Oracle® Banking Payments
Pricing User Guide

Release 14.8.0.0.0

G32427-01

April 2025

ORACLE®

Oracle Banking Payments Pricing User Guide, Release 14.8.0.0.0

G32427-01

Contents

4   Deferred Charges

5   External Pricing

6   Relationship Pricing (RP) Integration Processing

7   Annexure

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:

1.1 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.

1.2 Audience

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

Table 1-1   User Roles

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

1.3 Documentation Accessibility

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

Access to Oracle Support

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

1.4 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.

1.5 Diversity and Inclusion

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

1.6 Conventions

The following text conventions are used in this document:

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

1.7 Related Resources

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

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

1.8 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.

1.9 Acronyms and Abbreviations

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

Table 1-2   Acronyms and Abbreviations

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

1.10 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**.

ORACLE®

1-3

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.

1.11 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
Overview

Maintenance for charge/tax applicable for payment transactions is a common subsystem for all payment types.

Features of Oracle Banking Payments Pricing

- Common Pricing subsystem for all payment types
- Support for Standard Pricing and rule-based pricing
- Support for Slab-based charges
- Support for tax on charges
- Support for defining separate charges for repaired transactions
- Support for defining charges / taxes by effective date against Source, customer, customer service model and customer account by effective date
- Support for charges / taxes for pre-funded / credit-to-GL payments
- Support for defining Special Pricing
- Support for External Pricing
- Support for Relationship Pricing

3

Pricing Maintenances & Pricing Value Pickup

- **Maintenances**
  You can maintain pricing details for processing charges and tax applicable for ACH payment transactions.

- **Value Pickup**

3.1 Maintenances

You can maintain pricing details for processing charges and tax applicable for ACH payment transactions.

This section contains the following topics:

- Pricing Code
- Pricing Code Summary
- Pricing Value
- Pricing Value Summary
- Rule Based Price Value ID
- Rule Based Price Value ID Summary
- Price Rule Maintenance
- Price Rule Summary
- Pricing Code
- Pricing Value
- Special Pricing Utilization Enquiry
- Price Rule Maintenance
- Rule Based Price Value ID
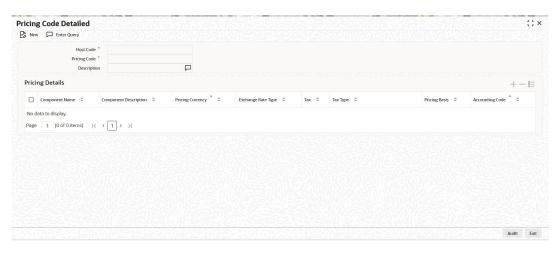
3.1.1 Pricing Code

The Pricing Code screen allows users to maintain basic charge and tax details in the 'Pricing Code Maintenance' screen. Multiple components can be defined for a Pricing code. The Pricing Code is linked at Network currency preferences.

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

   Pricing Code Detailed screen is displayed.

Figure 3-1   Pricing Code Detailed

2. On **Pricing Code Detailed** screen, specify the fields.

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

Table 3-1   Pricing Code Detailed - Field Description

Field	Description
Host Code	System defaults the host code of transaction branch on clicking 'New'.
Pricing Code	Specify the Pricing Code.
Description	Specify the Description on the Pricing Code.
Pricing Details	--
Component Name	Specify the Pricing Component Name.
Component Description	Specify the Component Description.
Pricing Currency	Specify the Pricing Currency for charge/tax. Alternatively, you can select the pricing currency from the option list. The list displays all valid Currency Codes maintained in the system.
Exchange Rate type	Specify the Exchange Rate to be used for charge currency conversion. Alternatively, you can select the Exchange Rate Type from the option list. The list displays all valid values.
Tax	Check this box, if the component maintained is for tax computation.

Table 3-1   (Cont.) Pricing Code Detailed - Field Description

Field	Description
Tax Type	Select the Tax Type from the following: • Null (Default) • INTERSTATE • INTRASTATE Tax Type can be selected as INTERSTATE / INTRASTATE only when the Pricing Currency is selected as INR. **Note:** The GST Processing for Tax Types are derived as follows based on the GST State and Transaction Branch defined: • If the GST states derived are same, only INTRASTATE components are applicable. • If the GST states derived are different, only INTERSTATE components are applicable. For more details on GST related maintenance, refer to *Payments Core User Guide*.
Pricing Basis	This field is applicable for tax components only. Any charge component which is already maintained for the pricing code is allowed as basis element for tax. **Note:** Pricing Basis for a charge component is considered as transfer amount always. Specify the value specifically.
Accounting Code	Specify the Accounting Code for pricing liquidation.

•   Pricing Code Summary

3.1.1.1 Pricing Code Summary
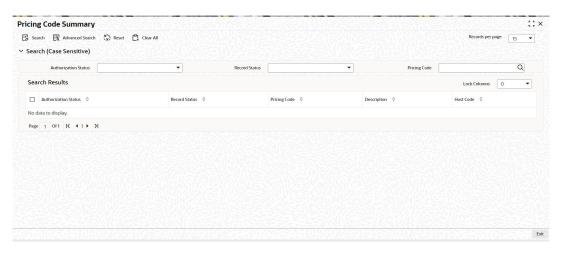
The Pricing Code Summary screen allows users to view all the Pricing Code maintained.

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

Pricing Code Summary screen is displayed.

Figure 3-2   Pricing Code Summary

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

•   Authorization Status

•   Record Status

•   Pricing Code

3.   After specifying the parameters, click the Search button.

System displays the records that match the search criteria.

3.1.2 Pricing Value

The Pricing Value screen allows users to maintain effective date wise, Charge/tax amount or rate applicable for components linked to a charge code.

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

Pricing Value Detailed screen is displayed.

Figure 3-3   Pricing Value Detailed

2.   On **Pricing Value Detailed** screen, specify the fields.

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

Table 3-2   Pricing Value - Field Description

Field	Description
Host Code	System defaults the host code of transaction branch on clicking 'New'.
Pricing Code	Specify the Pricing Code. Alternatively, you can select the Pricing Code from the list of values. The list displays all valid Pricing Codes maintained in the Pricing Code detailed screen (PPDCDMNT).
Description	System displays the Description of the Pricing Code selected.
Effective Date	Select the Effective Date from the calendar option available. System allows to select - Back dated value/Current System Date/ Future date.
Source Code	Specify the Source Code. Alternatively, you can select the Source Code from the list of values. The list displays all valid Source Codes maintained in the Source Maintenance Detailed screen (PMDSORCE).
Customer Number	Specify the Customer Number. Alternatively, you can select the Customer Number from the list of values. The list displays all valid Customer Numbers maintained in the system.
Customer Service Model	System defaults the Customer Service Model for the Customer Number specified. Alternatively, you can select the Customer Service Model from the list of values. The list displays all valid Customer Service Models maintained in the system. On clicking the 'Default 'button all pricing components linked to the pricing code are displayed.
Customer Account	Specify the Customer Account from the list of values. Lists all the valid accounts of the customer selected and 'ALL' as values. If the Customer selected is 'ALL' then the account field lists only 'ALL' as value.
Pricing Value Details	--
Pricing Component	System defaults the Pricing Component for the Pricing Code specified on clicking Default button.
Component Description	System defaults the Description of the Pricing Component displayed.
Slab Based Price	Check this flag to maintain price details in Amount-Slab wise.
Repaired Transaction Price	Check this box to indicate that the price value is dependent if the transaction is a repaired transaction.
Price Amount	Specify the Price Amount for the Pricing Component displayed.
Price Rate	Specify the Price Rate for the Pricing Component displayed. **Note:** • For a Pricing Component, both Price Amount and Price Rate cannot be specified • For Tax related Pricing Component, user can define Price Rate only
Slab Details	Click this button to specify Slab Details. Specify the Slab Details for the respective Pricing Component. In the slab wise maintenance, provision is given to maintain price for normal/ repaired transactions separately. Tier based calculation is not supported.
Min Amount	Specify the Minimum Amount that is allowed for rate type charge or tax.
Max Amount	Specify the Maximum Amount that is allowed for rate type charge or tax.

Table 3-2   (Cont.) Pricing Value - Field Description

Field	Description
Waiver Flag	If waiver flag is checked for a Pricing Component, computed price amount is not applied for the transaction. The Charge/Tax component marked as waived is not collected from the customer.
Borne by	This flag indicates that the fees/charges defined is taken care by the Bank. Customer is not charged for the pricing component, marked as Borne by Bank. Select the following value: • Bank • Counterparty **Note:** This option 'Borne By' can be maintained as 'Counterparty' for a Book transfer transactions if some of the price components are to be debited to the credit account and for outbound cross border transactions if some price components are charged to debit account even if the charge whom option is BEN.
Special Pricing Applicable	Check this box to indicate whether special pricing is applicable or not.
Special Pricing Details	This button gets enabled only when the special pricing check box is checked. In the special pricing details sub screen, you can maintain free transactions on basis of below list: • Transaction Count • Transaction Amount • Transaction Count or Transaction Amount • Transaction Count and Transaction Amount **Note:** Special Pricing is applicable only for transactions with Network Type Code 'JP-ZEN'.

For more details on sub screen, refer "Special Pricing Detail".
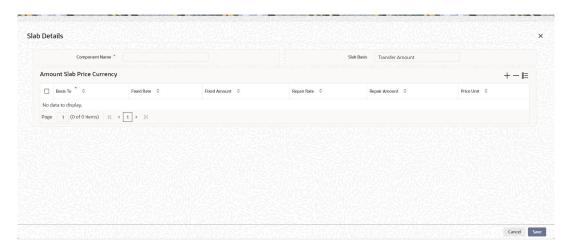
*   Slab Details
    Click the **Slab Details** button to specify amount slabs. Tier based calculation is not supported.

*   Special Pricing Detail

*   Pricing Value Summary

3.1.2.1 Slab Details

Click the **Slab Details** button to specify amount slabs. Tier based calculation is not supported.

1. In the slab wise maintenance, you can maintain price for normal/repaired transactions separately.

Figure 3-4   Pricing Value - Slab Details

2. For more information about the fields, refer to field description below:
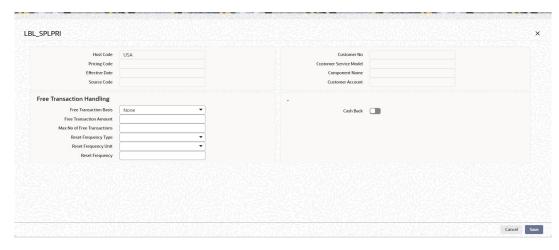
Table 3-3   Pricing Value_Slab Details - Field Description

Field	Description
Basis To	Specify the total amount.
Fixed Rate	Specify the Fixed Rate for normal transaction.
Fixed Amount	Specify the Fixed Amount for normal transaction.
Repair Rate	Specify the Repair Rate for repaired transaction.
Repair Amount	Specify the Repair Amount for repaired transaction.
Price Unit	Specify the Price Unit. Charge Unit is used to update the basis amount with the multiple of charge unit.

3.1.2.2 Special Pricing Detail

1. Click the **Special Pricing Detail** button to specify special pricing detail.

Figure 3-5   Pricing Value - Special Pricing Detail

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

Table 3-4   Pricing Value_Special Pricing Detail - Field Description

Field	Description
Host Code	This field is defaulted as Host linked to user's logged in Branch.
Pricing Code	System defaults the Pricing Code from the Pricing Value Detailed screen.
Effective Date	System displays the Effective Date details.
Source Code	System defaults the Source Code from the Pricing Value Detailed screen.
Customer Number	System defaults the Customer Number from the Pricing Value Detailed screen.
Customer Service Model	System defaults the Customer Service Model from the Pricing Value Detailed screen.
Component Name	System displays the Price Component details in the Pricing Value Detailed screen.
Customer Account No	System defaults the Customer Account number model from the Pricing Value Detailed screen.
Free Transaction Handling	--
Free Transaction Basis	Select the Free Transaction Basis from the following: • Transaction Count – to provide free transactions if the number of transactions is within the limit specified • Transaction Amount – to provide free transactions if the transaction amount is within the specified limit • Transaction Count or Transaction Amount – to provide free transactions if either transaction count or amount is within the specified limit • Transaction Count and Transaction Amount - to provide free transactions if both transaction count and transaction amount are within the specified limits System displays the Free Transaction Amount if the free transaction basis is selected as 'Transaction Amount' or 'Transaction Amount or Count [or] Transaction Amount and Count. System specifies the Free Transaction Count if the free transaction basis is selected as 'Transaction Count or Transaction Count or Amount [or] Transaction Count and Amount.
Free Transaction Amount	Specify the Free Transaction Amount up to which the transaction is processed without charge. If transaction amount is free transaction basis, then the system checks if the amount in the transaction is within this limit or not. This is applicable if the free transaction basis is any of the following: • Transaction Amount • Transaction Count or Transaction Amount • Transaction Count and Transaction Amount
Max No of Free Transactions	Specify the Maximum Number Free Transactions allowed for the customer/account. If the number of free transactions is free transaction basis, then the system checks if the transaction count, including this transaction, is within this limit or not. This is applicable if the free transaction basis is any of the following: • Transaction Amount • Transaction Count or Transaction Amount • Transaction Count and Transaction Amount
Reset Frequency Type	Select the type of Reset Frequency to maintain the special pricing from the following: • Revolving – to reset the special pricing at specific intervals • Non revolving – to set the frequency as non-revolving

Table 3-4   (Cont.) Pricing Value_Special Pricing Detail - Field Description

Field	Description
Reset Frequency Unit	Select the Reset Frequency from the following: • Monthly • Yearly
Reset Frequency	Specify the Number of month or a year.
Cash Back	Check this box to compute the charge amount and post the charge accounting entries by debiting the customer account and crediting back to the customer account instead of charge income GL. Cash Back field indicates if the charges deducted from the customer needs to be credited back to the customer account if the variance type is selected as 'Free Transaction' such that the customer is informed about the charge credited back on account of free transaction. If this field is not checked, then the system waive the charges for the transaction if it is within the specified free transaction count. **✎ Note:** Special Pricing is applicable only for transactions with Network Type Code 'JP-ZEN'.

3.1.2.3 Pricing Value Summary

The Pricing Value Summary screen allows users to view all the Pricing Value maintained.

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

   Pricing Value Summary screen is displayed.

Figure 3-6   Pricing Value Summary

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

   • Authorization Status

   • Record Status

   • Source Code

- Pricing Code

- Customer Service Model

- Effective Date

- Customer Number

- Customer Account

3. After specifying the parameters, click the Search button.

   System displays the records that match the search criteria.
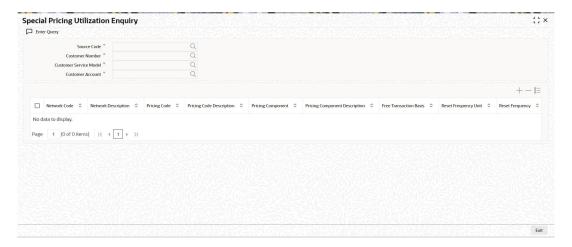
3.1.3 Special Pricing Utilization Enquiry

The Special Pricing Utilization Enquiry screen allows user to view the utilization of special pricing.

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

   Special Pricing Utilization Enquiry screen is displayed.

Figure 3-7   Special Pricing Utilization Enquiry

2. Enquire for the records using the following parameters:

   - Source Code

   - Customer Number

   - Customer Service Model

   - Customer Account

   - Period Start Date

3. After specifying the search parameters, click 'Execute Query' button. System displays the records that match the search criteria.

> **Note:**
>
> Special Pricing Utilization Enquiry screen is applicable only for transactions with Network Type Code 'JP-ZEN'.
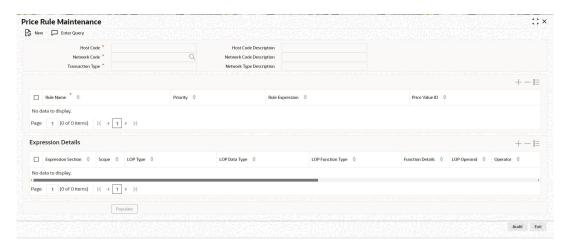
3.1.4 Price Rule Maintenance

The Price Rule Maintenance screen allows users to map the Price Value ID for a Host, Network and Transaction Type combination.

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

   Price Rule Maintenance screen is displayed.

   Figure 3-8   Price Rule Maintenance

2. On **Price Rule Maintenance** screen, specify the fields.

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

   Table 3-5   Price Rule Maintenance - Field Description

Field	Description
Host Code	System defaults the host code of transaction branch on clicking 'New'.
Host Code Description	System defaults a Description of the Host Code selected.
Network Code	Specify the Network Code from the LOV. Lists all the valid Networks maintained for the Host for the following payment types: • Cross Border / RTGS • Book Transfer • SEPA CT • SEPA DD • ACH CT • ACH DD
Network Code Description	System defaults the Description based on the selected Network Code.
Network Type Description	System defaults the Network Type Description on the Network code selected.
Transaction Type	Specify the Transaction Type. Select from the following: • Incoming • Outgoing
Rule Name	Specify the Name of the Rule.
Priority	Specify the Priority number for the rule execution.

Table 3-5   (Cont.) Price Rule Maintenance - Field Description

Field	Description
Rule Expression	The expression can be filled in the Expression Details multi block. On the click of Populate button, the expression gets built and displayed in this field.
Price Value ID	Specify the Price Value ID from the list of values. The Price Value ID lists all the valid Price Value IDs maintained for the Host, Network and Transaction Type combination. **Note:** Price value ID is resolved based on the condition which gets satisfied first on priority order.
Expression Details	--
Expression Section	Specify the unique sequence number for the expression defined.
Scope	Specify the Scope assigned to the Left operand.
LOP Type	Select the type of Left operand. The List of LOP Type are as follows: • Constant • Parameter • Expression
LOP Data Type	Select the Data type of Left operand. The List of LOP Data Type are as follows: • String • Date • Number
LOP Function Type	Select the Function type of Left operand. The List of LOP Function Type are as follows: • Index Of • Substring • Length • Uppercase • Lowercase For Function details of above mentioned LOP types, please refer section 2.10.1 from *Payment Maintenance User Manual*.
Function Details	Click on the Function Details button to build the expression. You can provide function details only when LOP Type is selected as Expression.
LOP Operand	Select the Left Operand value from the List of values in the rule expression. For expression details, please refer the table available below in Populate field.
Operator	Select the Operator details. Select from the following: • Greater Than • Less Than • Not Equal To • Equal To • Greater Than Equal To • Less Than or Equal To
ROP Type	Select the type of Right operand between Constant and Expression.
ROP Data Type	Select the type of Right operand Data between String and Number.

Table 3-5   (Cont.) Price Rule Maintenance - Field Description

Field	Description
ROP Operand	Specify the Right operand value details.
Scope	Specify the Scope assigned to the Right operand.
Logical Operators	Select the Logical Operator between AND / OR.
Populate	Click this button after specifying the expression details. On click of populate the expression gets built and displayed in Rule expression field.
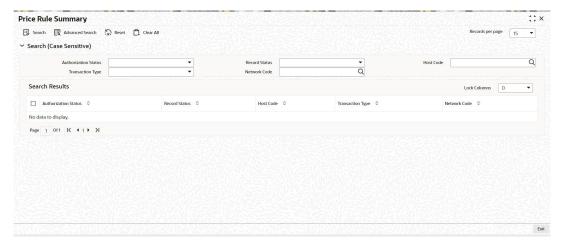
• Price Rule Summary

3.1.4.1 Price Rule Summary

The Price Rule Summary screen allows users to view all the Price Rule maintained.

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

   Price Rule Summary screen is displayed.

   Figure 3-9   Price Rule Summary

2. Search using one or more of the following parameters:
   • Authorization Status
   • Record Status
   • Host Code
   • Transaction Type
   • Network Code

3. After specifying the parameters, click the Search button.

   System displays the records that match the search criteria.

3.1.5 Rule Based Price Value ID
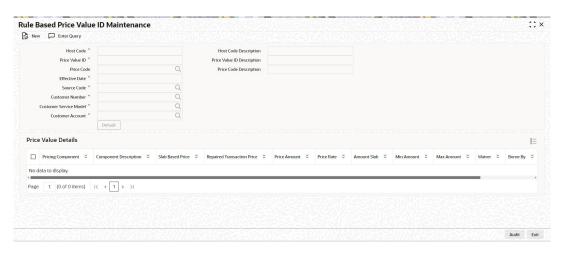
The Rule Based Price Value ID screen allows users to maintain the Price Value for a price code that gets resolved.

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

   Rule Based Price Value ID Maintenance screen is displayed.

Figure 3-10   Rule Based Price Value ID

2. On **Rule Based Price Value ID Maintenance** screen, specify the fields.

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

Table 3-6   Rule Based Price Value ID - Field Description

Field	Description
Host Code	System defaults the host code of transaction branch on clicking 'New'.
Host Code Description	System defaults a Description of the Host Code selected.
Pricing Value ID	Specify the Price Value ID that has to be resolved from the Price Rule.
Price Value ID Description	Specify the Price Value ID Description.
Price Code	Specify the Price code. Alternatively, you can select the Price Code from the list of values for which the Price Value has to be defined. **Note:** It is mandatory to maintain a valid Price Code, which in turn lists the pricing components mapped with the pricing Code.
Price Code Description	System defaults the Description of the selected Price Code.
Effective Date	Specify the Effective Date for the Price Value ID. System allows to select the effective date as Back dated/Current System Date/ Future dated. **Note:** • Whenever price values are changed, the values can be maintained with a new effective date. • The record which is effective as on current date is applied to the transactions. If there is no record available on the current date, then latest back dated price value is applied to the transactions.

Table 3-6 (Cont.) Rule Based Price Value ID - Field Description

Field	Description
Source Code	Specify the Source Code from the list of values.
Customer Number	Specify the Customer Number from the list of values.
Customer Service Model	Specify the Customer Service Model from the list of values.
Customer Account	Specify the Customer Account from the list of values. Lists all the valid accounts of the customer selected and 'ALL' as values. If the Customer selected is 'ALL' then the account field lists only 'ALL' as value.
Default	Click on the 'Default' button, the system lists the pricing components available for the selected Price Code.
Price Value Details	--
Pricing Component	System defaults the Description of the Price Component.
Component Description	System defaults the Description of the Pricing Component displayed.
Slab Based Price	Select the Slab Based Price check box to specify the slab based pricing details for the Pricing Value ID.
Repaired Transaction Price	Check this box to indicate that the price value is derived only if the transaction is a repaired transaction.
Price Amount	Specify the Price Amount.
Price Rate	Specify the Price Rate Percentage.
Amount Slab	Click this button to specify Amount Slabs if Slab Based Price flag is checked. Specify the Amount Slabs for the respective Pricing Component. In the slab wise maintenance, maintain the price for normal/ repaired transactions separately.
Min Amount	Specify the Minimum Amount that is allowed for rate type charge or tax. If the calculated price is below this amount, Min Amount specified in this field is considered as Price Value.
Max Amount	Specify the Maximum Amount that is allowed for rate type charge or tax. If the calculated price exceeds this amount, Max Amount specified in this field is considered as Price Value.
Waiver Flag	If waiver flag is checked for a Pricing Component, computed price amount is not applied for the transaction. The Charge/Tax component marked as waived is not collected from the customer.
Borne by	This flag indicates that the fees/charges defined is taken care by the Bank. Customer is not charged for the pricing component, marked as Borne by Bank. Select the following value: • Bank • Counterparty **Note:** This option 'Borne By' can be maintained as 'Counterparty' for a Book transfer transactions if some of the price components are to be debited to the credit account and for outbound cross border transactions if some price components are charged to debit account even if the charge whom option is BEN.

• Amount Slab

- Rule Based Price Value ID Summary

3.1.5.1 Amount Slab

1. Click the **Amount Slab** button to specify amount slabs.

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

Table 3-7   Pricing Value_Slab Details - Field Description

Field	Description
Component Name	Defaults the Component Name for which Amount Slab has to be maintained.
Basis Amount To	Specify the upper limit of the slab to which a particular rate or amount should be applied as a charge.
Fixed Rate	If the price is a percentage of transaction amount, specify the applicable rate.
Fixed Amount	To levy a flat charge, specify the flat amount.
Repair Rate	If the price is a percentage of Repaired transaction amount, specify the applicable rate.
Repair Amount	To levy a flat charge for repaired transaction, specify the repair amount.
Price Unit	Specify the unit for rounding up a charge basis amount or tax basis amount to the nearest amount. The charge or tax is calculated on the rounded basis amount.

3.1.5.2 Rule Based Price Value ID Summary

The Rule Based Price Value ID Summary screen allows users to view all the Rule Based Price Value ID maintained.

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

   Rule Based Price Value ID Summary screen is displayed.

Figure 3-11   Rule Based Price Value ID Summary

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

   - Authorization Status

- Record Status

- Host Code

- Price Value ID

- Effective Date

- Customer Number

- Customer Service Model

- Source Code

- Customer Account

3. After specifying the parameters, click the Search button.

System displays the records that match the search criteria.

3.2 Value Pickup

- Normal Payments
  Pricing/Charge value pickup processing covers the pick up Pricing/Charge amount based on revised sequence as given below:

- Prefunded Payments
  Oracle Banking Payments supports both Rule Based Pricing & Standard Pricing for Pre-funded payments.

- Credit to GL Payments
  Oracle Banking Payments supports both Rule Based Pricing & Standard Pricing for credit to GL payments.

3.2.1 Normal Payments

Pricing/Charge value pickup processing covers the pick up Pricing/Charge amount based on revised sequence as given below:

Table 3-8   Value Pickup - Normal Payments

Look-up Order	Source Code	Customer Service Model	Customer Number	Customer Account Number
1	Specific	Specific	Specific	Specific
2	Specific	Specific	All	All
3	Specific	All	All	All
4	All	Specific	Specific	All
5	All	Specific	All	Specific
6	All	Specific	Specific	All
7	All	Specific	All	All
8	All	All	All	All

3.2.2 Prefunded Payments

Oracle Banking Payments supports both Rule Based Pricing & Standard Pricing for Pre-funded payments.

Oracle Banking Payments Supports pricing for outbound pre-funded payments for below listed payment types:

- Book Transfer
- Cross Border / RTGS
- Fedwire Outbound
- SWIFT CBPRPlus
- TARGET2 ISO

The flag "Pricing Applicable" for "Pre-funded Payments" on Source Maintenance (PMDSORCE) is checked.

Pricing/Charge value pickup for pre-funded payments processing covers the pick up Pricing/ Charge amount based on the sequence as given below:

Table 3-9   Value Pickup - Prefunded Payments

Look-up Order	Source Code	Customer Service Model	Customer Number	Customer Account Number
1	Specific	All	Specific	Specific
2	Specific	All	All	All
3	All	All	All	All

3.2.3 Credit to GL Payments

Oracle Banking Payments supports both Rule Based Pricing & Standard Pricing for credit to GL payments.

Oracle Banking Payments Supports pricing for outbound credit to GL payments for below listed payment types:

- ACH
- Cross Border
- RTGS
- Fedwire
- CNAPS Inbound
- SWIFT CBPRPlus
- TARGET2 ISO

The flag "Pricing Applicable" for "Credit To GL Payments" on Source Maintenance (PMDSORCE) is checked.

Pricing/Charge value pickup for credit to GL payments processing covers the pick up Pricing/ Charge amount based on the sequence as given below:

Table 3-10   Value Pickup - Credit to GL Payments

Look-up Order	Source Code	Customer Service Model	Customer Number	Customer Account Number
1	Specific	All	Specific	Specific
2	Specific	All	All	All

Table 3-10   (Cont.) Value Pickup - Credit to GL Payments

Look-up Order	Source Code	Customer Service Model	Customer Number	Customer Account Number
3	All	All	All	All

4

Deferred Charges

- Maintenance
- Liquidation
- Liquidation Processing
  Based on the deferred pricing frequency maintained in Customer preferences, the price component gets liquidated. Accounting for deferred pricing posted for each price component are as below:
- Mail Advice Maintenance
- Mail Advice Processing

4.1 Maintenance

- Customer Preference
- Deferred Price Preferences
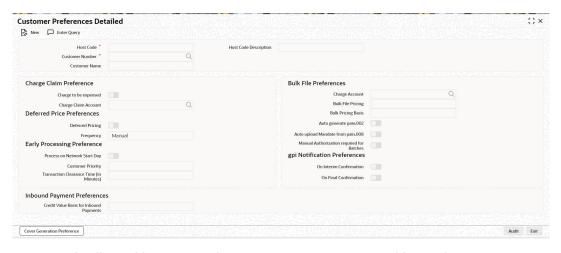
4.1.1 Customer Preference

The Customer Preference screen allows users to maintain file Deferred price preferences for corporate customers.

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

   Customer Preferences Detailed screen is displayed.

   Figure 4-1   Customer Preferences Detailed

2. For more details on this screen, refer to *Payments Core User Guide*, section 2.4.4.

4.1.2 Deferred Price Preferences

The Deferred Price Preferences screen allows user to can maintain Receivable GL for deferred pricing host wise.

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

  Deferred Price Preferences screen is displayed.

Figure 4-2   Deferred Price Preferences

4.2 Liquidation

- [Deferred Charges](#)
- [Deferred Charge Accounting](#)

4.2.1 Deferred Charges

The Deferred Charges screen allows users to liquidate the deferred charges on an ad-hoc basis for a charge account.
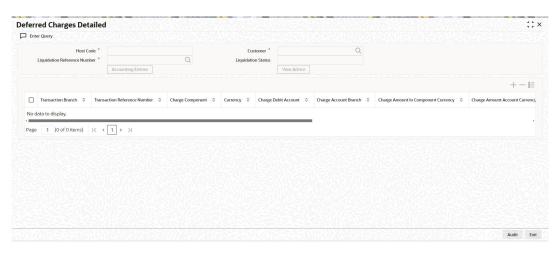
The following operations are supported from the detailed screen:

- **Enter Query**: You can query a record giving a liquidation reference number
- **Save**: If a record is modified for waiving charges, you can click on 'Save' to save the record
- **Liquidate**: On save, the deferred charge record is processed for liquidation

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

   Deferred Charges Detailed screen is displayed.

Figure 4-3   Deferred Charges Detailed

2. On **Deferred Charges Detailed** screen, specify the fields.

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

Table 4-1   Deferred Charges Detailed - Field Description

Field	Description
Host Code	Specify the Host Code of the logged in branch.
Customer	Specify the name of the Customer.
Liquidation Reference Number	Specify the Liquidation Reference for the deferred charges and query for the selected record details.
Liquidation Status	Specify the Liquidation Status for the deferred charges.
Accounting Entries	Click the Accounting Entries button to view the accounting entries pertaining to deferred charges. You can query a deferred liquidation record by providing liquidation reference number. The following details are populated for the Liquidation Reference Number: • Transaction Branch • Transaction Reference Number • Charge Component • Currency • Charge Debit Account • Charge Account Branch • Charge Amount in Component Currency • Charge Amount Account Currency • Transaction Local Currency Amount • Accounting Code • Exchange Rate • Payment Type • Transaction Type • Charge Account Currency • Pricing Code

Table 4-1 (Cont.) Deferred Charges Detailed - Field Description

Field	Description
View Advice	After Selecting an advice message and clicking on View Advice button opens All Messages (PXDALMSG) screen. All Messages (PXDALMSG) screen displays the Deferred Charge Advice that is generated for the transaction.

• Deferred Charges Summary

4.2.1.1 Deferred Charges Summary
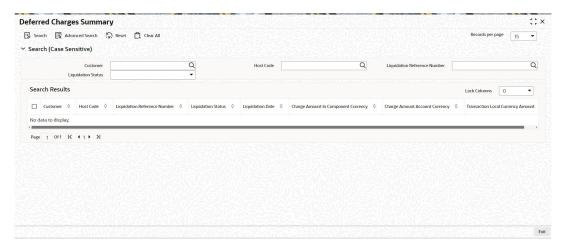
The Deferred Charges Summary screen allows users to view the list of all consolidated deferred charges for a charge component and an account.

Liquidation references is created by system upfront for a combination of Charge Account, Transaction Branch, Price Code & Component. This screen lists all the liquidation references both pending and liquidated.

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

   Deferred Charges Summary screen is displayed.

Figure 4-4 Deferred Charges Summary

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

   • Customer
   • Host Code
   • Liquidation Reference Number
   • Liquidation Status

3. After specifying the parameters, click the Search button.

   System displays the records that match the search criteria.

4. Double click a record after selecting a record to view the detailed screen. Deferred Charge Liquidation Detailed screen is launched with the details of the entry in the Header block with the detailed fields. Detailed block displays all the corresponding transaction wise individual entries with the charge amount and charge currency details.

5. You are allowed to initiate liquidation of a record for which liquidation status is pending.

4.2.2 Deferred Charge Accounting

The Deferred Charge Accounting allows user to view the accounting entries pertaining to deferred charges.

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

  Deferred Charge Accounting Detail screen is displayed.

Figure 4-5   Deferred Charge Accounting

> **Note:**
>
> You can also access this screen from the 'Deferred Charges Liquidation Detailed' screen if you click the Accounting Entries button.

4.3 Liquidation Processing

Based on the deferred pricing frequency maintained in Customer preferences, the price component gets liquidated. Accounting for deferred pricing posted for each price component are as below:

Table 4-2   Liquidation Processing - On Transaction Liquidation Date

Dr/Cr	Account	Currency	Amount
Dr	Receivable GL	Charge Currency	Charge Amount
Cr	Income GL	Charge Currency	Charge Amount

Table 4-3   Liquidation Processing - On Deferred Liquidation Date

Dr/Cr	Account	Currency	Amount
Dr	Customer Account	Charge Currency	Charge Amount
Cr	Receivable GL	Charge Currency	Charge Amount

Chapter 4
Mail Advice Maintenance

> **Note:**
>
> Price accounting on transaction liquidation date will not be part of ECA request as the debit is done to the receivable GL.
>
> Deferred pricing liquidation will be force debited to the customer account (existing functionality).

The deferred liquidation is applicable for the following payment types:

- Cross-border/RTGS
- Book Transfer
- Transaction Reversal & Return on Deferred Charges
- Deferred Charge Liquidation Notification
  Notification is generated once liquidation accounting is done.

4.3.1 Transaction Reversal & Return on Deferred Charges

In case of cancellation of a transaction before dispatch associated to deferred charge components, following is applicable:

- **Charges not liquidated**: As part of original transaction cancellation, the charge record is marked as cancelled and the corresponding entries are marked in negative.
- **Liquidated**: If charge entries are already liquidated, system does not reverse the entries automatically. This has to be operationally handled.

4.3.2 Deferred Charge Liquidation Notification

Notification is generated once liquidation accounting is done.

Table 4-4   Deferred Charge Liquidation - Notification format

Notification Code	Details	Text
PM_DEF_CHG_1 -Debit Notification for deferred charges	Price Account	Account <Price Account>is debited for <Account Cur-rency >,<Total Amount> on < Liquidation Date> with Reference Number< Reference Number>. being consolidated amount for <Component Description>
-	Account Currency	-
-	Account Branch	-
-	Liquidation Date	-
-	Liquidation Reference	-
-	Charge/Tax debit amount	-

4.4 Mail Advice Maintenance

- Deferred Charge Advice Format Preference

ORACLE

4-6

- Customer Deferred Charge Advice Preferences

4.4.1 Deferred Charge Advice Format Preference

The Deferred Charge Advice Format Preference screen allows user to capture the format of the advice.

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

   Deferred Charge Advice Format Preference Detailed screen is displayed.

   Figure 4-6   Deferred Charge Advice Format Preference

2. On **Deferred Charge Advice Format Preference Detailed** screen, specify the fields.

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

   Table 4-5   Deferred Charge Advice Format Preference - Field Description

Field	Description
Host Code	System defaults the host code of transaction branch on clicking 'New'.
Media	Media field list all the media maintained. Currently available scope is MAIL.
Default Format ID	Specify the Default Format ID from LOV. Default format is maintained for Charge Claim Advice.

- Deferred Charge Advice Format Preference Summary

4.4.1.1 Deferred Charge Advice Format Preference Summary
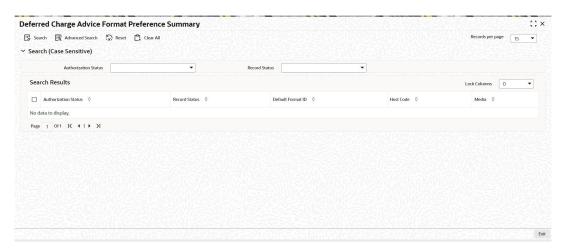
The Deferred Charge Advice Format Preference Summary screen allows user to view all the Deferred Charge Advice Format Preference maintained.

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

   Deferred Charge Advice Format Preference Summary screen is displayed.

Figure 4-7   Deferred Charge Advice Format Preference Summary

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

    •   Authorization Status

    •   Record Status

3. After specifying the parameters, click the Search button.

    System displays the records that match the search criteria.

4.4.2 Customer Deferred Charge Advice Preferences

The Customer Deferred Charge Advice Preferences screen allows user to capture the Customer Preference for generating the Deferred Charge Advice.

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

    Customer Deferred Charge Advice Preferences Detailed screen is displayed.

Figure 4-8   Customer Deferred Charge Advice Preferences

2. On **Customer Deferred Charge Advice Preferences Detailed** screen, specify the fields.

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

Table 4-6   Customer Deferred Charge Advice Preferences - Field Description

Field	Description
Host Code	System defaults the host code of transaction branch on clicking 'New'.
Host Description	Specify the Host Description.
Customer Account Number	Specify the Customer Account Number from the list of values.
Account Name	System defaults the Account Name on selecting Customer Account Number.
Customer Number	Specify the Customer Number from the list of values.
Customer Name	System defaults the Account Name on selecting Customer Number.
Media	System defaults the Media as 'MAIL'.

- Customer Deferred Charge Advice Preferences Summary
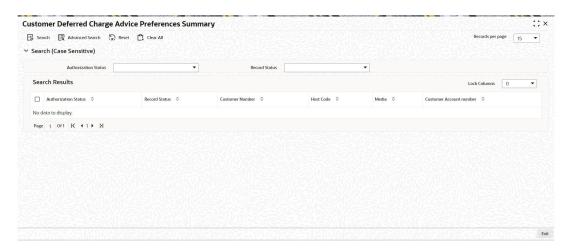
## 4.4.2.1 Customer Deferred Charge Advice Preferences Summary

The Customer Deferred Charge Advice Preferences Summary screen allows user to view all the Customer Deferred Charge Advice Preference maintained.

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

   Customer Deferred Charge Advice Preferences Summary screen is displayed.

Figure 4-9   Customer Deferred Charge Advice Preferences Summary

2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
3. After specifying the parameters, click the Search button.

   System displays the records that match the search criteria.

4.5 Mail Advice Processing

- Mail Advice for Deferred Charge Liquidation
  For generating the Deferred Charge Advice, customer Deferred Advice Preference as maintained in the Customer Deferred Charge Advice Preferences Detailed (PMDCDCAP)

screen is verified for the account & message type. If maintenance is available, Media maintained for the customer account is fetched for generating advice.

4.5.1 Mail Advice for Deferred Charge Liquidation

For generating the Deferred Charge Advice, customer Deferred Advice Preference as maintained in the Customer Deferred Charge Advice Preferences Detailed (PMDCDCAP) screen is verified for the account & message type. If maintenance is available, Media maintained for the customer account is fetched for generating advice.

Format ID for generating the advice is fetched from Deferred Charge Advice Format Preference Detailed (PMDDCAFM) maintenance.

The Advice is generated in the format maintained for the Format ID and Language combination in Advice Format (PMDADVFM) maintenance screen.

The generated advice is viewed after clicking View Advice button from Deferred Charges Detailed (PPDDEFLQ) screen.

You can view the Advice only for the transaction for which Liquidation Status is Liquidated. View Advice button is enabled only in case of Liquidation status is Liquidated.

Advice is generated based on the Liquidation Reference Number and customer Charge Account combination. For a particular Liquidation Reference Number if multiple Charge Account is present then multiple advices are generated.

Selecting an advice message and click on View Advice button opens a new All Messages (PXDALMSG) sub screen. This displays all the advices that are generated for the transaction. This screen have a View Message button.

Selecting an advice message and click on Message button opens a new sub screen displaying the advice contents.

The generated advice can also be viewed from Outbound Browser Summary (i.e. PMSOUTBR) screen after searching for the Message Type as "Deferred Charge Advice" (DFRDCHG_ADVICE).

Entry for Advice is visible in Outbound Browser Summary (PMSOUTBR) screen with Reference Number as Liquidation Reference Number.

You are allowed to take below action on the advice displayed in Outbound Browser Summary (PMSOUTBR) screen.

* **View**: You can view the advice after clicking View action button

* **Print**: After clicking this action button local print dialogue is launched using which you can print the advice

* You are not allowed to take any other action apart from View & Print on the advice

Mapping of advice tags to fields in Deferred Charge Advice Transaction is listed below:

Table 4-7   Mail Advice for Deferred Charge Liquidation - Customer Related tags

Advice Tag Name	Payment type /Field mapping
CUSTOMER	Customer Number from PPSDEFLQ
CUSTOMERNAME	Customer Name from STDCIFCR

Table 4-7   (Cont.) Mail Advice for Deferred Charge Liquidation - Customer Related tags

Advice Tag Name	Payment type /Field mapping	
ADDRESS1 to _ADDRESS4_	Account's Address lines 1 to 4 as in STDCRACC	
BANKNAME	Bank Name from STDCRBNK	
BRANCHNAME	Branch Name from STDCRBRN	

Table 4-8   Mail Advice for Deferred Charge Liquidation - Charge Liquidation Information

Advice Tag Name	Payment type /Field mapping
LIQDREF	Liquidation Reference Number from PPSDEFLQ
LIQDDATE	Liquidation Date from PPSDEFLQ
LIQDAMT	Total Charge Amount Debited
CHARGEACC	Price Component debit account
CHARGEACCOUNT CCY	Charge account currency
FXRATE	Exchange Rate

Mapping of Advice Tags pertaining to Underlined Transaction:

Table 4-9   Mail Advice for Deferred Charge Liquidation - Advice Tags

Advice Tag Name	Payment type /Field mapping
TRNREF	Transaction reference of underlined transaction from PPDDEFLQ
PRICECOMPNAM E	Price Component Description (Provision to loop for all price components linked)
_PRICEDEBITAMT _	Price Component debit amount

5

External Pricing

External pricing is applicable for a transaction if 'External pricing applicable flag' is checked in Source Network Preferences (PMDSORNW).The price request is sent to the external pricing system which is linked in Host parameters as a request through JMS queue. The charge/tax received in the response message is applied to the pricing components applicable for the transaction.

For Manually Initiated Transactions, enrich button will skip Internal pricing pick-up and the necessary pricing values are fetched from the external pricing system as part of processing after Authorization. For Transactions from Upload Channels, necessary pricing values are fetched from the external pricing system during STP Processing.

Transactions are moved to External Pricing Exception Queue if the following exceptions are encountered during external price fetching:

- Response Timeout
- Unable to handle the response

6

Relationship Pricing (RP) Integration Processing

- **Support for External Data Elements**
  The transaction related details handed off to FCUBS RP module for price calculation are called External Data Elements (EDE). The external data elements for which values are sent from OBPM during price fetch are predefined.

- **Price Component Maintenance**
  The price components for which RP is to be applied have to be maintained in FCUBS manually.

- **Maintenance required for RP integration**
  The following Maintenance are to be done in FCUBS RP module with Module as PM and product code as the related price code:

- **Price Value Fetch Changes**

- **External Pricing Request Generation**

- **RP Charges based on Variance Type**

6.1 Support for External Data Elements

The transaction related details handed off to FCUBS RP module for price calculation are called External Data Elements (EDE). The external data elements for which values are sent from OBPM during price fetch are predefined.

The list of supported EDEs are listed below:

Table 6-1   Relationship Pricing (RP) Integration - EDE List

EDE	EDE Description
CUSTOMERNO	Customer Number
CUSTOMERSERVICEMODEL	Customer Service Model
TXNBRANCH	Transaction Branch
NETWORKTYPECODE	Network Type Code
PAYMENTTYPE	Payment Type
PAYMENTTXNTYPE	Transaction Type
TRANSFERTYPE	Transfer Type
NETWORKCODE	Network Code
SOURCECODE	Source Code
ACTIVATIONDATE	Activation Date
INSTRUCTIONDATE	Instruction Date
TRANSFERCCY	Transfer Currency
TRANSFERAMOUNT	Transfer Amount
DBTRACCT	Debit Account

Table 6-1 (Cont.) Relationship Pricing (RP) Integration - EDE List

EDE	EDE Description
DBTRACCTCCY	Debit Account Currency
DBTRACCTBR	Debit Account Branch
CDTRACCT	Credit Account
CDTRACCTCCY	Credit Account Currency
CDTRACCTBR	Credit Account Branch
CHRGBR	Charge Whom
UDF1...UDF50	User Defined Field 1 to 50
DBTRAGTBIC	Debtor Agent BIC
CDTRAGTBIC	Creditor Agent BIC
MISCODE1 ...MISCODE 50	MIS Code
XCHGRATE	Exchange Rate

All EDEs for RP price derivation are to be maintained in FCUBS External Data Element maintenance. OBPM sends EDE values of all supported elements.

6.2 Price Component Maintenance

The price components for which RP is to be applied have to be maintained in FCUBS manually.

> **Note:**
>
> - While maintaining Price codes in OBPM, the price code length is to be limited to 4 as this code is required while maintaining price components in RP.
>
> - It is assumed that if External Pricing is applicable for the Source and Network and for the Customer, then price value for all components are calculated by RP.
>
> - If any tax component is there, it is to be maintained as a charge type component by adjusting the rate appropriately as RP do not support using one component value as basis of calculating another component.
>
> - If Price rules are configured in OBPM, then too RP is applicable. The Price code linked to the Rule based price value ID is considered in this case.

6.3 Maintenance required for RP integration

The following Maintenance are to be done in FCUBS RP module with Module as PM and product code as the related price code:

Table 6-2   RP integration Maintenance - Notification format

Function ID	Screen Name	Remarks
CODEDEMT	Relationship Pricing External Data Element	To be maintained manually for the predefined OBPM EDE elements. Module to be maintained as PM
CODEXTCO	External Price Component maintenance	Maintain with component type as charge and Price code as Product code

The following Oracle Banking Payments maintenance are required for Relationship pricing integration:

Table 6-3   RP integration Maintenance - Maintenance List

Function ID	Screen Name	Remarks
PMDSORNW	Source Network Preference	External pricing flag to be checked
PMDEXPMT	External system pricing maintenance	Maintain FCUBS system with communication type as Webservice and SERVICE Class as FCUBS
PMDEPMAP	External System Pricing mapping	Map FCUBS system to the Networks
PMDEPCST/ PMDEPCSM	External Pricing System Preferences	Maintain CSM/Customer level Allowed/disallowed list

6.4 Price Value Fetch Changes

If external pricing is applicable for the Network and Source in Source Network Preferences (PMDSORNW), system performs the following additional validations:

- If the customer record is found in External Pricing System Customer Preferences (Function ID: PMDEPCST) and if the customer is allowed for external pricing, system generates the external pricing request. If the customer is disallowed, internal pricing is applied.

- If the customer record is not found in External Pricing System Customer Preferences (Function ID: PMDEPCST), second level check is done with External Pricing System Customer Service Model Preferences (Function ID: PMDEPCSM).

If the service Model is allowed, system generates the external pricing request. If the CSM is disallowed, internal pricing is applied.

- If CSM level maintenance is 'Allowed' and no CSM listed in the multi block, it indicates that all CSMs are disallowed. For this case, in the second level check for CSM, external pricing is not applicable for the transaction, internal rates are applied.

If CSM level maintenance is 'Disallowed' and no CSM listed in the multi block, it indicates that all CSMs are allowed. So if the customer level record is not found and CSM level is maintained as 'Disallowed' with no CSM listed, then external pricing is applicable for the transaction.

6.5 External Pricing Request Generation

If the service class maintained in External Pricing system as 'FCUBS' then RP service for price query is called.

All Price components and EDE values are sent in the request.

External pricing request and response can be viewed from queue action log. Responses are stored for audit purpose.

RP Integration is done for the following Payment types:

- Book Transfer
- Cross Border MT
- SWIFT CBPRPlus
- RTGS FIN
- TARGET2 ISO
- EU SEPA Credit
- EU SEPA Direct Debit

6.6 RP Charges based on Variance Type

If RP is applicable in transaction level price value computation, system fetches the price value details and compute the internal prices before sending the RP request and price values are adjusted after receiving the RP response based on the variance type received.

Fixed Amount

The Calculated value returned in the request is applied as the price value.

Variance Amount

Variance amount to be added to the base amount computed. Variance amount can be positive or negative.

Percentage

This option returns a percentage to be applied over the computed amount to arrive at the final price. This is calculated as Original Value + (Original Value* Percentage received).

> **Note:**
>
> Percentage can be positive or negative.

Waive

If the variance Type is returned as 'Waive', the price component is marked waived against the internal price computed.

7
Annexure

- List of Basis Elements

7.1 List of Basis Elements

The following are the basic elements provided for the rule expressions:

Table 7-1   Price Rule - Elements

List of Basis Elements	Allowed Values	Supported Payment Types
CHANNEL_TYPE	C2B,SWIFT,MT101,MT204,UI	Cross-border / RTGS / Book Transfer / SEPA CT / ACH CT / SEPA DD / ACH DD
DR_ACCOUNT_CCY	Debit Account currency	Cross-border / RTGS / Book Transfer
CR_ACCOUNT_CCY	Credit Account Currency	Cross-border / RTGS / Book Transfer
SENDER BIC	Sender BIC	Cross-border / RTGS
AWI_BIC	AWI BIC	Cross-border / RTGS
AWI_MEMEBR_ID	AWI Clearing Code if available as part of transaction details	Cross-border / RTGS
RECEIVER_BIC	Receiver BIC	Cross-border / RTGS
BOOK_TRANSFER_TYPE	INTER (other customer account), INTRA (customer's own account)	Book Transfer
TXN_BRANCH_CODE	Branch Code	Cross-border / RTGS / Book Transfer / SEPA CT / ACH CT / SEPA DD / ACH DD
TRANSFER_CURRENCY	Transfer Currency	Cross-border / RTGS / Book Transfer / SEPA CT / ACH CT / SEPA DD / ACH DD
CHARGE_WHOM	Charge option	Cross-border / RTGS
TRANSFER_TYPE	C-Customer Transfer B-Bank Transfer	Cross-border / RTGS
IS_PASS_THROUGH_TRN	Y/N	Cross-border / RTGS
COVER_REQD	Y/N	Cross-border / RTGS
BENEFICIARY_COUNTRY	Beneficiary Country of the Field 59 (i.e. Ultimate Beneficiary)	Cross-border / RTGS
SOURCE_CODE	Source Code derived for a transaction	Cross-border / RTGS / Book Transfer
IS_PREFUNDED_PAYMENT	Value of Prefunded Payment Flag during transaction booking	Cross-border / RTGS / SEPA CT / ACH CT
IS_CREDITTOGL_PAYMENT	'Credit To GL' flag on the Inbound transaction	SEPA CT / ACH CT
PURPOSE	Purpose code or proprietary value	SEPA CT / ACH CT / SEPA DD / ACH DD

Table 7-1   (Cont.) Price Rule - Elements

List of Basis Elements	Allowed Values	Supported Payment Types
CATEGORY_PURPOSE	Category Purpose code or proprietary value	SEPA CT / ACH CT / SEPA DD / ACH DD
SERVICE_LEVEL	Service Level code or proprietary value	SEPA CT / ACH CT / SEPA DD / ACH DD
CR_AGT_BIC	Creditor Agent BIC	SEPA CT / ACH CT / SEPA DD / ACH DD
CR_AGT_MEMBER_ID	Creditor Agent Member ID	SEPA CT / ACH CT / SEPA DD / ACH DD
DR_AGT_BIC	Debtor Agent BIC	SEPA CT / ACH CT / SEPA DD / ACH DD
DR_AGT_MEMBER_ID	Debtor Agent Member ID	ACH CT / ACH DD
IS_BENE_ACC_IBAN	The resultant values can be TRUE or FLASE	Cross border / RTGS / SEPA CT / SEPA DD / SEPA Instant / ACH CT / ACH DD
IS_CROSS_CCY_TXN	The resultant values can be TRUE or FLASE	Cross border / RTGS / SEPA CT / SEPA DD / SEPA Instant / ACH CT / ACH DD / Book Transfer
SAME_BR_TXN	The resultant values can be TRUE or FLASE	-
INITG_PTY_ORG_ID	Initiating Party Organization ID	Applicable only for payments received in pain.001 file
Applicable only for payments received in pain.001 file	The resultant values can be TRUE or FLASE	Cross border/RTGS / T2ISO / CBPR+ Booking Date = Activation Date = Instruction Date

The following mandatory checks are done on processing a price:

• When prices are fetched for a Cross Border / RTGS transaction or Book Transfer, system initially verifies whether any Price Rule maintenance is available for the Host, Network and Transaction Type combination.

• If the maintenance is available, then the maintained rules gets evaluated and the resultant price values maintained in Price Value ID is used for price computation.

• If no maintenance is available in Price Rule Maintenance, then the price values are fetched as per existing logic based on price codes linked to the Network Preferences.

Glossary

PMDCDCAP

Customer Deferred Charge Advice Preferences

PMDDCAFM

Deferred Charge Advice Format Preference

PMDFLPRF

Customer Preference

PMDSPENQ

Special Pricing Utilization Enquiry

PMSCDCAP

Customer Deferred Charge Advice Preferences Summary

PMDDCAFM

Deferred Charge Advice Format Preference

PPDACCEN

Deferred Charge Accounting

PPDCDMNT

Pricing Code

PPDDEFLQ

Deferred Charges

PPDVLMNT

Pricing Value

PPSCDMNT

Pricing Code Summary

PPSDEFLQ

Deferred Charges Summary

PPSVLMNT

Pricing Value Summary