

Oracle® Banking Payments

US Real-Time Payments User Guide



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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Contents

1 Preface

Purpose	1-1
Audience	1-1
Documentation Accessibility	1-1
Critical Patches	1-2
Diversity and Inclusion	1-2
Conventions	1-2
Related Resources	1-2
Screenshot Disclaimer	1-2
Acronyms and Abbreviations	1-3
Basic Actions	1-3
Symbols, Definitions and Abbreviations	1-4

2 US Real -Time Payments

US RTP Maintenances	2-1
Outbound Payment Preferences	2-2
Outbound Payment Preference Summary	2-3
Inbound Payment Preferences	2-4
Inbound Payment Preference Summary	2-5
Creditor Details	2-6
US RTP Creditor Details Summary	2-8
Debtor Details	2-9
US RTP Debtor Details Summary	2-10
RTP Routing Directory	2-11
RTP Routing Directory Summary	2-12
Signature Details	2-13
Signature Details Summary	2-13
Reason Code Mapping	2-14
Reason Code Mapping Summary	2-16
Outbound US RTP Transactions	2-17
Outbound RTP Transaction Input	2-17
Main Tab	2-19
Pricing Tab	2-22

UDF Button	2-23
MIS Button	2-24
RTP Outbound Payments Transaction Summary	2-25
Webservices	2-26
Outbound RTP Payment Processing	2-26
Outbound RTP Payments View	2-30
View Queue Action Log	2-31
UDF Button	2-32
MIS Button	2-33
All Messages	2-34
Accounting Details	2-34
RTP Outbound Payments View Summary	2-35
Non -Receipt of status message pacs.002	2-37
Outbound Pending RTP Payment Queue	2-37
Outbound RTP Message Browser	2-38
Inbound US RTP Payments	2-39
Inbound RTP Payment Processing	2-39
Processing Monitoring Jobs	2-41
Inbound RTP Payments View	2-41
View Queue Action Log	2-42
UDF Button	2-43
MIS Button	2-44
All Messages	2-45
Accounting Details	2-45
RTP Inbound Payments View Summary	2-46
Messages Received with 'DUPL' Header	2-48
Receipt of camt.056	2-48
Inbound RTP Message Browser	2-48

3 US RTP: Request for Payment

US RTP - RFP Maintenances	3-1
US RTP - RFP Restrictions	3-1
Outbound RFP Transactions	3-2
US RTP Request for Payment	3-2
Main Tab	3-4
MIS Button	3-7
UDF Button	3-8
US RTP Request for Payment Summary	3-9
Webservices	3-10
Outbound RFP Processing	3-10
Outbound RFP Payments View	3-12

MIS Button	3-13
UDF Button	3-14
View Queue Action Log	3-15
All Messages	3-16
Accounting Details	3-16
Outbound RFP View Summary	3-17
Non -Receipt of status message pacs.002	3-19
Outbound RFP Message Browser	3-19
Inbound Request for Payments	3-20
Inbound Request for Payment Processing	3-20
Inbound RFP Payments View	3-21
Response Details Tab	3-22
View Queue Action Log	3-23
UDF Button	3-24
MIS Button	3-25
All Messages	3-26
US RTP Inbound Request for Payments View Summary	3-26
Messages Received with 'DUPL' in Business Header	3-27
Inbound RFP Message Browser	3-27
Response Processing	3-28

1

Preface

- [Purpose](#)
- [Audience](#)
This manual is intended for the following User/User Roles:
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [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 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 1-1 User Roles

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

Documentation Accessibility

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

Access to Oracle Support

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

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches](#), [Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to make sure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

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

Related Resources

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

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

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Acronyms and Abbreviations

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

Table 1-2 Acronyms and Abbreviations

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

Basic Actions

The basic actions performed in the screens are as follows:

Table 1-3 Basic Actions

Actions	Description
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.
Save	Click Save to save the details entered or selected in the screen.
Unlock	Click Unlock to update the details of an existing record. The system displays an existing record in editable mode. - This button is displayed only for the records that are already created.
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.
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.
Close	Click Close to close a record. This action is available only when a record is created.
Confirm	Click Confirm to confirm the action performed.
Cancel	Click Cancel to cancel the action performed.
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 .
View	Click View to view the details in a particular modification stage. - This button is displayed in the widget once the user click Authorize .

Table 1-3 (Cont.) Basic Actions

Actions	Description
View Difference only	Click View Difference only to view a comparison through the field element values of old record and the current record, which has undergone changes. - This button is displayed once the user click Compare .
Expand All	Click Expand All to expand and view all the details in the sections. - This button is displayed once the user click Compare .
Collapse All	Click Collapse All to hide the details in the sections. - This button is displayed once the user click Compare .
OK	Click OK to confirm the details in the screen.

Symbols, Definitions and Abbreviations

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

Table 1-4 Symbols

Icons	Function
	Exit
	Add row
	Delete row
	Option List

Table 1-5 Common Icons and its Definitions

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

2

US Real -Time Payments

Real-Time Payments (RTP) is a new real-time system for all U.S. financial institutions to use as a platform for payments innovation. Real-Time Payments can be used for transactions between any entity: business, consumer or government.

In Real time payments, the credits are provided to the beneficiary instantly and the network is open 24/7.

- [US RTP Maintenances](#)
- [Outbound US RTP Transactions](#)
- [Inbound US RTP Payments](#)
The inbound RTP payments are received as pacs.008 messages from CI. The system receives and processes the payments based on predefined processing steps.

US RTP Maintenances

This section lists the key common maintenances that are required for processing of outbound and inbound Real Time Payments:

- Network Maintenance (PMDNWMNT)
- Source Maintenance (PMDSORCE)
- Source Network Preferences (PMDSORNW)
- External System Maintenances for Sanctions, External Credit Approval and Accounting
- Clearing Infrastructure Detailed (PMDCLRMT)
- US Clearing Banking Identifiers (PMDABANR)
- Account Level Daily Limits (PMDACCPF)
- Default Daily Limits (PMDDFLMT)

 **Note:**

In Network Maintenance screen, following parameters can be defined specific to RTP:

- In Network Identifier field, Participant ID of RTP needs to be captured.
- Payment Type to be selected as 'RTP'.

For more details on maintenance screens, refer to Payments Core User Guide.

- [Outbound Payment Preferences](#)
- [Inbound Payment Preferences](#)
- [Creditor Details](#)
- [Debtor Details](#)

- [RTP Routing Directory](#)
- [Signature Details](#)
- [Reason Code Mapping](#)

Outbound Payment Preferences

1. On Homepage, specify **PUDNCPRF** in the text box, and click next arrow.
US Real Time Outbound Payment Preferences Detailed screen is displayed.

Figure 2-1 US Real Time Outbound Payment Preferences Detailed

2. Click **New** button on the Application toolbar.
3. On **US Real Time Outbound Payment Preferences Detailed** screen, specify the fields.
For more information on fields, refer to the field description below:

Table 2-1 US Real Time Outbound Payment Preferences Detailed - Field Description

Field	Description
Network Code	Select the network code of the US RTP from the list of values.
Network Description	System defaults the description on the network selected.
Network Type Description	System defaults the Network Type Description on the Network code selected.
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.
Host Code Description	System defaults the description of the Host Code.
Transfer Currency	System defaults the transfer currency as 'USD' for US RTP payments.
Schema Definition File Path	Specify the schema definition file path. This is the path, where the schema files are kept for validation.
Payment Limits	--
Minimum Amount	Specify the minimum limit allowed for the network.
Maximum Amount	Specify the maximum limit allowed for the network.
Pricing Details	--

Table 2-1 (Cont.) US Real Time Outbound Payment Preferences Detailed - Field Description

Field	Description
Transaction Pricing Code	Select the pricing code from the list of values. All the valid Pricing codes maintained in 'Pricing Code Detailed' (PPDCDMNT) are listed here. Pricing codes to be applied for US RTP can be selected.
Processing Preferences	--
Time-Out Period (In Seconds)	Specify the time-out period in seconds, within which the, outbound payment is moved to a pending queue if no status message is received from CI.
Accounting Preference	Select the accounting preferences from the following: <ul style="list-style-type: none"> On CI Confirmation Before Messaging
Accounting Codes	--
Debit Liquidation	Specify the accounting code, that is applicable for the Debit Liquidation for outbound payments.
Credit Liquidation	Specify the accounting code, that is applicable for the Credit Liquidation for outbound payments.
Network Account Details	--
Network Account	Select the Network Account from the list of values. All the valid network accounts are listed here. The Network account maintained here is replaced with Clearing GL, while posting the credit accounting for outbound payments.

- [Outbound Payment Preference Summary](#)

Outbound Payment Preference Summary

1. On Homepage, specify **PUSNCPRF** in the text box, and click next arrow. **US Real Time Outbound Payment Preferences Summary** screen is displayed.

Figure 2-2 US Real Time Outbound Payment Preferences Summary

2. Search using one or more of the following parameters:
 - Authorization Status
 - Record Status
 - Network Code
 - Transaction Pricing Code
 - Network Account
3. Once you specified the parameters, click the **Search** button.
System displays the records that match the search criteria.

Inbound Payment Preferences

1. On Homepage, specify **PUDINCPF** in the text box, and click next arrow.
US Real Time Inbound Payment Preferences Detailed screen is displayed.

Figure 2-3 US Real Time Inbound Payment Preferences Detailed

2. Click **New** button on the Application toolbar.
3. On **US Real Time Inbound Payment Preferences Detailed** screen, specify the fields.
For more information on fields, refer to the field description below:

Table 2-2 US Real Time Inbound Payment Preferences Detailed - Field Description

Field	Description
Network Code	Select the network code of the US RTP from the list of values.
Network Description	System defaults the description on the network selected.
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.
Host Code Description	System defaults the description of the Host Code.
Network Type Description	System defaults the Network Type Description on the Network code selected.
Transfer Currency	System defaults the transfer currency as 'USD' for US RTP payments.
Payment Preferences	--

Table 2-2 (Cont.) US Real Time Inbound Payment Preferences Detailed - Field Description

Field	Description
Beneficiary Name Match required	This flag indicates whether 'Beneficiary Name Match' is required for the US RTP payments. Check this box to enable beneficiary name match.
Processing Window (In Seconds)	Specify the Processing window, within which the validations and processing to be completed. For an inbound transaction, if the external account validation is completed successfully and further processing like SC could not be completed within the processing window maintained in this field, system send out pacs.002 message with status as 'Accepted without Posting' (ACWP).
Pricing Details	--
Transaction Pricing Code	Select the pricing code from the list of values. All the valid Pricing codes maintained in 'Pricing Code Detailed' (PPDCDMNT) are listed. Pricing codes to be applied for US RTP can be selected.
Accounting Codes	--
Debit Liquidation	Specify the accounting code, that is applicable for the Debit Liquidation for inbound payments.
Credit Liquidation	Specify the accounting code, that is applicable for the Credit Liquidation for inbound payments.
Network Account Details	--
Network Account	Select the Network Account from the list of values. All the valid network accounts are listed. The Network account maintained here is replaced with Clearing GL, while posting the credit accounting for inbound payments.

- [Inbound Payment Preference Summary](#)

Inbound Payment Preference Summary

1. On Homepage, specify **PUSINCPF** in the text box, and click next arrow.
US Real Time Inbound Payment Preferences Summary screen is displayed.

Figure 2-4 US Real Time Inbound Payment Preferences Summary

2. Search using one or more of the following parameters:
 - Authorization Status
 - Record Status
 - Network Code
 - Network Account
3. Once you specified the parameters, click the **Search** button.
System displays the records that match the search criteria.

Creditor Details

The US RTP Creditor Details screen allows user to maintain the beneficiary details for US RTP. The beneficiary Id maintained here, can be provided in the payment request, so that the creditor details gets defaulted for the RTP.

1. On Homepage, specify **PUDCRDTL** in the text box, and click next arrow.
US RTP Creditor Details screen is displayed.

Figure 2-5 US RTP Creditor Details

2. Click **New** button on the Application toolbar.
3. On **US RTP Creditor Details** screen, specify the fields.

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

Table 2-3 US RTP Creditor Details - Field Description

Field	Description
Debit Account Number	Select the Debit Account Number from the list of values. All valid USD account numbers are listed here.
Account Description	System defaults the description of the Host Code displayed.
Beneficiary ID	Specify the Valid Beneficiary ID, whose account is to be credited.
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.
Host Code Description	System defaults the description of the Host Code.
Creditor Account/ Bank Details	Specify the credit account and bank details. All the fields are mandatory.
Creditor Account	Specify the valid account number to be credited.
Creditor Name	Specify the Creditor Name associated to the account.
Bank Routing Number	Select the Bank Routing Number from the list of values. All valid Routing numbers are listed here.
Creditor Identification	--
Birth Date	Specify the Birth Date of the creditor.
City Of Birth	Specify the City of Birth of the creditor.
Country Of Birth	Specify the Country of Birth of the creditor.
	<div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note:</p> <p>Either all the fields in creditor Identification can be null or all the fields must have data. System validates the mandatory data</p> </div>
Creditor Postal Address	--

Table 2-3 (Cont.) US RTP Creditor Details - Field Description

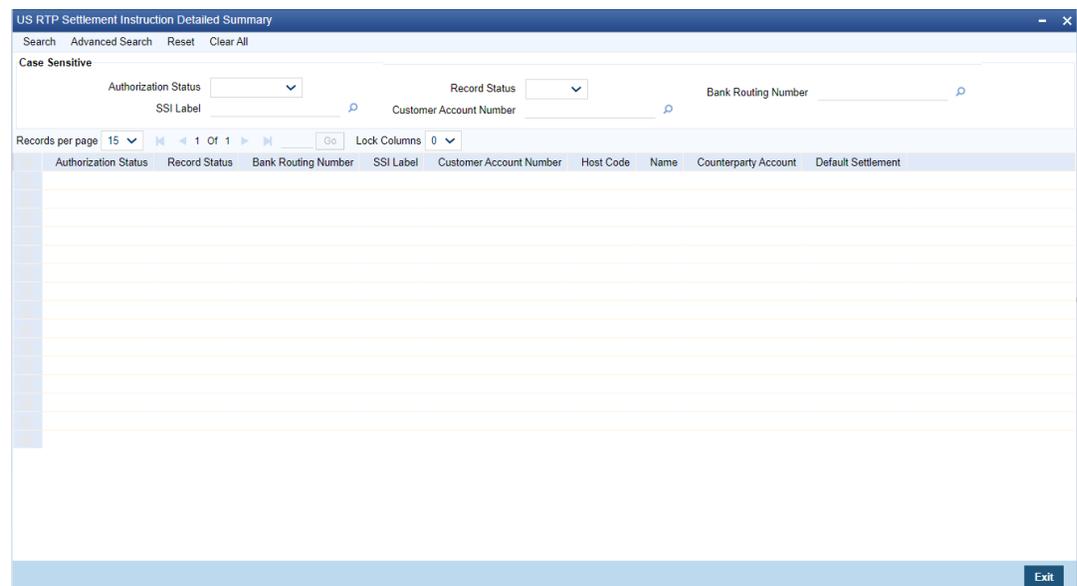
Field	Description
Street Name	Specify the Street Name of the creditor.
Building Number	Specify the Building Number of the creditor.
Post Code	Specify the Post Code of the creditor.
Town Name	Specify the Town Name of the creditor.
Country	Specify the Country of the creditor.
Default Settlement	<p>Check this box to default the Creditor details maintained, during the booking of and RTP transaction. You can enable this only once for creditor. It cannot be enabled for multiple records.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>Either all the fields in creditor postal address can be null or all the fields must have data, except Building Number, which is optional. System validates the mandatory data.</p> </div>

- [US RTP Creditor Details Summary](#)

US RTP Creditor Details Summary

1. On Homepage, specify **PUSCRDTL** in the text box, and click next arrow.
US RTP Creditor Details Summary screen is displayed.

Figure 2-6 US RTP Creditor Details Summary



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

- Bank Routing Number
 - Beneficiary ID
 - Debit Account Number
3. Once you specified the parameters, click the **Search** button.
System displays the records that match the search criteria.

Debtor Details

The US RTP Debtor Details screen allows user to maintain the Debtor details for US RTP.

1. On Homepage, specify **PUDDRDTL** in the text box, and click next arrow.
US RTP Debtor Details screen is displayed.

Figure 2-7 US RTP Debtor Details

2. Click **New** button on the Application toolbar.
3. On **US RTP Debtor Details** screen, specify the fields.

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

Table 2-4 US RTP Debtor Details - Field Description

Field	Description
Debit Account Number	Select the Debit Account Number from the list of values. All valid USD account numbers are listed here.
Account Description	System defaults the description of the Host Code displayed.
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.
Host Code Description	System defaults the description of the Host Code.
Debtor Identification	--
Birth Date	Specify the Birth Date of the debtor.
City Of Birth	Specify the City of Birth of the debtor.

Table 2-4 (Cont.) US RTP Debtor Details - Field Description

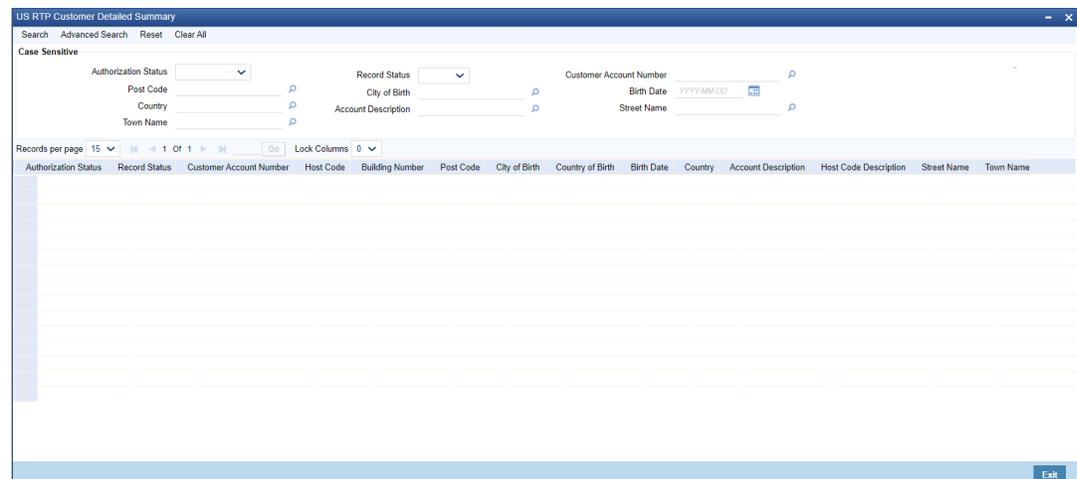
Field	Description
Country Of Birth	Specify the Country of Birth of the debtor. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>Either all the fields in debtor Identification can be null or all the fields must have data. System validates the mandatory data.</p> </div>
Postal Address	--
Street Name	Specify the Street Name of the debtor.
Building Number	Specify the Building Number of the debtor.
Post Code	Specify the Post Code of the debtor.
Town Name	Specify the Town Name of the debtor.
Country	Specify the Country of the debtor. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>Either all the fields in postal address can be null or all the fields must have data, except Building Number, which is optional. System validates the mandatory data.</p> </div>

- [US RTP Debtor Details Summary](#)

US RTP Debtor Details Summary

1. On Homepage, specify **PUSDRDTL** in the text box, and click next arrow.
US RTP Debtor Details Summary screen is displayed.

Figure 2-8 US RTP Debtor Details Summary



2. Search using one or more of the following parameters:
 - Authorization Status
 - Record Status
 - Debit Account Number
 - Post Code
 - City of Birth
 - Birth Date
 - Country
 - Account Description
 - Street Name
 - Town Name
3. Once you specified the parameters, click the **Search** button.
System displays the records that match the search criteria.

RTP Routing Directory

The RTP Routing Directory screen allows user to Routing of file details. The details of the banks participating in US RTP is received in Routing Files. You can upload the file received in XML format.

1. On Homepage, specify **PMDRTPDR** in the text box, and click next arrow.
RTP Routing Directory Detailed screen is displayed.

Figure 2-9 RTP Routing Directory Detailed

2. Click **New** button on the Application toolbar.
3. On **RTP Routing Directory Detailed** screen, specify the fields.
For more information on fields, refer to the field description below:

Table 2-5 RTP Routing Directory Detailed - Field Description

Field	Description
Routing Number	Specify the Routing Number of the participating bank. This is a mandatory and numeric with allowed length of 9.
Participant Activation Date	Specify the date of activation of the participant.
Financial Institution ID	Specify the Financial Institution ID of the participating Bank.
Financial Institution Name	Specify the name of the Financial Institution.
Participant ID	Specify the Participant ID of the participating bank. This is an alphanumeric field with allowed length of 11.
Participant Name	Specify the Participant Name
Receiver Services	Specify the Receiver Services. The message type sent is decided by checking the supported services for the bank, whether the banks accepts or not. Following are the supported services: <ul style="list-style-type: none"> • CRDT: permits receipt of Credit Transfer pacs.008 • RFP: permits receipt of Request for Payment pain. • ACK: permits receipt of Payment Acknowledgment camt.035 • RMT: permits receipt of Remittance Advice remt.001 • RFI: permits receipt of Request for Information camt.026 • RFRF: permits receipt of Request for Return of Funds camt.056

- [RTP Routing Directory Summary](#)

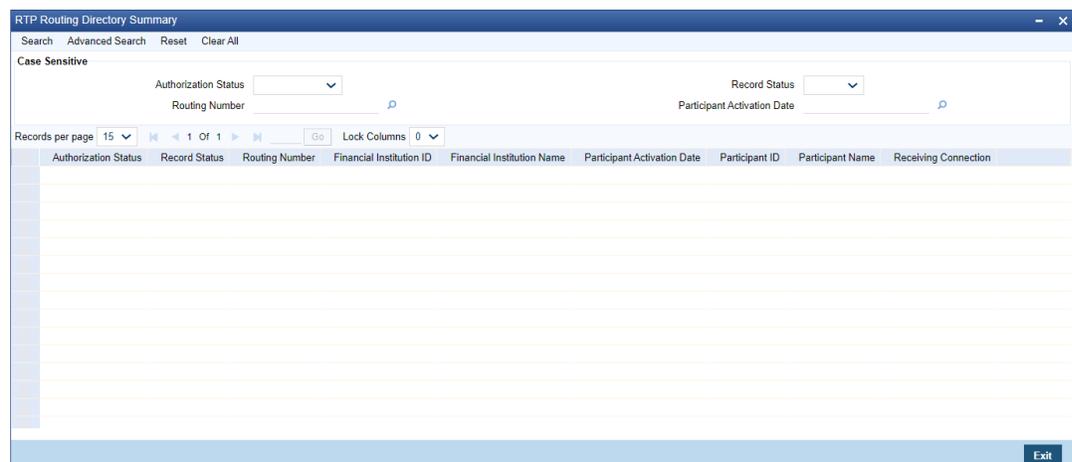
RTP Routing Directory Summary

The RTP Routing Directory Summary screen allows user to view the Routing directory files uploaded and maintained.

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

RTP Routing Directory Summary screen is displayed.

Figure 2-10 RTP Routing Directory Summary



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

- Routing Number
 - Participant Activation Date
3. Once you specified the parameters, click the **Search** button.
System displays the records that match the search criteria.

Signature Details

The US RTP Signature Details screen allows user to maintain signature details that are to be stamped in the XML messages.

1. On Homepage, specify **PMDXMLSN** in the text box, and click next arrow.
US RTP Signature Details screen is displayed.

Figure 2-11 US RTP Signature Details

2. Click **New** button on the Application toolbar.
3. On **US RTP Signature Details** screen, specify the fields.
For more information on fields, refer to the field description below:

Table 2-6 US RTP Signature Details - Field Description

Field	Description
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.
Host Code Description	System defaults the description of the Host Code.
Key Store Pass	Specify the valid Key Store Pass in the text field.
Key Store Path	Specify the valid Key Store Path in the text field.
Key Pass	Specify the valid Key Pass in the text field.
Digest Method	Specify the valid Digest Method in the text field.
Signature Method	Specify the valid Signature Method in the text field.

- [Signature Details Summary](#)

Signature Details Summary

1. On Homepage, specify **PMSXMLSN** in the text box, and click next arrow.
US RTP Signature Details Summary screen is displayed.

Figure 2-12 US RTP Signature Details Summary

US RTP signature Details Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Key Pass Key Store Pass

Signature Method Digest Method

Records per page 15 1 Of 1 Lock Columns 0

Authorization Status	Record Status	Host Code	Key Pass	Key Store Pass	Key Store Path	Key Store Type	Signature Method	Digest Method
----------------------	---------------	-----------	----------	----------------	----------------	----------------	------------------	---------------

Exit

2. Search using one or more of the following parameters:
 - Authorization Status
 - Record Status
 - Key Pass
 - Key Store Pass
 - Signature Method
 - Digest Method
3. Once you specified the parameters, click the **Search** button.
System displays the records that match the search criteria.

Reason Code Mapping

The US RTP Reason Code Mapping screen allows user to maintain the mapping between reject reason codes with the system error codes. Same error code cannot be linked to more than one valid reason code.

1. On Homepage, specify **PUDRSNMP** in the text box, and click next arrow.
US RTP Reason Code Mapping screen is displayed.

Figure 2-13 US RTP Reason Code Mapping

2. Click **New** button on the Application toolbar.
3. On **US RTP Reason Code Mapping** screen, specify the fields.

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

Table 2-7 US RTP Reason Code Mapping - Field Description

Field	Description
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.
Host Code Description	System defaults the description of the Host Code.
Reason Code	Select the Reason code to be mapped with the error code from the list of values. All valid Reason codes are listed.
Reason Code Description	System defaults the description of the Reason Code selected.
ISO/ Proprietary	System defaults the ISO/ Proprietary as 'ISO'. The field is disabled for edits.
Internal Error Code	Select the Error code, mapped with the Reason code from the list of values. All valid Error codes are listed.
Description	System defaults the description of the Error Code selected.

System error code mapping is provided for the below listed exceptions:

ISO / Proprietary	Reason code	Reason Description	Used by FI	Used by CI	Internal Error Code
ISO	AC03	Creditor account number invalid or missing	Y	N	PU-RSN-001, PURSN-023, PU-RSN021
ISO	AC06	Account specified is blocked, prohibiting posting of transactions against it	Y	N	PU-RSN-015
ISO	AC07	Creditor account number closed	Y	N	PU-RSN-015

ISO / Proprietary	Reason code	Reason Description	Used by FI	Used by CI	Internal Error Code
ISO	AG01	Transaction forbidden on this type of account	Y	N	PU-RSN-004, PURSN-013, PU-RSN014, PU-RSN-019, PU-RSN-020
ISO	AG03	Transaction type not supported / authorized on this account	Y	Y	PU-RSN-005
ISO	AM11	Transaction currency is invalid or missing	Y	Y	PU-RSN-006
ISO	AM12	Amount is invalid or missing	Y	Y	PU-RSN-007, PURSN-016
ISO	DUPL	Payment is a duplicate of another payment	Y	Y	PU-RSN-008
ISO	MD07	End customer is deceased	Y	N	PU-RSN-009
ISO	RC04	Creditor FI identifier is invalid or missing	Y	Y	PU-RSN-012
ISO	BE17	Creditor identification code missing or invalid	Y	N	PU-RSN-003, PURSN-017, PU-RSN018
ISO	AC11	Creditor account currency is invalid or missing	Y	N	PU-RSN-022

- Reason Code Mapping Summary

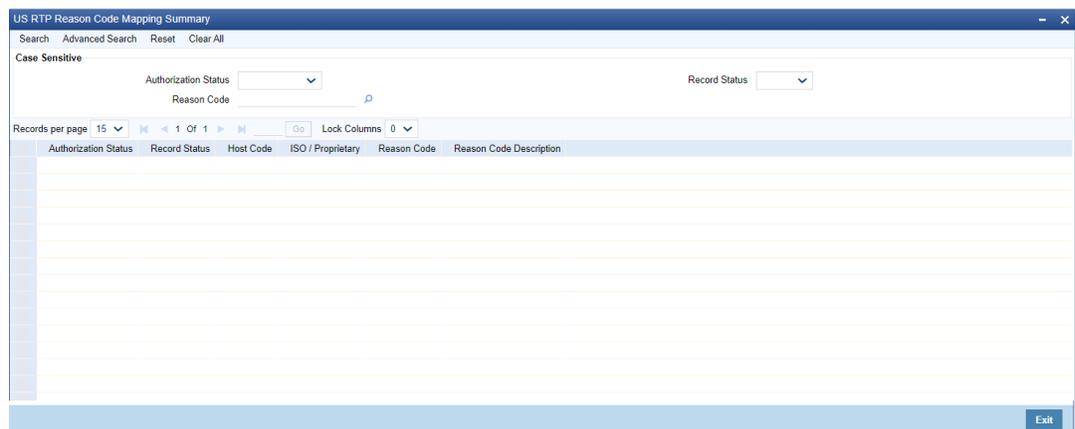
Reason Code Mapping Summary

The US RTP Reason Code Mapping Summary screen allows user to view all the reason codes mapped with the error codes.

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

US RTP Reason Code Mapping Summary screen is displayed.

Figure 2-14 US RTP Reason Code Mapping Summary



- Search using one or more of the following parameters:

- Authorization Status
 - Record Status
 - Reason Code
3. Once you specified the parameters, click the **Search** button.
System displays the records that match the search criteria.

Outbound US RTP Transactions

Outbound credit transfers can be initiated through the Outbound RTP screens. A standard Payment flow for a completed Credit Transfer (pacs.008) message will result in one of the following expected outcomes:

- Payment Accepted / Accepted Without Posting by the Creditor FI
- Payment Rejected by the Creditor FI /RTP system
- [Outbound RTP Transaction Input](#)
- [Webservices](#)
The outbound US RTP can be initiated using Single payment Rest service.
- [Outbound RTP Payment Processing](#)
- [Outbound RTP Payments View](#)
- [Non -Receipt of status message pacs.002](#)
- [Outbound RTP Message Browser](#)

Outbound RTP Transaction Input

The Outbound US RTP Transaction Input screen allows user to book the outbound RTP transactions. Outbound RTP details can be provided.

1. On Homepage, specify **PUDOTONL** in the text box, and click next arrow.
Outbound US RTP Transaction Input screen is displayed.

Figure 2-15 Outbound US RTP Transaction Input

2. Click **New** button on the Application toolbar.
3. On **Outbound US RTP Transaction Input** screen, specify the fields.

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

Table 2-8 Outbound US RTP Transaction Input - Field Description

Field	Description
Transaction Branch	System defaults the transaction branch code with the user's logged in branch code.
Source Code	Select the Source Code from the list of values. All valid Source code are listed.
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.
Host Code Description	System defaults the description of the Host Code.
Transaction Reference Number	This is a unique identifier of the RTP payment transaction and auto-generated by the system based on the common transaction reference generation logic.
Schema Definition File Path	Specify the schema definition file path. This is the path, where the schema files are kept for validation.
Network code	System defaults the Network code as 'RTP'. And you can also select the Network code from the list of values. All valid codes maintained in Network maintenance (PMDNWMNT) screen are listed.
Network code Description	System defaults the description of the Network code.
End to End Identification	This is the End to End ID provided by the Originating Customer (debit account owner). If End to End ID, is not provided by the customer, system populates the transaction reference as End to End ID. However, you can modify the same.
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.

Table 2-8 (Cont.) Outbound US RTP Transaction Input - Field Description

Field	Description
Instruction Identification	<p>This is a system generated reference and is a mandatory field. This field will not be modifiable. Following is the Format details generated:</p> <ul style="list-style-type: none"> Format: YYYYMMDDbbbbbbbbbbBRRRRnnnnnnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - Participant ID (11 digits) Pos. 20-20 - Message generation source ("B" if generated by a TCH FI) Pos. 21-24 - Alphanumeric serial identifier (4 alphanumeric characters) Pos. 25-35 - Message serial number (11 alphanumeric characters) Embedded date (positions 01-08) must be within 1 calendar day of the system date Embedded Participant ID (positions 09-19) must be owned by the Instructing Agent <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>The date will be set to Easter Time (Eastern Standard Time or Eastern Daylight Time, as applicable under the Energy Policy Act of 2005).</p> </div>

- [Main Tab](#)
- [Pricing Tab](#)
- [UDF Button](#)
- [MIS Button](#)
- [RTP Outbound Payments Transaction Summary](#)

Main Tab

1. Click on **Main Tab** in the Outbound RTP Transaction Input screen.

Figure 2-16 Outbound US RTP Transaction Input - Main Tab

The screenshot shows the 'Main Tab' of the Outbound US RTP Transaction Input screen. It features a grid of input fields organized into sections:

- Debtor Details:** Debtor Account Number, Account Currency, Account Branch, Debtor Name, Customer Number, Customer Service Model.
- Debtor Identification:** Birth Date (YYYYMMDD), City Of Birth, Country Of Birth.
- Debtor Postal Address:** Street Name, Building Number, Post Code, Town Name, Country.
- Creditor Details:** SSI Label, Creditor Account Number, Creditor Name, Routing Number, Creditor Bank Name.
- Creditor Identification:** Birth Date (YYYYMMDD), City Of Birth, Country Of Birth.
- Creditor Postal Address:** Street Name, Building Number, Post Code, Town Name, Country.
- Payment Details:** Booking Date (YYYYMMDD), Instruction Date (YYYYMMDD), Transfer Currency, Transfer Amount.
- Additional Details:** Local Instrument, Remittance Advice ID, Remittance Information, Remittance Method (dropdown), Electronic Address, Remarks.

At the bottom of the screen, there are fields for 'Maker ID', 'Maker Date Stamp', 'Checker ID', 'Checker Date Stamp', 'Authorization Status', and an 'Exit' button.

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

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

Table 2-9 Outbound US RTP Transaction Input - Main Tab Field Description

Field	Description
Debtor Details	--
Debtor Account Number	<p>Select the Debit Account Number from the list of values. All open and authorized accounts maintained in the External Customer Account maintenance (STDCRACC) are listed for this field.</p> <p>System defaults the following details on selecting the Debit Account Number:</p> <ul style="list-style-type: none"> • Account Currency • Account Branch • Debtor Name • Customer Number
Customer Service Model	The customer service model linked to the customer, if any, is populated.
Debtor Identification	--
Birth Date	Specify the Birth Date of the debtor.
City Of Birth	Specify the City of Birth of the debtor.
Country Of Birth	<p>Specify the Country of Birth of the debtor.</p> <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>Either all the fields in debtor Identification can be null or all the fields must have data. System validates the mandatory data.</p> </div>
Debtor Postal Address	--
Street Name	Specify the Street Name of the debtor.
Building Number	Specify the Building Number of the debtor.
Post Code	Specify the Post Code of the debtor.
Town Name	Specify the Town Name of the debtor.
Country	<p>Specify the Country of the debtor.</p> <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>Either all the fields in postal address can be null or all the fields must have data, except Building Number, which is optional. System validates the mandatory data.</p> </div>
Creditor Details	--

Table 2-9 (Cont.) Outbound US RTP Transaction Input - Main Tab Field Description

Field	Description
SSI Label	<p>If the Creditor details are maintained in PUDCRDTL for the debtor account entered, the same can be selected in this field. Creditor details will be populated based on the SSI label details.</p> <div style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> Note:</p> <p>It is optional to maintain SSI labels. User can directly input the beneficiary details if SSI label is not maintained.</p> </div>
Creditor Account Number	Specify the Beneficiary account in this field.
Creditor Name	Specify the beneficiary name.
Routing Number	Select the Routing number from the list of values. All open and authorized Bank Codes available in Routing file Details will be listed in this field.
Creditor Bank Name	Specify the Beneficiary bank name.
Creditor Identification	--
Birth Date	Specify the Birth Date of the Creditor.
City Of Birth	Specify the City of Birth of the Creditor.
Country Of Birth	Specify the Country of Birth of the Creditor.
Creditor Postal Address	--
Street Name	Specify the Street Name of the creditor.
Building Number	Specify the Building Number of the creditor.
Post Code	Specify the Post Code of the creditor.
Town Name	Specify the Town Name of the creditor.
Country	Specify the Country of the creditor.
Payment Details	--
Booking Date	System defaults the current date as Booking Date. This will be a disabled field for user modification.
Instruction Date	System defaults the current application server date. This date can be modified by the user. This is the requested execution date by the customer. Back dates are not allowed as instruction date.
Transfer Currency	System defaults the Transfer currency as 'USD'.
Transfer Amount	Specify the Transfer Amount.
Additional Details	--

Table 2-9 (Cont.) Outbound US RTP Transaction Input - Main Tab Field Description

Field	Description
Local Instrument	<p>Select the Local Instrument from the list of values. All the valid instruments are listed.</p> <p>Identifies the Debtor/Sender as either a business or consumer customer of the Debtor FI. This field also indicates whether the Debtor/Sender is a domestic customer of the Debtor FI or a customer of a foreign branch or affiliate of the Debtor FI.</p> <p>Local Instrument options listed are as follows:</p> <ul style="list-style-type: none"> • BUSINESS - Business Initiated Payment (domestic) • CONSUMER - Consumer Initiated Payment (domestic) • FABUSINESS - Business Initiated Payment (foreign affiliate) • FACONSUMER - Consumer Initiated Payment (foreign affiliate) • INTERMEDIARY - Payment sent through a Payment Service Provider (domestic) • ZELLE - Zelle Payment (domestic)
Remittance Advice ID	<p>Specify the Remittance Advice ID.</p> <p>This field is used, if a separate Remittance Advice is sent via a remt.001 message. The reference in this element, if included, must be identical to the Remittance Identification provided in the remittance advice message.</p>
Remittance Information	<p>Specify the Remittance Information. Unstructured information up-to length 140 can be entered in this field.</p> <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>Structured Remittance information is applicable if the payment is originated as a result of return of a previous payment received.</p> </div>
Remittance Method	<p>Select the Remittance method from the following:</p> <ul style="list-style-type: none"> • EMAL - E-Mail • URID - Uniform Resource Identifier
Electronic Address	<p>Specify the electronic address. Electronic address to which, an agent sends the remittance information can be entered in this field.</p>
Remarks	<p>Specify the internal remarks if any.</p>
Enrich Button	<p>On clicking the Enrich button, system computes the Charges, and Tax on Charges if applicable, based on the maintenance for Pricing Code specified in Outbound US RTP preferences (PUMNCPRF).</p>

Pricing Tab

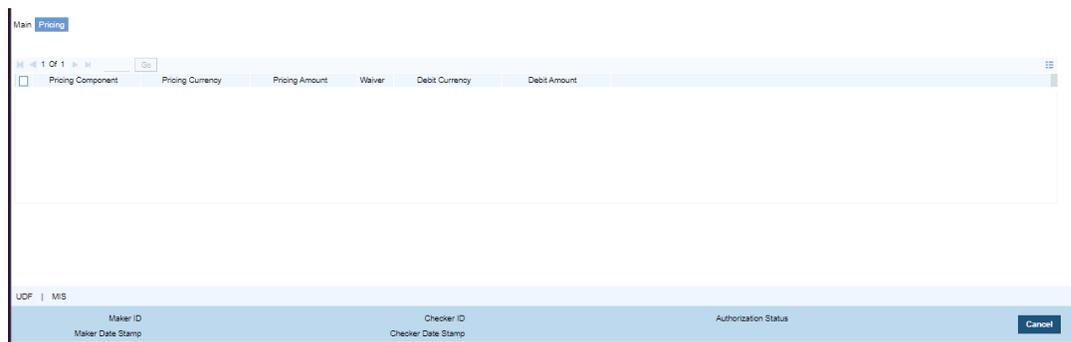
The Pricing tab allows user to view the computed charges and taxes applicable for each charge component, for the transaction booked. Pricing details are populated on clicking the 'Enrich' button.

Charges and Tax components are fetched as maintained in the Pricing Value Maintenance screen (PPDVLMT) as applicable for the Payment Source code & Customer Service model.

1. Click on **Pricing Tab** in the Outbound RTP Transaction Input screen.

Pricing Tab is displayed.

Figure 2-17 Outbound US RTP Transaction Input - Pricing Tab



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

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

Table 2-10 Outbound US RTP Transaction Input - Pricing Tab 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 Currency in which the charge amount is calculated for the Pricing component. from the Pricing Code maintenance.
Pricing Amount	System displays the fixed or calculated charge amount using the Pricing Value maintenance. You can edit the amount in this field to a non-zero value.
Waiver	<p>Check this box to indicate that the charge is waived for the pricing component.</p> <ul style="list-style-type: none"> • If a particular Charge component is waived by the user then system would automatically also check the waiver the associated Tax component. • If charge/tax component is already waived in the Pricing Value maintenance, this component would still be displayed with the value and the waiver flag checked. This flag would not be allowed to be unchecked by the user.
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 the debited amount to the selected debit amount.

UDF Button

1. This sub-screen defaults values of UDF fields that are part of the UDF group specified for the 'Manual' source.
2. Click the **UDF button** to invoke the 'UDF' sub-screen.
3. On **UDF Button**, specify the fields.

Figure 2-18 UDF Button



Table 2-11 UDF Button - Field Description

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

MIS Button

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

Figure 2-19 MIS Button

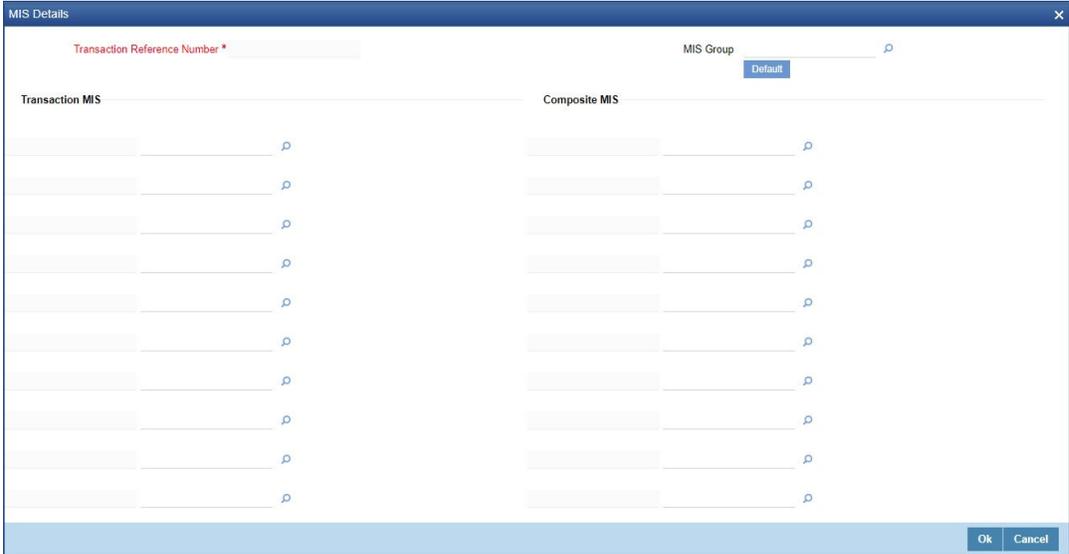


Table 2-12 MIS Button - Field Description

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

RTP Outbound Payments Transaction Summary

The US RTP Outbound Payments Transaction Summary screen allows user to view all the RTP outbound transactions booked.

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

US RTP Outbound Payments Transaction Summary screen is displayed.

Figure 2-20 US RTP Outbound Payments Transaction Summary

2. Search using one or more of the following parameters:
 - Transaction Reference Number
 - Source Reference Number
 - Booking Date
 - Instruction Date

- Debtor Account Number
 - Account Branch
 - Debtor Name
 - Creditor Account Number
 - Creditor Name
 - Transfer Amount
 - Customer Number
 - Customer Service Model
 - Instruction Identification
 - Local Instrument
 - Authorization Status
 - End to End Identification
 - Routing Number
 - Source Code
 - Transaction Branch
 - SSI Label
3. Once you specified the parameters, click the **Search** button.
System displays the records that match the search criteria.

Webservices

The outbound US RTP can be initiated using Single payment Rest service.

Outbound RTP Payment Processing

Following are the processing steps for outbound payments:

- Initial Validations
- Duplicate Check
- Daily limit Check
- Sanctions Check
- Pricing
- ECA Check
- Accounting
- Messaging

Initial Validations

- The following processing will be covered as part of initial validations:
 - Data enrichment - Account / Bank Re-direction, Network character replacement
 - Mandatory field validations
 - Network Limit validations

- Account/Customer Validations based on core maintenance
- If Account re-direction or bank re-direction is maintained, then the account / bank details will be replaced by the values. Account re-direction is applicable for debtor account only.
- Network character replacement is done for characters, not allowed by the Network if the corresponding maintenance is available.
- Mandatory Fields / Referential data checks will be done based on the details received in the payment request and the values populated by system. Validation will be available to verify whether the Creditor Bank Routing Number is allowed for RTP. In case of validation failure, transaction is rejected.
- Transfer amount limit check will be done for the minimum and maximum amount limits defined for the Network, as maintained in Outbound Payment Preferences (PUDNCPRF).
- **Account Status validations – System validates whether account record is open and authorized.**

Duplicate Check

- Duplicate parameters can be maintained for the source. Based on the duplicate days and fields set, duplicate check for the transaction will be done. If the transaction is identified as a duplicate transaction, the transaction is moved to business override queue.
- The following parameters will be available for duplicate check:
 - Debtor Account - DBTR_ACC
 - Creditor Account - CRDTR_ACC
 - Transfer Amount - TFR_AMT
 - Instruction Date - VALUE_DATE
 - Creditor Bank Routing Number - CRDTR_BANK_CODE
 - Customer - CUSTOMER_NO
 - Debtor Bank Routing Number - DBTR_BANK_CODE
 - Instruction ID - INSTRUCTION_ID Daily limit check
- System will track the daily aggregate limit and source wise limit allowed for a customer account on a daily basis. The limits can be maintained in US RTP Account Preferences. If no record is available for account –wise limits, system will apply the default limits maintained in PMDDLMT.
- The transaction is moved to BO queue, if the limit is breached.

Sanction Check

- The transaction can be sent for sanction screening to an external system. The external system status can be linked to one of the following system status:
 - Approved
 - Rejected
 - Interim
 - Seizure
- If sanction is approved, the transaction will be resumed with the further processing. In case of seizure, customer account is debited and the Seizure GL is credited. If the status is rejected or interim, the transaction is moved to sanction check queue.

 **Note:**

Sanction Check System maintenance will be updated to have specific In/Out queues for Faster Payments in general. The sanction requests originating from Faster Payments will be sent through separate JMS queues.

Future Valued Transactions Check

Future valued transactions booked, are marked as Future dated and is moved to 'Warehouse Queue'. On the Value Date, the transaction is picked from the Queue and is processed further.

Charge /Tax Computation

Price code can be linked in Outbound Payment preferences PUDNCPRF. Internal /External charge/tax values will be applied based on the configuration.

Balance Check with DDA (CASA) System

- The debit details will be sent to the DDA system in asynchronous mode for account validation and balance check. The external system status can be linked to one of the following system status:
 - Approved
 - Rejected
 - Interim
- If balance check is approved, the transaction is resumed with the further processing. If the status is rejected or interim, the transaction is moved to sanction check queue.

 **Note:**

Customer and account status checks are done by the external ECA system along with account balance check.

Accounting

- Accounting preference can be set at Network preferences for the outgoing transactions. If the preference selected is 'Before Messaging' accounting entries will be handed off to Accounting system before Messaging. On payment reject, the reversal entries will be posted.
- If the preference is for posting the accounting 'On Confirmation from CI', the accounting handoff is deferred till positive confirmation is received from CI.

Details in Accounting handoff	Debit Liquidation	Credit Liquidation
Accounting Event	DRLQ	CRLQ
Amount Tag	XFER_AMT	XFER_AMT
Transaction Account	Debit Customer Account	RTP Clearing GL maintained in the Accounting code. If Nostro Account is maintained in PUDNCPRF that will be considered
Offset Account	This is picked from the Debit Liquidation Accounting code maintenance	This is picked from the Credit Liquidation Accounting code maintenance

Details in Accounting handoff	Debit Liquidation	Credit Liquidation
Transaction Currency	USD	USD
Transaction Amount	Debit Amount	Transfer Amount
Value Date	Transaction Value Date	Transaction Value Date
Offset Currency	Transfer Currency	Transfer Currency
Offset Amount	Transfer Amount	Transfer Amount
Local Currency Amount	Transfer amount (in USD)	Transfer amount (in USD)

Messaging

- Every payment will generate a pacs.008 message with group header details. Time stamp put in the message will be stored for the transaction.
- Message Identification for the payment will be generated as below:
 - Format: MYYYYMMDDbbbbbbbbbbBAAAnnnnnnnnnnn
 - Pos. 01-01 - Prefix "M"
 - Pos. 02-09 - File creation date in format YYYYYMMDD
 - Pos. 10-20 - FI Identifier (11 digit Participant ID)
 - Pos. 21-21 - Message generation source ("B" if generated by a TCH FI)
 - Pos. 22-24 - Alphabetic serial identifier (3 alphabetic characters)
 - Pos. 25-35 - Message serial number (11 numeric characters)
- All message processing dates are required to be set to Eastern Time (Eastern Standard Time or Eastern Daylight Time, as applicable under the Energy Policy Act of 2005) by the message sender. This includes the following fields:
 - Creation Date Time
 - Interbank Settlement Date (set by RTP)
 - Date field within the Business Reference field
 - Date field within the Message Identification field
 - Date field within the Instruction Identification field
 - Date field within the Transaction Identification field
- While generating the pacs.008 message, the following values will be populated for RTP:
 - Instructing Agent Member ID –.This will be populated as debtor branch Routing and Transit number
 - Instructed Agent member ID - This is the Routing and transit number of the creditor bank
 - Clearing system Code will be TCH
 - Settlement method will be CLRG
 - Service level code will be populated as SDVA
 - Local instrument proprietary value will be as selected for the transaction
 - Charge bearer value will be populated as SLEV
- System will do schema validation for the message generated. On completion of the validation successfully, the message will be forwarded to Clearing Infrastructure.

Response Handling

- The Accept or Reject confirmation will be received from the CI in pacs.002 format. For every message sent, a confirmation message will be received.
- System will parse and upload the received message and based on the status value received ACTC / ACWP/RJCT, the outbound transaction is further processed.
- If the accounting is configured to be after confirmation, the accounting entries will be handed off on getting a ACTC/ACWP status.
- On receiving RJCT status,
 - If the accounting is already passed, reversal entries are posted
 - If accounting is pending, then Balance block reversal (ECA reversal) request is sent to DDA system
- Notification will be sent to debtor customer indicating the status of the payment.
- If a camt.035 is received subsequently from the Beneficiary bank, the beneficiary credit notification will be sent to the originating customer.
- Camt.035 Payment acknowledgment received status needs to be updated for the transaction.

Outbound RTP Payments View

The US RTP Outbound Payments View screen allows user to view all the outbound RTP transactions with all the processed details.

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

US RTP Outbound Payments View screen is displayed.

Figure 2-21 US RTP Outbound Payments View

2. From this screen, click **Enter Query**.

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

3. Click the Fetch button and select the required value.
4. Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
 - External System Status
 - Transaction Status
5. Click **Execute Query** to populate the details of the transaction in the US RTP Outbound Payments View screen.

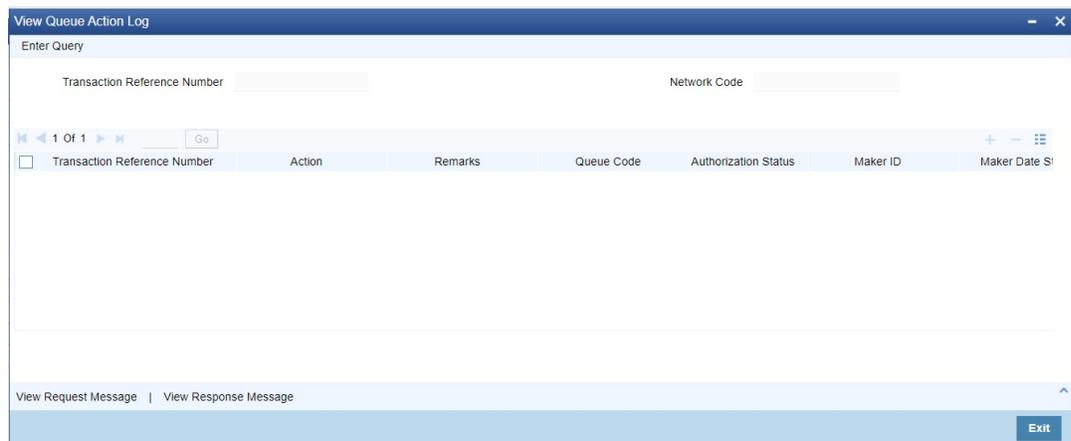
For more details on Main, Pricing tabs refer to 'PU DOT ONL' screen details above.

- [View Queue Action Log](#)
- [UDF Button](#)
- [MIS Button](#)
- [All Messages](#)
- [Accounting Details](#)
- [RTP Outbound Payments View Summary](#)

View Queue Action Log

1. You can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the **View Queue Action** tab in main screen, where the Transaction Reference Number is auto populated and Queue movement related details are displayed.
2. Click the **View Queue Action Log** button to invoke the sub-screen.

Figure 2-22 View Queue Action Log



3. Following details are displayed:
 - Transaction Reference Number
 - Network Code
 - Action
 - Remarks
 - Queue Code
 - Authorization Status

- Maker ID
- Maker Date Stamp
- Checker ID
- Checker Date Stamp
- Queue Status
- Queue Reference No
- Primary External Status
- Secondary External Status
- External Reference Number

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

4. Also, you can view the request sent to 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

UDF Button

1. This sub-screen defaults values of UDF fields that are part of the UDF group specified for the 'Manual' source.
2. Click the **UDF button** to invoke the 'UDF' sub-screen.
3. On **UDF Button**, specify the fields.

Figure 2-23 UDF Button



Table 2-13 UDF Button - Field Description

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

MIS Button

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

Figure 2-24 MIS Button

The screenshot shows a window titled "MIS Details" with a close button (X) in the top right corner. At the top, there is a "Transaction Reference Number *" field and a "MIS Group" dropdown menu with a "Default" button next to it. Below these are two columns of fields: "Transaction MIS" on the left and "Composite MIS" on the right. Each column contains ten rows of input fields, each with a small blue icon to its right. At the bottom right of the window, there are "Ok" and "Cancel" buttons.

Table 2-14 MIS Button - Field Description

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

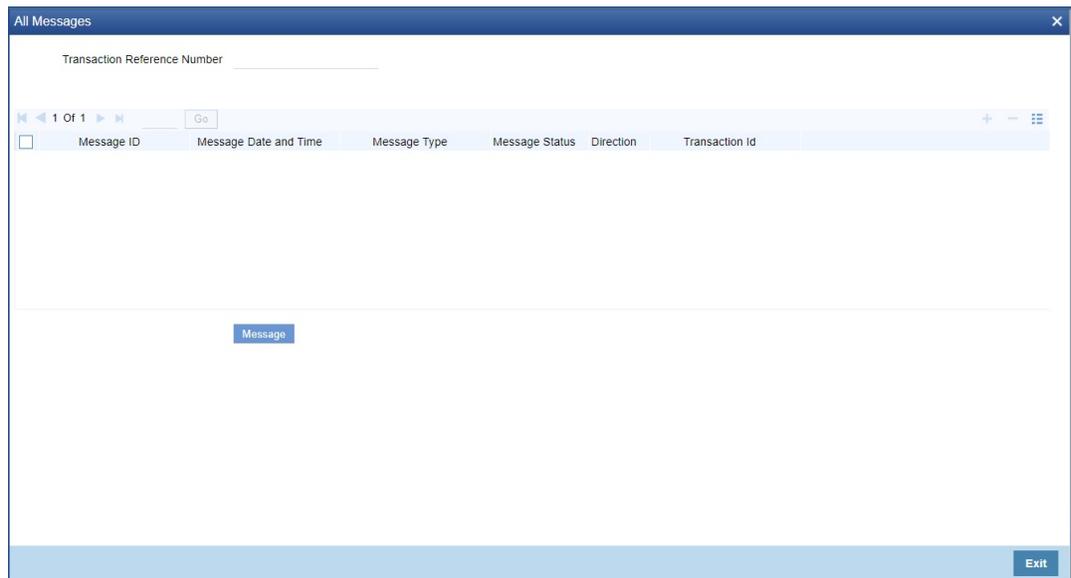
Table 2-14 (Cont.) MIS Button - Field Description

Field	Description
Transaction MIS	You can populate the default MIS values for Transaction MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list.
Composite MIS	You can populate the default MIS values for Composite MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list.

All Messages

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

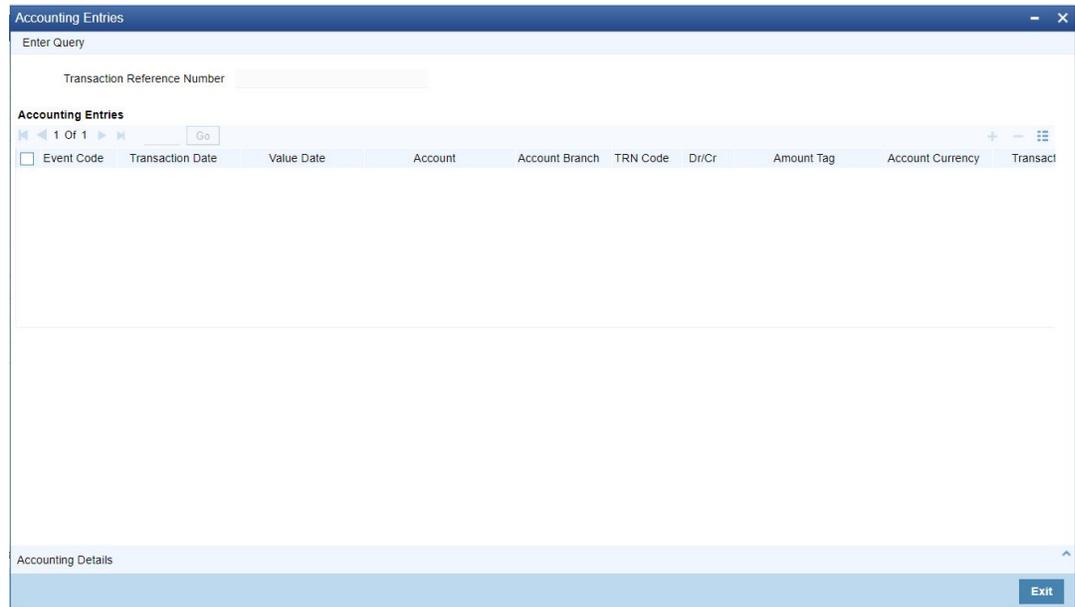
Figure 2-25 All Messages



Accounting Details

- Click the **Accounting Details** tab and view the accounting entries for the transaction initiated.

Figure 2-26 Accounting Entries



2. By default, the following attributes are displayed:

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

RTP Outbound Payments View Summary

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

US RTP Outbound Payments View Summary screen is displayed.

Figure 2-27 US RTP Outbound Payments View Summary

The screenshot shows the 'US RTP Outbound Payments View Summary' application window. At the top, there are search options: 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below this, the search criteria are divided into three sections: 'Case Sensitive', 'Network Code', and 'Debtor Account Number'. Each section contains several input fields with dropdown menus and date pickers. Below the search filters, there is a table with 15 columns: Transaction Reference Number, Network Code, Debtor Account Number, Creditor Account Number, Host Code, Transaction Status, Transfer Amount, Transfer Currency, Booking Date, Transaction Branch, Customer Service Model, End to End Identification, Queue Code, and Sanction Status. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

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

- Transaction Reference Number
- Network Code
- Debtor Account Number
- Creditor Account Number
- Transaction Status
- Transfer Amount
- Booking Date
- Transaction Branch
- Customer Service Model
- End to End Identification
- Queue Code
- Sanction Seizure
- Source Code
- Source Reference Number
- External Credit Approval Status
- Sanction Check Status
- Credit Liquidation Status
- Debit Liquidation Status
- Instruction Identification
- Message ID
- SSI Label
- Routing Number
- Instruction Date

- Sanctions Check Reference
 - External Credit Approval Reference
 - Customer Number
 - RFP Response
3. Once you specified the parameters, click the **Search** button.
System displays the records that match the search criteria.

Non -Receipt of status message pacs.002

- Based on the Network time out preference maintained for the outbound payment in PUDNCPRE, system verifies whether the allowed time for a Response to the Credit Transfer (pacs.002) message from CI has expired.
- If the time limit is over, the transaction will be logged to a pending queue. You can 'Resend' the message manually from this queue PUSPENDQ.
- The message payload is identical to the original pacs.008 message but the Copy Duplicate <CpyDplct> data element is added with a value of "DUPL" in the Business Application Header.
- On receipt of pacs.002 message, the transaction, automatically moves out of the pending queue. Receipt of pacs.002 indicates, if the request is accepted/allowed.
- [Outbound Pending RTP Payment Queue](#)

Outbound Pending RTP Payment Queue

The Outbound Pending US RTP Faster Payment Queue screen allows user to manually regenerate the message. All the outbound RTP payment transactions, that are timed out, is moved to pending transaction queue.

1. On Homepage, specify **PUSPENDQ** in the text box, and click next arrow.
Outbound Pending US RTP Faster Payment Queue screen is displayed.

Figure 2-28 Outbound Pending US RTP Faster Payment Queue

Resend pacs.008

Manually resend the time out transactions available in the queue, by clicking 'Resend pacs.008' action button.

View Transaction Select a record and click on 'View Transaction' to view the transaction details.

2. Search using one or more of the following parameters:
 - Transaction Reference Number
 - Network Code
 - Host Code
 - Transfer Currency
 - Source Code
 - Source Reference Number
 - Creditor Account Number
 - Creditor Agent - Member Identification
 - Customer Number
 - Debtor Account Number
3. Once you specified the parameters, click the **Search** button.
System displays the records that match the search criteria.

Outbound RTP Message Browser

1. On Homepage, specify **PUSOTBRW** in the text box, and click next arrow.
Outbound US RTP Message Browser screen is displayed.

Figure 2-29 Outbound US RTP Message Browser

2. Search using one or more of the following parameters:
 - Message Identification
 - Message Date
 - Transaction Reference Number
 - End to End Identification
 - Message Type
 - Message Status

- Network Code
 - Transaction Branch
 - Instruction Identification
3. Select a record and click on 'View Message' to view the message details. The following messages can be viewed from this browser:
 - pacs.008 -outbound payment message
 - pacs.008-retry message for time out cases
 - pacs.002-Accept/reject of inbound payments
 - camt.035-Payment Acknowledgment (generated for inbound payments with status ACWP)
 4. Once you specified the parameters, click the **Search** button.
System displays the records that match the search criteria.
 5. Double click a record after selecting a record to view the detailed screen.

Inbound US RTP Payments

The inbound RTP payments are received as pacs.008 messages from CI. The system receives and processes the payments based on predefined processing steps.

- [Inbound RTP Payment Processing](#)
- [Processing Monitoring Jobs](#)
- [Inbound RTP Payments View](#)
- [Messages Received with 'DUPL' Header](#)
- [Receipt of camt.056](#)
- [Inbound RTP Message Browser](#)

Inbound RTP Payment Processing

Inbound payments follow the below listed processing steps:

- Initial Validations
- Duplicate Check
- External Account Check
- Sanctions Check
- Pricing
- Accounting
- Payment acknowledgment camt.035 generation, if applicable

Initial Validations

- System performs the below validations similar to the outbound payments:
 - Account/Bank re-direction □Account re-direction will be done for the credit account
 - Mandatory field checks/ Referential data checks
- Any failure during validation processing results in a transaction reject and pacs.002 message sent to CI with appropriate reason code. (Refer to Reason Code mapping).

Duplicate Check

- If the inbound payment is found as duplicate it is rejected and pacs.002 is sent out.

External Account Check

- Transaction details are sent to DDA system, for the validation of the credit account. If External Account Check EAC is approved, the transaction is marked as ready for ACWP (Accepted without Posting) and sent for sanctions approval, if applicable for the customer and Network.
- The external ECA system performs customer and account status checks, with other validation.

Sanction Check

- On sanctions approval within the permitted processing time, the system sends out pacs.002 with ACTC status. The system monitor whether the processing time is over or not and generates pacs.002 with ACWP status if the time exceeds the allowed limit.
- If Sanctions are rejected and no pacs.002 is sent out so far, the system sends the message with RJCT status.
- If the seizure is applicable, pacs.002 with ACTC is sent, provided no status message is generated before.

CI Acknowledgment

- After sending an acceptance message with the status as ACTC, the system wait for the response from CI before processing the payment further. If the message is sent with the status as ACWP, the system completes the sanction check. On sanctions approval, further processing is done only based on acknowledgment received from CI.
- If positive technical confirmation is received back from CI, price/exchange rate processing are performed for the incoming payment and beneficiary account is credited by handing off the payment accounting entries to Accounting System.
- If the transaction is marked for seizure, seizure accounting is passed on getting positive network acknowledgment. Dr. Nostro Account Cr. Seizure GL.
- If the technical confirmation from CI is received as negative, the incoming payment is marked as rejected. No creditor notification or camt.035 is sent out.

Pricing

- On receiving positive acknowledgment from CI (pacs.002 with ACTC/ACWP), prices are fetched. External pricing is applied, if it is applicable.

Accounting

- Accounting handed off to the external system.
 - Dr. Nostro Account
 - Cr. Intermediary GL
 - Dr. Intermediary GL
 - Cr. Nostro Account
- Notification to Beneficiary is sent after the credit accounting is successfully handed off.

Payment Acknowledgment Generation

- Camt.035 message is sent to the originating bank on successful posting of the payment amount to credit account if pacs.002 is sent with ACWP status earlier.

Processing Monitoring Jobs

Following are the jobs monitored in inbound payment processing:

Job 1:

- This monitors the inbound processing so that if the processing time exceeds the configured one, pac.002 message with ACWP status can be generated on the following conditions:
 - EAC over and the transaction is marked as Ready for ACWP
 - No camt.056 received
 - Pacs.002 not yet sent
 - Time has exceeded the processing window maintained in Inbound preferences

Job 2:

- Waiting for Confirmation of the acknowledgment pacs.002 from the Network so that the payment can be further processed/rejected on the following conditions:
 - Camt.056 is not received
 - Sanctions is approved and ready for next level processing
 - Pacs.002 sent with ACTC or ACWP

Inbound RTP Payments View

The US RTP Inbound Payments View screen allows user to view Inbound payment status. Payments received from all channels are listed in this screen. The related messages are listed in the 'View Messages' sub-screen.

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

US RTP Inbound Payments View screen is displayed.

Figure 2-30 US RTP Inbound Payments View

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

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

3. Click the Fetch button and select the required value.
4. Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
 - External System Status
 - Transaction Status
5. Click **Execute Query** to populate the details of the transaction in the US RTP Inbound Payments View screen.
6. **RFP Response** - This check box indicates that the transaction is received as response to outbound RFP sent.

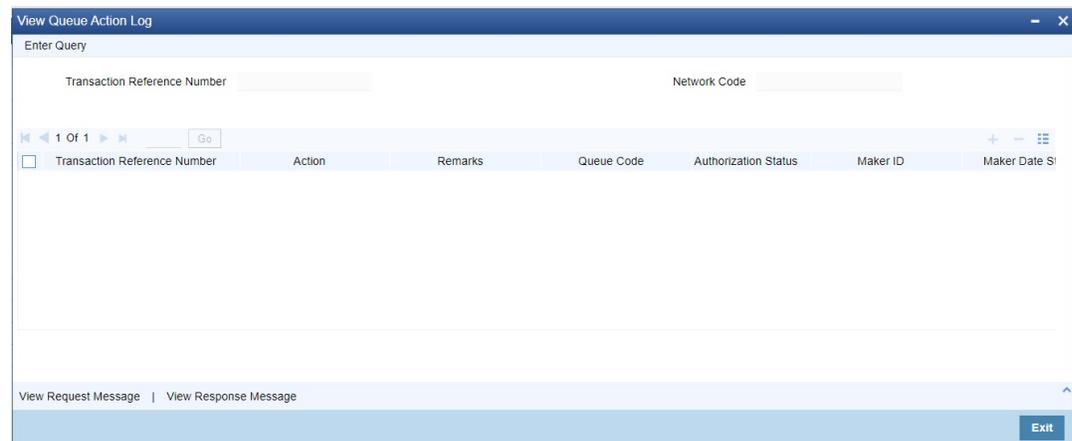
For more details on Main, Pricing tabs refer to 'PUDOTONL' screen details.

- [View Queue Action Log](#)
- [UDF Button](#)
- [MIS Button](#)
- [All Messages](#)
- [Accounting Details](#)
- [RTP Inbound Payments View Summary](#)

View Queue Action Log

1. You can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the **View Queue Action** tab in main screen, where the Transaction Reference Number is auto populated and Queue movement related details are displayed.
2. Click the **View Queue Action Log** button to invoke the sub-screen.

Figure 2-31 View Queue Action Log



3. Following details are displayed:
 - Transaction Reference Number
 - Network Code
 - Action
 - Remarks

- Queue Code
- Authorization Status
- Maker ID
- Maker Date Stamp
- Checker ID
- Checker Date Stamp
- Queue Status
- Queue Reference No
- Primary External Status
- Secondary External Status
- External Reference Number

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

4. Also, you can view the request sent to 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

UDF Button

1. This sub-screen defaults values of UDF fields that are part of the UDF group specified for the 'Manual' source.
2. Click the **UDF button** to invoke the 'UDF' sub-screen.
3. On **UDF Button**, specify the fields.

Figure 2-32 UDF Button



Table 2-15 UDF Button - Field Description

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

MIS Button

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

Figure 2-33 MIS Button

The screenshot shows a window titled "MIS Details" with a close button (X) in the top right corner. At the top, there is a "Transaction Reference Number *" field and a "MIS Group" dropdown menu with a "Default" button next to it. Below these are two columns of fields: "Transaction MIS" on the left and "Composite MIS" on the right. Each column contains ten rows of input fields, each with a small blue icon to its right. At the bottom right of the window, there are "Ok" and "Cancel" buttons.

Table 2-16 MIS Button - Field Description

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

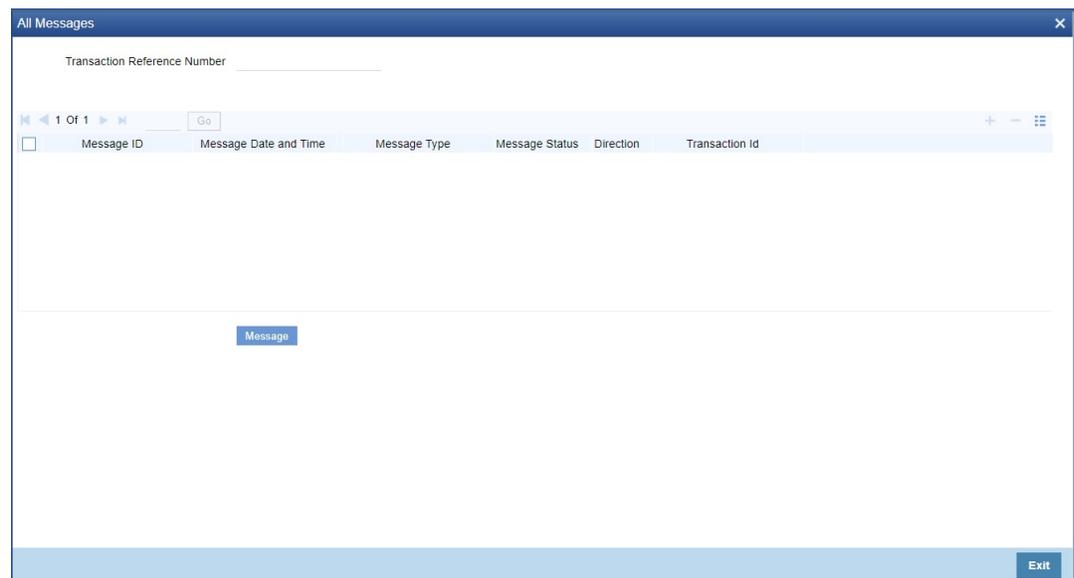
Table 2-16 (Cont.) MIS Button - Field Description

Field	Description
Transaction MIS	You can populate the default MIS values for Transaction MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list.
Composite MIS	You can populate the default MIS values for Composite MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list.

All Messages

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

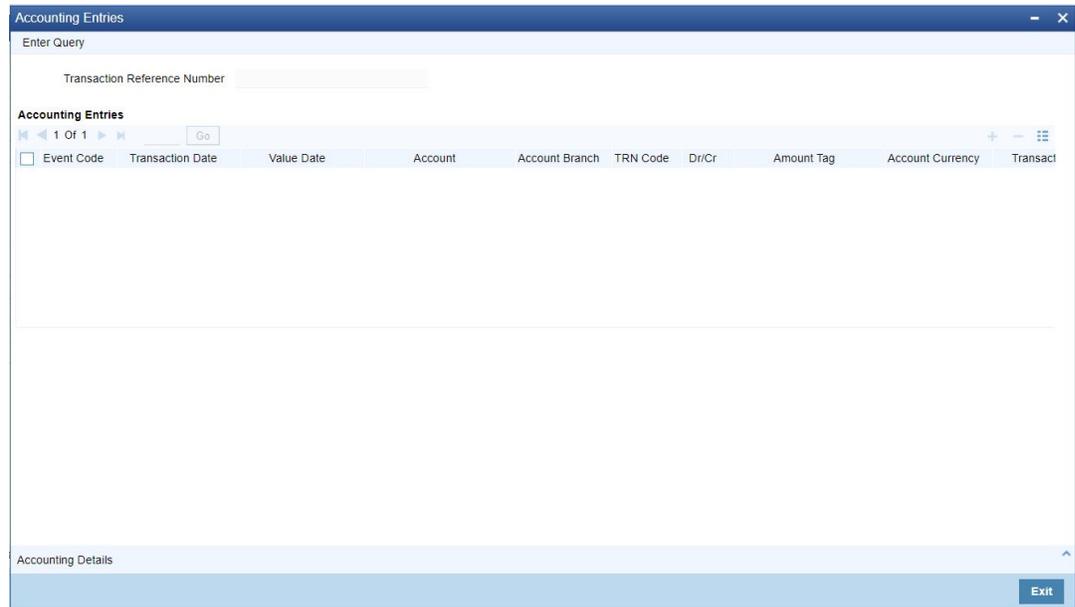
Figure 2-34 All Messages



Accounting Details

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

Figure 2-35 Accounting Entries



2. By default, the following attributes are displayed:

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

RTP Inbound Payments View Summary

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

US RTP Inbound Payments View Summary screen is displayed.

Figure 2-36 US RTP Inbound Payments View Summary

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

- Transaction Reference Number
- Network Code
- Creditor Account Number
- Transaction Status
- Transfer Amount
- Booking Date
- Transaction Branch
- Customer Service Model
- End to End Identification
- Queue Code
- Sanction Seizure
- Credit Liquidation Status
- Debit Liquidation Status
- Sanction Check Status
- Instruction Date
- Instruction Identification
- Message Identification
- Customer Number
- Debtor Account Number
- Error Code
- Error Description

- Local Instrument
 - Bank Routing Number
3. Once you specified the parameters, click the **Search** button.
System displays the records that match the search criteria.

Messages Received with 'DUPL' Header

- On uploading any pacs.008 message, system has to check whether it is received with 'DUPL' tag in the business header.
- If yes, before treating it as an inbound payment, validation is to be done whether a payment is received with the same Instruction ID before.
- If yes, based on the transaction status pacs.002 message needs to be generated and send out.
- If a similar transaction is not received before, the current pacs.008 message needs to be treated as a new payment and needs to be processed as an inbound payment.

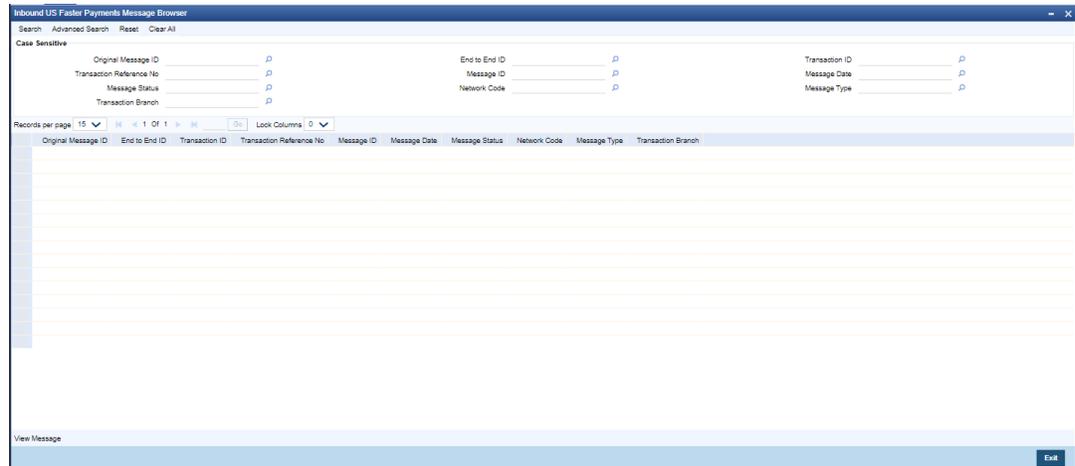
Receipt of camt.056

- Clearing infrastructure sends the camt.056 cancellation message if the response from the beneficiary bank is timed out.
- On receipt of camt.056 for an inbound payment which is processed or in processing, the cancellation has to be immediately triggered.
- The following list provides the processing points where the system checks, whether camt.056 is received or not:
 - Before sanction check
 - Before processing sanctions response
- If camt.056 is received, the inbound payment is marked as Cancelled and a pacs.002 sent back to CI with Received status.

Inbound RTP Message Browser

1. On Homepage, specify **PUSINBRW** in the text box, and click next arrow.
Inbound US Faster Payments Message Browser screen is displayed.

Figure 2-37 Inbound US Faster Payments Message Browser



2. Search using one or more of the following parameters:
 - Original Message ID
 - End to End ID
 - Transaction ID
 - Transaction Reference Number
 - Message ID
 - Message Date
 - Message Status
 - Network Code
 - Message Type
 - Transaction Branch
3. Select a record and click on 'View Message' to view the message details. The following messages can be viewed from this browser:
 - pacs.008 -Inbound payment message
 - pacs.008-inbound received for retry time out cases
 - pacs.002-Accept/reject of outbound payments from Network or Beneficiary bank
 - pacs.002-Accept/reject of inbound payments from Network
 - camt.056-Cancel of inbound payment from network
 - camt.035-Payment acknowledgment
4. Once you specified the parameters, click the **Search** button.
System displays the records that match the search criteria.
5. Double click a record after selecting a record to view the detailed screen.

3

US RTP: Request for Payment

- Request for Payment (pain.013.001.05) message is sent by Creditor FI to the RTP System for onward transmission to the Debtor FI.
- A standard Request for Payment (RFP) flow will result in one of the following outcomes:
 - Request is accepted by the Debtor FI and pacs.008 is received
 - Request is rejected by the Debtor FI and pain.014 is received
- [US RTP - RFP Maintenances](#)
- [Outbound RFP Transactions](#)
Outbound RFP Payments can be initiated through the Outbound RFP Payment screens by providing the RFP Payment details.
- [Inbound Request for Payments](#)
Incoming RFPs are received as pain.013 messages from CI. System will receive and process the requests based on predefined processing steps.

US RTP - RFP Maintenances

- [US RTP - RFP Restrictions](#)

US RTP - RFP Restrictions

The US RTP Request for Payment Restrictions Detailed screen allows user to track the daily payments limits and mark restrictions on customer account, where RFP is not allowed.

1. On Homepage, specify **PUDRFPRT** in the text box, and click next arrow.
US RTP Request for Payment Restrictions Detailed screen is displayed.

Figure 3-1 US RTP Request for Payment Restrictions Detailed

The screenshot shows a software application window titled "US RTP Request for Payment Restrictions Detailed". At the top left, there is a "New" button and an "Enter Query" text box. Below these are several input fields: "Host Code *" and "Customer Account Number *" (both with red asterisks), "Host Description", and "Account Description". A section titled "Creditor Account Details" contains a "Restriction Type" dropdown menu currently set to "Disallowed". Below this is a table with one row and one column, with a checkbox next to the header "Creditor Account". At the bottom of the window is a toolbar with fields for "Maker", "Checker", "Date Time", "Mod No", "Record Status", and "Authorization Status", along with an "Exit" button.

2. Click **New** button on the Application toolbar.
3. On **US RTP Request for Payment Restrictions Detailed** screen, specify the fields.
For more information on fields, refer to the field description below:

Table 3-1 US RTP Request for Payment Restrictions Detailed - Field Description

Field	Description
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.
Host Code Description	System defaults the description of the Host Code.
Customer Account Number	Select the Customer Account Number from the list of values. All the valid customer accounts are listed.
Account Description	System defaults the description of the Customer Account Number selected.
Customer Account Details	--
Restriction Type	<p>Select the Restriction Type from the following:</p> <ul style="list-style-type: none"> • Allowed • Disallowed <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>If RFPs are not allowed for an account, then Restriction type option is to be maintained as 'Allowed' and list no account in the multi-Block.</p> </div>
Creditor Account	Specify the Creditor Account details in this grid. This is a text field and you can add multiple counterparty accounts in this section.

Outbound RFP Transactions

Outbound RFP Payments can be initiated through the Outbound RFP Payment screens by providing the RFP Payment details.

- [US RTP Request for Payment](#)
- [Webservices](#)
The outbound US RTP can be initiated using Single payment Rest service.
- [Outbound RFP Processing](#)
- [Outbound RFP Payments View](#)
- [Non -Receipt of status message pacs.002](#)
- [Outbound RFP Message Browser](#)

US RTP Request for Payment

The US RTP Request for Payment screen allows user to book the outbound RFP transactions. Outbound RFP Payment details can be provided.

1. On Homepage, specify **PUDOTRFP** in the text box, and click next arrow.
US RTP Request for Payment Detailed screen is displayed.

Figure 3-2 US RTP Request for Payment Detailed

2. Click **New** button on the Application toolbar.
3. On **US RTP Request for Payment Detailed** screen, specify the fields.

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

Table 3-2 US RTP Request for Payment Detailed - Field Description

Field	Description
Transaction Branch Code	System defaults the transaction branch code with the user's logged in branch code.
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.
Host Code Description	System defaults the description of the Host Code.
Source Code	Select the Source Code from the list of values. All valid Source code are listed.
Source Code Description	System displays the Source Code description of the selected Source Code.
Transaction Reference Number	This is a unique identifier of the RTP payment transaction and auto-generated by the system based on the common transaction reference generation logic.
Network code	System defaults the Network code as 'RTP'. And you can also select the Network code from the list of values. All valid codes maintained in Network maintenance (PMDNWMNT) screen are listed.
Network code Description	System defaults the description of the Network code.
End to End Identification	This is the End to End ID provided by the Originating Customer (debit account owner). If End to End ID, is not provided by the customer, system populates the transaction reference as End to End ID. However, you can modify the same.
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.

Table 3-2 (Cont.) US RTP Request for Payment Detailed - Field Description

Field	Description
Instruction Identification	<p>This is a system generated reference and is a mandatory field. This field will not be modifiable. Following is the Format details generated:</p> <ul style="list-style-type: none"> Format: YYYYMMDDbbbbbbbbbbBRRRRnnnnnnnnnn Pos. 01-08 - File creation date in format YYYYMMDD Pos. 09-19 - Participant ID (11 digits) Pos. 20-20 - Message generation source ("B" if generated by a TCH FI) Pos. 21-24 - Alphabetic serial identifier (4 alphabetic characters) Pos. 25-35 - Message serial number (11 Numeric characters) <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note:</p> <p>The date is set to Easter Time (Eastern Standard Time or Eastern Daylight Time, as applicable under the Energy Policy Act of 2005).</p> </div>

- [Main Tab](#)
- [MIS Button](#)
- [UDF Button](#)
- [US RTP Request for Payment Summary](#)

Main Tab

1. Click on **Main Tab**.

Figure 3-3 US RTP Request for Payment Detailed - Main Tab

The screenshot shows a complex form with the following sections and fields:

- Creditor Details:** Creditor Account Number, Account Currency, Account Branch, Creditor Name, Customer Number, Customer Service Model.
- Debtor Details:** SSI Label, Debtor Account Number, Debtor Name, Routing Number, Debtor Bank Name.
- Payment Details:** Booking Date, Requested Execution Date, Transfer Currency, Transfer Amount.
- Creditor Identification:** Birth Date, City of Birth, Country of Birth.
- Debtor Identification:** Birth Date, City of Birth, Country of Birth.
- Additional Details:** Local Instrument, Remittance Advice ID, Remittance Information, Remittance Method (dropdown), Electronic Address, Remarks.
- Creditor Postal Address:** Street Name, Building Number, Post Code, Town Name, Country.
- Debtor Postal Address:** Street Name, Building Number, Post Code, Town Name, Country.
- Footer:** MIS | UDF, Maker ID, Maker Date Stamp, Checker ID, Checker Date Stamp, Authorization Status, and an Exit button.

2. On **Main Tab**, specify the fields.
For more information on fields, refer to the field description below:

Table 3-3 US RTP Request for Payment Detailed - Main Tab Field Description

Field	Description
Creditor Details	--
Creditor Account	Select the valid account number to be credited from the list of values. All the valid account numbers are listed.
Account Currency	System defaults the Account currency based on the account number selected.
Account Branch	System defaults the Account Branch based on the account number selected.
Creditor Name	System defaults the creditor name based on the account number selected.
Customer Number	System defaults the Customer Number based on the account number selected.
Customer Service Model	The customer service model linked to the customer, if any, is populated.
Creditor Identification	--
Birth Date	Specify the Birth Date of the creditor.
City Of Birth	Specify the City of Birth of the creditor.
Country Of Birth	Specify the Country of Birth of the creditor. <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>Either all the fields in creditor Identification can be null or all the fields must have data. System validates the mandatory data</p> </div>
Creditor Postal Address	--
Street Name	Specify the Street Name of the creditor.
Building Number	Specify the Building Number of the creditor.
Post Code	Specify the Post Code of the creditor.
Town Name	Specify the Town Name of the creditor.
Country	Specify the Country of the creditor.
Debtor Details	--
SSI Label	If the debtor details are maintained in PUDCRDTL for the creditor account entered, the same can be selected in this field. Debtor details will be populated based on the SSI label details. <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>It is optional to maintain SSI labels. User can directly input the beneficiary details if SSI label is not maintained.</p> </div>
Debtor Account Number	Specify the Debit Account Number.
Debtor Name	Specify the Debtor Name, associated with the account.
Routing Number	Select the Routing number from the list of values. All open and authorized Bank Codes available in Routing file Details are listed in this field.

Table 3-3 (Cont.) US RTP Request for Payment Detailed - Main Tab Field Description

Field	Description
Debtor Bank Name	Specify the Debtor Bank Name, associated with the account.
Debtor Identification	--
Birth Date	Specify the Birth Date of the debtor.
City Of Birth	Specify the City of Birth of the debtor.
Country Of Birth	Specify the Country of Birth of the debtor. <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note: Either all the fields in debtor Identification can be null or all the fields must have data. System validates the mandatory data</p> </div>
Debtor Postal Address	--
Street Name	Specify the Street Name of the debtor.
Building Number	Specify the Building Number of the debtor.
Post Code	Specify the Post Code of the debtor.
Town Name	Specify the Town Name of the debtor.
Country	Specify the Country of the debtor. <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> Note: Either all the fields in postal address can be null or all the fields must have data, except Building Number, which is optional. System validates the mandatory data.</p> </div>
Payment Details	--
Booking Date	System defaults the current date as Booking Date. This is a disabled field for user modification.
Requested Execution Date	System defaults the current application server date. This date can be modified by the user. This is the requested execution date by the customer. Back dates are not allowed as instruction date.
Transfer Currency	System defaults the Transfer currency as 'USD'.
Transfer Amount	Specify the Transfer Amount.
Additional Details	--

Table 3-3 (Cont.) US RTP Request for Payment Detailed - Main Tab Field Description

Field	Description
Local Instrument	<p>Select the Local Instrument from the list of values. All the valid instruments are listed.</p> <p>Identifies the Debtor/Sender as either a business or consumer customer of the Debtor FI. This element could also identify the transaction as being initiated through a system which may require special processing or display considerations for the Debtor FI .</p> <p>Local Instrument options listed are as follows:</p> <ul style="list-style-type: none"> • BUSINESS - Business Initiated Payment (domestic) • CONSUMER - Consumer Initiated Payment (domestic) • INTERMEDIARY - Payment sent through a Payment Service Provider (domestic) • ZELLE - Zelle Payment (domestic)
Remittance Advice ID	<p>Specify the Remittance Advice ID.</p> <p>This field is used, if a separate Remittance Advice is sent via a remt.001 message. The reference in this element, if included, must be identical to the Remittance Identification provided in the remittance advice message</p>
Remittance Information	<p>Specify the Remittance Information. Unstructured information up-to length 140 can be entered in this field.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>Structured Remittance information is applicable if the payment is originated as a result of return of a previous payment received.</p> </div>
Remittance Method	<p>Select the Remittance method from the following:</p> <ul style="list-style-type: none"> • EMAL - E-Mail • URID - Uniform Resource Identifier
Enrich Button	<p>On clicking the Enrich button, system computes the Charges, and Tax on Charges if applicable.</p>

MIS Button

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

Figure 3-4 MIS Button

The screenshot shows a window titled "MIS Details" with a close button (X) in the top right corner. At the top left, there is a field labeled "Transaction Reference Number *". To its right is a field labeled "MIS Group" with a dropdown arrow and a "Default" button below it. Below these are two columns of fields: "Transaction MIS" on the left and "Composite MIS" on the right. Each column contains ten rows of input fields with dropdown arrows. At the bottom right of the window are "Ok" and "Cancel" buttons.

Table 3-4 MIS Button - Field Description

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

UDF Button

1. This sub-screen defaults values of UDF fields that are part of the UDF group specified for the 'Manual' source.
2. Click the **UDF button** to invoke the 'UDF' sub-screen.
3. On **UDF Button**, specify the fields.

Figure 3-5 UDF Button



Table 3-5 UDF Button - Field Description

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

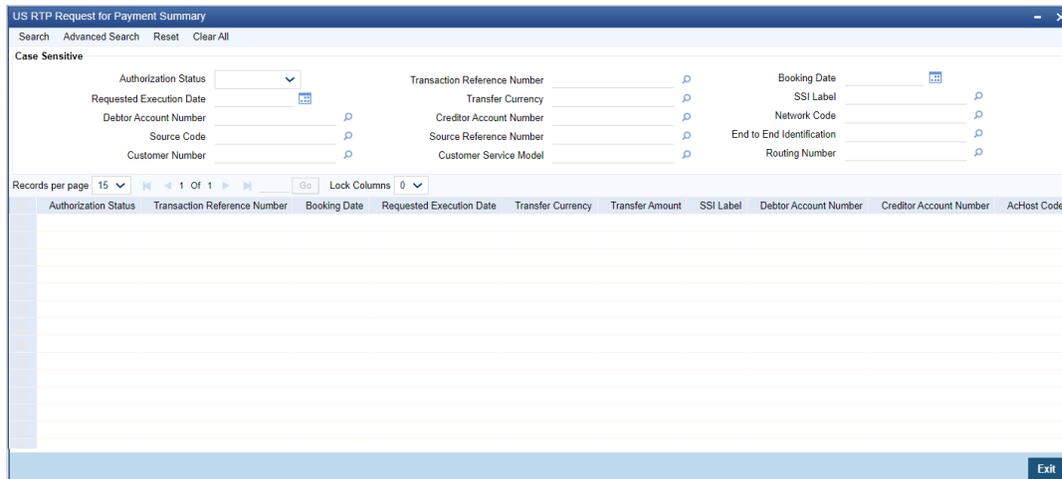
US RTP Request for Payment Summary

The US RTP Request for Payment Summary screen allows user to view all the RFP outbound transactions booked.

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

US RTP Request for Payment Summary screen is displayed.

Figure 3-6 US RTP Request for Payment Summary



2. Search using one or more of the following parameters:
 - Authorization Status
 - Transaction Reference Number
 - Booking Date

- Requested Execution Date
 - Transfer Currency
 - SSI Label
 - Debtor Account Number
 - Creditor Account Number
 - Network Code
 - Source Code
 - Source Reference Number
 - End to End Identification
 - Routing Number
3. Once you specified the parameters, click the **Search** button.
System displays the records that match the search criteria.

Webservices

The outbound US RTP can be initiated using Single payment Rest service.

Outbound RFP Processing

Following are the processing steps for outbound payments:

- Initial Validations
- Duplicate Check
- Sanctions Check
- EAC Check
- Messaging

Initial Validations

- The following processing will be covered as part of initial validations:
 - Data enrichment - Account / Bank Re-direction , Network character replacement
 - Mandatory field validations
 - Network Limit validations
- If Account re-direction or bank re-direction is maintained, then the account / bank details will be replaced by the values. Account re-direction is applicable for debtor account only.
- Network character replacement will be done for characters not allowed by the Network if the corresponding maintenance is available.
- Mandatory Fields / Referential data checks will be done based on the details received in the payment request and the values populated by system. Validation will be available to verify whether the Debtor Bank Routing Number is allowed for RFP. In case of validation failure, transaction will be rejected.
- Transfer amount limit check will be done for the minimum and maximum amount limits defined for the Network, as maintained in Inbound Payment Preferences (PUDNCPRF).

Duplicate Check

- Duplicate parameters can be maintained for the source. Based on the duplicate days and fields set, duplicate check for the RFP will be done. If the RFP is identified as duplicate, the transaction will be moved to business override queue.
- The following parameters will be available for duplicate check:
 - Debtor Account - DBTR_ACC
 - Creditor Account - CRDTR_ACC
 - Transfer Amount - TFR_AMT
 - Instruction Date - VALUE_DATE
 - Creditor Bank Routing Number - CRDTR_BANK_CODE
 - Customer - CUSTOMER_NO
 - Debtor Bank Routing Number - DBTR_BANK_CODE

Sanctions Check

The transaction can be sent for sanction screening to an external system. The external system status can be linked to one of the following system status:

- Approved
- Rejected
- Interim
- Seizure

If sanction is approved, the transaction will be resumed with the further processing. In case of seizure, no accounting is applicable. If the status is rejected, interim or timed out, the transaction is moved to sanction check queue.

Note:

Sanction Check System maintenance will be updated to have specific In/Out queues for Faster Payments in general. The sanction requests originating from Faster Payments will be sent through separate JMS queues.

External Account Check with DDA (CASA) System

The debit details will be sent to the DDA system for account validation. The external system status can be linked to one of the following system status:

- Approved
- Rejected
- Interim

If account check is approved, the transaction will be resumed with the further processing. If the status is rejected or interim, the transaction is moved to EAC queue.

Messaging

- Every RFP will generate a pain.013.001.05 message. Message ID format will be the same as credit transfer messages.
- All message processing dates are required to be set to Eastern Time (Eastern Standard Time or Eastern Daylight Time, as applicable under the Energy Policy Act of 2005) by the

message sender. While generating the pain.013 message, the following values will be populated for RTP:

- Instructing Agent Member ID –.This will be populated as creditor branch Routing and Transit number
- Instructed Agent member ID - This is the Routing and transit number of the debtor bank
- Payment method will be TRF always
- Clearing system Code will be TCH
- Settlement method will be CLRG
- Service level code will be populated as SDVA
- Local instrument proprietary value will be as selected for the transaction
- Charge bearer value will be populated as SLEV

Network Response Handling

- The Accept or Reject confirmation is received from the CI in pacs.002 format. For every message sent, a confirmation message is received.
- System parse and upload the received message and based on the status value received RCVD / RJCT, the outbound transaction is further processed.
- On receiving RJCT status, RFP will be marked as ‘Rejected’. Notification will be sent to creditor customer indicating the status of the RFP.

Outbound RFP Payments View

The US RTP Outbound Request for Payment View screen allows user to view all the outbound RFP payments with all the processed details.

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

US RTP Outbound Request for Payment View screen is displayed.

Figure 3-7 US RTP Outbound Request for Payment View

2. From this screen, click **Enter Query**.

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

3. Click the Fetch button and select the required value.
4. Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
 - External System Status
 - Transaction Status
5. Click **Execute Query** to populate the details of the transaction in the US RTP Outbound Request for Payment View screen.

For more details on Main, Pricing tabs refer to 'PUDOTRFP' screen details above.

- [MIS Button](#)
- [UDF Button](#)
- [View Queue Action Log](#)
- [All Messages](#)
- [Accounting Details](#)
- [Outbound RFP View Summary](#)

MIS Button

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

Figure 3-8 MIS Button

The screenshot shows a window titled 'MIS Details'. At the top, there is a 'Transaction Reference Number *' field and an 'MIS Group' dropdown menu with a 'Default' button. Below this, the window is divided into two columns: 'Transaction MIS' and 'Composite MIS'. Each column contains a list of input fields, each followed by a small 'p' icon. At the bottom right of the window, there are 'Ok' and 'Cancel' buttons.

Table 3-6 MIS Button - Field Description

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

UDF Button

1. This sub-screen defaults values of UDF fields that are part of the UDF group specified for the 'Manual' source.
2. Click the **UDF button** to invoke the 'UDF' sub-screen.
3. On **UDF Button**, specify the fields.

Figure 3-9 UDF Button



Table 3-7 UDF Button - Field Description

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

View Queue Action Log

1. You can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the **View Queue Action** tab in main screen, where the Transaction Reference Number is auto populated and Queue movement related details are displayed.
2. Click the **View Queue Action Log** button to invoke the sub-screen.

Figure 3-10 View Queue Action Log

The screenshot shows a web application window titled "View Queue Action Log". At the top, there is an "Enter Query" section with two input fields: "Transaction Reference Number" and "Network Code". Below this is a table with a header row containing the following columns: "Transaction Reference Number", "Action", "Remarks", "Queue Code", "Authorization Status", "Maker ID", and "Maker Date Stamp". The table body is currently empty. At the bottom of the window, there are two links: "View Request Message" and "View Response Message", and an "Exit" button on the right side.

3. Following details are displayed:
 - Transaction Reference Number
 - Network Code
 - Action
 - Remarks
 - Queue Code
 - Authorization Status
 - Maker ID
 - Maker Date Stamp
 - Checker ID
 - Checker Date Stamp
 - Queue Status
 - Queue Reference No
 - Primary External Status
 - Secondary External Status
 - External Reference Number

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

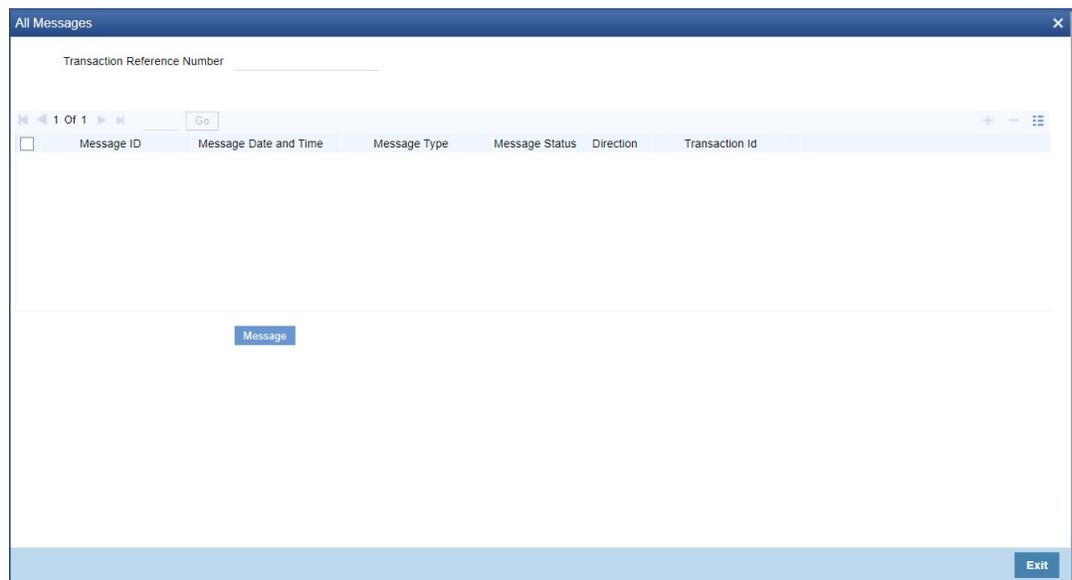
4. Also, you can view the request sent to and the response received from external systems for the following:
 - Sanction System

- External Credit Approval
- External Account Check
- External FX fetch
- External Price Fetch
- Accounting System

All Messages

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

Figure 3-11 All Messages



Accounting Details

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

Figure 3-12 Accounting Entries

Accounting Entries

Enter Query

Transaction Reference Number

Accounting Entries

1 Of 1 Go

Event Code	Transaction Date	Value Date	Account	Account Branch	TRN Code	Dr/Cr	Amount Tag	Account Currency	Transact
------------	------------------	------------	---------	----------------	----------	-------	------------	------------------	----------

Accounting Details

Exit

2. By default, the following attributes are displayed:

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

Outbound RFP View Summary

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

US RFP Outbound Payments View Summary screen is displayed.

Figure 3-13 US RFP Outbound Payments View Summary

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

- Authorization Status
- Transaction Reference Number
- Booking Date
- Requested Execution Date
- Transfer Currency
- SSI Label
- Debtor Account Number
- Creditor Account Number
- Network Code
- Source Code
- Source Reference Number
- End to End Identification
- Customer Number
- Customer Service Model
- Routing Number
- Sanction Check Status
- External Account Check Reference
- Transaction
- Queue Code
- Sanction Seizure

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

Non -Receipt of status message pacs.002

- Based on the Network time out preference maintained for the outbound payment in PUDNCPRE, system verifies whether the allowed time for a Response to the Credit Transfer (pacs.002) message from CI has expired.
- If the time limit is over, the transaction will be logged to a pending queue. You can 'Resend' the message manually from this queue PUSPENDQ.
- The message payload is identical to the original pacs.008 message but the Copy Duplicate <CpyDplct> data element is added with a value of "DUPL" in the Business Application Header.
- On receipt of pacs.002 message, the transaction, automatically moves out of the pending queue. Receipt of pacs.002 indicates, if the request is accepted/allowed.
- [Outbound Pending RTP Payment Queue](#)

Outbound RFP Message Browser

1. On Homepage, specify **PUSOTBRW** in the text box, and click next arrow.
Outbound US RTP Message Browser screen is displayed.

Figure 3-14 Outbound US RTP Message Browser

Message Identification	Message Date	Transaction Reference Number	End to End Identification	Message Type	Message Status	Network Code	Transaction Branch	Instruction Identification	Transaction Id
------------------------	--------------	------------------------------	---------------------------	--------------	----------------	--------------	--------------------	----------------------------	----------------

2. Search using one or more of the following parameters:
 - Message Identification
 - Message Date
 - Transaction Reference Number
 - End to End Identification
 - Message Type
 - Message Status
 - Network Code
 - Transaction Branch

- Instruction Identification
- 3. Select a record and click on 'View Message' to view the message details. The following messages can be viewed from this browser:
 - pacs.008 -outbound payment message
 - pacs.008-retry message for time out cases
 - pacs.002-Accept/reject of inbound payments
 - camt.035-Payment Acknowledgment (generated for inbound payments with status ACWP)
- 4. Once you specified the parameters, click the **Search** button.
System displays the records that match the search criteria.
- 5. Double click a record after selecting a record to view the detailed screen.

Inbound Request for Payments

Incoming RFPs are received as pain.013 messages from CI. System will receive and process the requests based on predefined processing steps.

- [Inbound Request for Payment Processing](#)
- [Inbound RFP Payments View](#)
- [Messages Received with 'DUPL' in Business Header](#)
- [Inbound RFP Message Browser](#)
- [Response Processing](#)

Inbound Request for Payment Processing

Inbound payments follow the below listed processing steps:

- Initial Validations
- Customer Restrictions Check
- External Account Check
- Generation of status message pacs.002
- Sanctions Check
- Customer Notification

Initial Validations

- System performs the below validations similar to the outbound payments:
 - Account/Bank re-direction □Account re-direction is done for the credit account
 - Mandatory field checks/ Referential data checks
- Any failure during validation processing results in a transaction reject and pacs.002 message sent to CI with appropriate reason code.



Note:

Reason code is populated based on the error code linkage in USRTP reason code mapping (Function PUDRSNMP) screen.

Customer Restrictions check

- This is done based on the new maintenance US RTP –RFP Restrictions (Function ID: PUDRFPRT).
- If no RFP is allowed or the particular credit account is disallowed, then pacs.002 message is sent out with RJCT status.

External Account Check

- If no RFP is allowed or the particular credit account is disallowed, then pacs.002 message is sent out with RJCT status.
- If ECA is rejected and auto cancellation is applicable or if manually cancelled from the queue, pacs. 002 is generated with RJCT status and reason code linked to the error code.

Sanction Check

- In case of seizure , inbound RFP message will marked as seized .No further action will be possible for this RFP.
- Seizure accounting is applicable, if configured - Dr. Customer account & Cr. Seizure GL.
- On successful completion of sanction check customer notification is generated. Inbound RFP is marked with the status 'Pending ' till the customer response is received and processed.



Note:

No further notification will be sent to the creditor FI in this case. This has to be operationally handled.

Inbound RFP Payments View

The US RTP Inbound Request for Payment View screen allows user to view Inbound RFP status. Payments received from all channels are listed in this screen. The related messages are listed in the 'View Messages' sub-screen.

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

US RTP Inbound Request for Payment View screen is displayed.

Figure 3-15 US RTP Inbound Request for Payment View

2. Click **Enter Query** from this screen.
The Transaction Reference field gets enabled which opens an LOV screen.
3. Click the Fetch button and select the required value.
4. Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
 - External System Status
 - Transaction Status
5. Click **Execute Query** to populate the details of the transaction in the US RTP Inbound Request for Payments View screen.

For more details on Main, Pricing tabs refer to 'PUDOTRFP' details above.

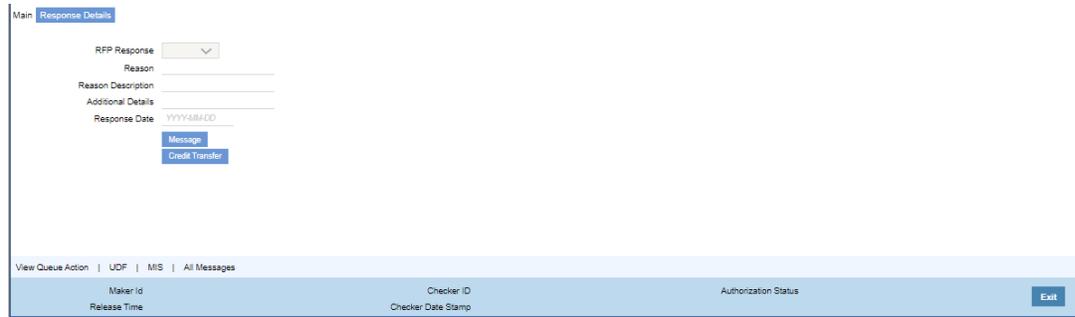
- [Response Details Tab](#)
- [View Queue Action Log](#)
- [UDF Button](#)
- [MIS Button](#)
- [All Messages](#)
- [US RTP Inbound Request for Payments View Summary](#)

Response Details Tab

The Response Details Tab allows user to view the response details received for the inbound payments. All the details pertaining to the response received can be viewed.

- Click on **Response Details** Tab in the US RTP Inbound Request for Payment View screen.
Response Details tab is displayed.

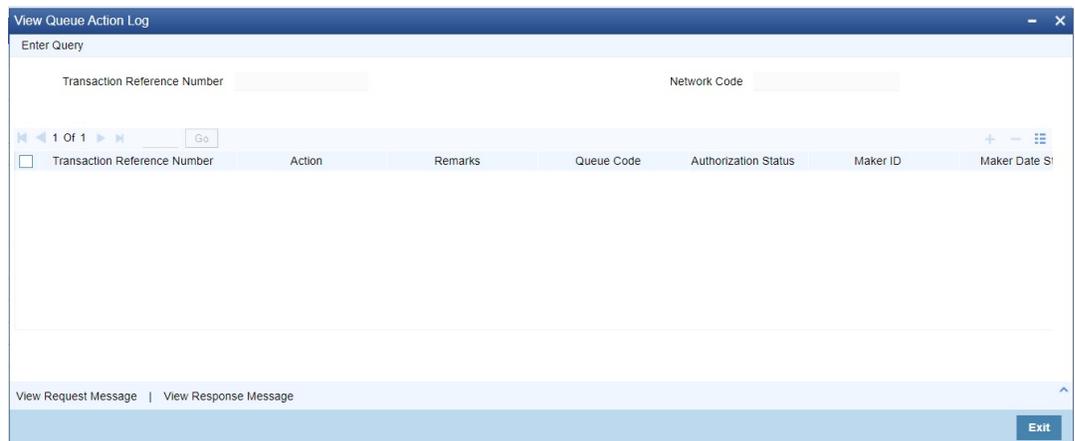
Figure 3-16 US RTP Inbound Request for Payment View - Response Details Tab



View Queue Action Log

1. You can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the **View Queue Action** tab in main screen, where the Transaction Reference Number is auto populated and Queue movement related details are displayed.
2. Click the **View Queue Action Log** button to invoke the sub-screen.

Figure 3-17 View Queue Action Log



3. Following details are displayed:
 - Transaction Reference Number
 - Network Code
 - Action
 - Remarks
 - Queue Code
 - Authorization Status
 - Maker ID
 - Maker Date Stamp
 - Checker ID
 - Checker Date Stamp
 - Queue Status

- Queue Reference No
- Primary External Status
- Secondary External Status
- External Reference Number

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

4. Also, you can view the request sent to 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

UDF Button

1. This sub-screen defaults values of UDF fields that are part of the UDF group specified for the 'Manual' source.
2. Click the **UDF button** to invoke the 'UDF' sub-screen.
3. On **UDF Button**, specify the fields.

Figure 3-18 UDF Button



Table 3-8 UDF Button - Field Description

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

MIS Button

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

Figure 3-19 MIS Button

The screenshot shows a window titled "MIS Details" with a close button (X) in the top right corner. At the top, there is a text field for "Transaction Reference Number" with a red asterisk indicating it is required, and a dropdown menu for "MIS Group" with a "Default" button next to it. Below these are two main sections: "Transaction MIS" and "Composite MIS". Each section contains a list of input fields, each with a small "p" icon to its right. At the bottom right of the window, there are "Ok" and "Cancel" buttons.

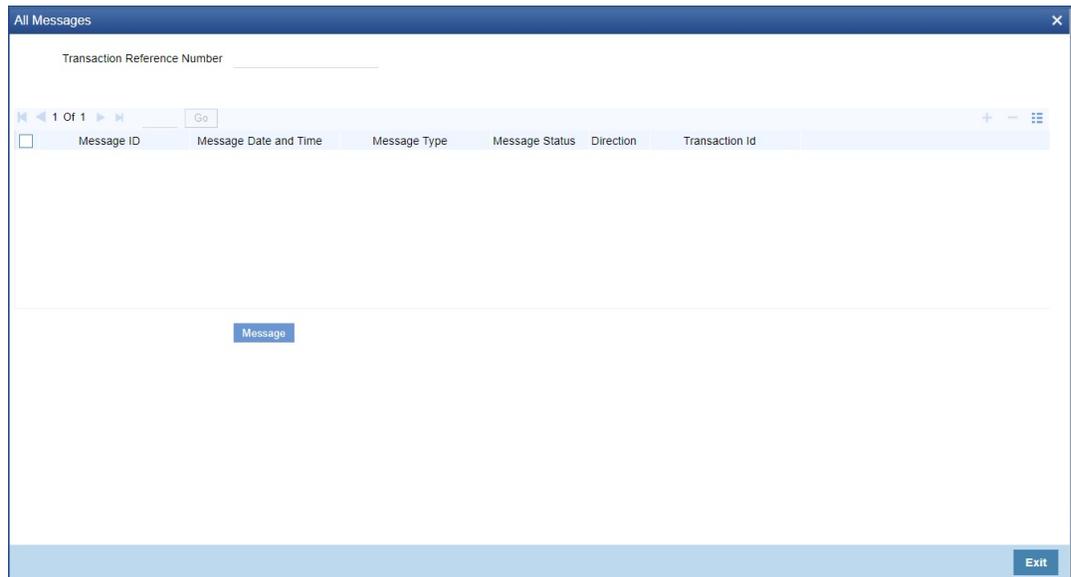
Table 3-9 MIS Button - Field Description

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

All Messages

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

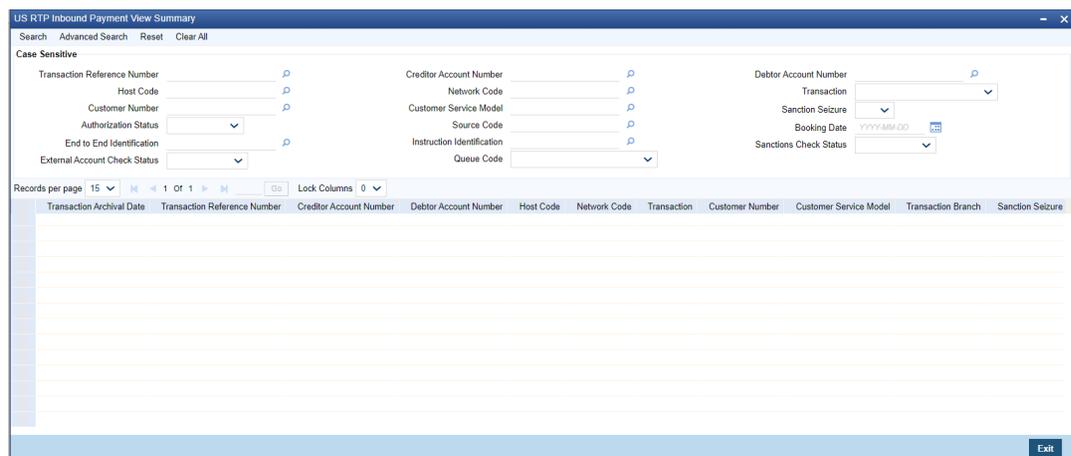
Figure 3-20 All Messages



US RTP Inbound Request for Payments View Summary

- On Homepage, specify **PUSIRPVW** in the text box, and click next arrow.
US RTP Inbound Request for Payments View Summary screen is displayed.

Figure 3-21 US RTP Inbound Request for Payments View Summary



- Search using one or more of the following parameters:
 - Transaction Reference Number
 - Creditor Account Number

- Debtor Account Number
 - Host Code
 - Network Code
 - Transaction
 - Customer Number
 - Customer Service Model
 - Sanction Seizure
 - Authorization Status
 - Source Code
 - Booking Date
 - End to End Identification
 - Instruction Identification
 - Sanction Check Status
 - External Account Check Status
 - Queue Code
3. Once you specified the parameters, click the **Search** button.
System displays the records that match the search criteria.

Messages Received with 'DUPL' in Business Header

- On uploading any pain.013 message, system has to check whether it is received with DUPL tag in the business header.
- If yes, before treating it as an inbound payment, validation is to be done whether a payment is received with the same Instruction ID before.
- If yes, based on the transaction status pacs.002 message needs to be generated and send out. If a similar transaction is not received before, the current pain.013 message needs to be treated as a new RFP and needs to be processed as an inbound RFP.

Inbound RFP Message Browser

1. On Homepage, specify **PUSINBRW** in the text box, and click next arrow.
Inbound Faster Payments Message Browser screen is displayed.

Figure 3-22 Inbound Faster Payments Message Browser

Inbound US Faster Payments Message Browser

Search Advanced Search Reset Clear All

Case Sensitive

Original Message ID Search End to End ID Search Transaction ID Search

Transaction Reference No Search Message ID Search Message Date Search

Message Status Search Network Code Search Message Type Search

Transaction Branch Search

Records per page: 15 1 Of 1 Lock Columns: 0

Original Message ID	End to End ID	Transaction ID	Transaction Reference No	Message ID	Message Date	Message Status	Network Code	Message Type	Transaction Branch
---------------------	---------------	----------------	--------------------------	------------	--------------	----------------	--------------	--------------	--------------------

View Message Exit

2. Search using one or more of the following parameters:
 - Original Message ID
 - End to End ID
 - Transaction ID
 - Transaction Reference No
 - Message ID
 - Message Date
 - Message Status
 - Network Code
 - Transaction Branch
3. For more details on this screen, refer to section - 2.3.6.

Response Processing

The US RTP - Response to Inbound RFP screen allows user to provide the response details by selecting the Inbound RFP Instruction ID and querying the details. The response details can be input by unlocking the screen.

1. On Homepage, specify **PUDRFPRS** in the text box, and click next arrow.
US RTP - Response to Inbound RFP screen is displayed.

Figure 3-23 US RTP - Response to Inbound RFP

2. Instruction ID list of values will allow query using any of the below fields upon unlocking
 - Sender Instruction ID
 - Instruction Date
 - Creditor Bank Routing
 - Debtor Account
 - End to End ID
 - Message ID
 - RFP Amount
3. As part of the Response details provided in this screen, following are the further processes:
 - If the RFP is accepted a new credit transfer, transaction gets auto created.
 - In US RTP Outbound Payments View screen (PUDOVIEW), RFP Response flag is enabled and Instruction ID is populated as sender Instruction ID received in RFP.
 - The outbound message pacs.008 is generated with sender Instruction ID in tag
 - CdtTrfTxInf
 - +PmtId
 - ++InstrId
 - If the instruction date is in future, the outbound payment will be created on authorizing the acceptance of RFP with future date as instruction date and will be processed similar to a future valued payment.
 - If the response is 'Reject', it is mandatory to input reason code. Additional information must be provided for the codes 'NARR' and '1100'.
 - If the outbound transaction is canceled at any stage, the corresponding RFP response transaction is marked as cancelled.
 - It is possible to initiate another response transaction for the RFP outstanding.
 - If the response is reject, the reject transaction is sent for sanctions screening. If the sanctions result in seizure, the RFP request transaction is marked as seized. No accounting is applicable. Pain.014 generation is still applicable.

- Sender Instruction ID is populated in the tag OrgnlPmtInflId of pain.014 generated.
- Response details can be viewed from US RTP Inbound RFP view screen 'Response Details' tab.

Glossary

PMDRTPDR

[RTP Routing Directory](#)

PMDXMLSN

[Signature Details](#)

PMSRTPDR

[RTP Routing Directory Summary](#)

PMSXMLSN

[Signature Details Summary](#)

PUDCRDTL

[Creditor Details](#)

PUDDRDTL

[Debtor Details](#)

PUDINCPF

[Inbound Payment Preferences](#)

PUDIRPVW

[Inbound RFP Payments View](#)

PUDIVIEW

[Inbound RTP Payments View](#)

PUDNCPRF[Outbound Payment Preferences](#)**PUDORPVW**[Outbound RFP Payments View](#)**PUDOTONL**[Outbound RTP Transaction Input](#)**PUDOTRFP**[US RTP Request for Payment](#)**PUDOVIEW**[Outbound RTP Payments View](#)**PUDRFPRS**[Response Processing](#)**PUDRFPRT**[US RTP - RFP Restrictions](#)**PUDRSNMP**[Reason Code Mapping](#)**PUSCRDTL**[US RTP Creditor Details Summary](#)**PUSDRDTL**[US RTP Debtor Details Summary](#)**PUSINBRW**[Inbound RTP Message Browser](#)**PUSINCPF**[Inbound Payment Preference Summary](#)

PUSIRPVW

[US RTP Inbound Request for Payments View Summary](#)

PUSIVIEW

[RTP Inbound Payments View Summary](#)

PUSNCPRF

[Outbound Payment Preference Summary](#)

PUSORPVW

[Outbound RFP View Summary](#)

PUSOTBRW

[Outbound RTP Message Browser](#)

PUSOTONL

[RTP Outbound Payments Transaction Summary](#)

PUSOTRFP

[US RTP Request for Payment Summary](#)

PUSOVIEW

[RTP Outbound Payments View Summary](#)

PUSPENDQ

[Outbound Pending RTP Payment Queue](#)

PUSRSNMP

[Reason Code Mapping Summary](#)