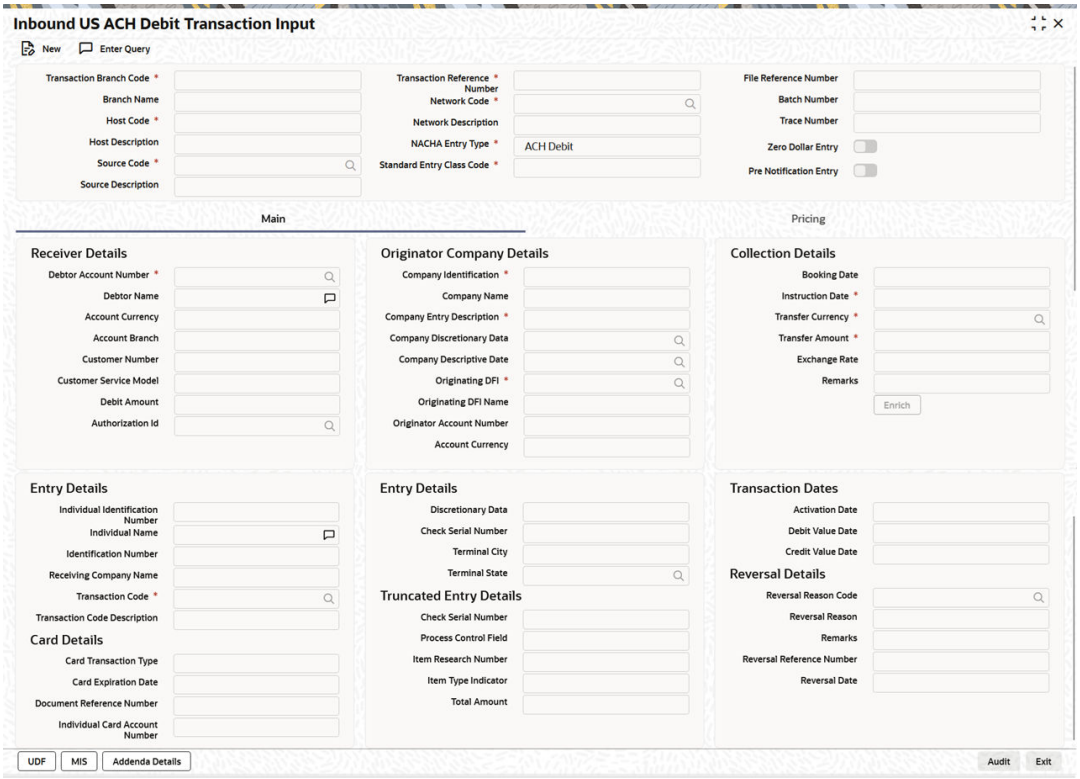
1.3.4 Inbound US ACH Debit Transaction Input

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 1-100 Inbound US ACH Debit Transaction Input



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2. 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 1-75 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.
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.
- Pricing Tab
  This topic explains the **Pricing** tab of the **Inbound US ACH Debit Transaction Input** screen.

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- UDF Button
  This topic provides details of the **Fields** screen.
- MIS Button
  This topic explains the **MIS Details** screen.
- Addenda Details
  This topic describes addenda details associated with a transaction.
- Inbound US ACH Debit Transaction Input Summary
  This topic explains the **Inbound US ACH Debit Transaction Input Summary** screen.

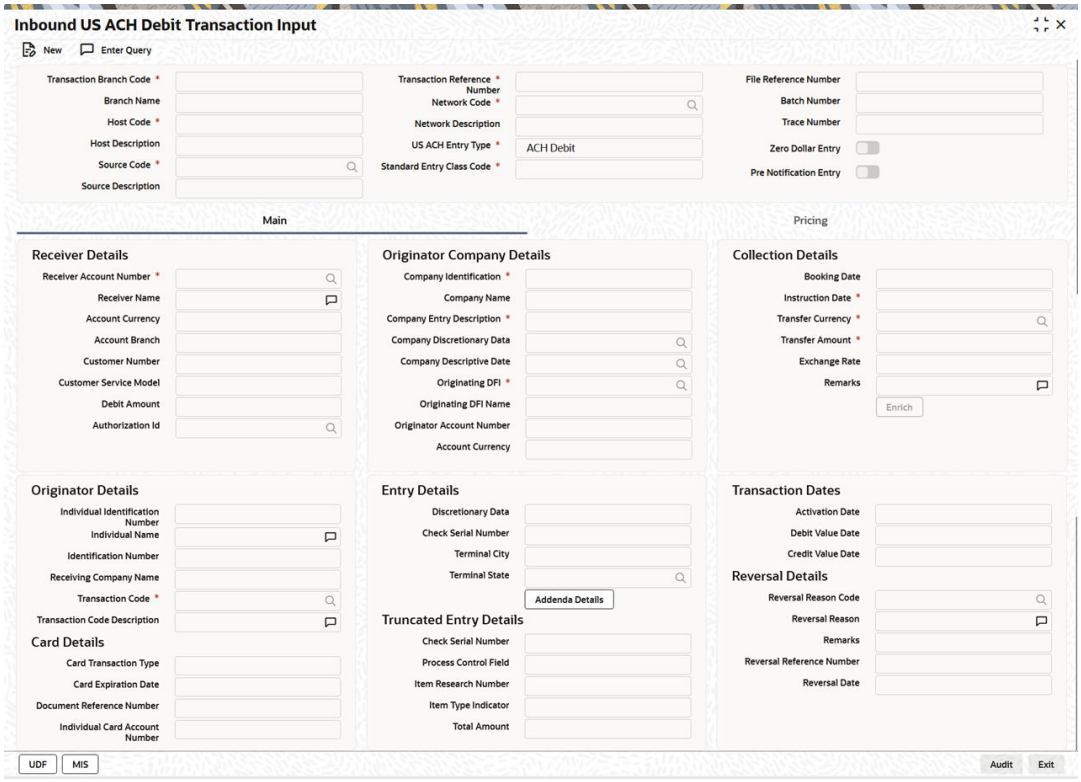
1.3.4.1 Main Tab

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 1-101 Inbound 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 1-76 Inbound US ACH Debit Transaction Input_Main Tab - Field Description

Field	Description
Receiver Details	This section displays the **Receiver Details**.

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Table 1-76 (Cont.) Inbound US ACH Debit Transaction Input_Main Tab - Field Description

Field	Description
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.
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.

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Table 1-76 (Cont.) Inbound US ACH Debit Transaction Input_Main Tab - Field Description

Field	Description
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.
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.
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**.

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Table 1-76 (Cont.) Inbound US ACH Debit Transaction Input_Main Tab - Field Description

Field	Description
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 on click of **Reversal** button.
Reversal Date	System displays the current system date of reversal.

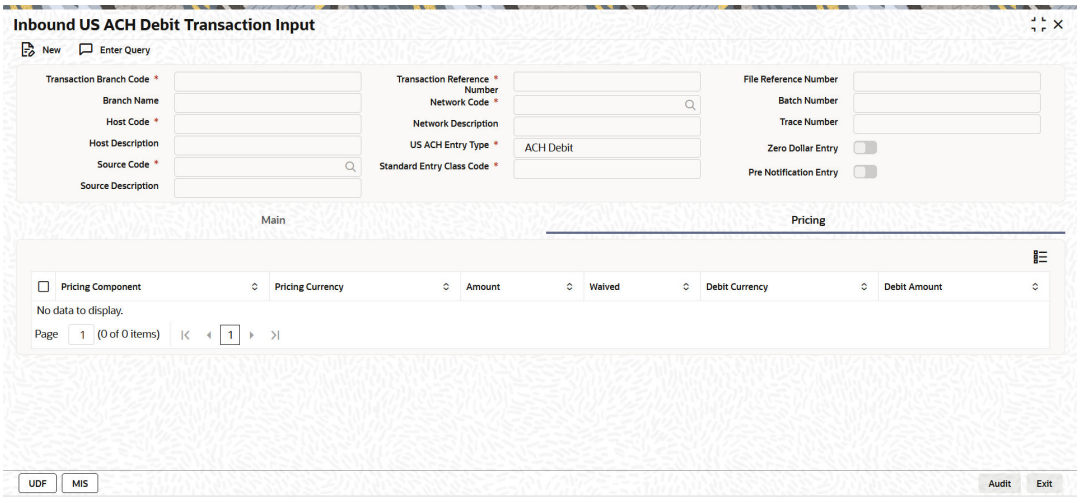
1.3.4.2 Pricing Tab

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 1-102 Inbound US ACH Debit Transaction 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.

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Table 1-77 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.

1.3.4.3 UDF Button

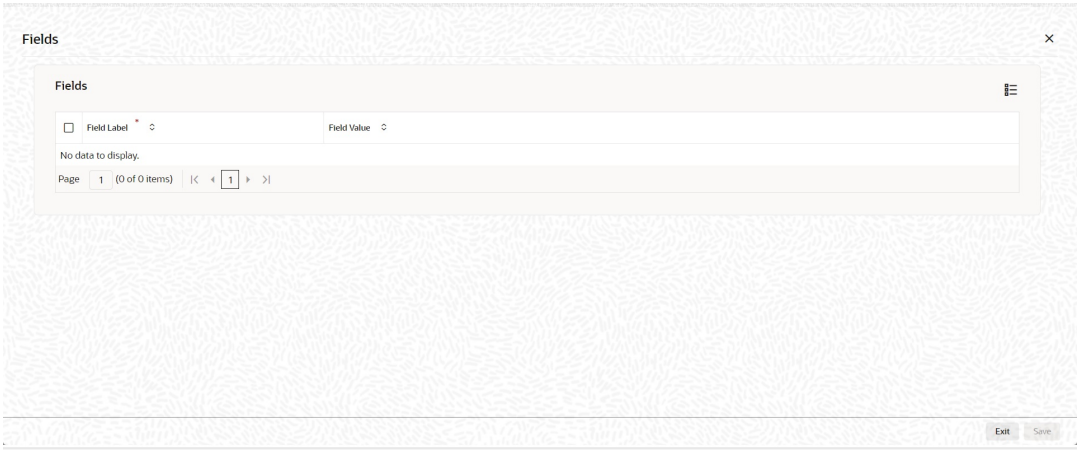
This topic provides details of the **Fields** screen.

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

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

   The **Fields** screen is displayed.

Figure 1-103 UDF Button



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

   The following fields are displayed:

Table 1-78 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.

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1.3.4.4 MIS Button

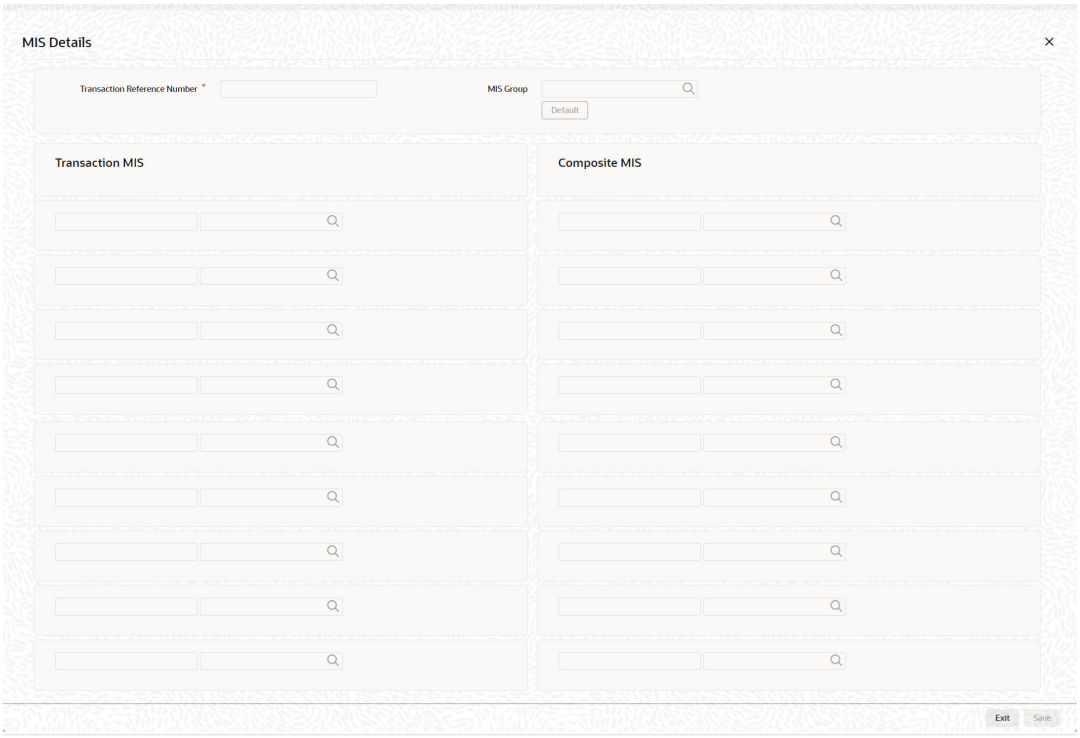
This topic explains the **MIS Details** screen.

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

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

   The **MIS Details** screen is displayed.

Figure 1-104 MIS Button



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

Table 1-79 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.

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Table 1-79 (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.

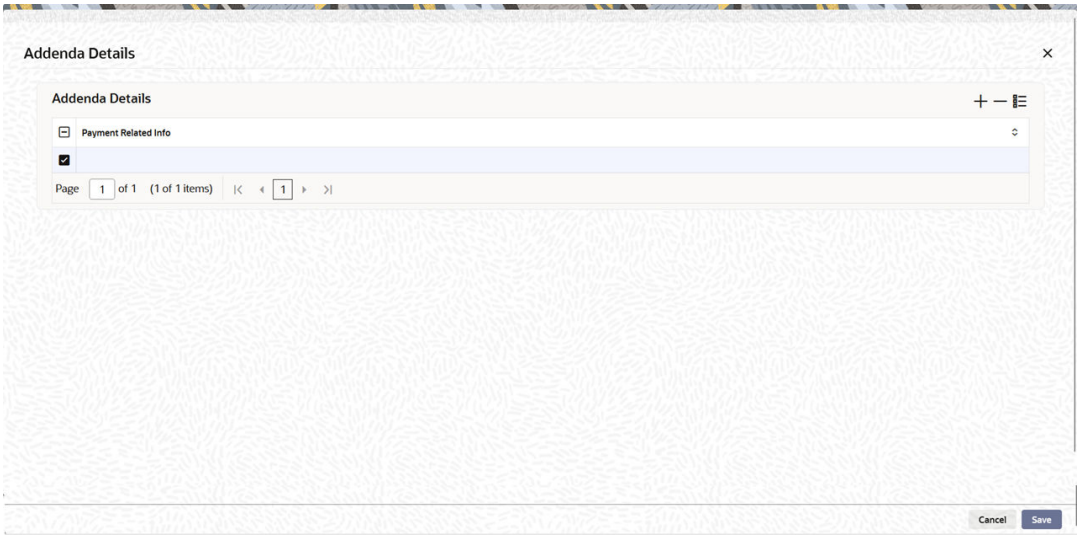
1.3.4.5 Addenda Details

This topic describes addenda details associated with a transaction.

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

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

Figure 1-105 Addenda Details



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

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

Table 1-80 Addenda Details - Field Description

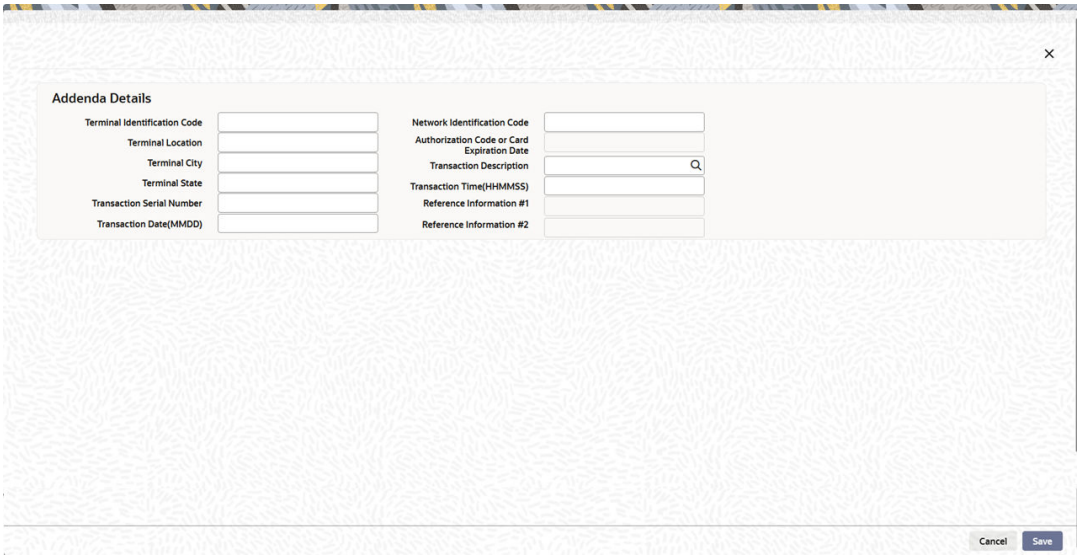
Field	Description
Addenda Details	This section displays the **Addenda Details**.
Payment Related Info	Specify the payment-related information in this free-form text field for any additional details. Data is limited to 80 characters.

3. When the user selects the **Standard Entry Class Code (SEC)** as **Machine Transfer Entry (MTE)**, **Point of Sale (POS)**, or **Shared Network Transaction Entry (SHR)** in the main screen, and clicks the **Addenda Details** button.

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The system opens particular **Addenda Details** sub-screen with the fields applicable to the selected SEC code.

Figure 1-106 Addenda Details_SEC codes as MTE POS or SHR



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

Table 1-81 Addenda Details (SEC = MTE, POS, or SHR) - Field Description

Field	Description
Addenda Details	This section displays the **Addenda Details**.
Terminal Identification Code	System enables this field for **MTE**, **POS**, and **SHR**.
Terminal Location	System enables this field for **MTE**, **POS**, and **SHR**.
Terminal City	System enables this field for **MTE**, **POS**, and **SHR**.
Terminal State	System enables this field for **MTE**, **POS**, and **SHR**.
Transaction Serial Number	System enables this field for **MTE**, **POS**, and **SHR**.
Transaction Date(MMDD)	Specify the transaction date in MMDD format. System enables this field for **MTE**, **POS**, and **SHR**.
Network Identification Code	Specify the **Network Identification Code** for **MTE**. System enables this field only for **MTE**, makes it optional, and disables it for **POS** and **SHR**.
Authorization Code or Card Expiration Date	Specify the **Authorization Code or Card Expiration Date** for **POS** and **SHR**. System enables this field only for **POS** and **SHR**, makes it optional, and disables it for **MTE**.

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Table 1-81 (Cont.) Addenda Details (SEC = MTE, POS, or SHR) - Field Description

Field	Description
Transaction Description	Specify the **Transaction Description** for **MTE**. System enables this field only for **MTE**, makes it mandatory, and disables it for **POS** and **SHR**. The possible descriptions include: • **CHK–DEP (Checking Deposit)** • **SAV–DEP (Savings Deposit)** • **PAYMENT** • **CHK–SAV (Transfer: checking to savings)** • **SAV–CHK (Transfer: savings to checking)** • **CHK–WDL (Checking Withdrawal)** • **SAV–WDL (Savings Withdrawal)** • **ADVANCE (Credit Card Cash Advance)**
Transaction Time(HHMMSS)	Specify the time in HHMMSS format. System enables this field only for **MTE** and disables it for **POS** and **SHR**. The user must enter a value for **MTE**.
Reference Information #1	Specify the **Reference Information 1** for **POS** and **SHR**. System enables this field only for **POS** and **SHR**, makes it optional, and disables it for **MTE**.
Reference Information #2	Specify the **Reference Information 2** for **POS** and **SHR**. System enables this field only for **POS** and **SHR**, makes it optional, and disables it for **MTE**.

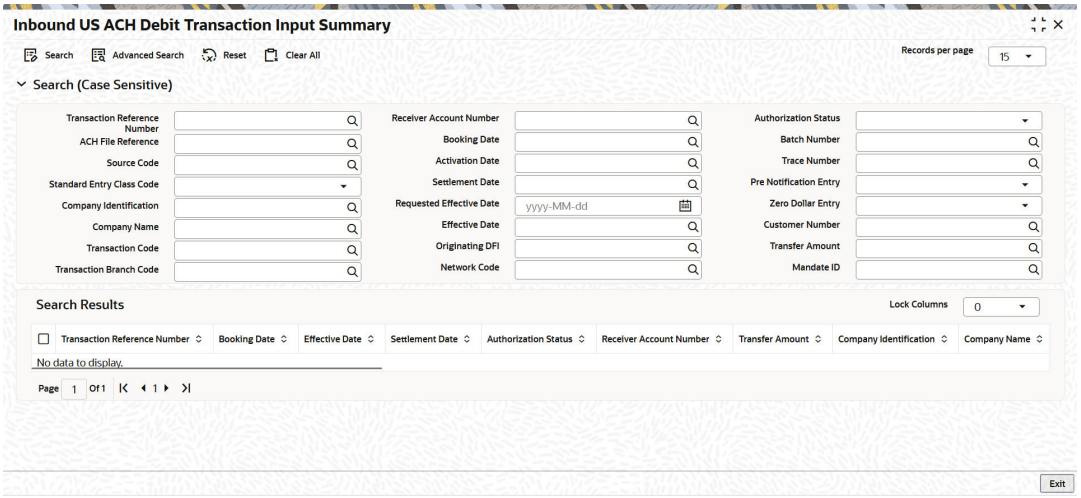
1.3.4.6 Inbound US ACH Debit Transaction Input Summary

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 1-107 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**

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- **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.

1.3.5 View Inbound US ACH Debit Transaction

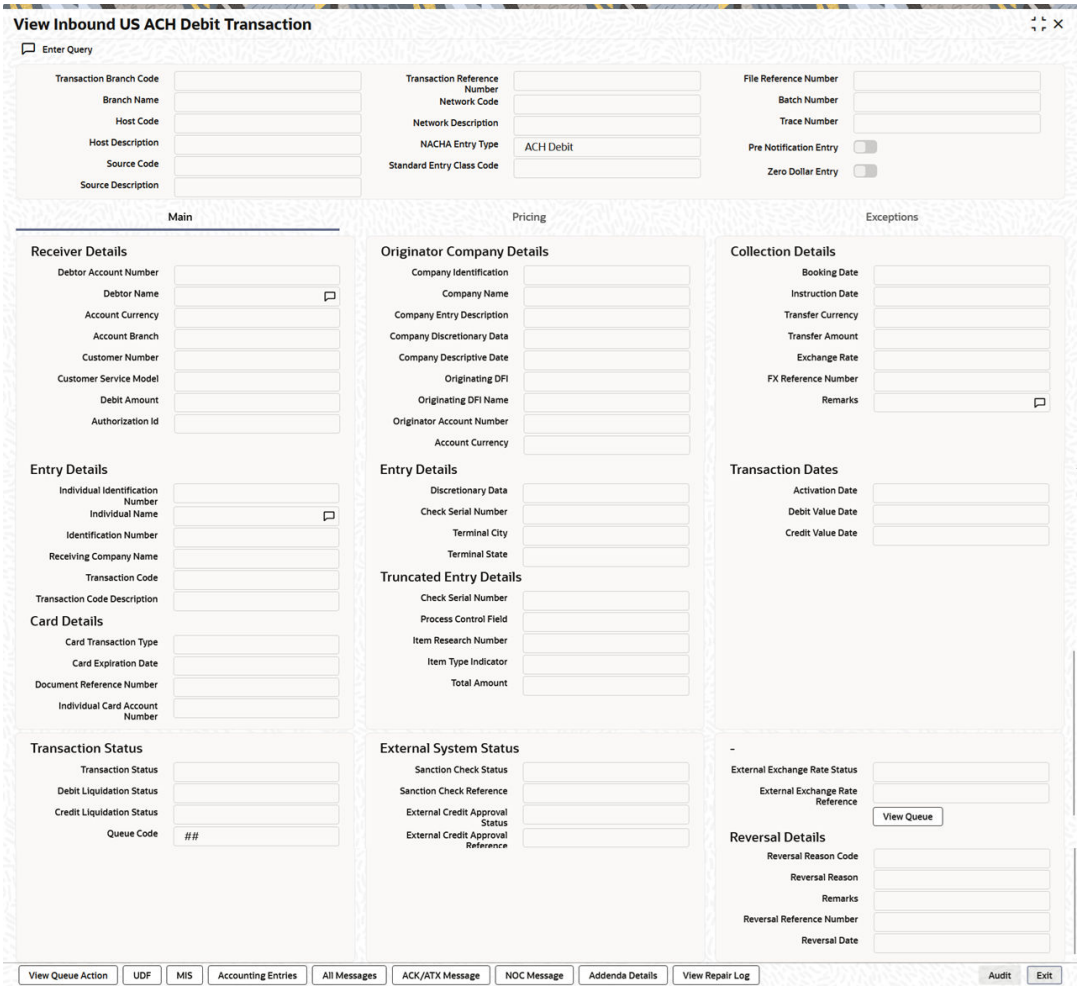
This topic provides the instructions to view Inbound US ACH Debit Transactions.

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

   The **View Inbound US ACH Debit Transaction** screen is displayed.

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Figure 1-108 View Inbound US ACH Debit Transaction



2. 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.

3. 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**

4. 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.

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).

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- 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 1-82 View Inbound US ACH Debit Transaction - 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.
- Addenda Details
  This topic describes addenda details, including payment-related information associated with a transaction.
- View Repair Log
  This topic explains the details of the **View Repair Log** screen.
- View Inbound US ACH Debit Transaction Summary

1.3.5.1 Exceptions Tab

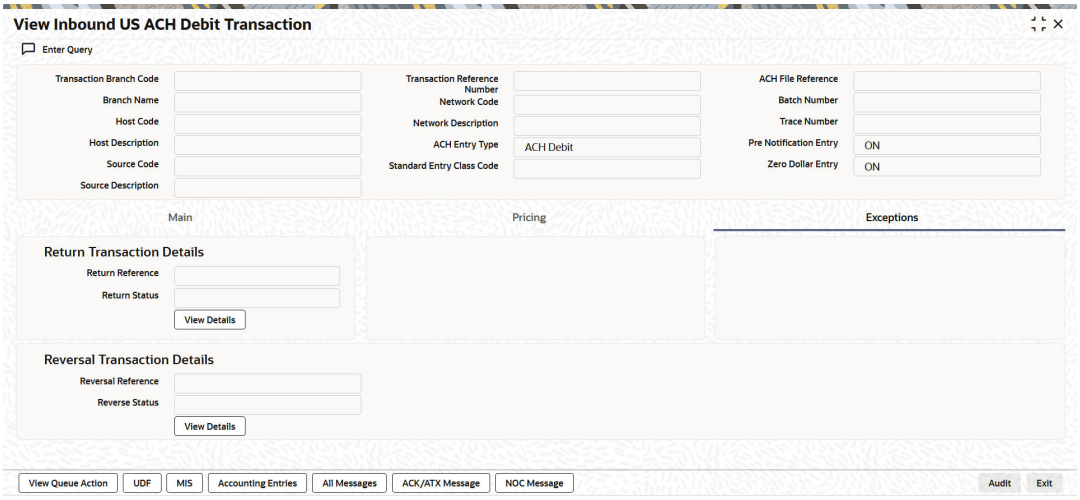
This topic explains the **Exceptions** tab of the **View Inbound US ACH Debit Transaction** screen.

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

   The **Exceptions** details are displayed.

Figure 1-109 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 1-83 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.

1.3.5.2 View Queue Action

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

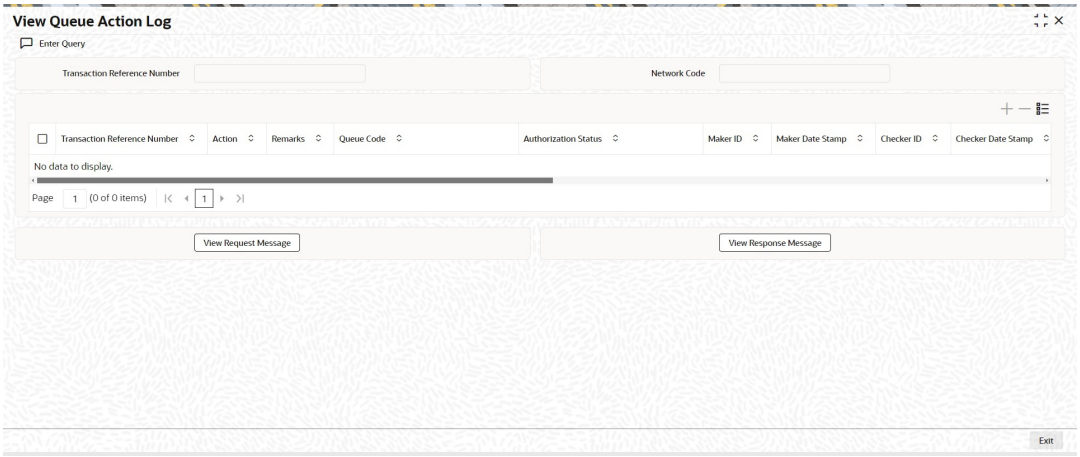
This screen provides the information on the user's actions log in queque. User can view all the queue actions for the respective transaction initiated.

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

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

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Figure 1-110 View Queue Action Log



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

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

Table 1-84 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.

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Table 1-84 (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**

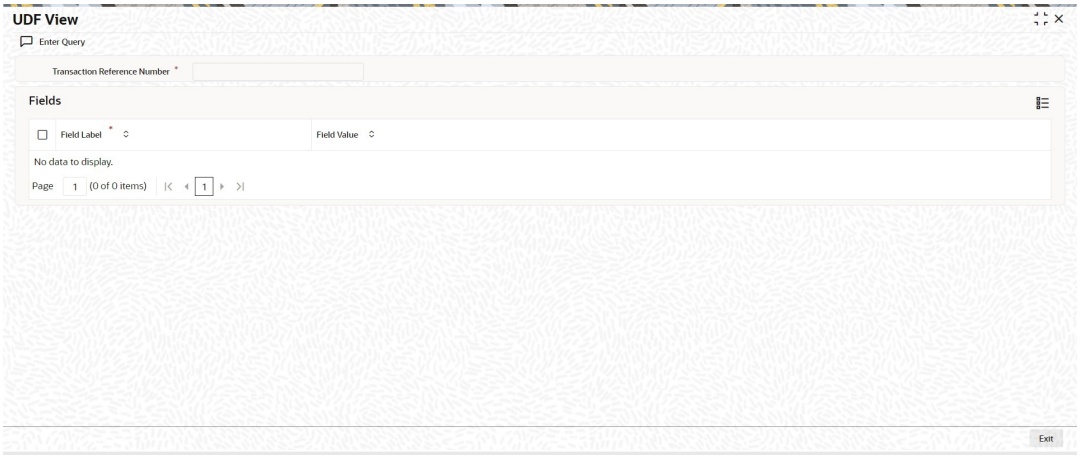
1.3.5.3 UDF View

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

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

   The **UDF View** screen is displayed.

Figure 1-111 UDF View



2. User can view the User Defined Fields.

1.3.5.4 MIS View

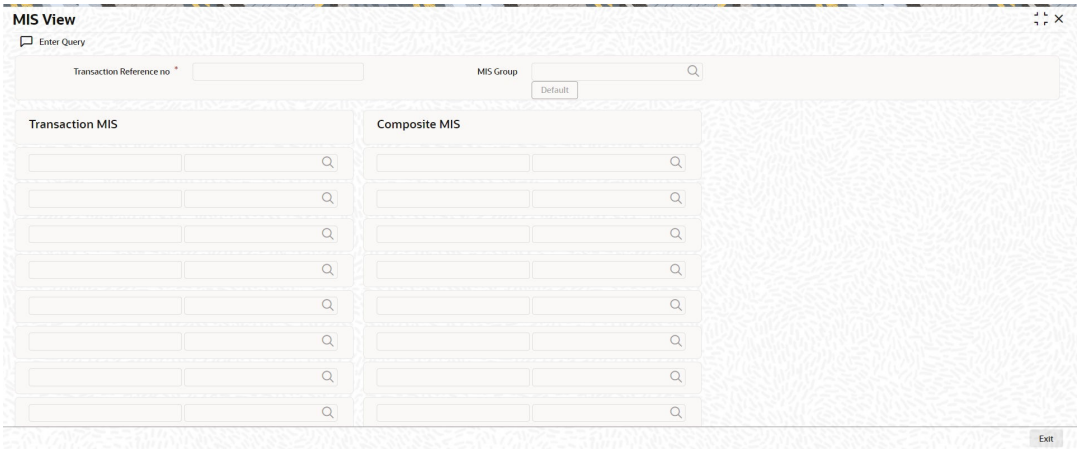
This topic provides the systematic instructions to process the **MIS View** screen.

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

   The **MIS View** screen is displayed.

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Figure 1-112 MIS View Button



2. User can view the Management Information System details.

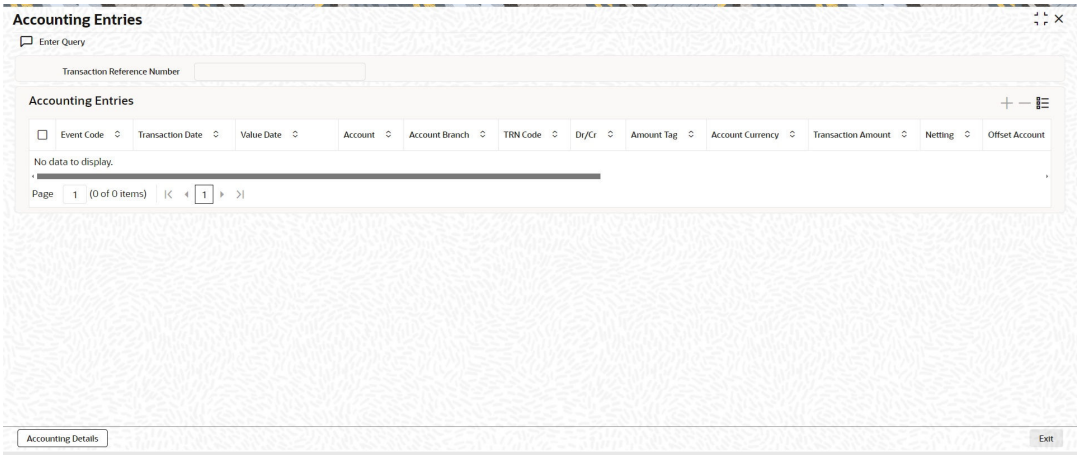
1.3.5.5 Accounting Entries

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 1-113 Accounting Entries



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

Table 1-85 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**.

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Table 1-85 (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**.

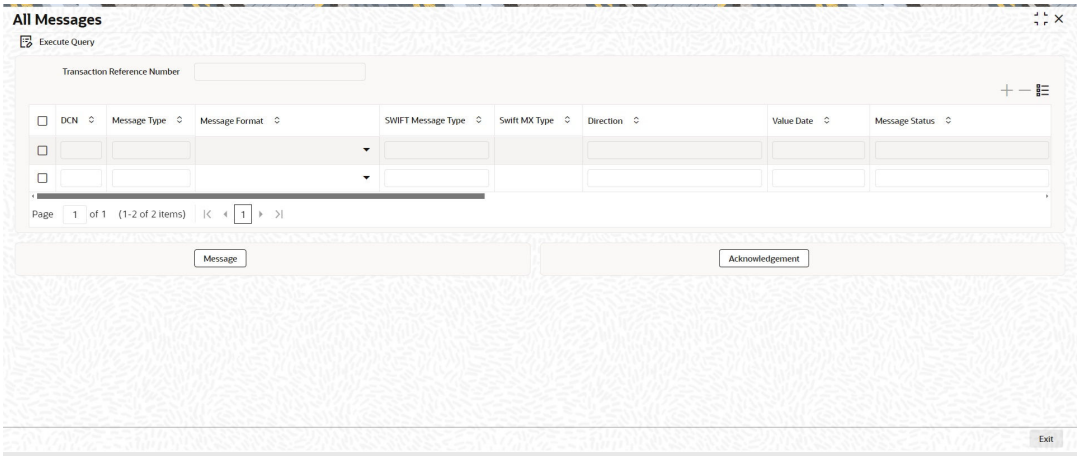
1.3.5.6 All Messages

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

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

   The **All Messages** screen is displayed.

Figure 1-114 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**.

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Table 1-86 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**.

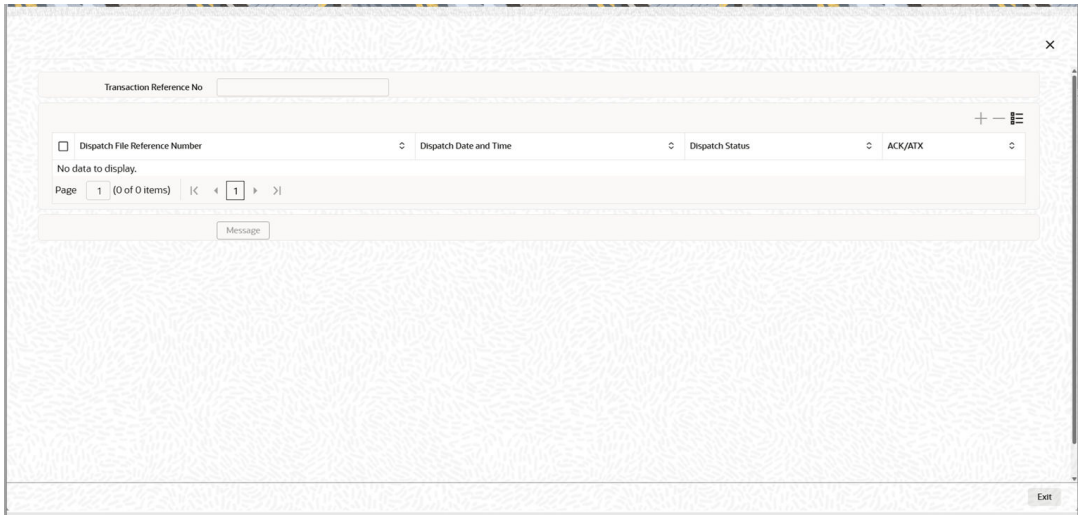
1.3.5.7 ACK/ATX Message

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 1-115 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**

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- **ACK/ATX**

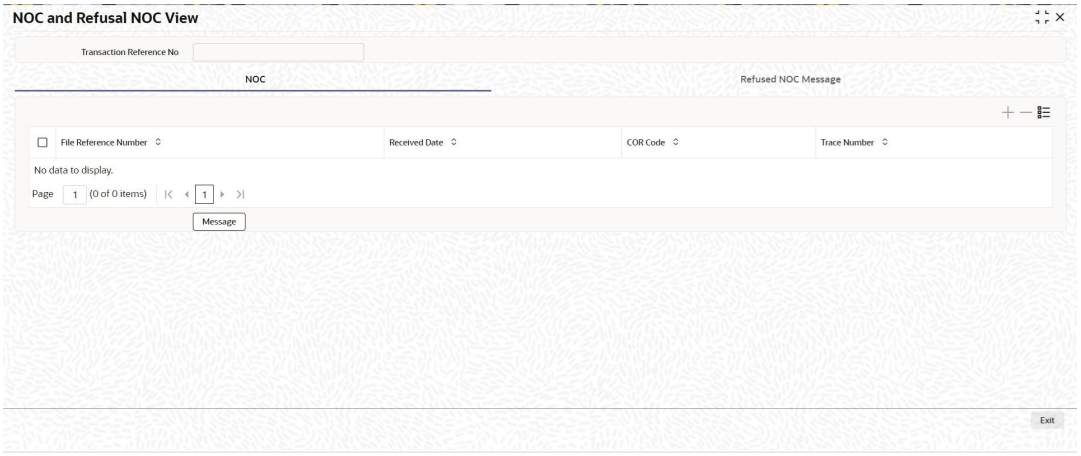
1.3.5.8 NOC Message

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

1. Click the **NOC Message** button.

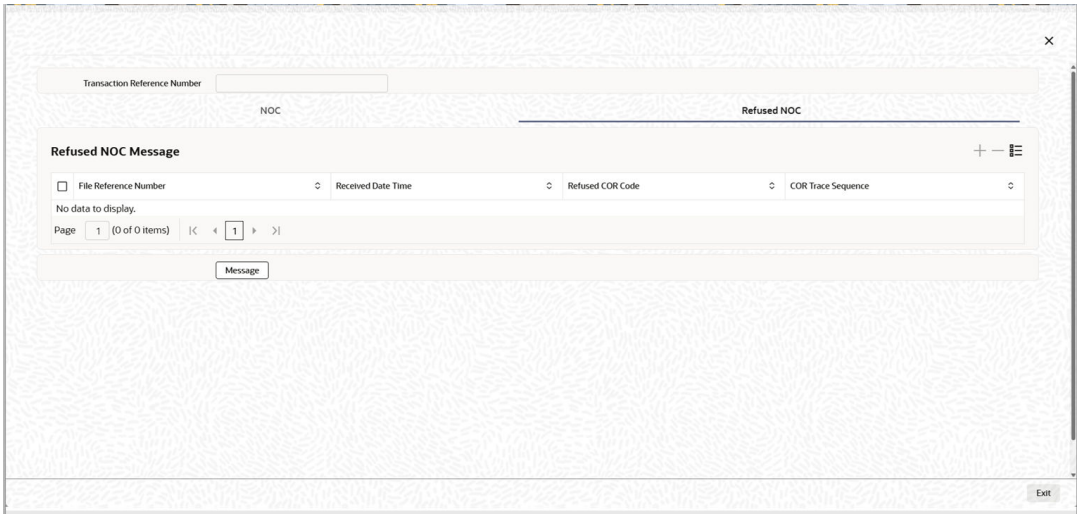
   The **NOC and Refusal NOC View** screen is displayed.

Figure 1-116 View Inbound US ACH Debit Transaction_NOC Message



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

Figure 1-117 View Inbound US ACH Debit Transaction_Refused NOC Message Tab



1.3.5.9 Addenda Details

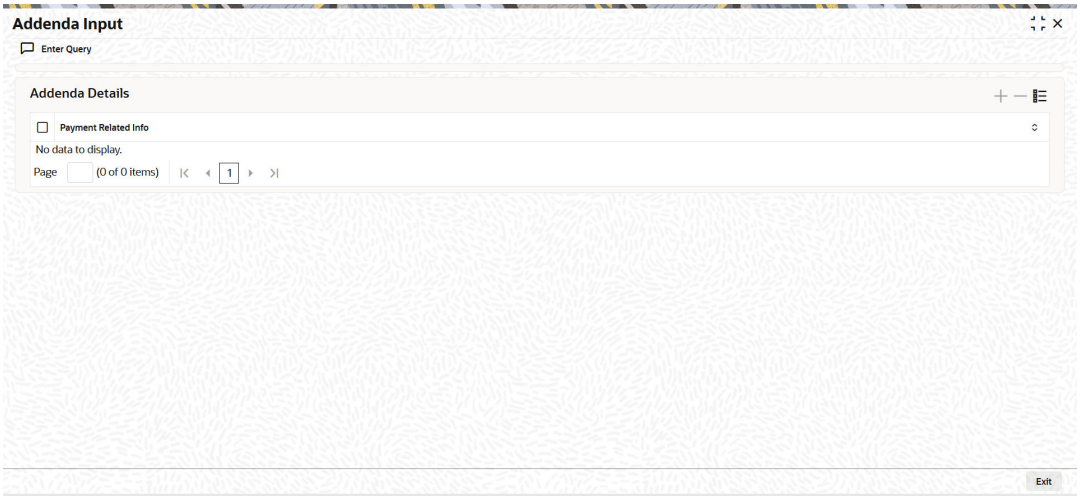
This topic describes addenda details, including payment-related information associated with a transaction.

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

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

Figure 1-118 Addenda Input



2. On the **Addenda Input** screen, user can view the addenda details.

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

Table 1-87 Addenda Input - Field Description

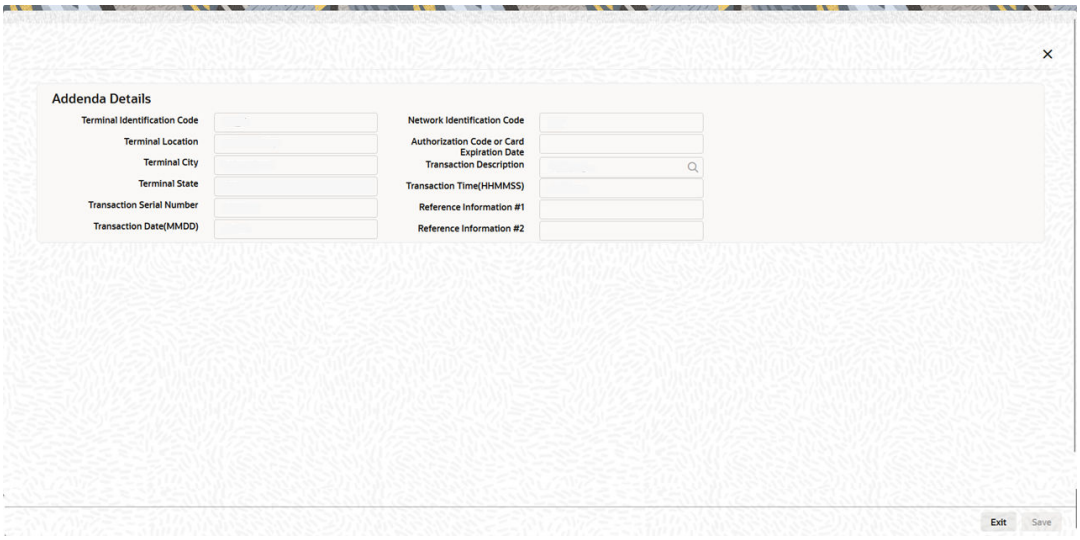
Field	Description
Addenda Details	This section displays the **Addenda Details**.
Payment Related Info	Displays the payment-related information.

3. When the user selects the **Standard Entry Class Code (SEC)** as **Machine Transfer Entry (MTE)**, **Point of Sale (POS)**, or **Shared Network Transaction Entry (SHR)** in the main screen, and clicks the **Addenda Details** button.

   The system opens particular **Addenda Details** sub-screen with the fields applicable to the selected SEC code.

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Figure 1-119 PNDIVIEW_View Inbound US ACH Credit Transaction_Addenda Details with SEC



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

Table 1-88 Addenda Details (SEC = MTE, POS, or SHR) - Field Description

Field	Description
Addenda Details	This section displays the **Addenda Details**.
Terminal Identification Code	Displays the **Terminal Identification Code**.
Terminal Location	Displays the **Terminal Location** .
Terminal City	Displays the **Terminal City**.
Terminal State	Displays the **Terminal State**.
Transaction Serial Number	Displays the **Transaction Serial Number**.
Transaction Date(MMDD)	Displays the **Transaction Date**.
Network Identification Code	Displays the **Network Identification Code**.
Authorization Code or Card Expiration Date	Displays the **Authorization Code or Card Expiration Date**.
Transaction Description	Displays the description of the transaction.
Transaction Time(HHMMSS)	Displays the **Transaction Time**.
Reference Information #1	Displays the **Reference Information**.
Reference Information #2	Displays the **Reference Information**.

1.3.5.10 View Repair Log

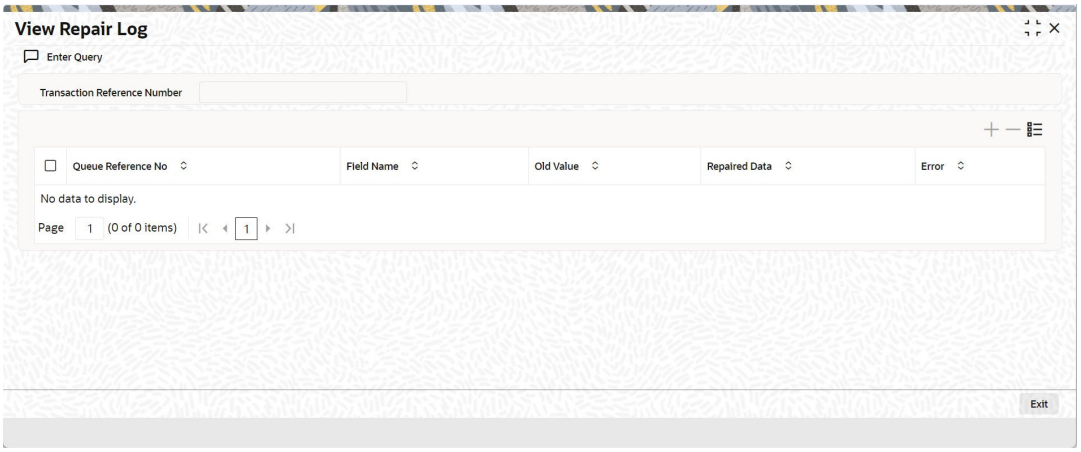
This topic explains the details of the **View Repair Log** screen.

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

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

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Figure 1-120 View Repair Log



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

   The following details are displayed:

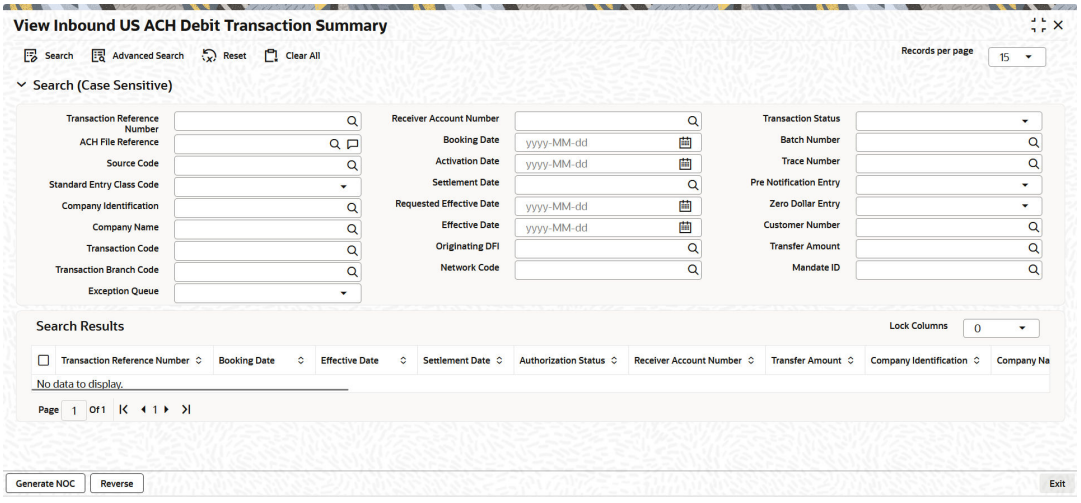
   - **Queue Reference No**
   - **Field Name**
   - **Old Value**
   - **Repaired Data**
   - **Error**

1.3.5.11 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 1-121 View Inbound US ACH Debit Transaction Summary



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

   - **Transaction Reference Number**

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- **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.

1.3.6 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

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- 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

1.3.6.1 Non STP Validation

The Non STP rules are applied on Inbound US ACH transactions booked via incoming US 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).

1.3.6.2 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.

1.3.6.3 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.

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1.3.6.4 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).

1.3.6.5 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.

1.3.6.6 FX Validation

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

1.3.6.7 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.

1.3.6.8 Zero Dollar Entry Processing

Incoming US ACH 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** checkbox is selected, the system skips the below processing:

- Duplicate Check

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- 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** checkbox 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.

1.3.6.9 Pre Notification Entry Processing

Incoming US ACH 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** checkbox is selected, the system skips the below processing:

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

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- 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 28, 38, or 48.
- The Transfer Amount is zero.
- If validation fails, the system upfront rejects the transaction and displays the error message.

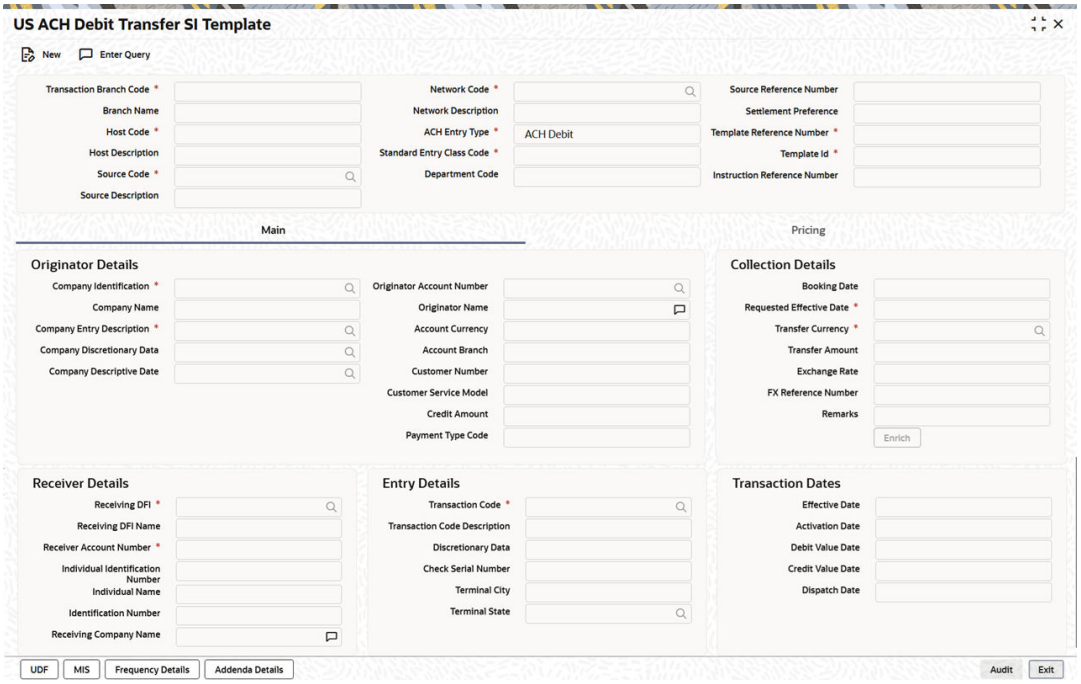
1.3.7 US ACH Debit Transfer SI Template

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

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

   The **US ACH Debit Transfer SI Template** screen is displayed.

Figure 1-122 US ACH Debit Transfer SI Template



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2. 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 1-89 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 **PMDSORCE**, 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.
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.
- 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.

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- MIS Button
  This topic explains the **MIS Details** screen.
- Frequency Details
  This topic explains the **Frequency Details** of the **US ACH Debit Transfer SI Template** screen.
- Addenda Details
  This topic describes addenda details, including payment-related information associated with a transaction.

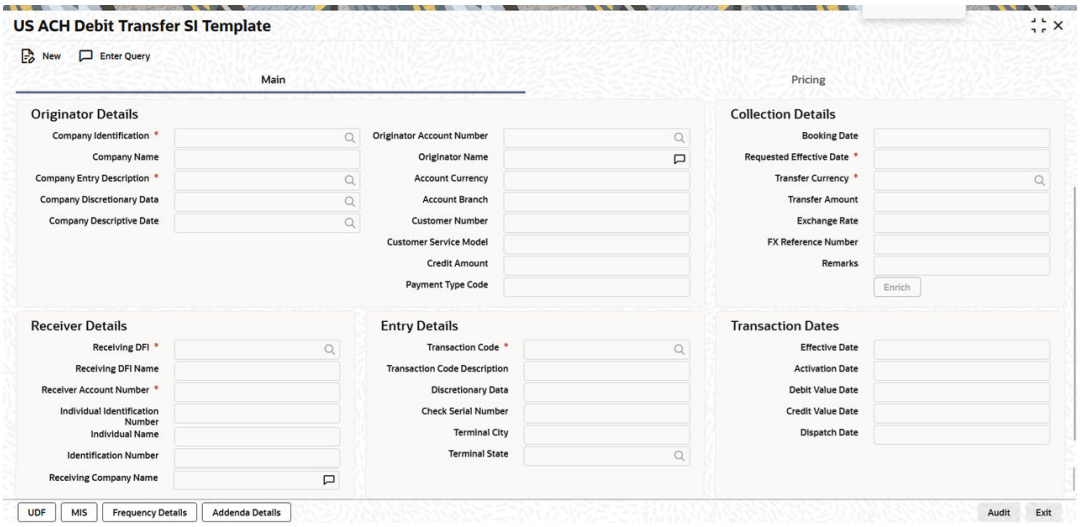
1.3.7.1 Main Tab

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 1-123 US ACH Debit Transfer SI Template_Main Tab



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

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

Table 1-90 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.

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Table 1-90 (Cont.) US ACH Debit Transfer SI Template_Main Tab - Field Description

Field	Description
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**.
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.

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Table 1-90 (Cont.) US ACH Debit Transfer SI Template_Main Tab - Field Description

Field	Description
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**.
Credit Value Date	System displays the **Credit Value Date**.
Dispatch Date	System displays the **Dispatch Date**.

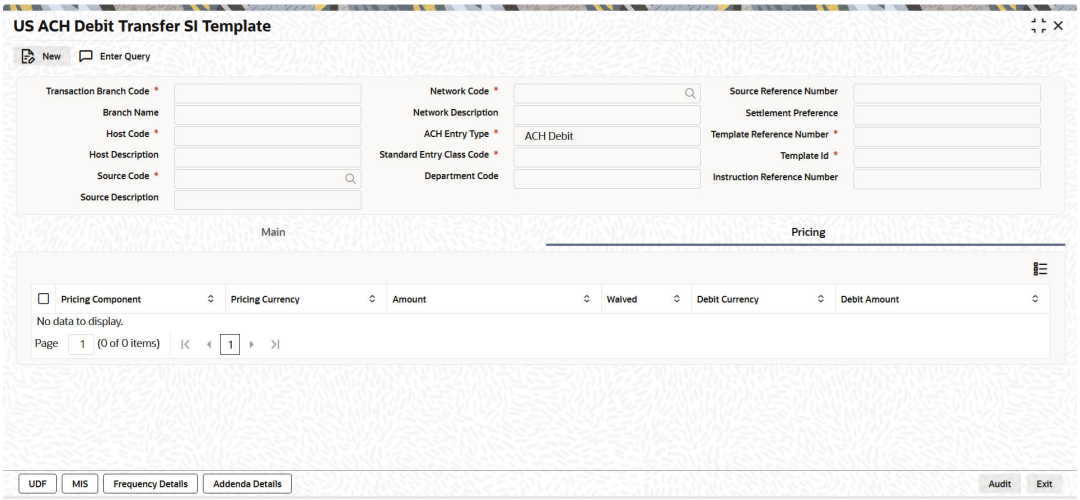
1.3.7.2 Pricing Tab

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 1-124 US ACH Debit Transfer SI Template_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.

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Table 1-91 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.

1.3.7.3 UDF Button

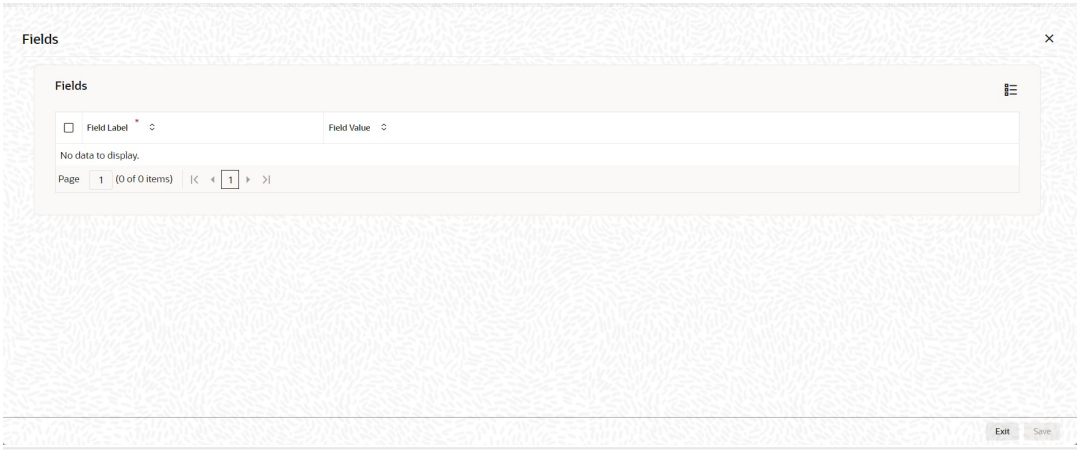
This topic provides details of the **Fields** screen.

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

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

   The **Fields** screen is displayed.

Figure 1-125 UDF Button



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

   The following fields are displayed:

Table 1-92 UDF Button - Field Description

Field	Description
Field Label	System displays all fields that are part of the associated UDF group.

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Table 1-92 (Cont.) UDF Button - Field Description

Field	Description
Field Value	The system displays default values for UDF fields, if available. user can modify the default value or enter a value for fields where no default exists.

1.3.7.4 MIS Button

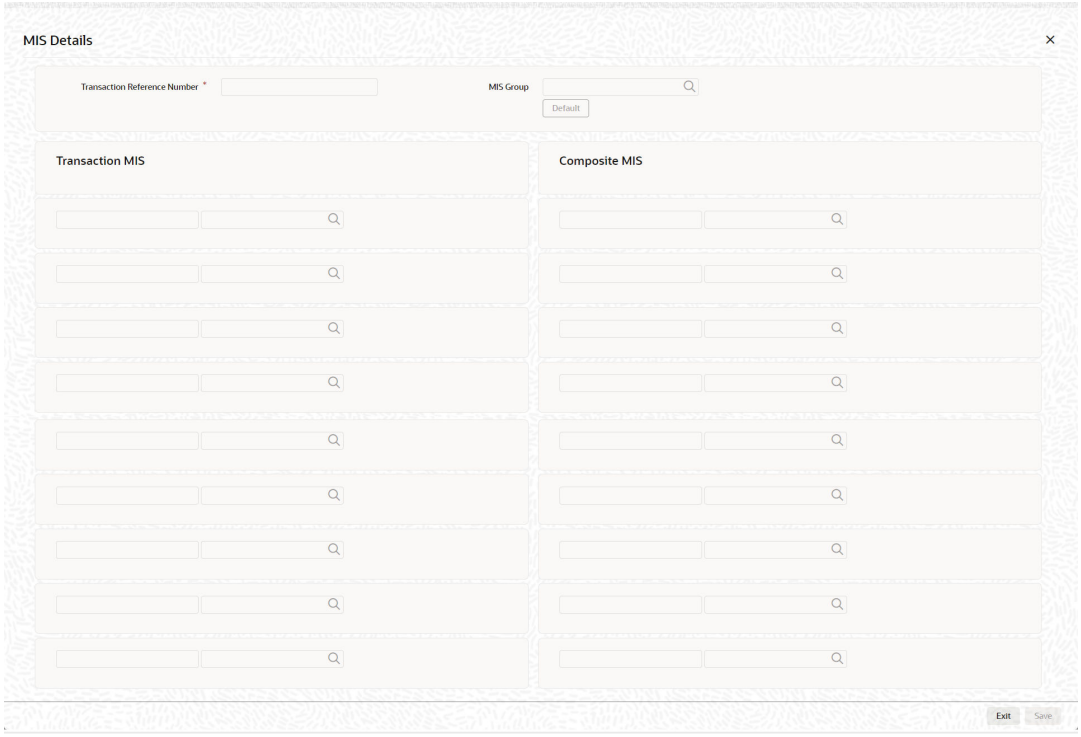
This topic explains the **MIS Details** screen.

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

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

   The **MIS Details** screen is displayed.

Figure 1-126 MIS Button



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

Table 1-93 MIS Button - Field Description

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

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Table 1-93 (Cont.) MIS Button - Field Description

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

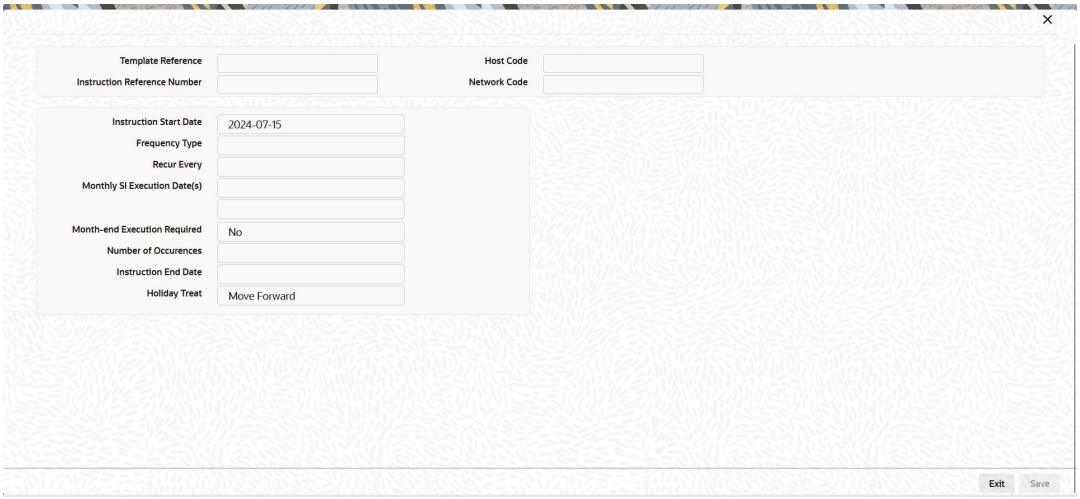
1.3.7.5 Frequency Details

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

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

   The **Frequency Details** screen is displayed.

Figure 1-127 US ACH Debit Transfer SI Template_Frequency Details



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

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

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Table 1-94 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 Occurences	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**.
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.

1.3.7.6 Addenda Details

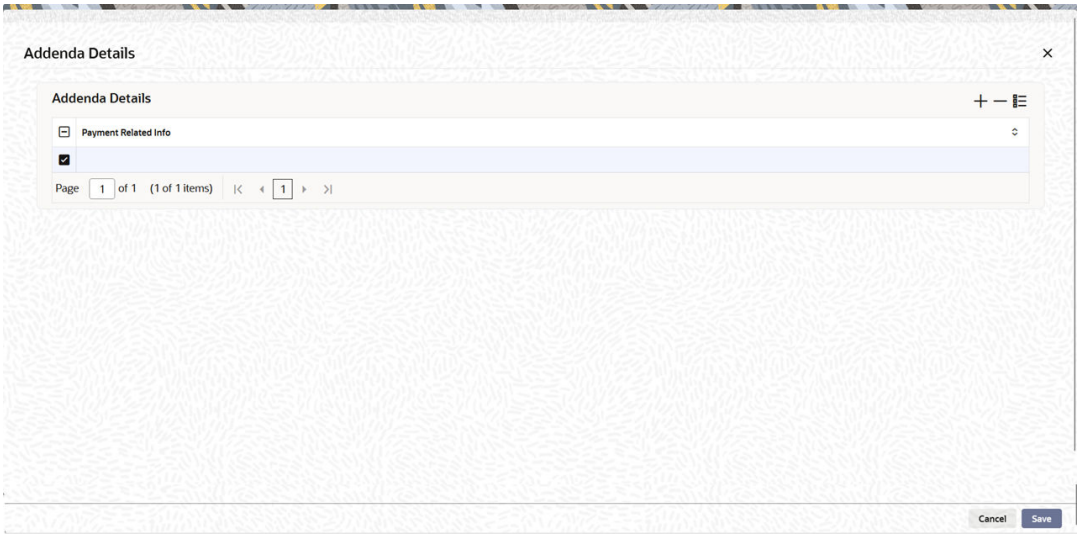
This topic describes addenda details, including payment-related information associated with a transaction.

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

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

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Figure 1-128 Addenda Details



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

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

Table 1-95 Addenda Details - Field Description

Field	Description
Addenda Details	This section displays the **Addenda Details**.
Payment Related Info	Specify the payment-related information in this free-form text field for any additional details. Data is limited to 80 characters.

1.3.8 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.

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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*.

1.4 US ACH Payment Browser

View and track details of US ACH credit and debit payment transactions.

This topic contains the following sub-topics:

- Inbound US ACH Acknowledgement Receipt Summary
  The **Inbound US ACH Acknowledgement Receipt Summary** screen allows users to view the details of acknowledgement (ACK) files that are uploaded from File Envelope screen or through API.
- 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.

1.4.1 Inbound US ACH Acknowledgement Receipt Summary

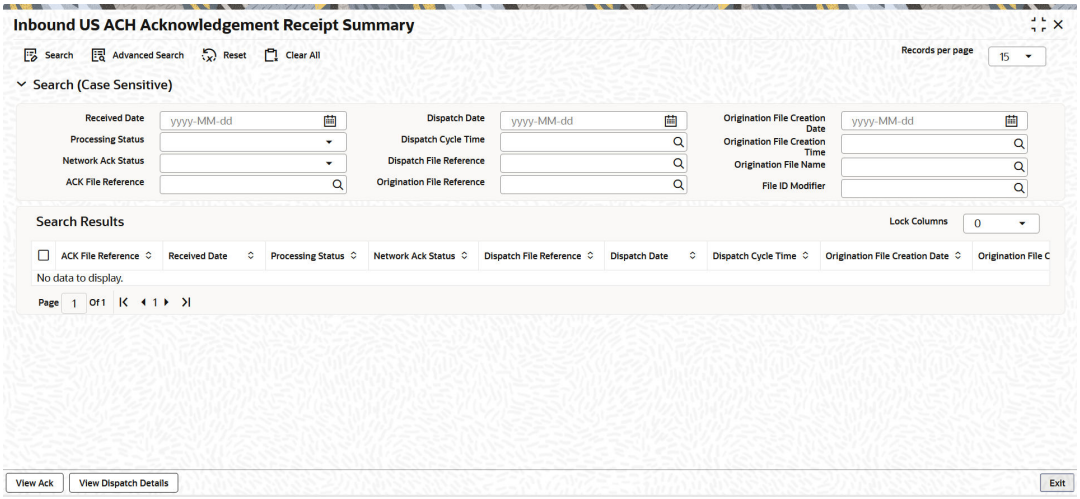
The **Inbound US ACH Acknowledgement Receipt Summary** screen allows users to view the details of acknowledgement (ACK) files that are uploaded from File Envelope screen or through API.

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

   The **Inbound US ACH Acknowledgement Receipt Summary** screen is displayed.

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Figure 1-129 Inbound US ACH Acknowledgement Receipt Summary



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

Table 1-96 Inbound US ACH Acknowledgement Receipt Summary - Field Description

Field	Description
Received Date	Date the ACK file was uploaded.
Processing Status	Indicates if the ACK file matches the dispatch file. The options include: • **Matched** • **Unmatched** • **Exception** **Note**: Dispatch details and Origination file details are only available when the **Processing Status** is **Matched**.
Network ACK Status	Indicates the mapped status in the system corresponding to the ACK status received in the ACK file. The available drop-down values are: • **Accepted** • **Partially Accepted** • **Pended** • **Rejected**
ACK File Reference	Reference number for the ACK file, as generated on the File Envelope screen or in the API response.
Dispatch Date	Date the dispatch file was sent to the Federal Reserve (FED) Operator.
Dispatch Cycle Time	Time the dispatch file was sent to the Federal Reserve Operator.
Dispatch File Reference	System-generated reference for the dispatch file.
Origination File Reference	Reference for the origination file linked to the dispatch file.
Origination File Creation Date	Creation date of the origination file.
Origination File Creation Time	Creation time of the origination file.
Origination File Name	Name of the origination file.
File ID Modifier	File ID modifier as specified in the ACK file.

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

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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. User can perform the following actions from the **Inbound US ACH Acknowledgement Receipt Summary** screen.

Table 1-97 User Action and Description

User Action	Description
View Ack	This opens a sub-screen displaying the ACK file contents as received from the ACH operator.
View Dispatch Details	Available only when the Processing Status is **Matched**. If you select this option for an **Unmatched** or **Exception** status, the system will display an error: `This option is allowed only for Processing Status Matched`. If the ACK file matches the Dispatch file, the system displays the **Dispatch Reference Number** generated for the dispatched file. When you select this option, the system launches the **US ACH Dispatch Log Summary (Function ID: PMSDNLOG)**, retrieves the record based on the **Dispatch Reference Number**, and displays the corresponding details of the ACK file for your review.

- View Acknowledgement
  This topic provides step-by-step instructions to view ACK files and related error details using the View ACH Acknowledgement screen.
- View Dispatch Details
  This topic explains how to view dispatch details only when the processing status is matched.

1.4.1.1 View Acknowledgement

This topic provides step-by-step instructions to view ACK files and related error details using the View ACH Acknowledgement screen.

1. From the main screen, click **View Ack**.

   The system opens the **View ACH Acknowledgement** screen, displaying a sequential list of all acknowledgements (Acks) received for a Dispatch File along with a section showing error details for the selected Ack file.
2. On the **View ACH Acknowledgement** screen, click the **View Ack File** option to view the ACH Ack file received from the operator.

   The **View ACH Acknowledgement - File Content** screen opens, displaying file-level acknowledgment statuses and any associated error details.

1.4.1.2 View Dispatch Details

This topic explains how to view dispatch details only when the processing status is matched.

1. From the main screen, click **View Dispatch Details**.

   This option is available only if the **Processing Status** is **Matched**.

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If you select **View Dispatch Details** for a record with **Processing Status** of **Unmatched** or **Exception**, the system displays the error message, `This option is allowed only for Processing Status Matched`.

2. If the ACK file matches the Dispatch file, the system displays the **Dispatch Reference Number** generated for the dispatched file. When you proceed, the system opens the **US ACH Dispatch Log Summary (Function ID: PMSDNLOG)** screen.

   The system retrieves the record using the **Dispatch Reference Number** and displays the related ACK file details for your review.

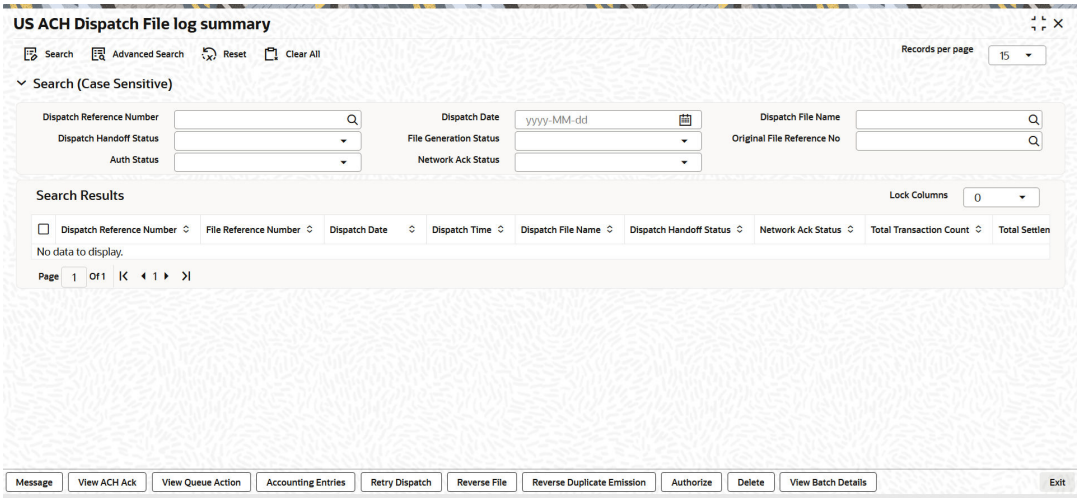
1.4.2 US ACH Dispatch File Log Summary

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 1-130 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**
   - **Dispatch Date**
   - **Dispatch File Name**
     A tooltip displays the full dispatch file name when the user hover over it.
   - **Dispatch Handoff Status**
   - **File Generation Status**
   - **Original File Reference No**
   - **Auth Status**
   - **Network Ack Status**
     - If the Ack is matched, the **Network Ack Status** will display the file status as provided in the most recent Ack file received.
     - If the Ack is not matched, the **Network Ack Status** will remain blank.

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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 - `ACHACHPXXXXXXXXXFDYYYYMMDDTHHMMSSmmmm.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.

5. User can perform the following actions from the **US ACH Dispatch File Log Summary** screen.

Table 1-98 User Action and Description

User Action	Description
View ACH Ack	Use the **View ACH Ack** action to view a sequential list of all acknowledgements (Acks) received for a Dispatch File along with a section showing error details for the selected Ack file.
Reverse File	Use the **Reverse File** action to perform a full or partial reversal, applying file-level reversal accounting and transaction-level reversal accounting for each entry reversed. This operation supports save and authorize.
Reverse Duplicate Emission	Use the **Reverse Duplicate Emission** action to generate reversal file without any file accounting and transaction-level reversal accounting. This operation supports save and authorize.
Authorize	Use the **Authorize** button to confirm and approve the changes made.
Delete	Click the **Delete** button to delete the operations done before authorization.
View Batch Details	Use the **View Batch Details** button to view the batch details of the selected file record.

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> **Note**
>
> The **Reverse File**, **Reverse Duplicate Emission**, **Authorize**, and **Delete** operations allow the user to select only a single record at a time.

- Message
  This topic provides details of the **File Content** screen.
- View ACH Ack
  This topic allows users to view the Ack file as received.
- 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 if file-level accounting is posted for the dispatch file generated.
- Reverse File
  This topic provides the systematic instructions to process the **Reverse File** screen.
- Reverse Duplicate Emission
  This topic provides the systematic instructions to process the **Reverse Duplicate Emission** screen.
- View Batch Entries
  This topic explains the **View Batch Entries** screen.
- US ACH Reverse File Summary
  Use **US ACH Reverse File Summary** screen to view File Reversal entries.
- US ACH Reverse Duplicate Emission Summary
  Use **US ACH Reverse Duplicate Emission Summary** screen to view Duplicate Emission Reversal entries.

1.4.2.1 Message

This topic provides details of the **File Content** screen.

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

   The **File Content** screen is displayed.

Figure 1-131 US ACH Dispatch File log summary_Message



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

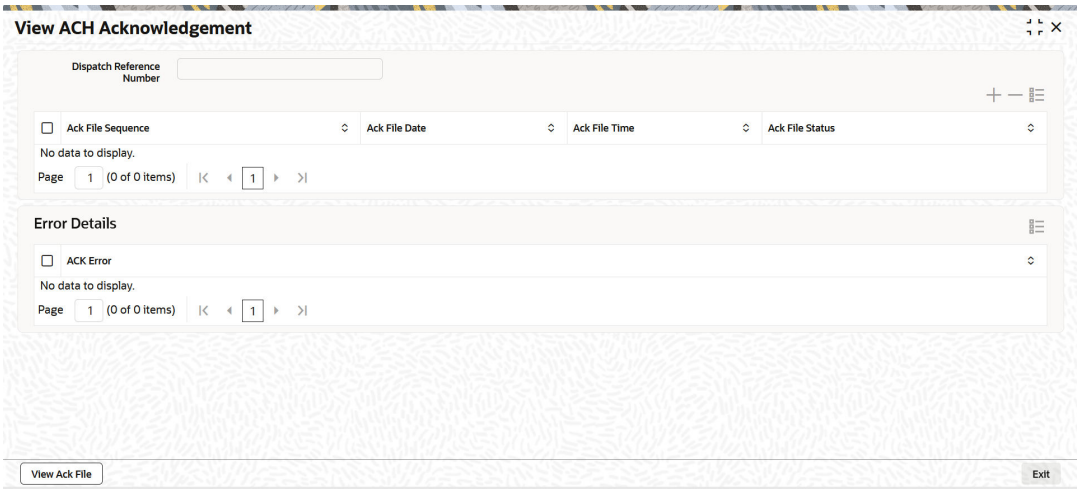
1.4.2.2 View ACH Ack

This topic allows users to view the Ack file as received.

1. From the main screen, click the **View ACH Ack** button or specify **PNDACKVU** in the text box, and click next arrow.

   The **View ACH Acknowledgement** sub-screen is displayed.

Figure 1-132 US ACH Dispatch File Log Summary_View ACH Ack



2. On the **View ACH Acknowledgement** screen, user can view a sequential list of all acknowledgements (Acks) received for a Dispatch File.

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

Table 1-99 View ACH Acknowledgement - Field Description

Field	Description
Dispatch Reference Number	Displays the **Dispatch Reference Number**.
Ack File Sequence	Displays the **Ack File Sequence**.
Ack File Date	Displays the **Ack File Date** .
Ack File Time	Displays the **Ack File Time**.
Ack File Status	Displays the **Ack File Status**.
Error Details	Displays the **Error Details**.
ACK Error	Displays the **ACK Error**.
View Ack File	Click the **View Ack File** button to view the Ack as received from ACH operator.

3. Click the **View Ack File** button to view the acknowledgement (Ack) file as received from the ACH operator.

   The **View ACH Acknowledgement - File Content** screen is displayed.

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Figure 1-133 View ACH Acknowledgement_View Ack File Button



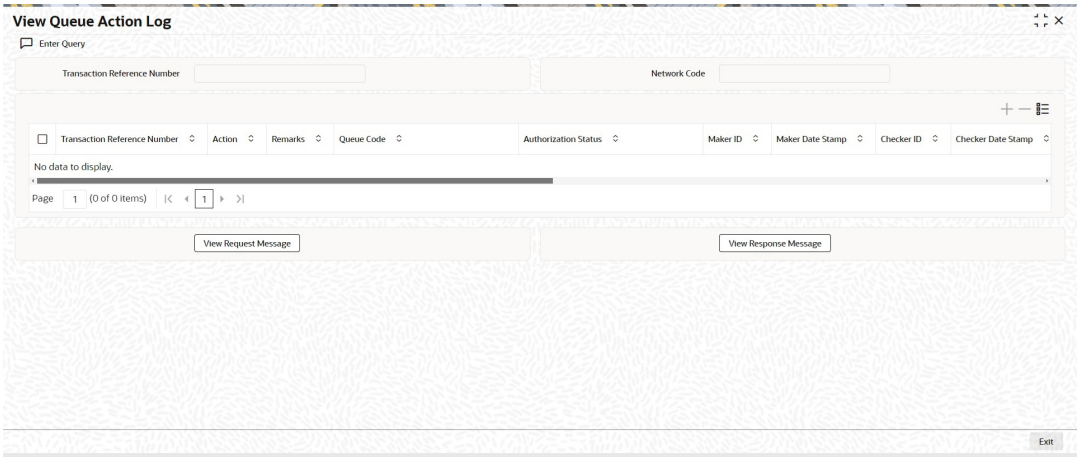
1.4.2.3 Process View Queue Action

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

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

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

Figure 1-134 US ACH Dispatch File log summary_View Queue Action



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.

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Table 1-100 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.

1.4.2.4 Process Accounting Entries

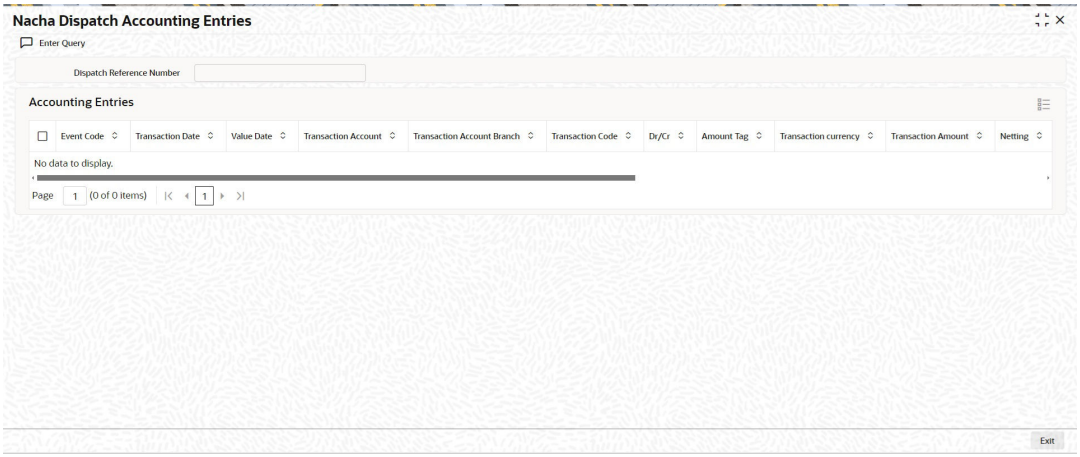
This topic provides the systematic instructions to process the **Accounting Entries** screen if file-level accounting is posted for the dispatch file generated.

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

   The **Accounting Entries** screen is displayed.

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Figure 1-135 US ACH Dispatch File log summary_Accounting Entries



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

Table 1-101 Accounting Entries - Field Description

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

1.4.2.5 Reverse File

This topic provides the systematic instructions to process the **Reverse File** screen.

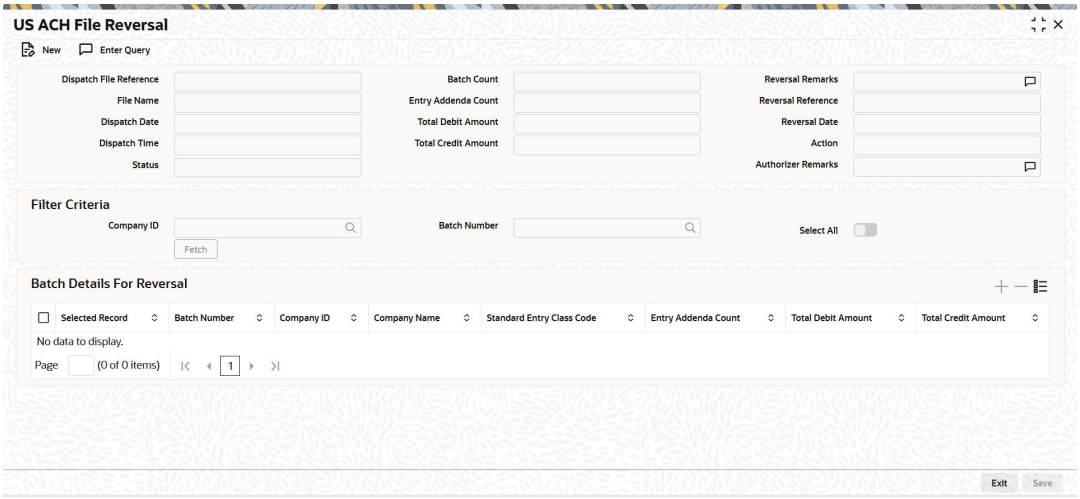
File reversals trigger the reversal of underlying ACH debit and credit originations, as well as transaction-level reversal accounting. File-level accounting is also applied to reversal files. Transaction codes are updated accordingly to indicate reversals.

1. From the main screen, click **Reverse File**.

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The **US ACH File Reversal** screen is displayed.

Figure 1-136 US ACH Dispatch File log summary_Reverse File



2. Use the **Reverse File** option to perform a full or partial reversal, applying file-level reversal accounting and transaction-level reversal for each entry in the dispatch file.

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

Table 1-102 US ACH Dispatch File log summary_Reverse File - Field Description

Field	Description
Dispatch File Reference	Displays the **Dispatch File Reference**.
File Name	Displays the **File Name**.
Dispatch Date	Displays the **Dispatch Date**.
Dispatch Time	Displays the **Dispatch Time**.
Status	Displays the **Status**.
Batch Count	Displays the **Batch Count**.
Entry Addenda Count	Displays the current **Entry Addenda Count**.
Total Debit Amount	Displays the **Total Debit Amount**.
Total Credit Amount	Displays the **Total Credit Amount**.
Reversal Remarks	Specify the **Reversal Remarks**.
Reversal Reference	Displays the **Reversal Reference** , which is automatically generated by the system.
Reversal Date	Displays the **Reversal Date**, which defaults to the current date.
Action	Displays the **Action**.
Authorizer Remarks	Displays the **Authorizer Remarks**.
Filter Criteria	This section displays the **Filter Criteria**.
Company ID	Specify the **Company ID**.
Batch Number	Specify the **Batch Number**.
Select All	This flag indicates whether all batches should be selected or not.
Batch Details For Reversal	The **Batch Details for Reversal** section will list all batches linked to the file that have not yet been reversed. All batches will be auto-selected by default, and the user may modify the selection as needed.

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1.4.2.6 Reverse Duplicate Emission

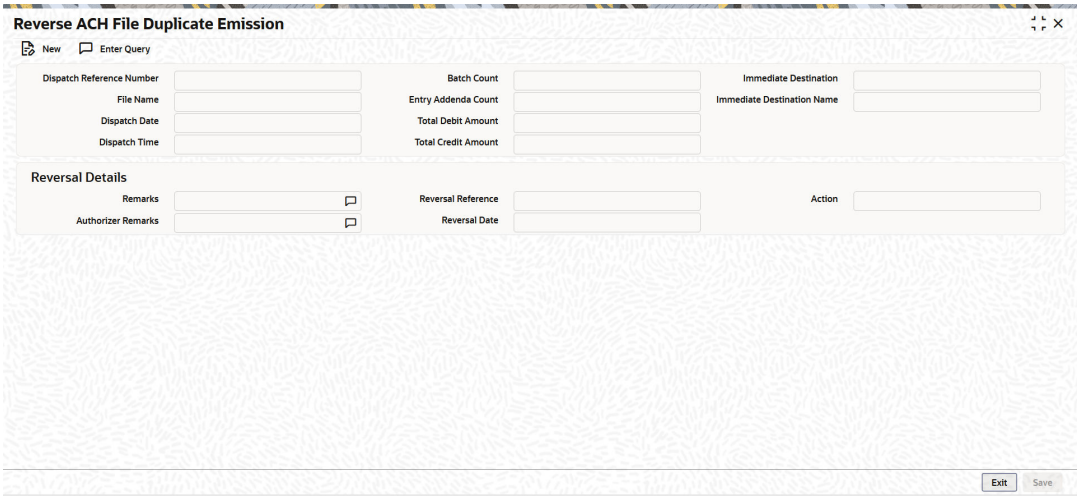
This topic provides the systematic instructions to process the **Reverse Duplicate Emission** screen.

Duplicate emission reversals do not trigger transaction-level reversals, nor is file-level accounting applied. A duplicate emission can only be reversed once for an original file. Reversal entries for ACH credit and debit originations in the original file are added to the generated reversal file, and transaction codes are updated to indicate reversal.

1. From the main screen, click **Reverse Duplicate Emission**.

   The **Reverse ACH File Duplicate Emission** screen is displayed.

Figure 1-137 US ACH Dispatch File log summary_Reverse Duplicate Emission



2. Use the **Reverse Duplicate Emission** option to generate reversal file without any file accounting and transaction reversal.

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

Table 1-103 US ACH Dispatch File log summary_Reverse Duplicate Emission - Field Description

Field	Description
Dispatch File Reference	Displays the **Dispatch File Reference**.
File Name	Displays the **File Name**.
Dispatch Date	Displays the **Dispatch Date**.
Dispatch Time	Displays the **Dispatch Time**.
Status	Displays the **Status**.
Batch Count	Displays the **Batch Count**.
Entry Addenda Count	Displays the current **Entry Addenda Count**.
Total Debit Amount	Displays the **Total Debit Amount**.
Total Credit Amount	Displays the **Total Credit Amount**.
Immediate Destination	Specify the **Immediate Destination**.

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Table 1-103 (Cont.) US ACH Dispatch File log summary_Reverse Duplicate Emission - Field Description

Field	Description
Immediate Destination Name	Displays the **Immediate Destination Name**.
Reversal Details	This section displays the **Reversal Details**.
Remarks	Specify the **Remarks**.
Reversal Reference	Displays the **Reversal Reference** , which is automatically generated by the system.
Action	Displays the **Action**.
Authorizer Remarks	Displays the **Authorizer Remarks**.
Reversal Date	Displays the **Reversal Date**, which defaults to the current date.

> **Note**
>
> A Dispatch File Handoff status has been added for each dispatched file. Once a file is successfully handed off either through API or folder, its status is updated to **Handed off**.
>
> When a file reversal is saved, the original file's status updates to **Reversal Initiated**. File reversal can be initiated for full file or for the batches selected for reversal. For a full file reversal, once the reversal file is generated and handed off, the status changes to **Reversed**. If only some batches are reversed, the status becomes **Partially Reversed**. File reversal is permitted only for files with a status of **Handed Off** or **Partially Reversed**.
>
> Reversal of duplicate emissions is also allowed for files with the **Handed off** status. In such cases, an error message is displayed stating, `File reversal is allowed for file records with Dispatch status 'Handed off'`. However, the original file's dispatch status remains unchanged.

1.4.2.7 View Batch Entries

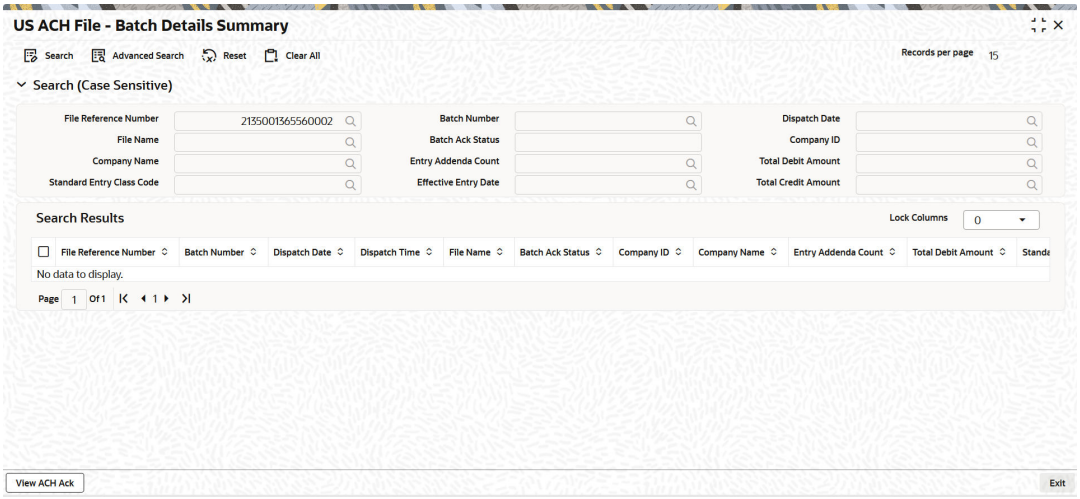
This topic explains the **View Batch Entries** screen.

1. From the main screen, click **View Batch Entries**.

   The **US ACH File - Batch Details Summary** screen is displayed.

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Figure 1-138 US ACH Dispatch File log summary_View Batch Entries



2. On the **US ACH File - Batch Details Summary** screen, user can view the batch details of the selected file record.

- View US ACH Acknowledgment File
  This procedure describes how to view batch-level ACH acknowledgment files and details in the system.

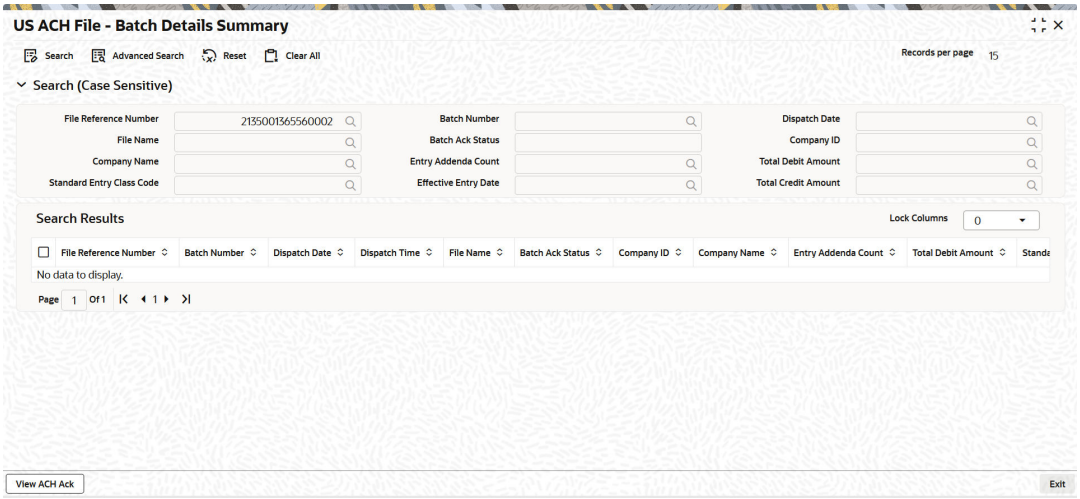
1.4.2.7.1 View US ACH Acknowledgment File

This procedure describes how to view batch-level ACH acknowledgment files and details in the system.

1. Select a record and click **View Batch Details** on the **US ACH Dispatch File log summary** screen.

   The **US ACH File - Batch Details Summary** screen is displayed.

Figure 1-139 US ACH Dispatch File Log Summary_View Batch Details

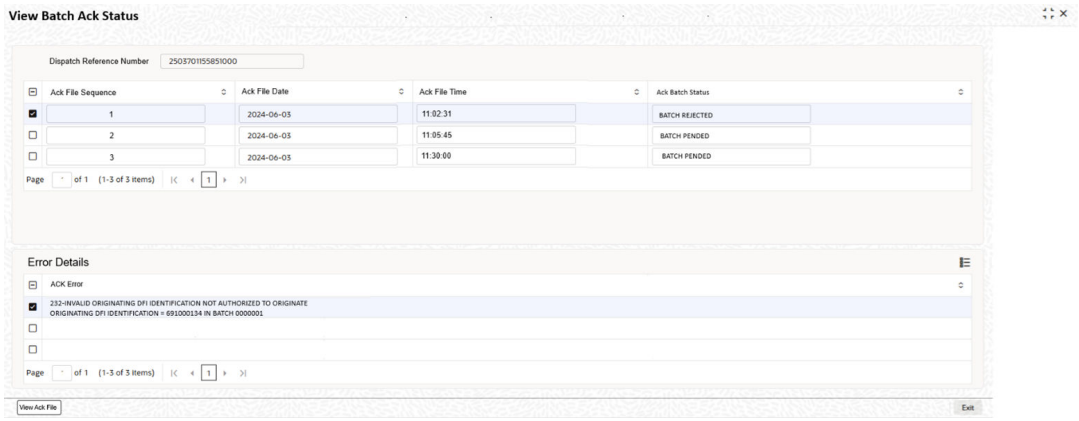


2. In the **US ACH File - Batch Details Summary** screen, select a batch number, and click the **View ACH Ack** option.

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The system opens the **View Batch Ack Status** screen, displaying batch-level acknowledgment details such as batch status and any associated error information for the selected batch.

Figure 1-140 US ACH File - Batch Details Summary_View ACH Ack

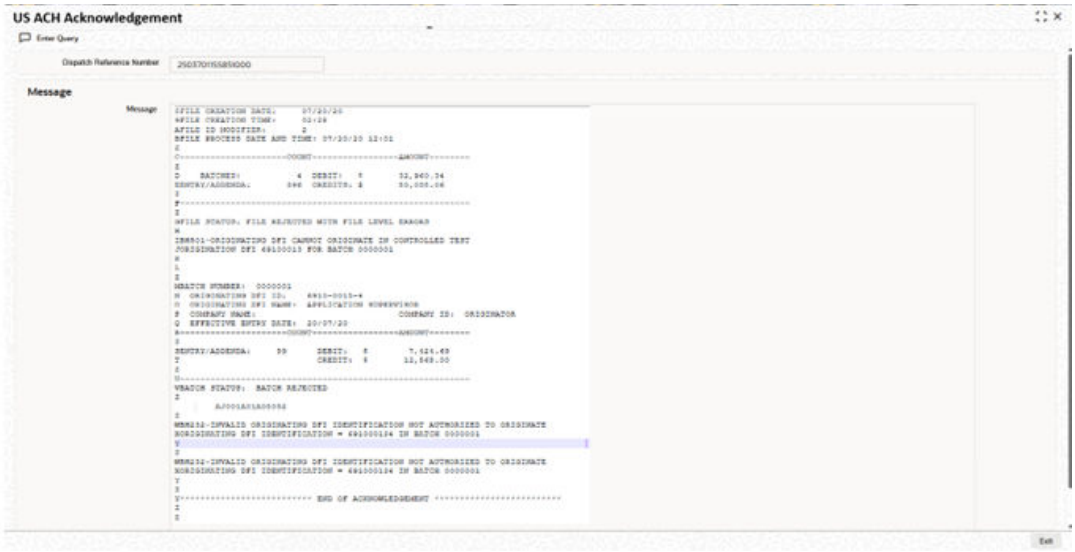


3. On the **View Batch Ack Status** screen, click the **View Ack File** option to view the ACH Ack file received from the operator.

   The acknowledgment file may include information for multiple batches, and a single batch can have multiple associated statuses.

   The system opens the **View ACH Acknowledgement** screen, displaying batch-level acknowledgment statuses and error details.

Figure 1-141 View Batch Ack Status_View Ack File



1.4.2.8 US ACH Reverse File Summary

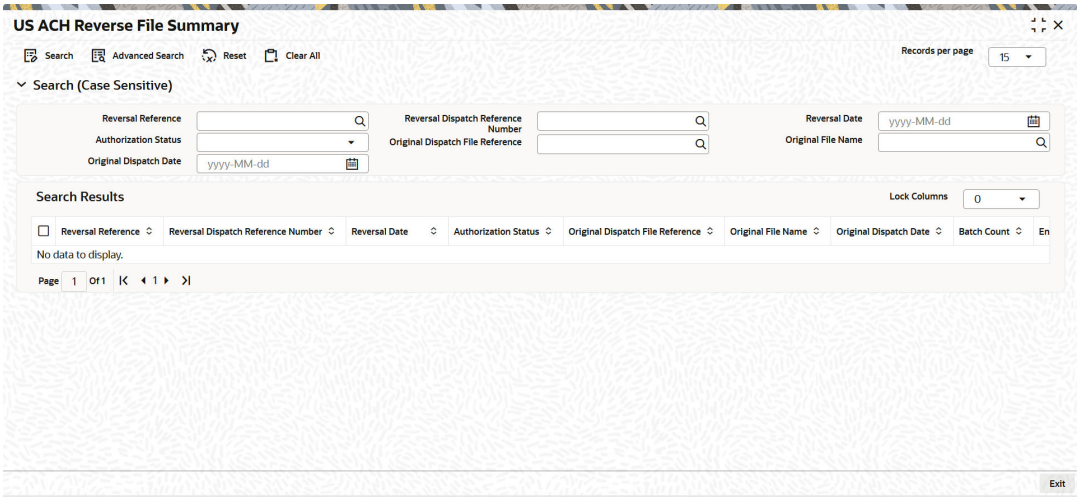
Use **US ACH Reverse File Summary** screen to view File Reversal entries.

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

   The **US ACH Reverse File Summary** screen is displayed.

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Figure 1-142 US ACH Reverse File Summary



2. On the **US ACH Reverse File Summary** screen, search using one or more of the following parameters to display all file reversal records:
   - **Reversal Reference**
   - **Reversal Dispatch Reference Number**
   - **Reversal Date**
   - **Authorization Status**
   - **Original Dispatch File Reference**
   - **Original File Name**
   - **Original Dispatch Date**
3. Once you specified the parameters, click the **Search** button.

   The system displays the records that match the search criteria.

1.4.2.9 US ACH Reverse Duplicate Emission Summary

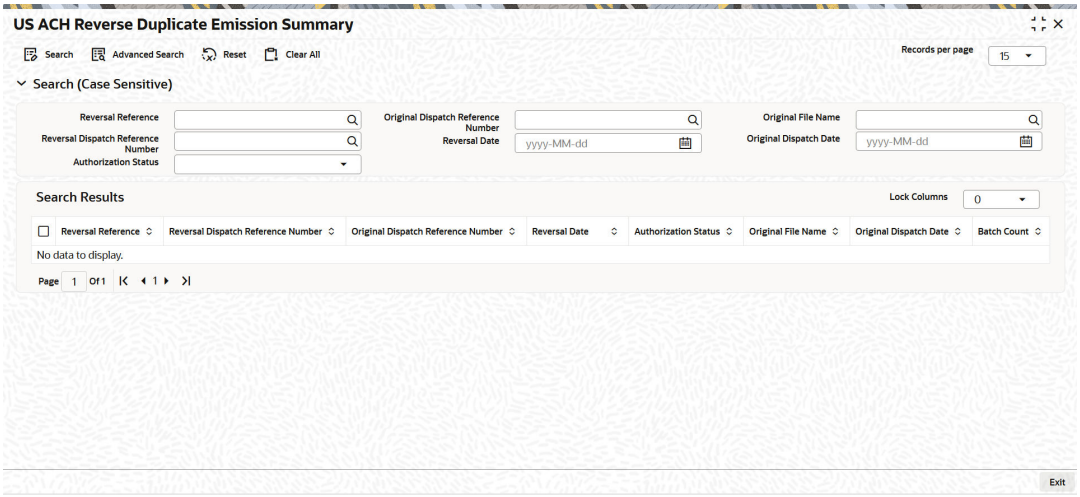
Use **US ACH Reverse Duplicate Emission Summary** screen to view Duplicate Emission Reversal entries.

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

   The **US ACH Reverse Duplicate Emission Summary** screen is displayed.

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Figure 1-143 US ACH Reverse Duplicate Emission Summary



2. On the **US ACH Reverse Duplicate Emission Summary** screen, search using one or more of the following parameters to display all file reversal records:
   - **Reversal Reference**
   - **Original Dispatch Reference Number**
   - **Original File Name**
   - **Reversal Dispatch Reference Number**
   - **Reversal Date**
   - **Original Dispatch Date**
   - **Authorization Status**
3. Once you specified the parameters, click the **Search** button.

   The system displays the records that match the search criteria.

1.4.3 Inbound File Summary

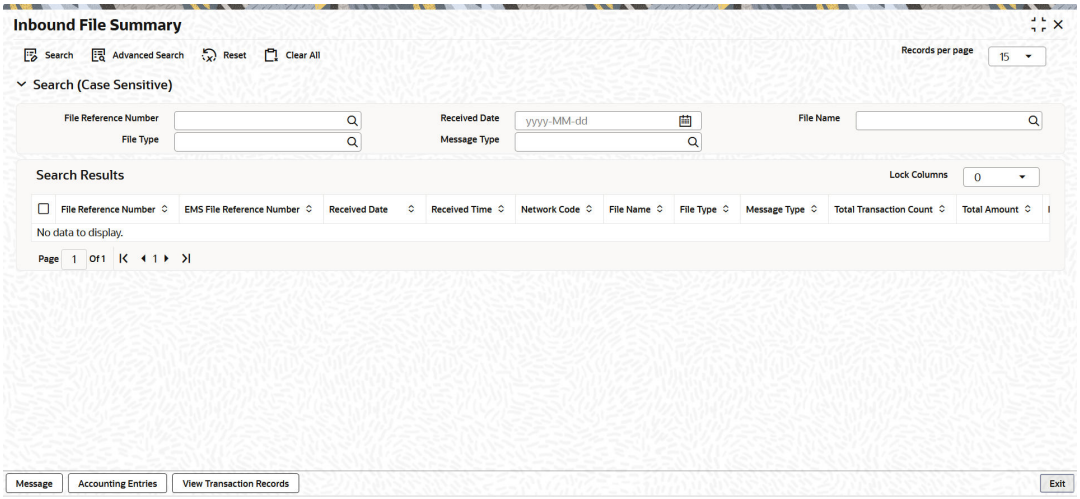
This topic explains the **Inbound File Summary** screen.

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

   The **Inbound File Summary** screen is displayed.

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Figure 1-144 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.

1.4.3.1 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.

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Figure 1-145 Inbound File Summary_Message



2. You can view the **In File Details** in this screen.

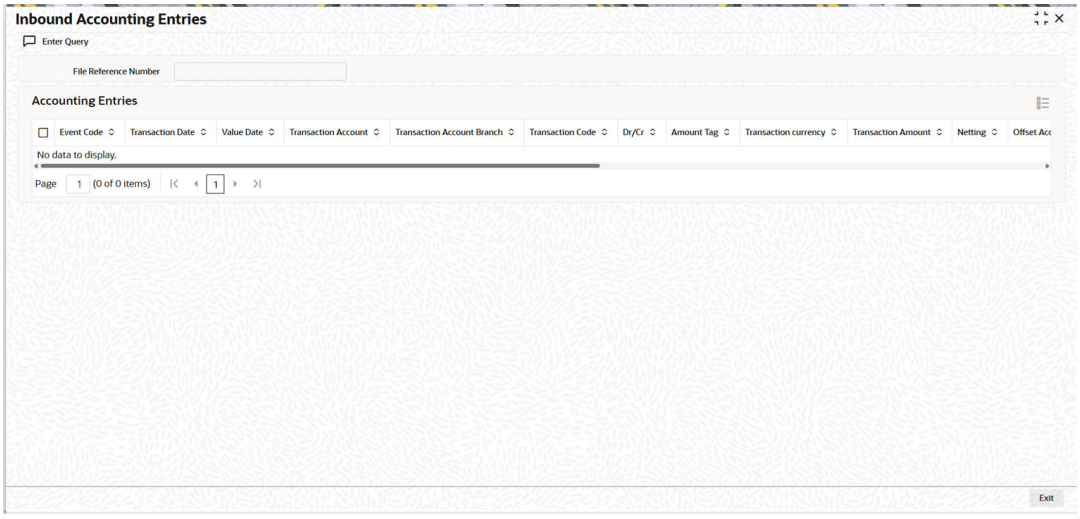
1.4.3.2 Accounting Entries

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 1-146 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 1-104 Inbound Accounting Entries - Field Description

Field	Description
File Reference Number	Displays the **File Reference Number**.

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Table 1-104 (Cont.) Inbound Accounting Entries - Field Description

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

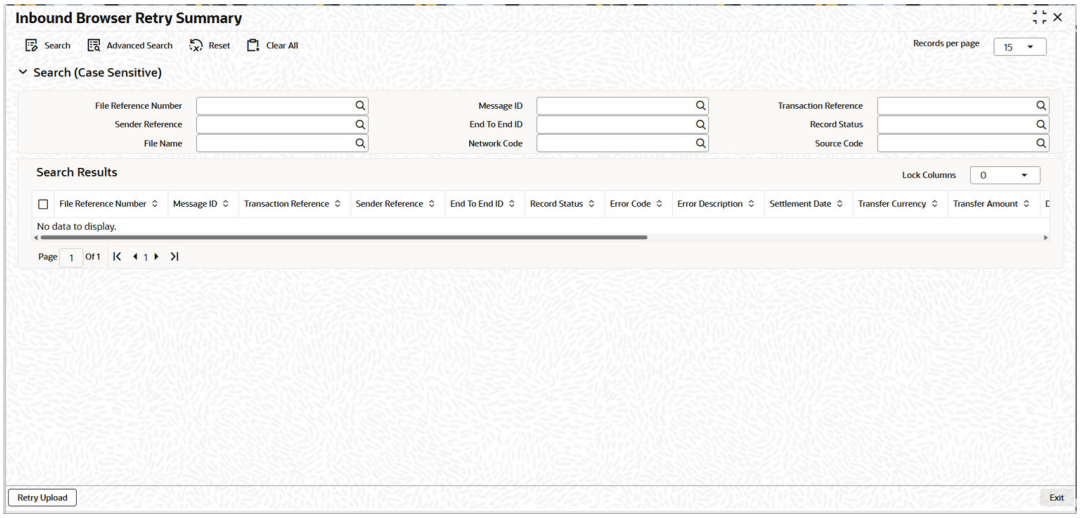
1.4.3.3 View Transaction Records

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 1-147 Inbound File Summary_View Transaction Records



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2. You can view the **Inbound Browser Retry Summary** details in this screen.

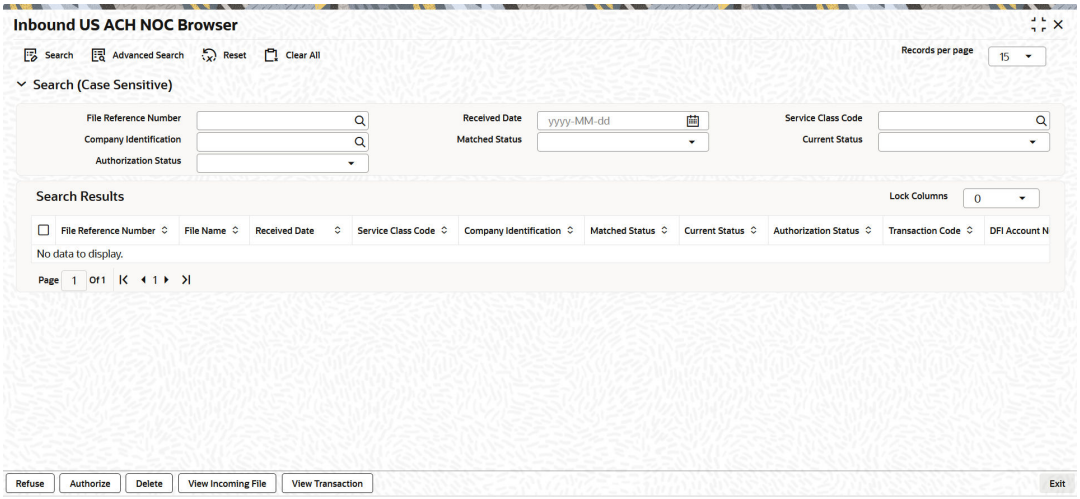
1.4.4 Inbound US ACH NOC Browser

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 1-148 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 1-105 Inbound US ACH NOC Browser - User Action

Actions	Description
Refuse	You capture refusal details through this tab. For more details refer to topic, *Refuse Tab*.

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Table 1-105 (Cont.) Inbound US ACH NOC Browser - User Action

Actions	Description
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 Transaction (PNDOVIEW)** 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.

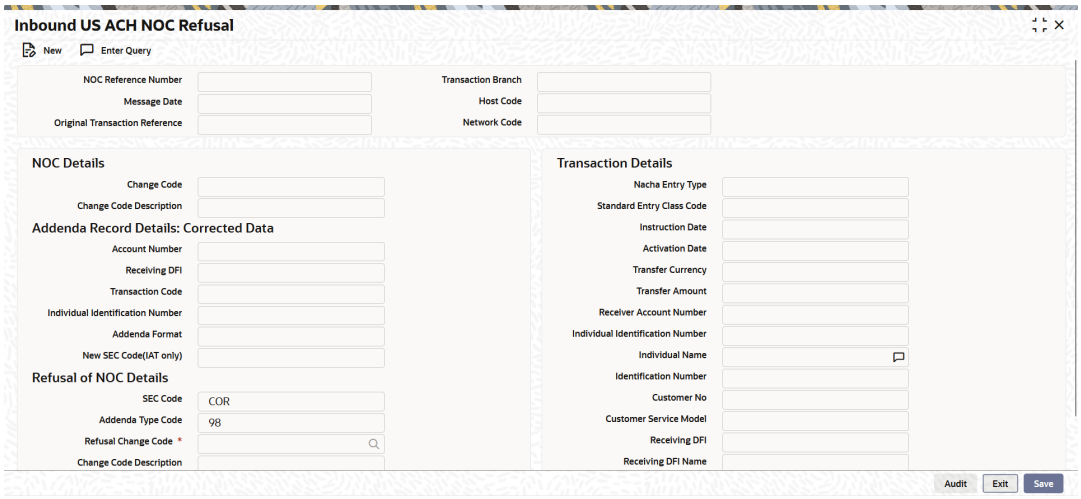
1.4.4.1 Refuse

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 1-149 PNSINOCB_Inbound US ACH NOC Browser_Refuse



2. 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.

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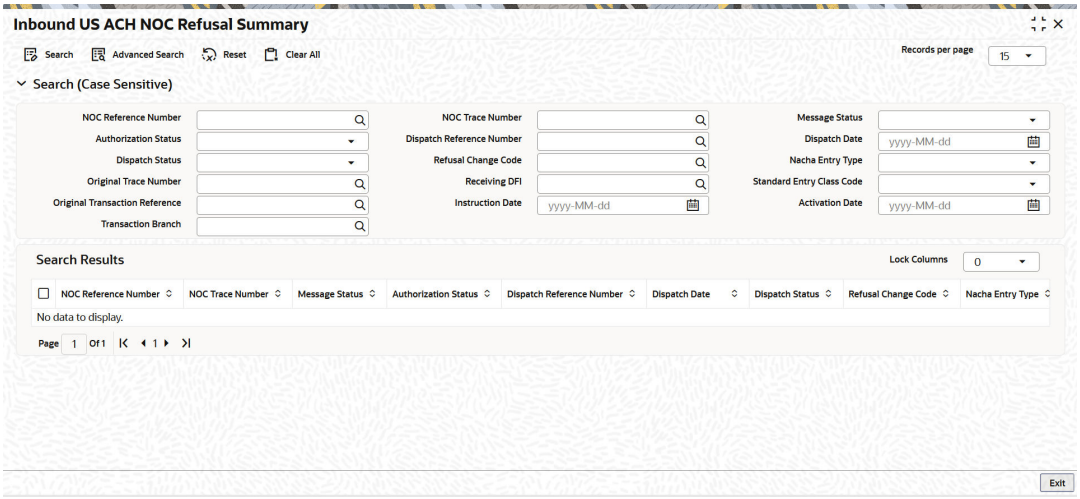
1.4.5 Inbound US ACH NOC Refusal Summary

This topic explains the **Inbound US ACH NOC Refusal Summary** screen.

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

   The **Inbound US ACH NOC Refusal Summary** screen is displayed.

Figure 1-150 Inbound US ACH NOC Refusal Summary



2. 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.

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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.

1.5 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

1.5.1 US ACH Return of Receipt View

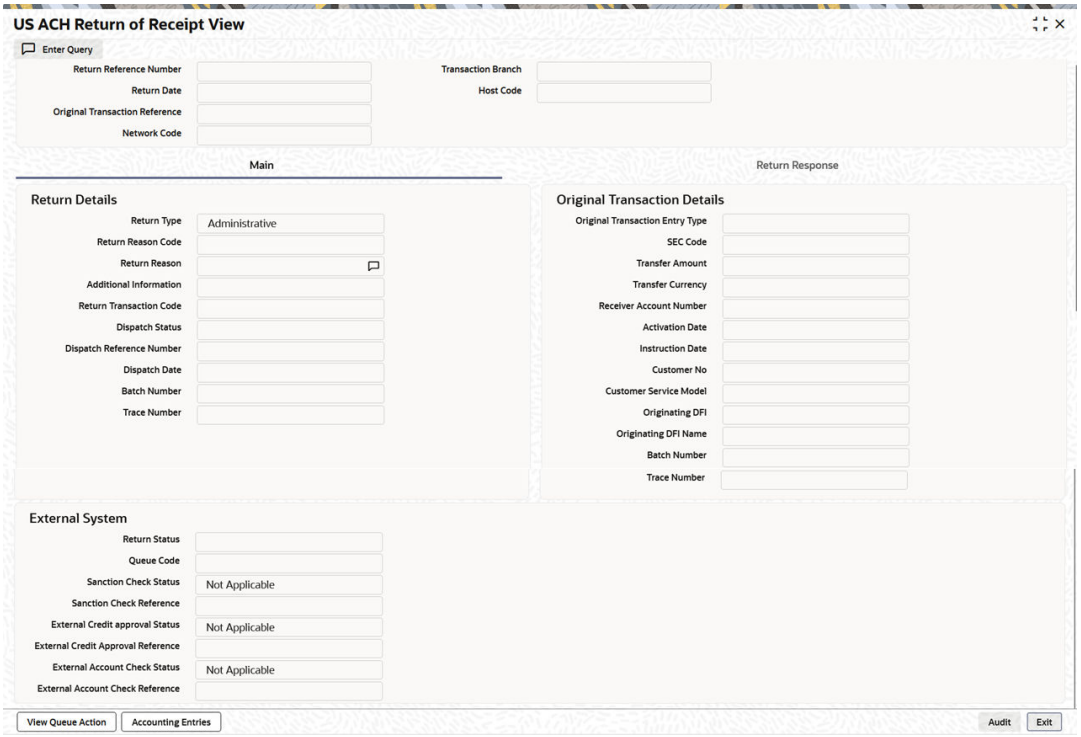
This topic provides the instructions to view the outbound return transactions.

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

   The **US ACH Return of Receipt View** screen is displayed.

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Figure 1-151 US ACH Return of Receipt View



2. On **US ACH Return of Receipt View** screen, click **Enter Query** to specify the fields.

Table 1-106 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.

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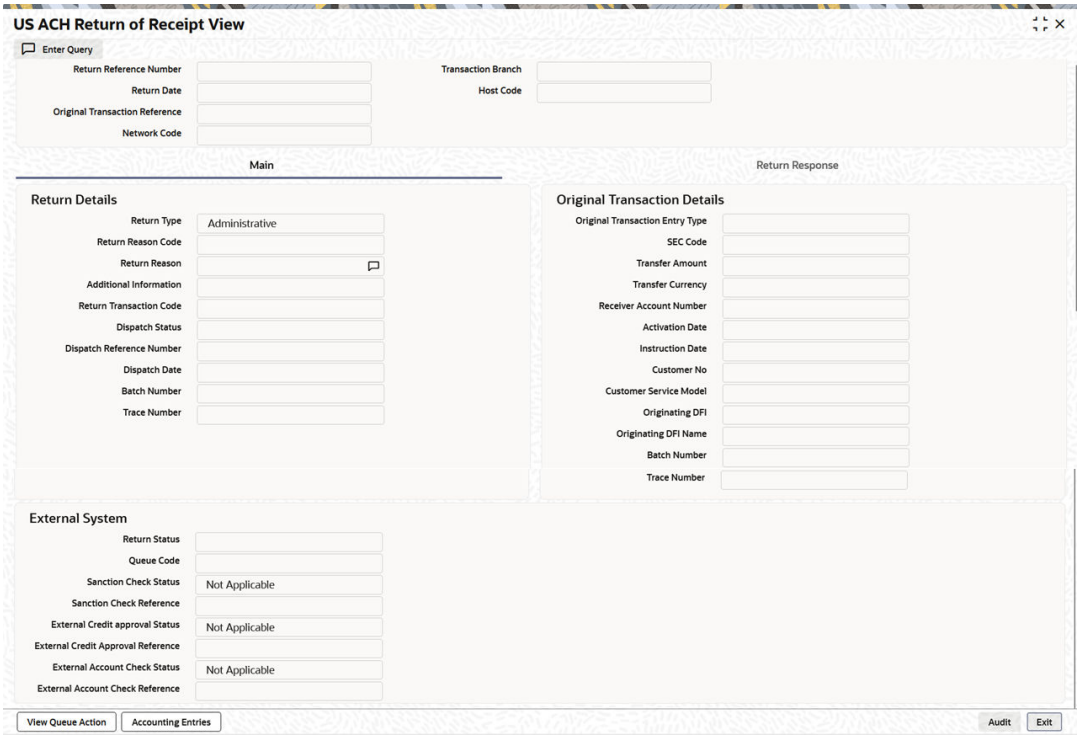
1.5.1.1 Main Tab

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 1-152 US ACH Return of Receipt View_Main Tab



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

Table 1-107 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.
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.

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Table 1-107 (Cont.) US ACH Return of Receipt View_Main Tab - Field Description

Field	Description
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.

1.5.1.2 Return Response Tab

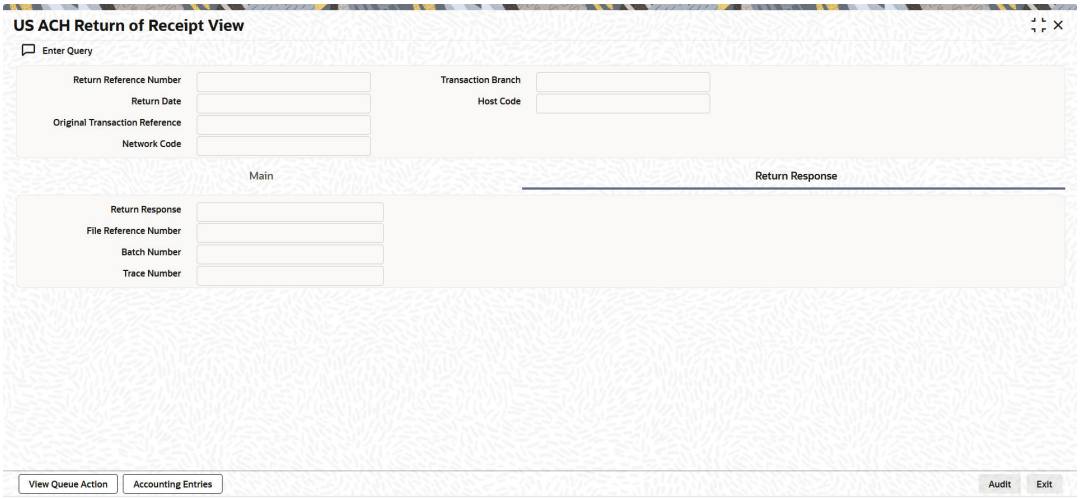
This topic explains the **Return Response** tab of the **US ACH Return of Receipt View** screen.

1. Click the **Return Response** Tab.

   The **Return Response** details are displayed.

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Figure 1-153 US ACH Return of Receipt View_Return Response Tab



2. On **Return Response** tab, specify the fields.

Table 1-108 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.

1.5.1.3 View Queue Action

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

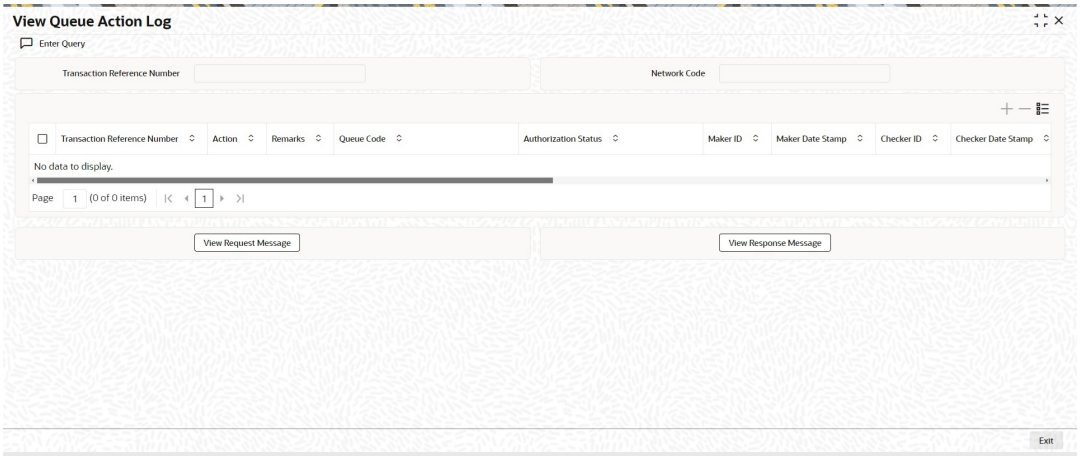
This screen provides the information on the user's actions log in queque. User can view all the queue actions for the respective transaction initiated.

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

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

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Figure 1-154 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 1-109 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.

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Table 1-109 (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**

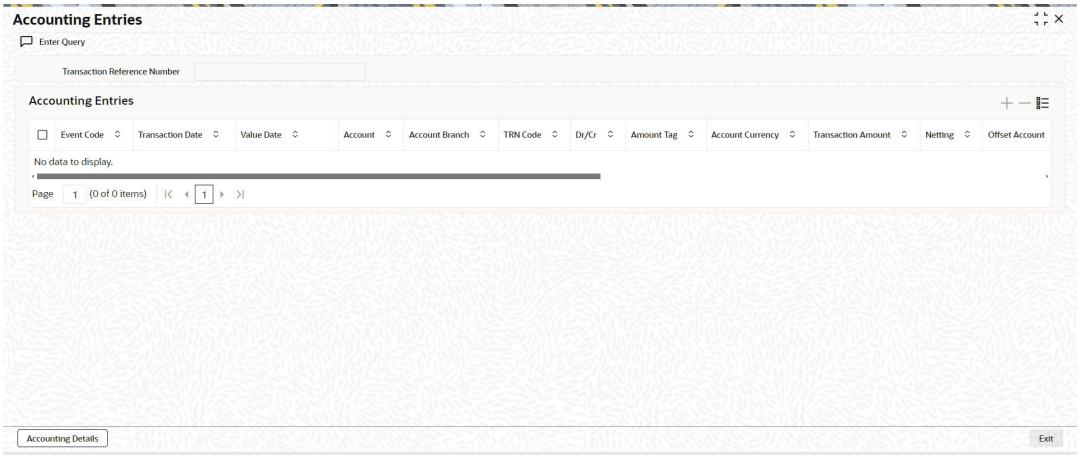
1.5.1.4 Accounting Entries

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 1-155 Accounting Entries



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

Table 1-110 Accounting Entries - Field Description

Field	Description
Event Code	Displays the **Event Code**.
Transaction Date	Displays the **Transaction Date**.

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Table 1-110 (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**.

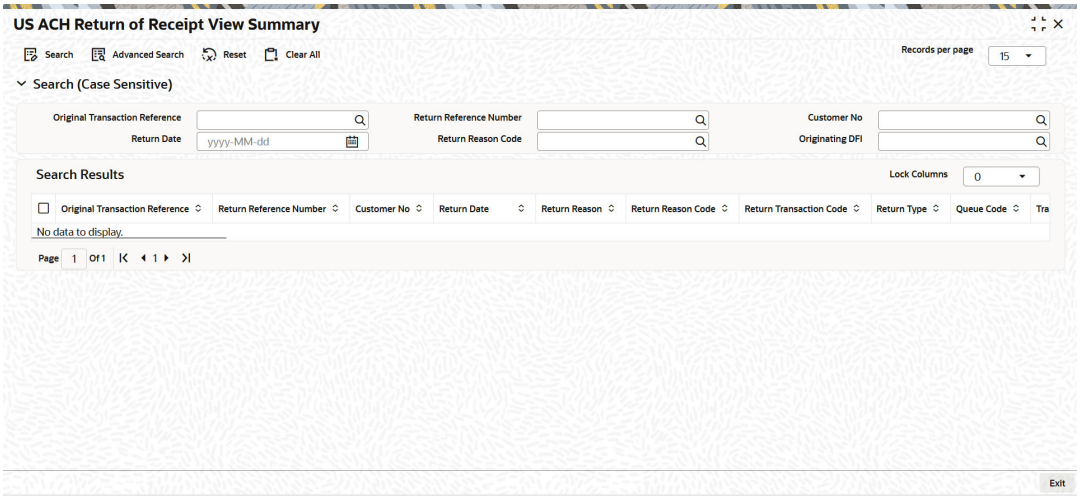
1.5.1.5 US ACH Return of Receipt View Summary

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 1-156 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**

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- **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.

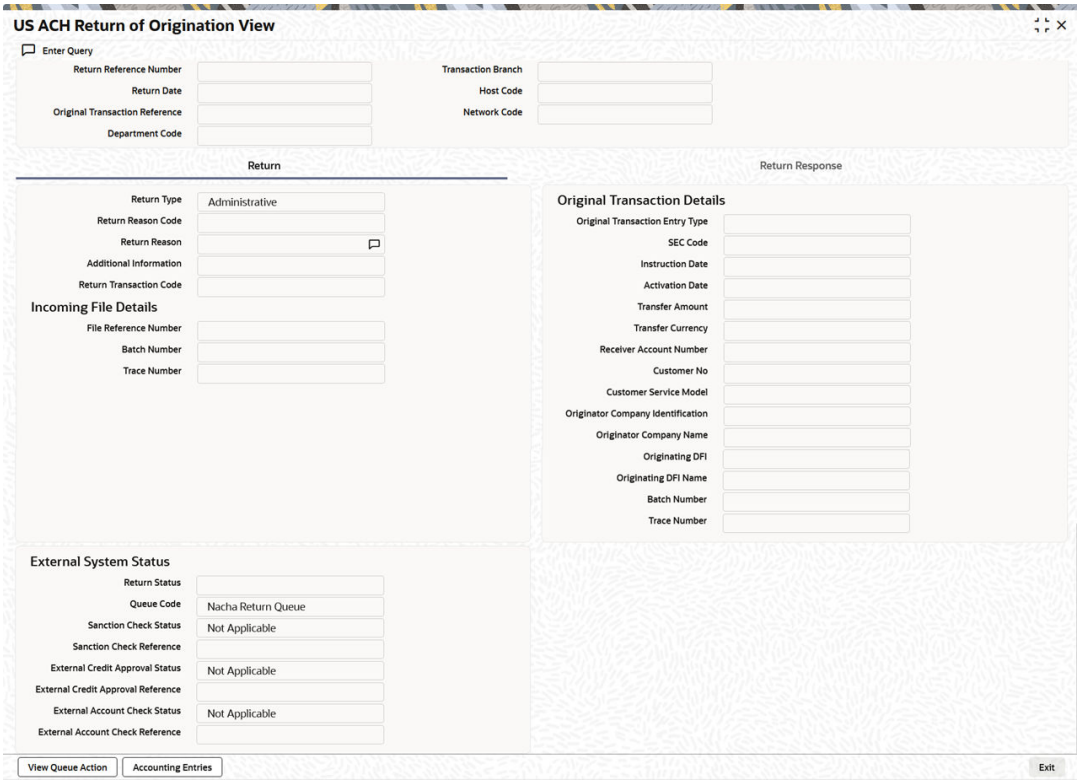
1.5.2 US ACH Return of Origination View

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 1-157 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 1-111 US ACH Return of Origination View - Field Description

Field	Description
Return Reference Number	Specify the **Return Reference Number**generated for the inbound return transaction.

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Table 1-111 (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.

1.5.2.1 Return Tab

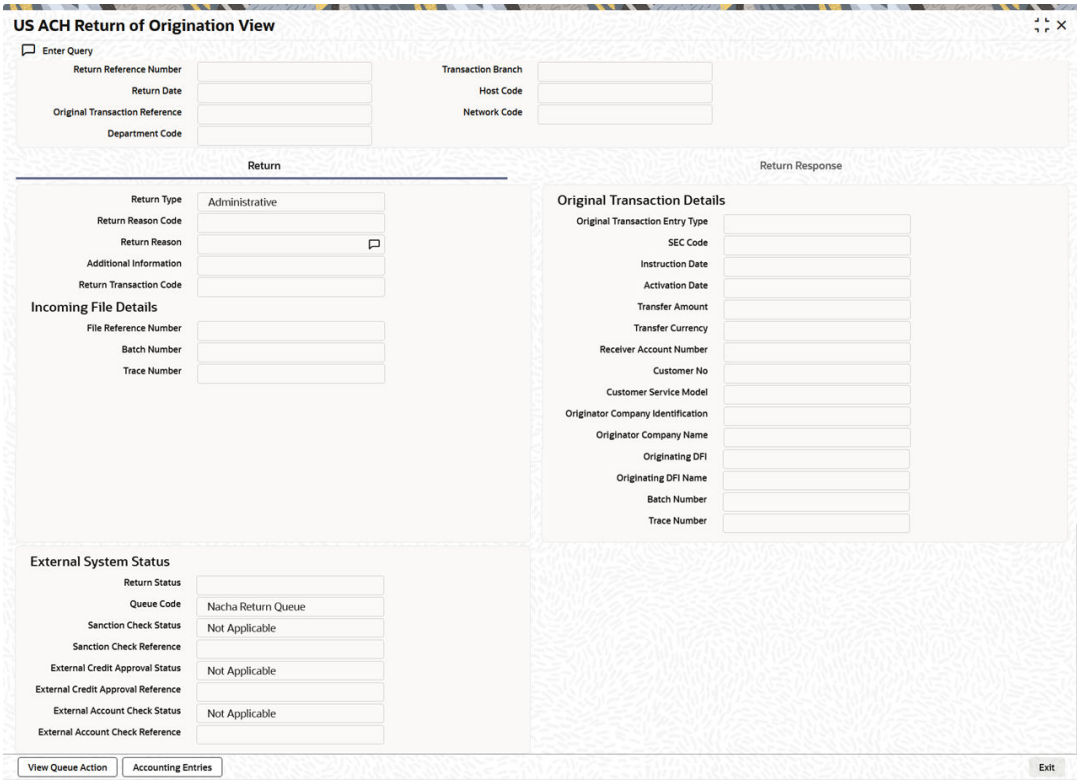
This topic explains the **Return** tab of the **US ACH Return of Origination View** screen.

1. Select the **Return** tab in the **US ACH Return of Origination View** screen.

   The **Return** details are displayed.

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Figure 1-158 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 1-112 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.

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Table 1-112 (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**.

1.5.2.2 Return Response Tab

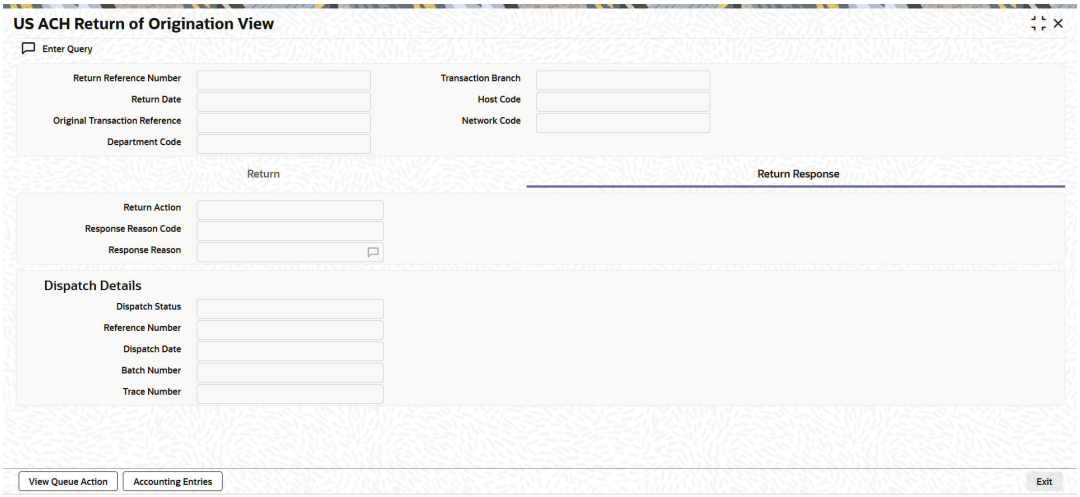
This topic explains the **Return Response** tab of the **US ACH Return of Origination View** screen.

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.

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Figure 1-159 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 1-113 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.

1.5.2.3 View Queue Action

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

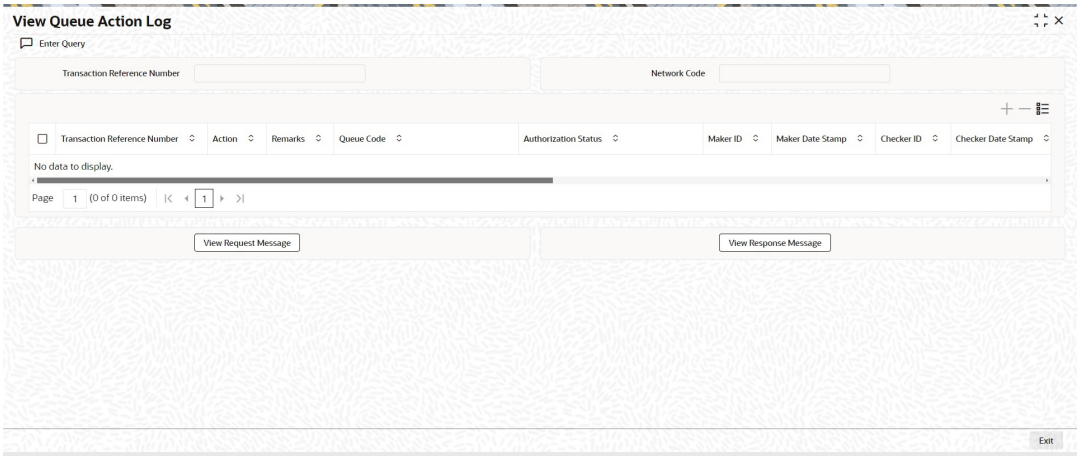
This screen provides the information on the user's actions log in queque. User can view all the queue actions for the respective transaction initiated.

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

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

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Figure 1-160 View Queue Action Log



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

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

Table 1-114 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.

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Table 1-114 (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**

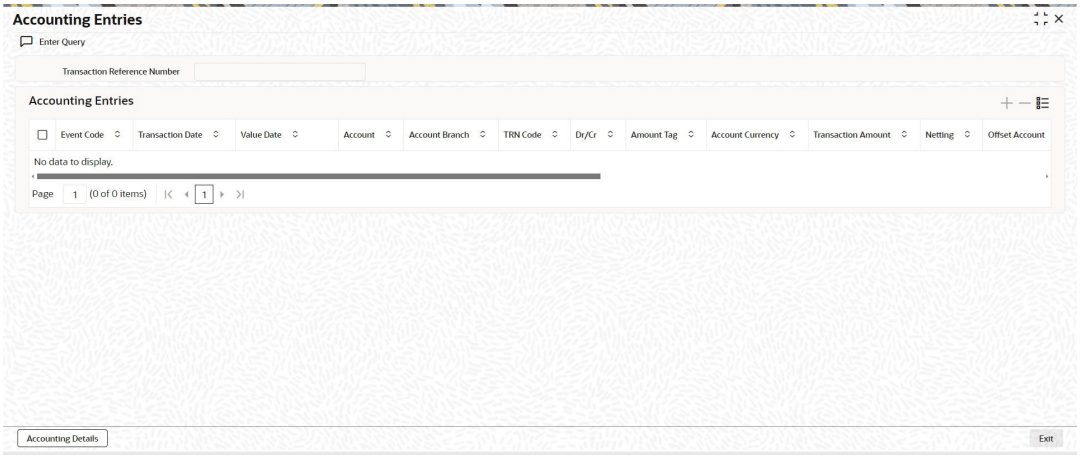
1.5.2.4 Accounting Entries

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 1-161 Accounting Entries



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

Table 1-115 Accounting Entries - Field Description

Field	Description
Event Code	Displays the **Event Code**.
Transaction Date	Displays the **Transaction Date**.

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Table 1-115 (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**.

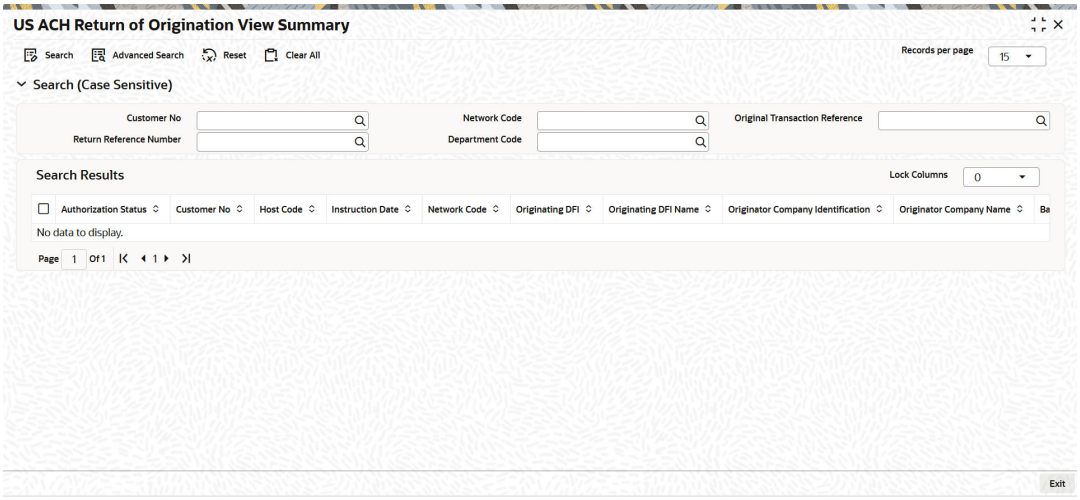
1.5.2.5 US ACH Return of Origination View Summary

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 1-162 US ACH Return of Origination View Summary



2. The **US ACH Return of Origination View Summary** screen, search using one or more of the following parameters:

   - **Customer No**

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- **Network Code**
- **Original Transaction Reference**
- **Return Reference Number**
- **Department Code**

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

   The system displays the records that match the search criteria.

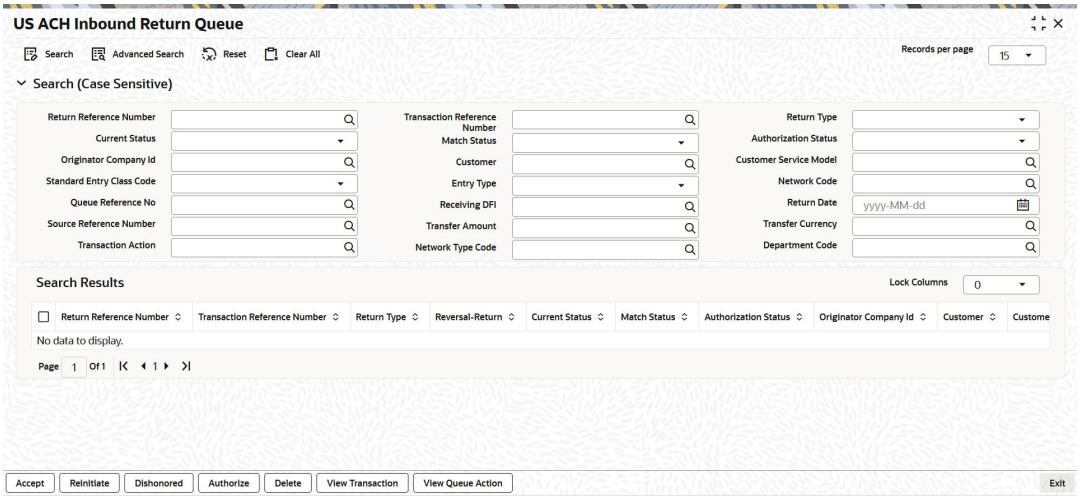
1.5.3 US ACH Inbound Return Queue

This topic explains the **US ACH Inbound Return Queue** screen.

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

   The **US ACH Inbound Return Queue** screen is displayed.

Figure 1-163 US ACH Inbound Return Queue



2. 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**

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- **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.

1.5.3.1 Accept

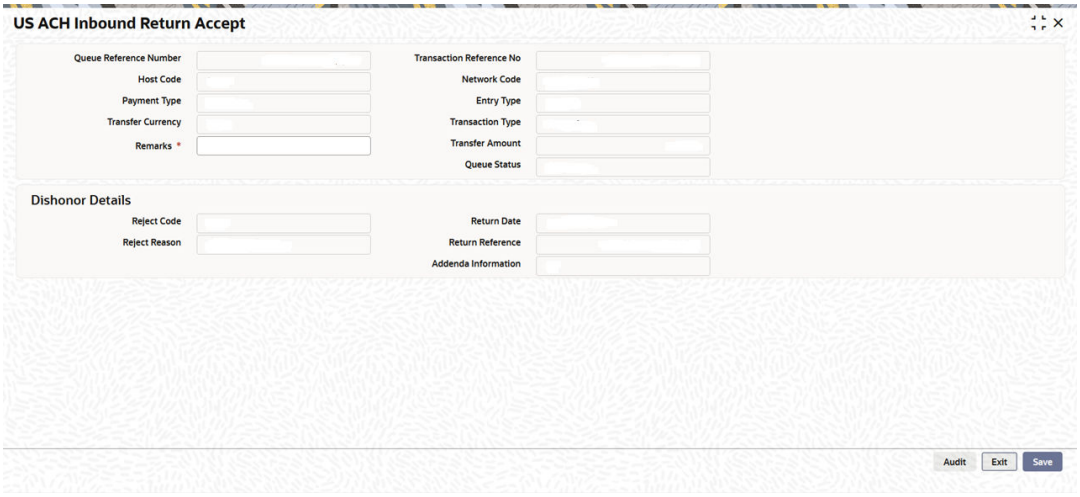
This topic explains the **Accept** button of the **US ACH Inbound Return Queue** screen.

1. Click the **Accept** button.

   The **US ACH Inbound Return Accept** sub-screen is displayed.

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Figure 1-164 US ACH Inbound Return Queue_Accept Button



2. You can view the **US ACH Inbound Return Accept** details in this screen.

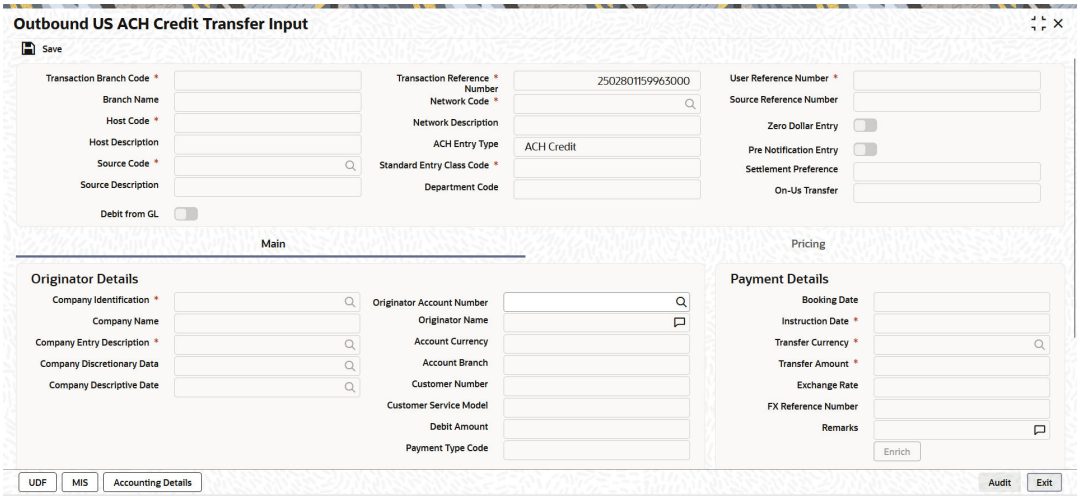
1.5.3.2 Reinitiate

This topic explains the **Reinitiate** button of the **US ACH Inbound Return Queue** screen.

1. Click the **Reinitiate** button.

   The **Outbound US ACH Credit Transaction Input (PNDOTONL)** sub-screen is displayed.

Figure 1-165 US ACH Inbound Return Queue_Reinitiate Button



2. Refer to the topic Outbound US ACH Credit Transaction Input for more information.

1.5.3.3 Dishonor

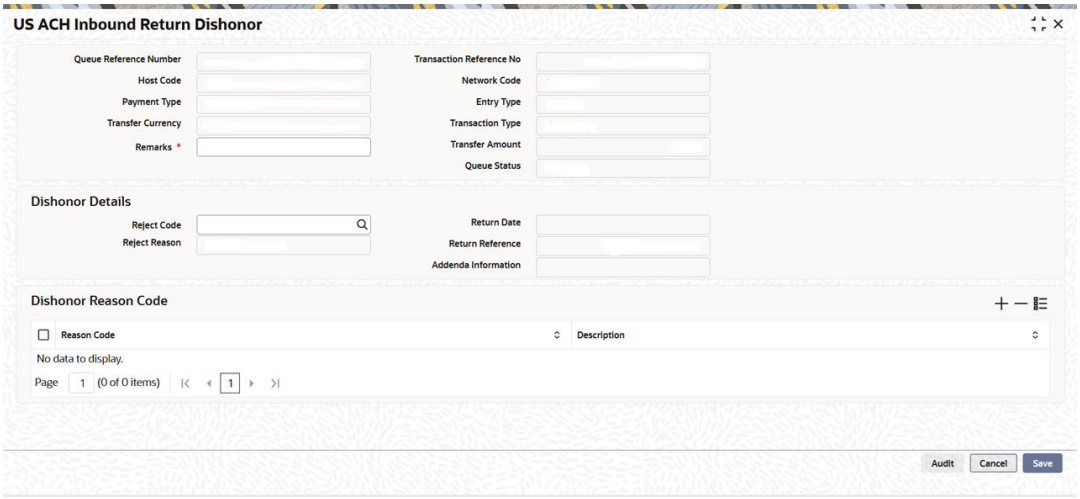
This topic explains the **Dishonor** button of the **US ACH Inbound Return Queue** screen.

1. Click the **Dishonor** button.

   The **US ACH Inbound Return Dishonor** sub-screen is displayed.

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Figure 1-166 US ACH Inbound Return Dishonor



2. You can view the Reason Code and Addenda information along with other details in this screen.

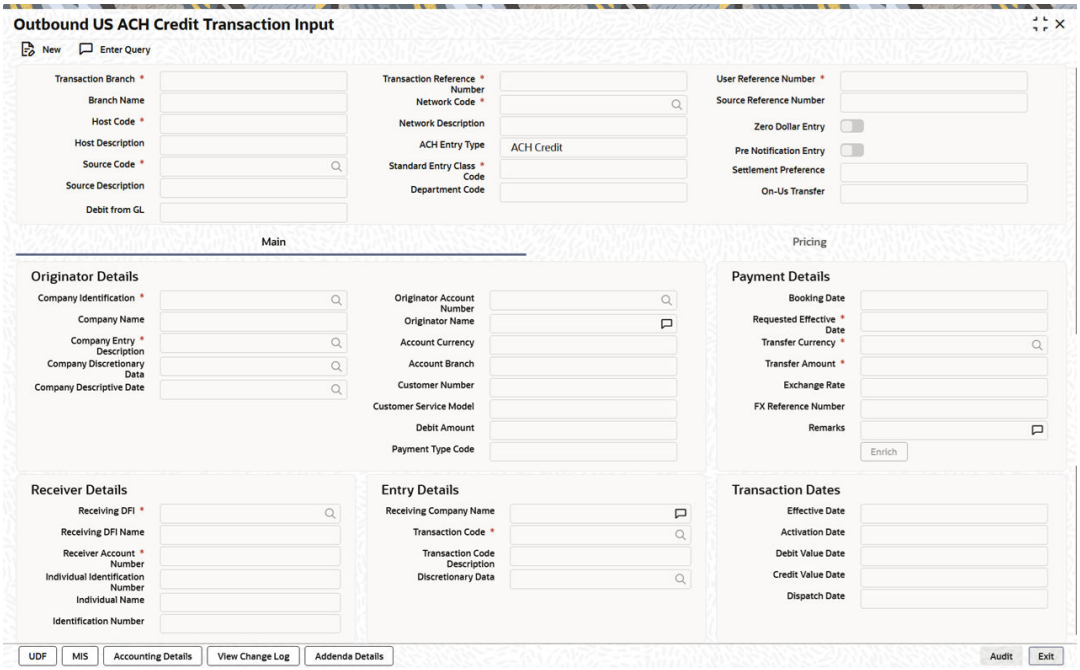
1.5.3.4 Authorize

This topic explains the **Authorize** button of the **US ACH Inbound Return Queue** screen.

1. Click the **Authorize** button.

   The **Outbound US ACH Credit Transaction Input (PNDOTONL)** sub-screen is displayed.

Figure 1-167 US ACH Inbound Return Queue_Authorize



2. Refer to the topic Outbound US ACH Credit Transaction Input for more information.

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1.5.3.5 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.

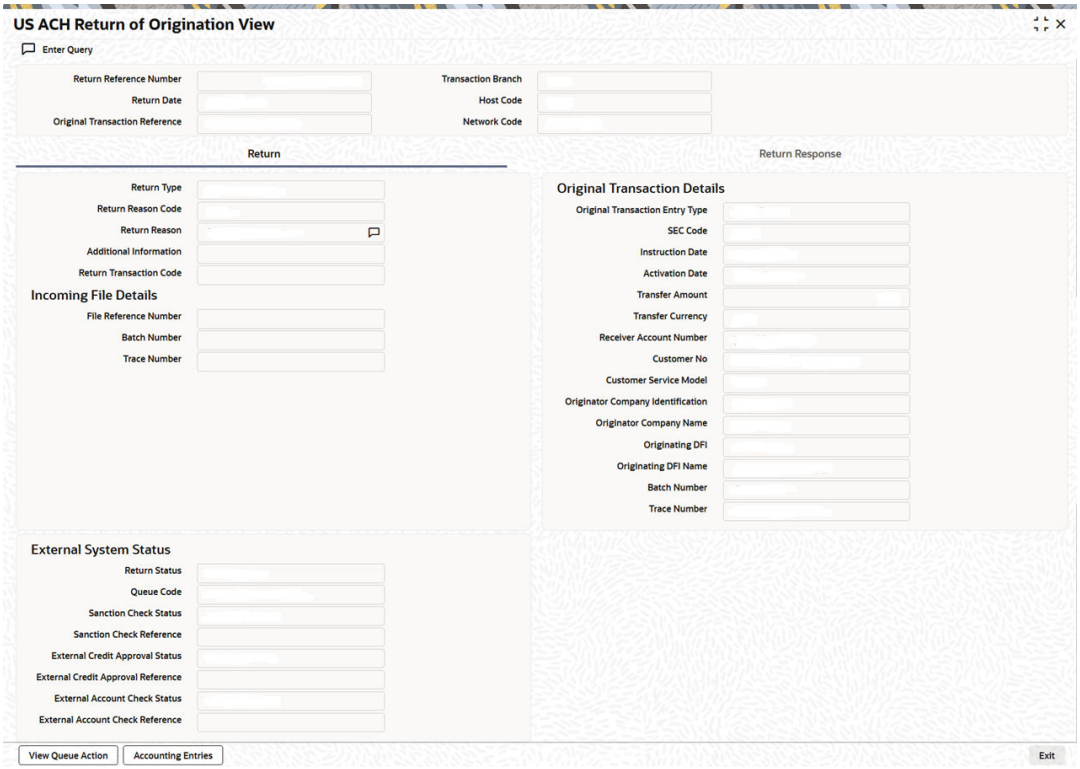
1.5.3.6 View Transaction

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 1-168 US ACH Return of Origination View



2. Refer to the topic US ACH Return of Origination View for more information.

1.5.3.7 View Queue Action

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

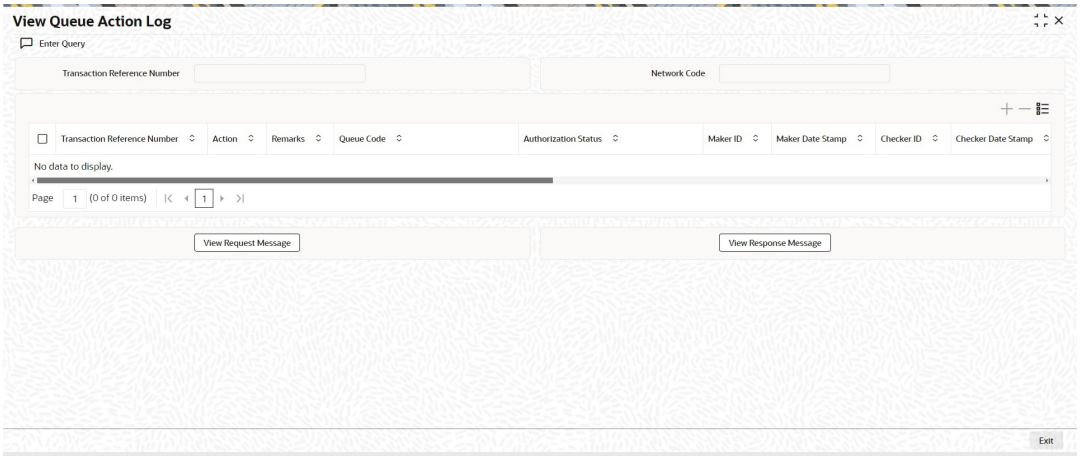
This screen provides the information on the user's actions log in queque. User can view all the queue actions for the respective transaction initiated.

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

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

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Figure 1-169 View Queue Action Log



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

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

Table 1-116 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.

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Table 1-116 (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**

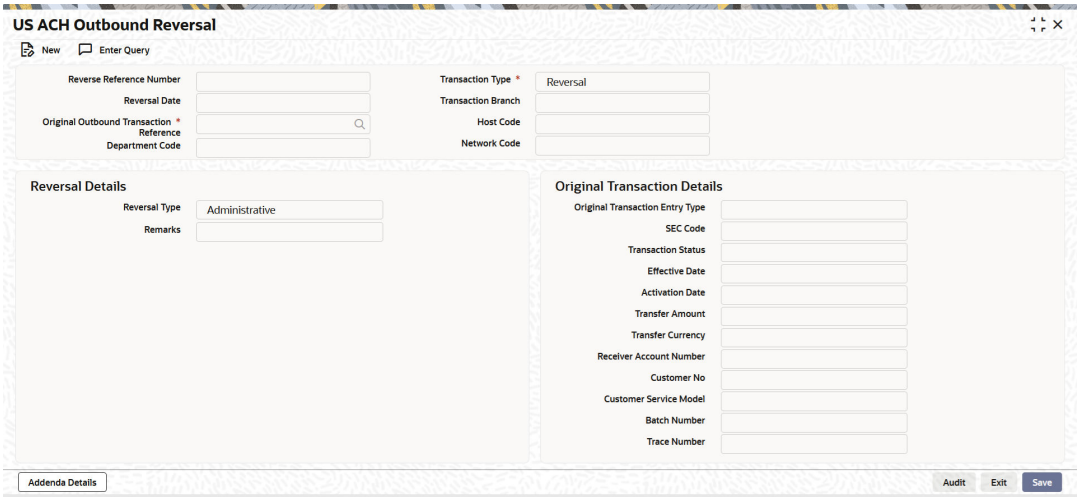
1.5.4 US ACH Outbound Reversal

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 1-170 US ACH Outbound Reversal



2. On **US ACH Outbound Reversal** screen, specify the fields.

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Table 1-117 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**

- Addenda Details
  This topic describes addenda details, including payment-related information associated with a transaction.
- US ACH Outbound Reversal Summary
  This topic explains the **US ACH Outbound Reversal Summary** screen.

1.5.4.1 Addenda Details

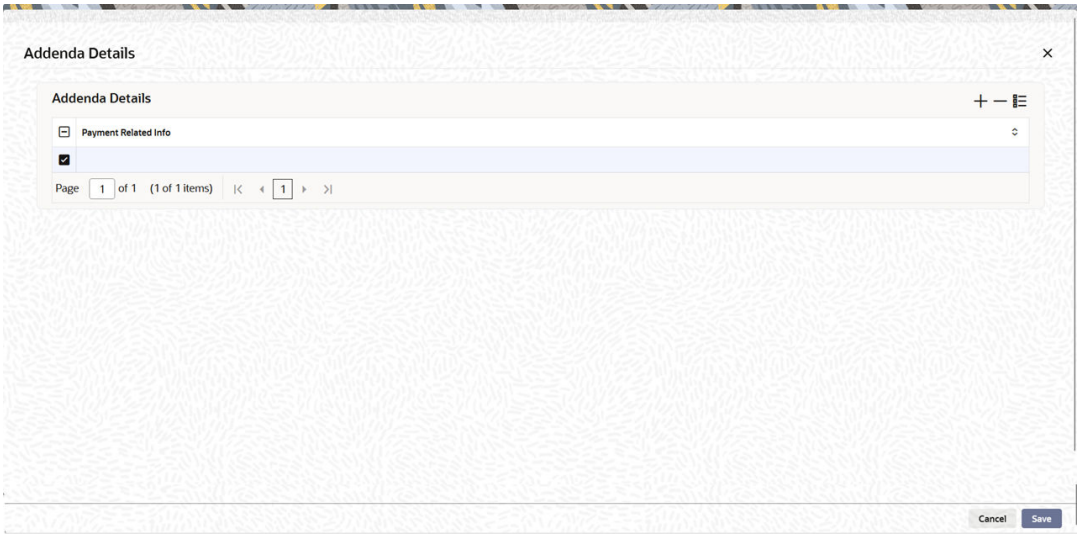
This topic describes addenda details, including payment-related information associated with a transaction.

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

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

Figure 1-171 Addenda Details



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

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

Table 1-118 Addenda Details - Field Description

Field	Description
Addenda Details	This section displays the **Addenda Details**.
Payment Related Info	Specify the payment-related information in this free-form text field for any additional details. Data is limited to 80 characters.

1.5.4.2 US ACH Outbound Reversal Summary

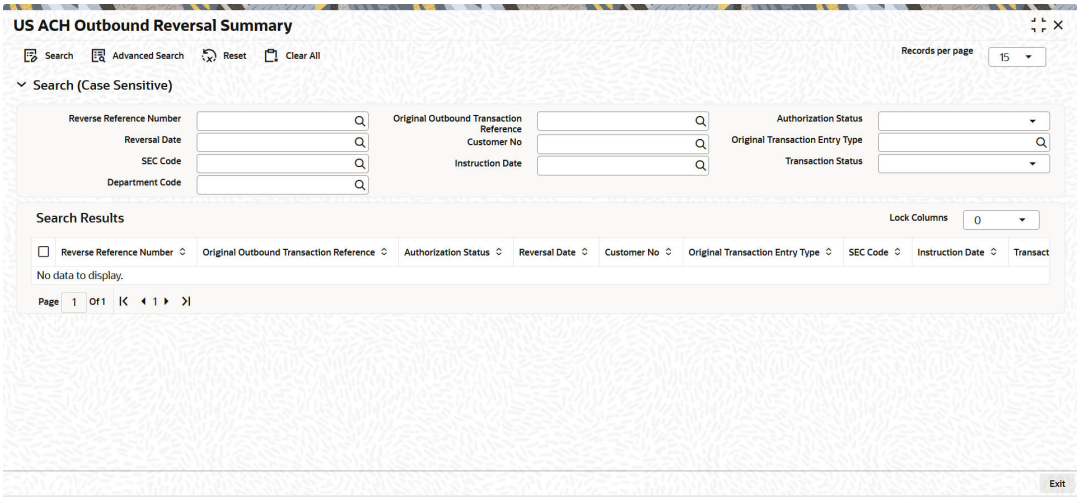
This topic explains the **US ACH Outbound Reversal Summary** screen.

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

   The **US ACH Outbound Reversal Summary** screen is displayed.

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Figure 1-172 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.

1.5.5 US ACH Outbound Reversal View

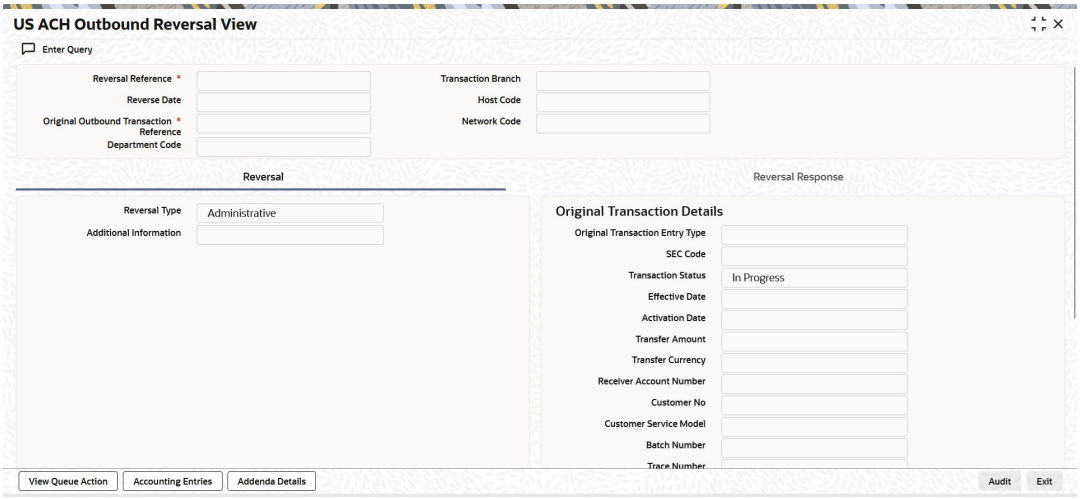
This topic provides the instructions to view the outbound reversal requests raised.

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

   The **US ACH Outbound Reversal View** screen is displayed.

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Figure 1-173 US ACH Outbound Reversal View



2. On **US ACH Outbound Reversal View** screen, specify the fields.

Table 1-119 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.
- Addenda Details
  This topic describes addenda details, including payment-related information associated with a transaction.
- US ACH Outbound Reversal View Summary
  This topic explains the **US ACH Outbound Reversal View Summary** screen.

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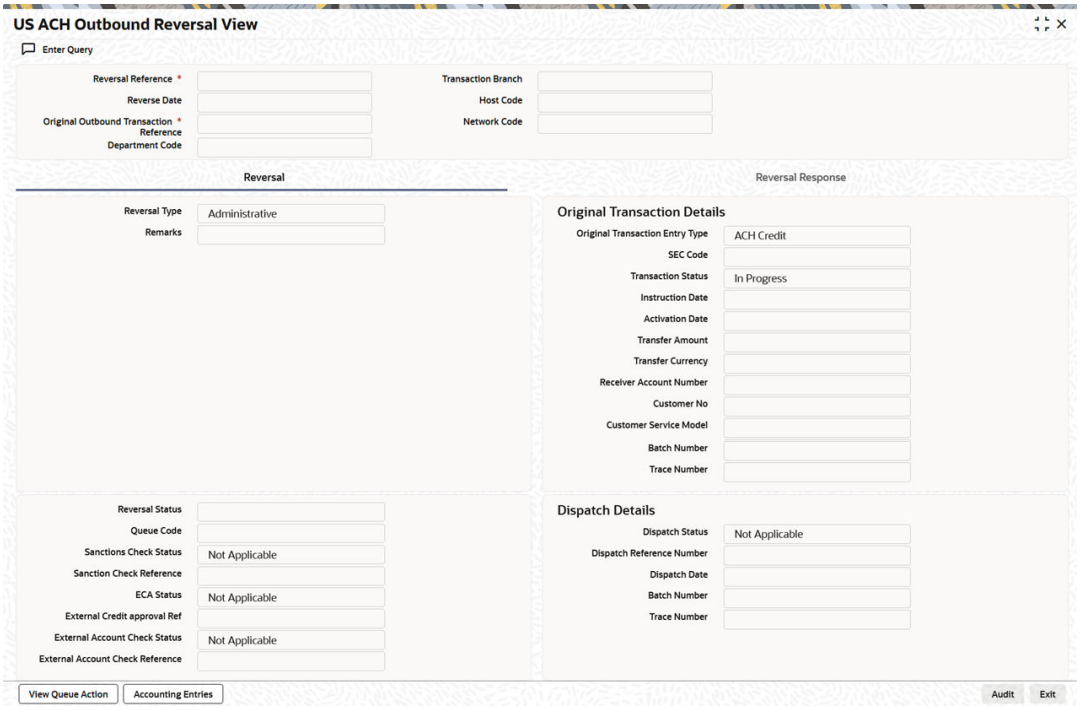
1.5.5.1 Reversal Tab

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 1-174 US ACH Outbound Reversal View_Reversal Tab



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

Table 1-120 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**.

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Table 1-120 (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**

1.5.5.2 Reversal Response Tab

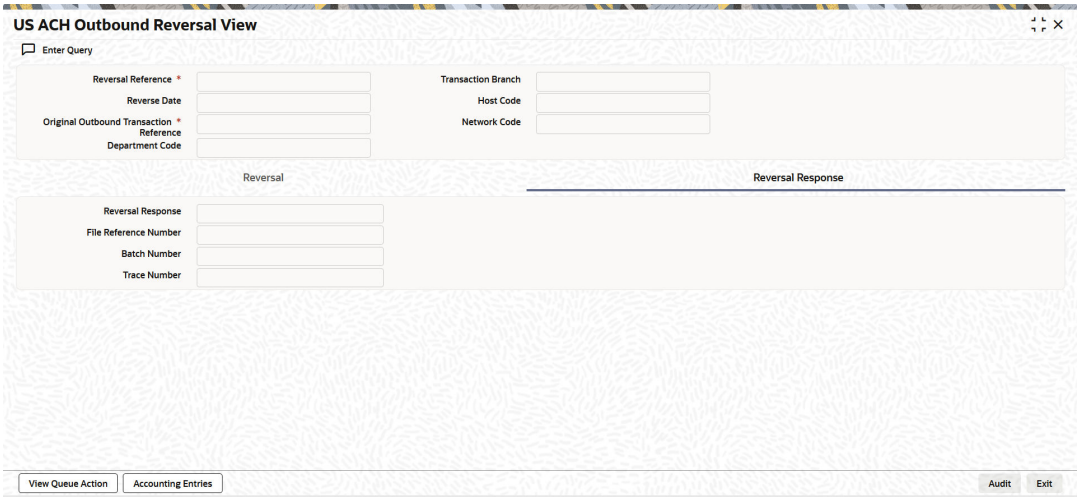
This topic explains the **Reversal Response** tab of the **US ACH Outbound Reversal View** screen.

1. Select the **Reversal Response** tab.

   The **Reversal Response** details are displayed with the response received from Origanating DFI, on the out return sent.

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Figure 1-175 US ACH Outbound Reversal View_Reversal Response Tab



2. On **Reversal Response** tab, specify the fields.

Table 1-121 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**.

1.5.5.3 View Queue Action

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

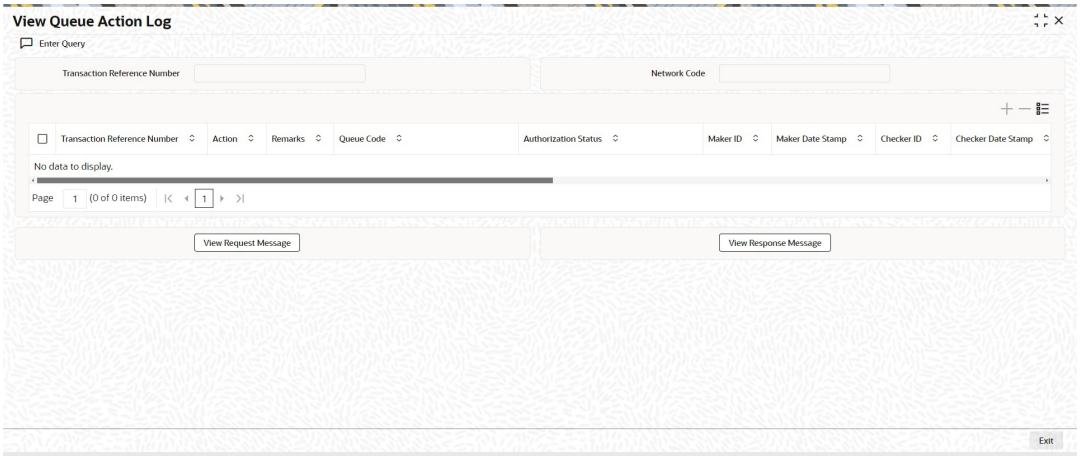
This screen provides the information on the user's actions log in queque. User can view all the queue actions for the respective transaction initiated.

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

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

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Figure 1-176 View Queue Action Log



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

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

Table 1-122 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.

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Table 1-122 (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**

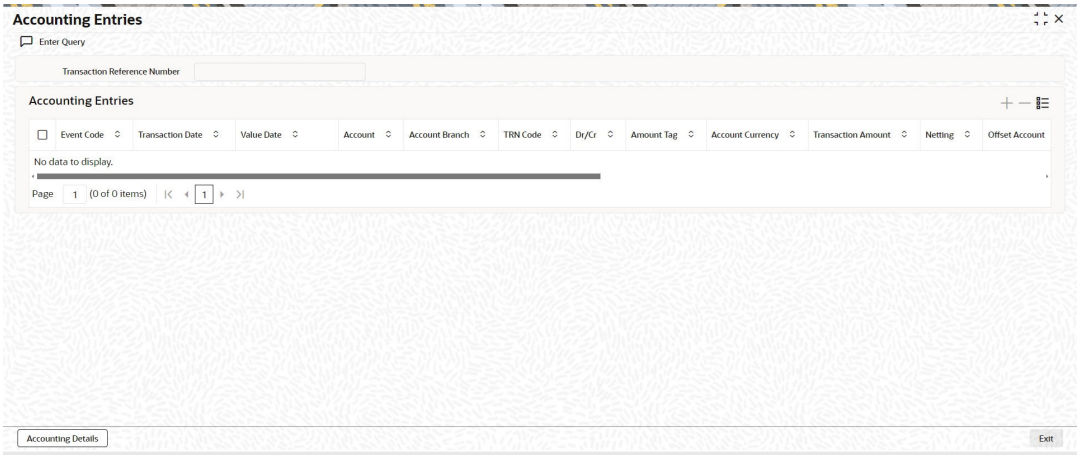
1.5.5.4 Accounting Entries

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 1-177 Accounting Entries



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

Table 1-123 Accounting Entries - Field Description

Field	Description
Event Code	Displays the **Event Code**.
Transaction Date	Displays the **Transaction Date**.

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Table 1-123 (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**.

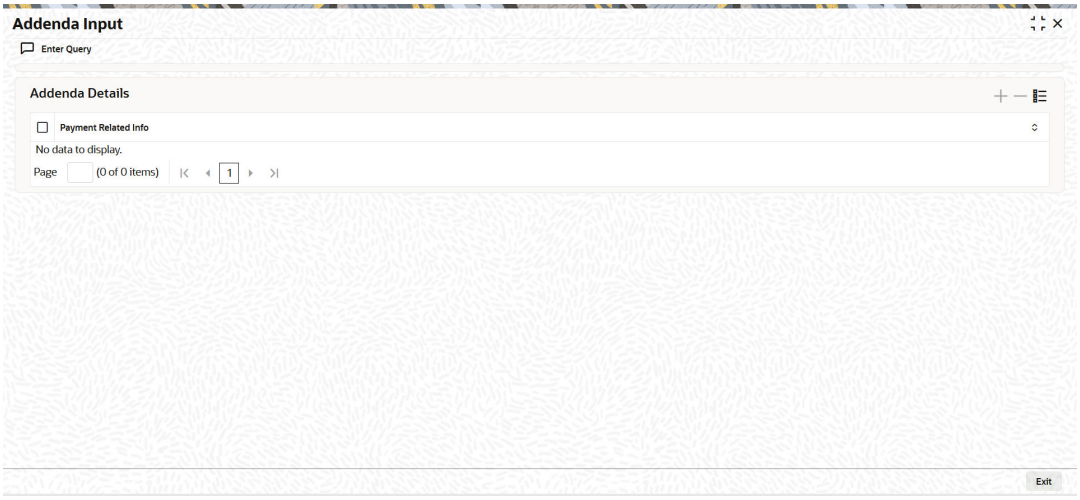
1.5.5.5 Addenda Details

This topic describes addenda details, including payment-related information associated with a transaction.

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

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

Figure 1-178 Addenda Input



2. On the **Addenda Input** screen, user can view the addenda details.

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

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Table 1-124 Addenda Input - Field Description

Field	Description
Addenda Details	This section displays the **Addenda Details**.
Payment Related Info	Displays the payment-related information.

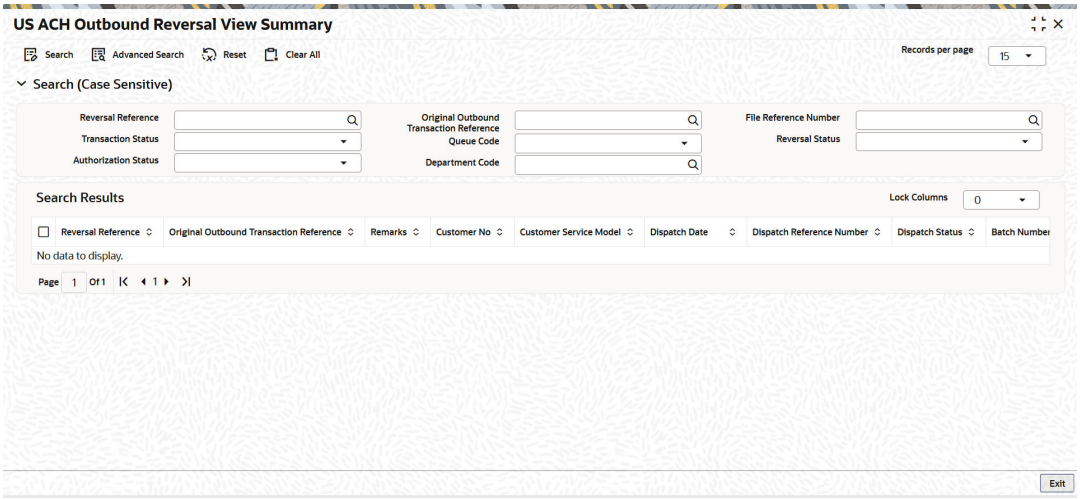
1.5.5.6 US ACH Outbound Reversal View Summary

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

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

   The **US ACH Outbound Reversal View Summary** screen is displayed.

Figure 1-179 US ACH Outbound Reversal View Summary



2. 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.

1.5.6 US ACH Inbound Reversal

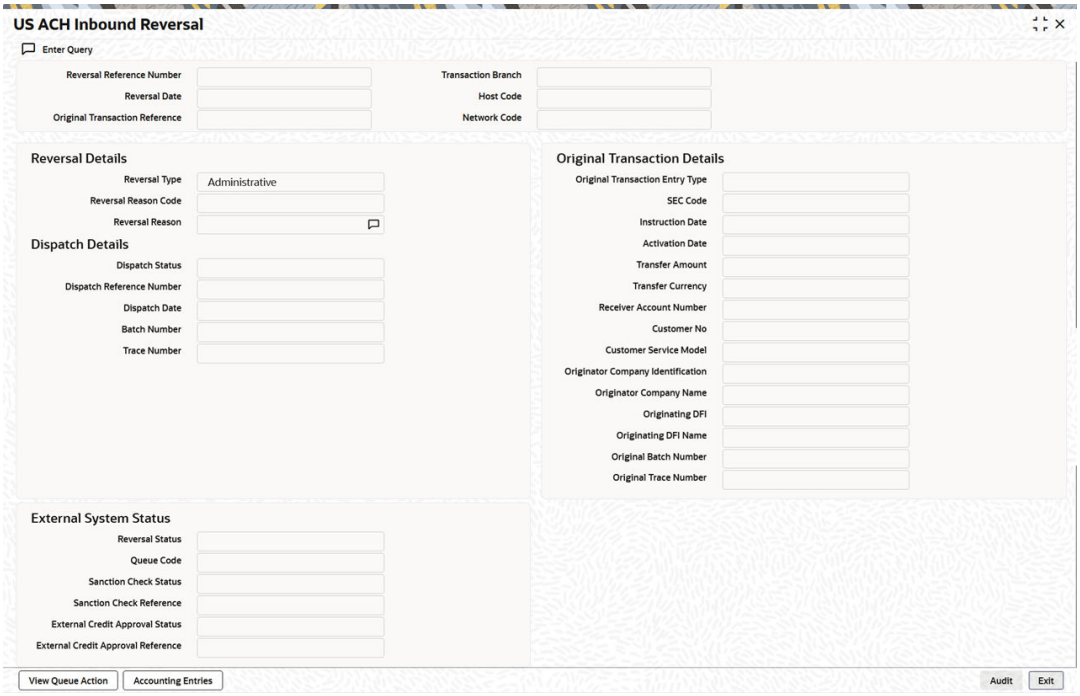
Use **US ACH Outbound Reversal** screen to view the inbound reversal requests.

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

   The **US ACH Inbound Reversal** screen is displayed.

Figure 1-180 US ACH Inbound Reversal



2. On **US ACH Inbound Reversal** screen, specify the fields.

Table 1-125 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.
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.

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Table 1-125 (Cont.) US ACH Inbound Reversal - 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** • **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 .
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.

1.5.6.1 View Queue Action

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

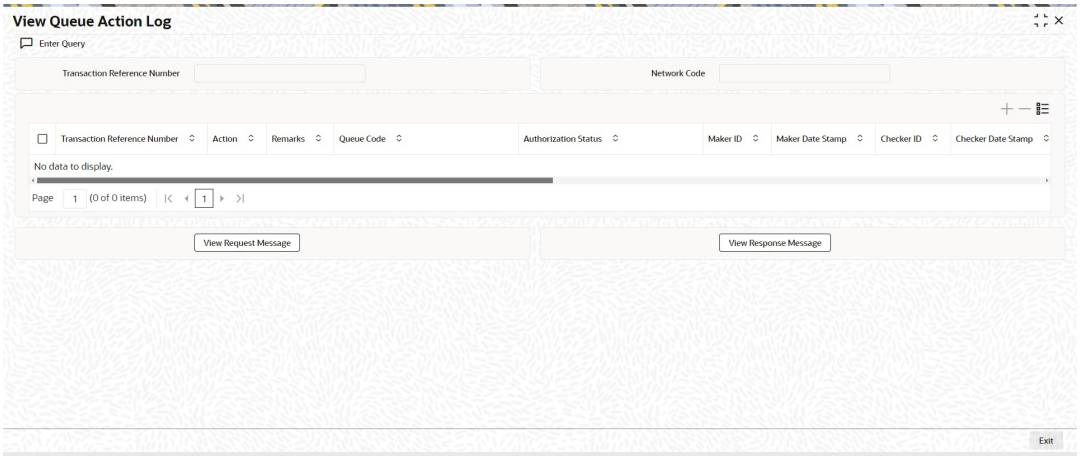
This screen provides the information on the user's actions log in queque. User can view all the queue actions for the respective transaction initiated.

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

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

Figure 1-181 View Queue Action Log



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

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

Table 1-126 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.

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Table 1-126 (Cont.) View Queue Action Log - Field Description

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

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

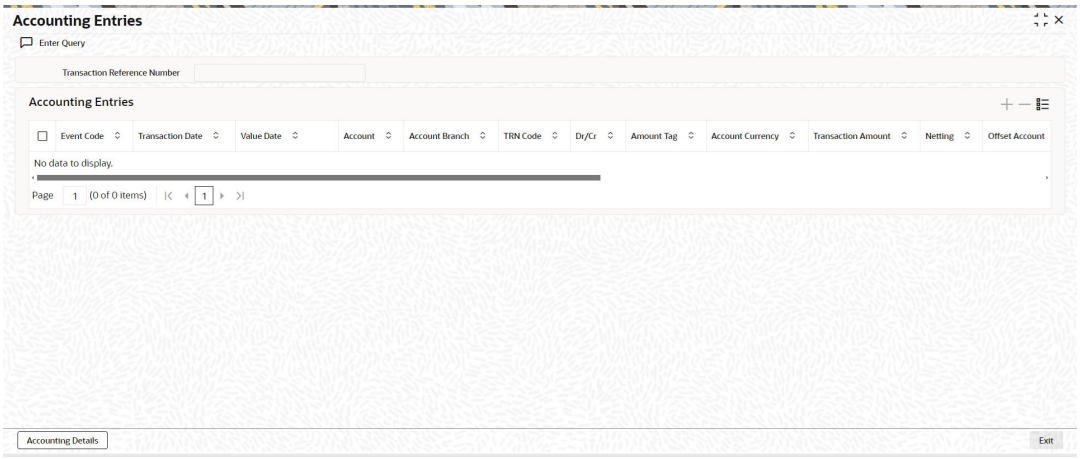
1.5.6.2 Accounting Entries

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 1-182 Accounting Entries



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

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Table 1-127 Accounting Entries - Field Description

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

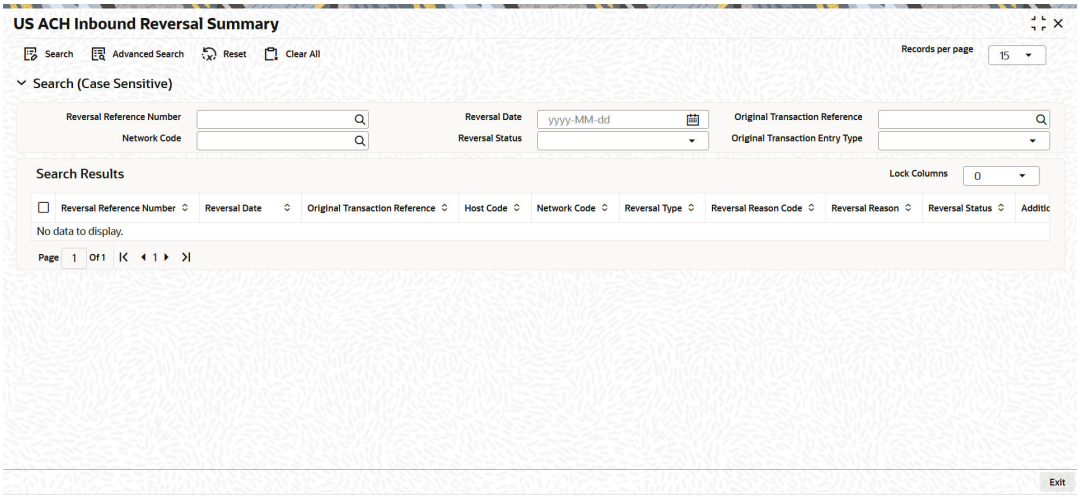
1.5.6.3 US ACH Inbound Reversal Summary

This topic explains the **US ACH Inbound Reversal Summary** screen.

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

   The **US ACH Inbound Reversal Summary** screen is displayed.

Figure 1-183 US ACH Inbound Reversal Summary



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

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- **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.

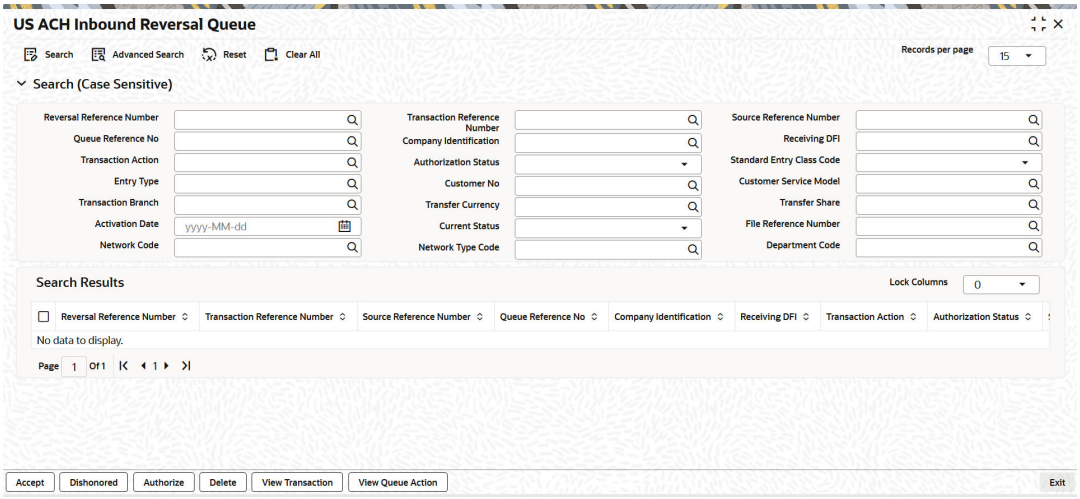
   The system displays the records that match the search criteria.

1.5.7 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 1-184 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**

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- **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.

1.5.7.1 Accept

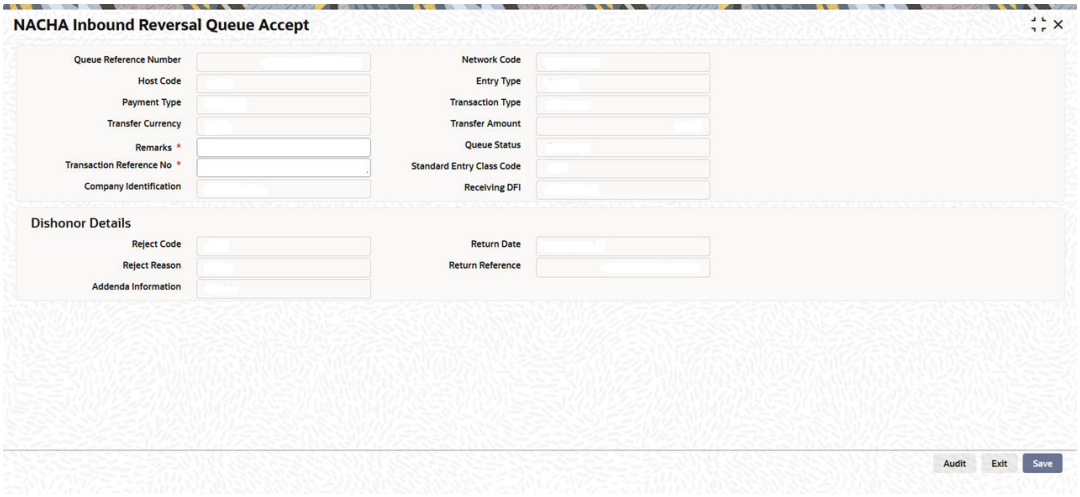
This topic explains the **Accept** button of the **US ACH Inbound Reversal Queue** screen.

1. Click the **Accept** button.

   The **US ACH Inbound Reversal Queue Accept** sub-screen is displayed.

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Figure 1-185 US ACH Inbound Reversal Queue Accept



2. You can view the **US ACH Inbound Reversal Queue Accept** details in this screen.

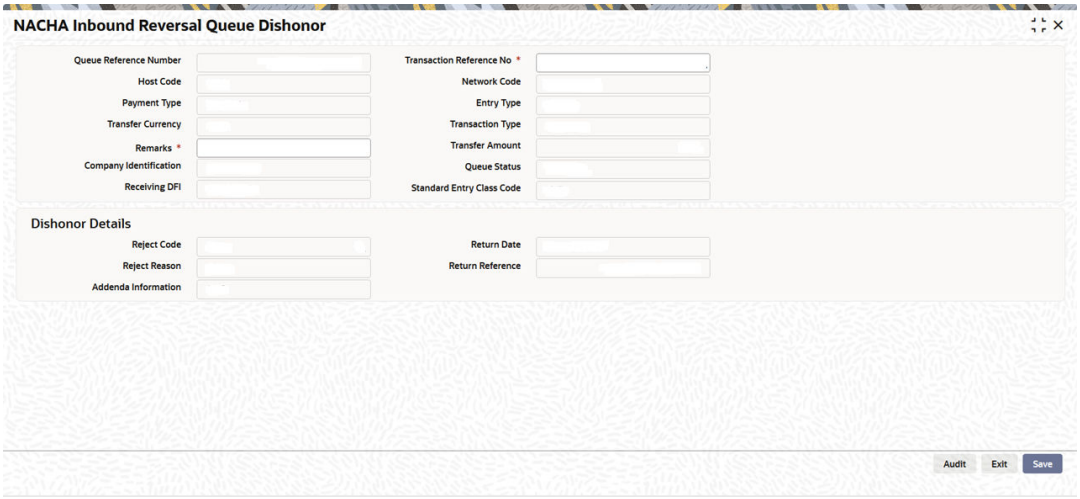
1.5.7.2 Dishonor

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 1-186 US ACH Inbound Reversal Queue Dishonor



2. You can view the **US ACH Inbound Reversal Queue Dishonor** details in this screen.

1.5.7.3 Authorize

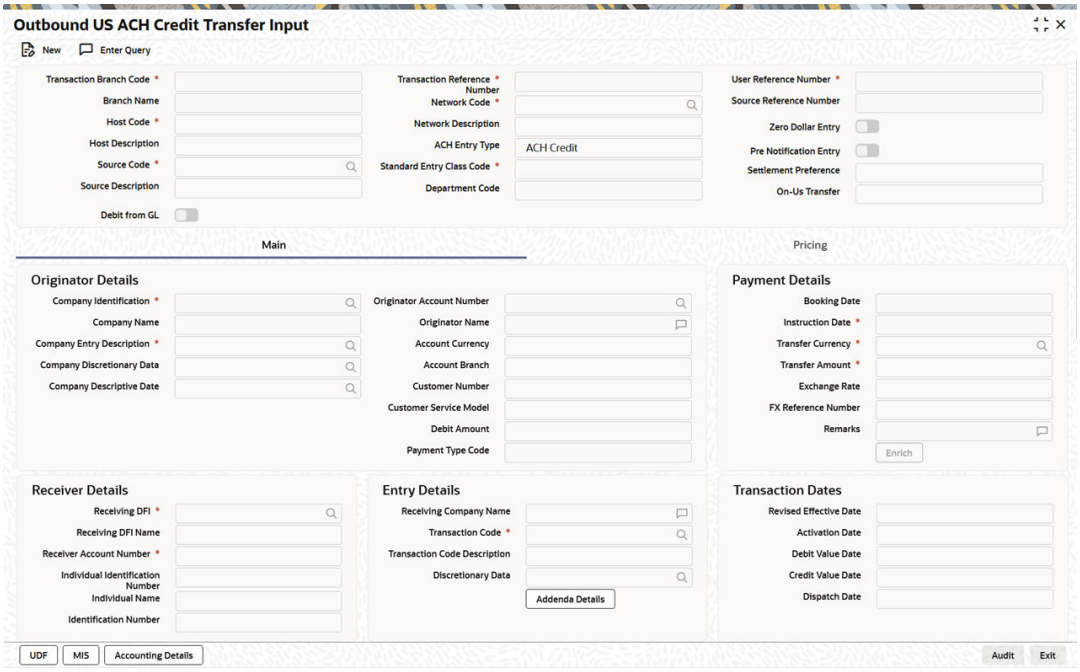
This topic explains the **Authorize** button of the **US ACH Inbound Reversal Queue** screen.

1. Click the **Authorize** button.

   The **Outbound US ACH Credit Transaction Input (PNDOTONL)** sub-screen is displayed.

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Figure 1-187 US ACH Inbound Reversal Queue_Authorize



2. Refer to the topic Outbound US ACH Credit Transaction Input for more information.

1.5.7.4 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.

1.5.7.5 View Transaction

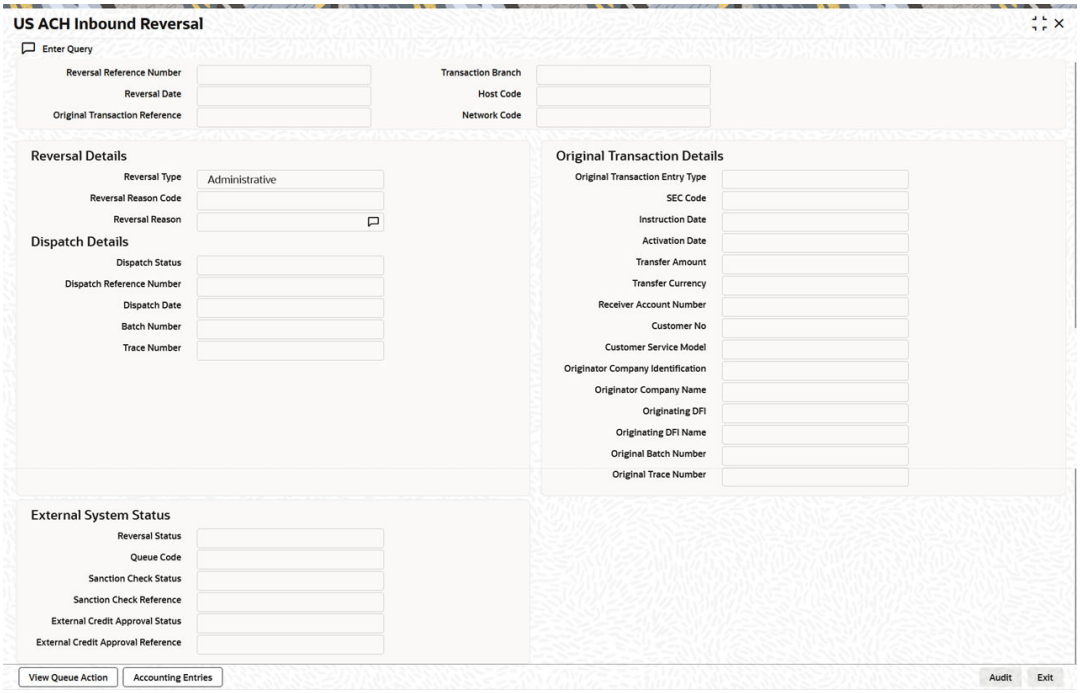
This topic explains the **View Transaction** button of the **US ACH Inbound Reversal Queue** screen.

1. Click the **View Transaction** button.

   The **US ACH Return of Origination View (PNDIRTNV)** sub-screen is displayed.

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Figure 1-188 US ACH Return of Origination View



2. Refer to the topic US ACH Return of Origination View for more information.

1.5.7.6 View Queue Action

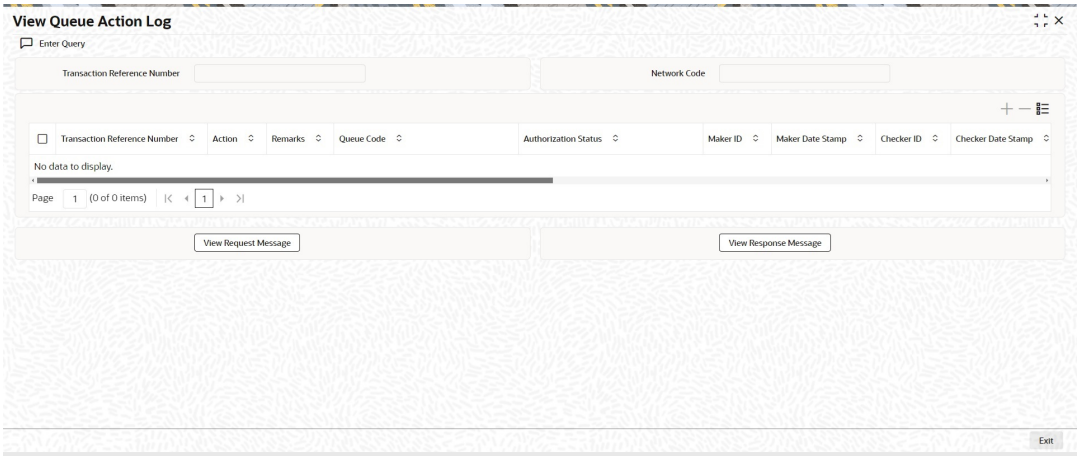
This topic provides the systematic instructions to process the **View Queue Action Log** screen.

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

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

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

Figure 1-189 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:

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

Table 1-128 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**

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1.6 File Upload Status Transmission to the Originating System

Provides status updates for uploaded files and sends upload results such as success, failure, and any errors back to the originating system to support tracking and reconciliation.

For origination files received and processed by the payment system, upload status details are provided to the source system via a REST API based on initial file-level format validations. This enables the source system to monitor file upload outcomes more effectively and take timely action based on the validation results.

The status information is provided in the following scenarios:

- **Successful validation**: After the origination file is fully parsed and successfully validated, confirming it meets all required validation criteria.
- **Validation errors**: If any errors are detected during parsing or validation, the error details are sent to the source system.

The system calls the originating system API to provide file upload status details after the file is parsed and uploaded, or when file format exceptions are encountered during parsing, provided the required configuration is available in **File Upload Status Notification Maintenance (PMDFLNTF)**.

> **Note**
>
> It is assumed that the originating system supports the native REST API format provided by OBPM.

REST API status notification is supported for the following US ACH file types:

- ACH origination file upload
- ACH inbound file upload
- ACH directory upload

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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

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PNDCRPRF

US ACH Credit Preferences

PNDDMAND

US ACH Debit Mandate

PNDDRPRF

US ACH Debit Preferences

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 Transaction Input

PNDIVIEW

View Inbound US ACH Credit Transaction

PNDNWPRF

US ACH Network Preference

PNDODONL

Outbound US ACH Debit Transaction Input

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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 Transaction Input

PNDOVIEW

View Outbound US ACH Credit Transaction

PNDSCPRF

US ACH Sanctions Screening Preferences Detailed

PNSACKSM

Inbound US ACH Acknowledgement Receipt Summary

PNSCMPID

US ACH Company ID Preferences Summary

PNSCRPRF

US ACH Credit Preference Summary

PNSDMAND

US ACH Debit Mandate Summary

PNSDRPRF

US ACH Debit Preference Summary

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PNSIDIVW

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 Transaction Input Summary

PNSIVIEW

View Inbound US ACH Credit Transaction 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

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PNSOREVV

US ACH Outbound Reversal View Summary

PNSORTNV

US ACH Return of Receipt View Summary

PNSOTONL

Outbound US ACH Credit Transaction Input Summary

PNSOVIEW

View Outbound US ACH Credit Transaction Summary

PNSRNOGN

Inbound US ACH NOC Refusal Summary

PQSNREVQ

US ACH Inbound Reversal Queue

PQSNRTNQ

US ACH Inbound Return Queue

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