Oracle® Banking Payments

US NACHA User Guide

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Contents

1 Preface

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

2 NACHA Payments

2.1 NACHA Maintenance 2-3
2.1.1 US NACHA Credit Accounting Preference 2-4
2.1.1.1 Payment Preferences Tab 2-5
2.1.1.2 R-Transaction Preferences Tab 2-5
2.1.1.3 US NACHA Credit Accounting Preference Summary 2-6
2.1.2 US NACHA Network Preference 2-6
2.1.2.1 US NACHA Network Preference Summary 2-8
2.1.3 US NACHA Debit Accounting Preference 2-8
2.1.3.1 Payment Preferences Tab 2-9
2.1.3.2 R-Transaction Preferences Tab 2-10
2.1.3.3 US NACHA Debit Accounting Preference Summary 2-11
2.1.4 NACHA Dispatch Parameters 2-11
2.1.4.1 NACHA Dispatch Parameters Summary 2-12
2.1.5 Company ID - Account Mapping 2-13
2.1.5.1 Company ID - Account Mapping Summary 2-15
2.1.6 NACHA Debit Authorization Maintenance 2-15
2.1.6.1 NACHA Debit Authorization Maintenance Summary 2-18
2.1.7 Inbound NACHA ACH Authorization 2-19
2.1.8 NACHA Directory 2-20

2.1.8.1 NACHA Directory Summary 2-21
2.1.9 NACHA Directory Upload 2-22
2.1.10 NACHA Company ID Preferences 2-22
2.1.10.1 NACHA Company ID Preferences Summary 2-23
2.2 NACHA Credit Transfer 2-24
2.2.1 Outbound US NACHA Credit Transfer Input 2-24
2.2.1.1 Main Tab 2-26
2.2.1.2 Pricing Tab 2-29
2.2.1.3 UDF Button 2-30
2.2.1.4 MIS Button 2-31
2.2.1.5 Accounting Details 2-32
2.2.1.6 Outbound US NACHA Credit Transfer Input Summary 2-33
2.2.2 NACHA Outbound Credit Transfer View 2-35
2.2.2.1 Exceptions Tab 2-36
2.2.2.2 View Queue Action Log 2-37
2.2.2.3 UDF View 2-38
2.2.2.4 MIS View 2-38
2.2.2.5 Accounting Details 2-39
2.2.2.6 All Messages 2-40
2.2.2.7 ACK/ATX Message 2-40
2.2.2.8 NOC Message 2-41
2.2.2.9 NACHA Outbound View Summary 2-41
2.2.3 Credit Outbound Transaction Processing 2-43
2.2.3.1 Non STP Validation 2-44
2.2.3.2 Settlement Preference Derivation 2-44
2.2.3.3 Date Derivation 2-44
2.2.3.4 Process Exception Check 2-45
2.2.3.5 Business Override Validations 2-45
2.2.3.6 Authorization Limits Check 2-45
2.2.3.7 Processing Cut-off Checks 2-45
2.2.3.8 Sanctions Check 2-46
2.2.3.9 Future Date Checks 2-46
2.2.3.10 FX Validation 2-46
2.2.3.11 Pricing 2-46
2.2.3.12 External Credit Approval Check 2-46
2.2.3.13 Network Cut-Off Check 2-47
2.2.3.14 Accounting 2-47
2.2.3.15 Dispatch Processing 2-47
2.2.3.16 Zero Dollar Entry Processing 2-47
2.2.3.17 Pre Notification Entry Processing 2-48
2.2.4 Inbound US NACHA Credit Transfer Input 2-48
2.2.4.1 Main Tab 2-50

2.2.4.2 Pricing Tab 2-54
2.2.4.3 UDF Button 2-54
2.2.4.4 MIS Button 2-55
2.2.4.5 Accounting Details 2-56
2.2.4.6 Inbound US NACHA Credit Transfer Input Summary 2-57
2.2.5 NACHA Inbound Credit Transfer View 2-59
2.2.5.1 Exceptions Tab 2-60
2.2.5.2 View Queue Action Log 2-61
2.2.5.3 UDF View 2-62
2.2.5.4 MIS View 2-62
2.2.5.5 View Repair Log 2-63
2.2.5.6 Accounting Details 2-63
2.2.5.7 All Messages 2-64
2.2.5.8 ACK/ATX Message 2-65
2.2.5.9 NOC Message 2-65
2.2.5.10 NACHA Inbound View Summary 2-66
2.2.6 Credit Inbound Transaction Processing 2-68
2.2.6.1 Non STP Processing 2-68
2.2.6.2 SEC Code Specific Validations 2-69
2.2.6.3 Repair Validations 2-69
2.2.6.4 Business Override Validations 2-69
2.2.6.5 Authorization Limits Check 2-70
2.2.6.6 Sanctions Check 2-70
2.2.6.7 Future Date Checks 2-70
2.2.6.8 FX Validation 2-70
2.2.6.9 Pricing 2-70
2.2.6.10 External Account Check 2-70
2.2.6.11 Accounting 2-70
2.2.6.12 Zero Dollar Entry Processing 2-71
2.2.6.13 Pre Notification Entry Processing 2-71
2.3 NACHA Direct Debit 2-72
2.3.1 Outbound US NACHA Debit Transaction Input 2-73
2.3.1.1 Main Tab 2-74
2.3.1.2 Pricing Tab 2-78
2.3.1.3 UDF Button 2-79
2.3.1.4 MIS Button 2-79
2.3.1.5 Accounting Details 2-81
2.3.1.6 Outbound US NACHA Debit Transfer Input Summary 2-82
2.3.2 Outbound US NACHA Debit Transaction View 2-83
2.3.2.1 Exceptions Tab 2-84
2.3.2.2 View Queue Action Log 2-84
2.3.2.3 UDF View 2-86

2.3.2.4 MIS View 2-86
2.3.2.5 Accounting Details 2-86
2.3.2.6 All Messages 2-87
2.3.2.7 ACK/ATX Message 2-88
2.3.2.8 NOC Message 2-88
2.3.2.9 Outbound US NACHA Debit View Summary 2-89
2.3.3 Debit Outbound Transaction Processing 2-91
2.3.3.1 Non STP Validation 2-92
2.3.3.2 Settlement Preference Derivation 2-92
2.3.3.3 Date Derivation 2-92
2.3.3.4 Same Day ACH Debit 2-93
2.3.3.5 Process Exception Validations 2-93
2.3.3.6 Business Override Validations 2-93
2.3.3.7 Authorization Limits Check 2-93
2.3.3.8 Processing Cut-off Checks 2-94
2.3.3.9 Sanctions Check 2-94
2.3.3.10 Future Date Checks 2-94
2.3.3.11 FX Validation 2-94
2.3.3.12 External Account Check 2-95
2.3.3.13 Dispatch Processing 2-95
2.3.3.14 Zero Dollar Entry Processing 2-95
2.3.3.15 Pre Notification Entry Processing 2-95
2.3.4 Inbound US NACHA Debit Transaction Input 2-96
2.3.4.1 Main Tab 2-98
2.3.4.2 Pricing Tab 2-102
2.3.4.3 UDF Button 2-102
2.3.4.4 MIS Button 2-103
2.3.4.5 Inbound US NACHA Debit Transfer Input Summary 2-104
2.3.5 Inbound US NACHA ACH Debit Transaction View 2-106
2.3.5.1 Exceptions Tab 2-107
2.3.5.2 View Queue Action Log 2-108
2.3.5.3 UDF View 2-109
2.3.5.4 MIS View 2-109
2.3.5.5 Accounting Details 2-110
2.3.5.6 All Messages 2-111
2.3.5.7 ACK/ATX Message 2-111
2.3.5.8 NOC Message 2-112
2.3.5.9 Inbound US NACHA Debit Transfer View Summary 2-113
2.3.6 Debit Inbound Transaction Processing 2-114
2.3.6.1 Non STP Validation 2-115
2.3.6.2 Business Override Validations 2-115
2.3.6.3 Authorization Limits Check 2-115

2.3.6.4 Sanctions Check 2-115
2.3.6.5 Future Date Checks 2-115
2.3.6.6 FX Validation 2-116
2.3.6.7 External Credit Approval Check 2-116
2.3.6.8 Zero Dollar Entry Processing 2-116
2.3.6.9 Pre Notification Entry Processing 2-117
2.4 NACHA Payment Browser 2-118
2.4.1 NACHA Dispatch Log Summary 2-118
2.4.1.1 Message 2-119
2.4.1.2 View Queue Action Log 2-120
2.4.1.3 Accounting Entries 2-120
2.4.2 Inbound NACHA File Summary 2-120
2.4.2.1 Message 2-121
2.4.2.2 Accounting Entries 2-122
2.4.2.3 View Transaction Records 2-122
2.4.3 Inbound NACHA NOC Browser 2-123
2.4.3.1 Refuse 2-124
2.4.4 Inbound NACHA NOC Refusal Summary 2-124
2.5 NACHA Payments Return and Reversals 2-125
2.5.1 NACHA Outbound Return 2-125
2.5.1.1 Main Tab 2-126
2.5.1.2 Return Response Tab 2-128
2.5.1.3 View Queue Action Log 2-129
2.5.1.4 Accounting Details 2-130
2.5.1.5 NACHA Outbound Return Summary 2-131
2.5.2 NACHA Inbound Return 2-132
2.5.2.1 Return Tab 2-133
2.5.2.2 Return Response Tab 2-134
2.5.2.3 View Queue Action Log 2-135
2.5.2.4 Accounting Details 2-136
2.5.2.5 NACHA Inbound Return Summary 2-137
2.5.3 NACHA Inbound Return Queue 2-138
2.5.3.1 Accept 2-139
2.5.3.2 Reinitiate 2-139
2.5.3.3 Dishonor 2-140
2.5.3.4 Authorize 2-140
2.5.3.5 Delete 2-140
2.5.3.6 View Transaction 2-140
2.5.3.7 View Queue Action Log 2-140
2.5.4 US NACHA Outbound Reversal 2-141
2.5.4.1 NACHA Outbound Reversal Summary 2-143
2.5.5 NACHA Outbound Reversal View 2-143

2.5.5.1 Reversal Tab 2-144
2.5.5.2 Reversal Response Tab 2-146
2.5.5.3 View Queue Action Log 2-147
2.5.5.4 Accounting Details 2-148
2.5.5.5 NACHA Outbound Reversal View Summary 2-149
2.5.6 NACHA Inbound Reversal 2-149
2.5.6.1 View Queue Action Log 2-151
2.5.6.2 Accounting Details 2-153
2.5.6.3 NACHA Inbound Reversal Summary 2-154
2.5.7 NACHA Inbound Reversal Queue 2-154
2.5.7.1 Accept 2-156
2.5.7.2 Dishonor 2-156
2.5.7.3 Authorize 2-156
2.5.7.4 Delete 2-156
2.5.7.5 View Transaction 2-156
2.5.7.6 View Queue Action Log 2-156

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**.

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

NACHA Payments

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

The NACHA Payments module in Oracle Banking Payments has capability for end to end processing of outbound and inbound NACHA payments, right from receipt of file from customer or ACH Operator up until generation of outgoing NACHA file or posting to beneficiary accounts in case of inbound NACHA payments.

The NACHA Payments solution is designed for a depository institution who directly sends/ receives ACH files to/from ACH Operator on behalf of its own customers.

Below are the high-level features of NACHA Payments:

- NACHA Credit payments & Debit payments
- Manual initiation & Uploads via channels through REST service for outbound originations
- Manual input & automatic Incoming NACHA files upload (Folder based)
- NACHA Directory file upload
- Company Id definition
- Debit mandates
- System support payments and non-payments SEC - Standard Entity Class - codes:

SEC Code	Description
CCD	Corporate Credit or Debit Entries
CIE	Customer-Initiated Entries
CTX	Corporate Trade Exchange Entries
PPD	Prearranged Payment and Deposit Entries
WEB	Internet Initiated Mobile Entries

SEC Code	Description
ARC	Accounts Receivable Entries
BOC	Back Office Conversion Entries
CCD	Corporate Credit or Debit Entries
CTX	Corporate Trade Exchange Entries
POP	Point of Purchase Entries
PPD	Prearranged Payment and Deposit Entries
RCK	Re-Presented Check Entries
TEL	Telephone-Initiated Entries
TRC	Truncated Entry

SEC Code	Description
TRX	Truncated Entries Exchange
WEB	Internet Initiated Mobile Entries
XCK	Destroyed Check Entries

SEC Code	Description
ACK	ACH Payment Acknowledge
ATX	Financial EDI Acknowledgement
COR	Notification of Change or Refused Notification of Change
PPD	Prearranged Payment and Deposit Entries
WEB	Internet Initiated Mobile Entries

- Zero-dollar Credit & Debit payments
- Pre-notification Credit & Debit payments
- Outbound & Inbound Return and Reversal message processing
- Auto & Manual dispatch; Same day and standard day dispatch
- Standard Pricing - Defining pricing at Channel / Customer / Account combination
- Mail based Debit advice / Credit advice

Outbound payment processing features are listed as follows:

- Non STP for uploaded transactions
- Preferred Settlement derivation (Same day or Standard)
- SEC code specific validations
- Duplicate check
- Authorization Limit checks
- Sanctions check
- Warehouse check
- Cutoff checks - Processing / Network
- External account Balance check and Accounting
- Advice generation
- Dispatch accounting and Dispatch processing

Inbound payment processing features are listed as follows:

- Non STP for uploaded transactions
- SEC code specific validations
- Beneficiary Name match validations
- Mandate validations for debits
- Duplicate check
- Sanctions check
- Authorization Limit checks
- Warehouse check
- External Account validation check and Accounting

- Advice generation

Return & Reversal processing features are listed as follows:

- Outbound return for inbound payments
  - Manual return initiation from exception queues, return entry posting and return payment Dispatch
- Inbound return for outbound payments
  - Showing all inbound returns in a queue for user actions
  - Matching inbound returns with outbound payments
  - Option for user to accept returns / to reinitiate outbound payments / to dishonor returns
  - Return entry posting for accepted / dishonored returns and return dispatch for dishonored returns
- Outbound Reversal
  - Manual initiation of reversal for Outbound payments
  - Stopping outbound payments dispatch if not dispatched already
- Inbound Reversal
  - Showing all inbound reversals in a queue for user actions
  - Matching inbound reversals with inbound payments
  - Option for user to accept / to dishonor inbound reversals

Non-payments processing features are listed as follows:

- Outbound Acknowledgement (ATK/ATX) message generation for Inbound payments with SEC Codes CCD / CTX
- Outbound Acknowledgement (ATK/ATX) message generation for Inbound payments with SEC Codes CCD / CTX
- Outbound Notification of Change (SEC Code COR) message generation for Inbound payments
- Inbound Notification of Change (SEC Code COR) message processing by linking with Outbound payments

- NACHA Maintenance
- NACHA Credit Transfer
- NACHA Direct Debit
- NACHA Payment Browser
- NACHA Payments Return and Reversals

2.1 NACHA Maintenance

- US NACHA Credit Accounting Preference
- US NACHA Network Preference
- US NACHA Debit Accounting Preference
- NACHA Dispatch Parameters
- Company ID - Account Mapping

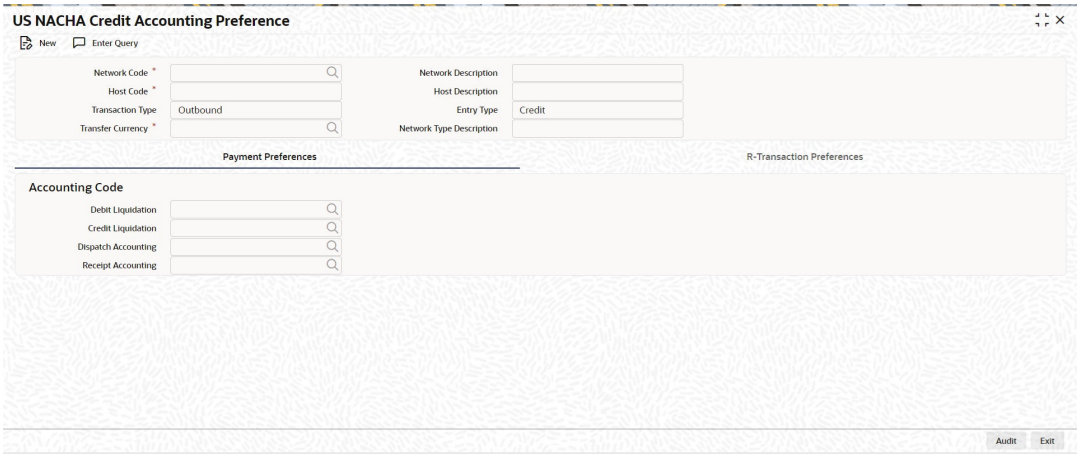
- NACHA Debit Authorization Maintenance
- Inbound NACHA ACH Authorization
- NACHA Directory
- NACHA Directory Upload
- NACHA Company ID Preferences

2.1.1 US NACHA Credit Accounting Preference

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

   US NACHA Credit Accounting Preference screen is displayed.

Figure 2-1 US NACHA Credit Accounting Preference



2. Click **New** button on the Application toolbar.
3. On **US NACHA Credit Accounting Preference** screen, specify the fields.

Table 2-1 US NACHA Credit Accounting Preference - Field Description

Field	Description
Network Code	Specify the appropriate NACHA Network Code from the list of values.
Network Code Description	System defaults the Description on the Network Code selected.
Network Type Description	System defaults the Network Type Description on the Network Code selected.
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Host Code Description	System defaults the Description on the Host Code selected.
Transaction Type	Select the Transaction Type from the following: • Outbound • Inbound
Entry Type	This field gets defaulted to “Credit”, to indicate that the transaction is NACHA Credit transfer.
Transfer Currency	Specify the Transfer Currency from the list of values.

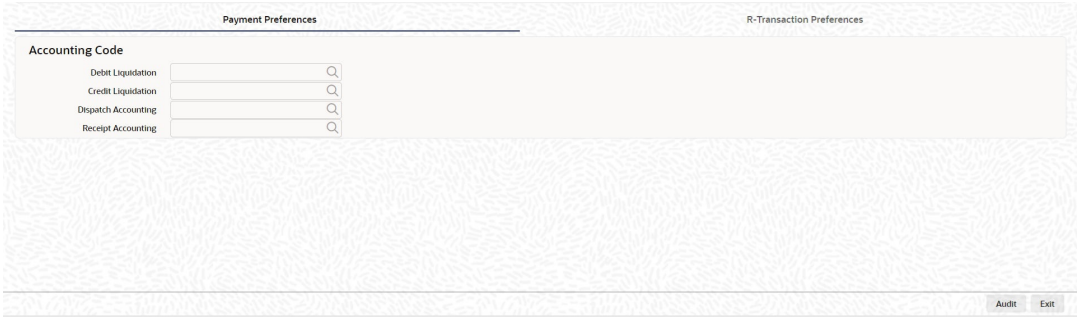
- Payment Preferences Tab

- R-Transaction Preferences Tab
- US NACHA Credit Accounting Preference Summary

2.1.1.1 Payment Preferences Tab

1. Click on **Payment Preferences** tab.

Figure 2-2 US NACHA Credit Accounting Preferences - Payment Preference Tab



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

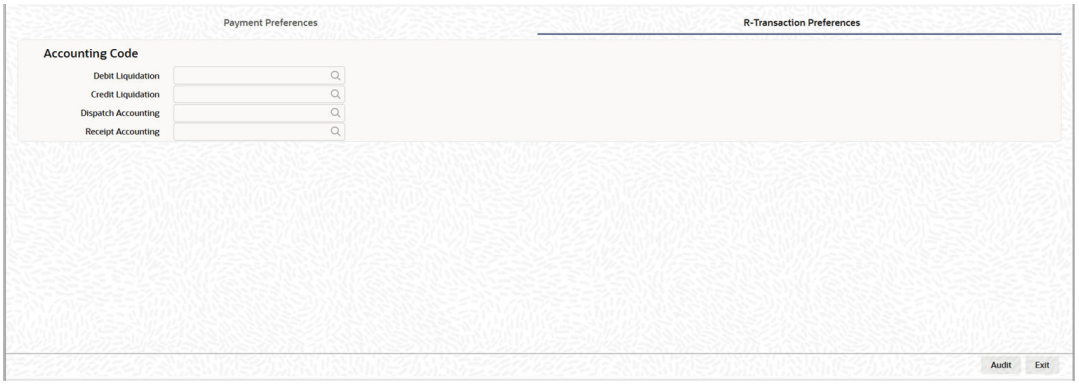
Table 2-2 US NACHA Credit Accounting Preferences_Payment Preference Tab - Field Description

Field	Description
Accounting Codes	--
Debit Liquidation	Specify the template for Debit Liquidation from the list of available accounting templates. You can select the template from the option list. The list displays all the accounting templates maintained in the system.
Credit Liquidation	Specify the template for Credit Liquidation.
Dispatch Accounting	System populates the Account Currency.
Receipt Accounting	System populates the Originator's name.

2.1.1.2 R-Transaction Preferences Tab

1. Click on **R-Transaction Preferences** tab.

Figure 2-3 US NACHA Credit Accounting Preferences - R-Transaction Preference Tab



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

Table 2-3 US NACHA Credit Accounting Preferences_R-Transaction Preference Tab - Field Description

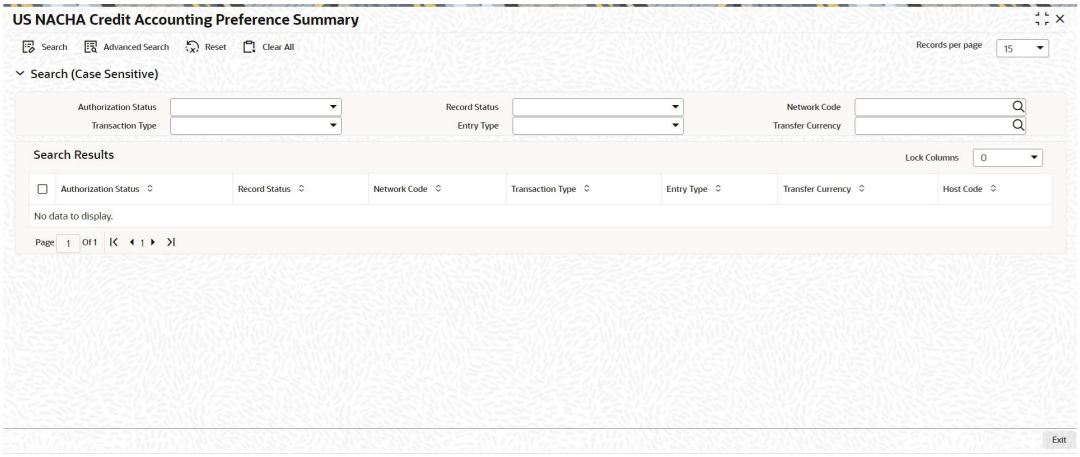
Field	Description
Accounting Codes	--
Debit Liquidation	Specify the template for Debit Liquidation from the list of available accounting templates. You can select the template from the option list. The list displays all the accounting templates maintained in the system.
Credit Liquidation	Specify the template for Credit Liquidation.
Dispatch Accounting	System populates the Account Currency.
Receipt Accounting	System populates the Originator's name.

2.1.1.3 US NACHA Credit Accounting Preference Summary

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

   US NACHA Credit Accounting Preference Summary screen is displayed.

Figure 2-4 US NACHA Credit Accounting Preference Summary



2. You can search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Transaction Type
   - Entry Type
   - Transfer Currency
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.

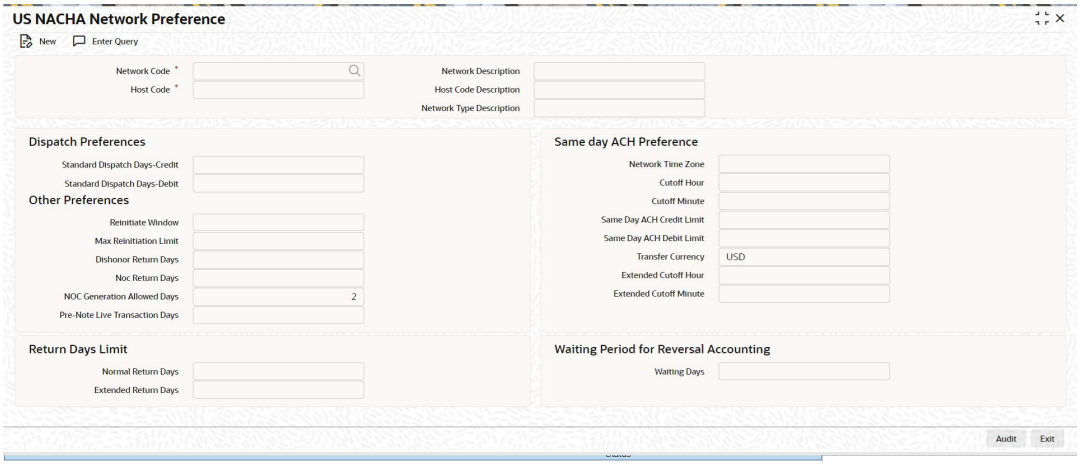
2.1.2 US NACHA Network Preference

You can capture NACHA Network cutoff time for Same day & extended ACH transactions, using this screen.

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

   US NACHA Network Preference screen is displayed.

Figure 2-5 US NACHA Network Preference



2. Click **New** button on the Application toolbar.
3. On **US NACHA Network Preference** screen, specify the fields.

Table 2-4 US NACHA Network Preference - Field Description

Field	Description
Network Code	Specify the appropriate NACHA Network Code from the list of values.
Network Code Description	System defaults the Description on the Network Code selected.
Network Type Description	System defaults the Network Type Description on the Network Code selected.
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Host Code Description	System defaults the Description on the Host Code selected.
Dispatch Preferences	--
Standard Dispatch Days-Credit	Specify the field with 2 Business Days.
Standard Dispatch Days-Debit	Specify the field with 1 Business Days.
Same day ACH Preference	--
Network Time Zone	This field displays the Time Zone of the current host.
Cutoff Hour	Specify the Cuttoff Hour.
Cutoff Minute	Specify the Cuttoff Minute.
Same Day ACH Limit	Specify the Same Day ACH Limit.
Transfer Currency	This field is defaulted to USD.
Extended Cutoff Hour	Specify the Extended Cutoff Hour based on bank operations.
Extended Cutoff Minute	Specify the Extended Cutoff Minute based on bank operations.

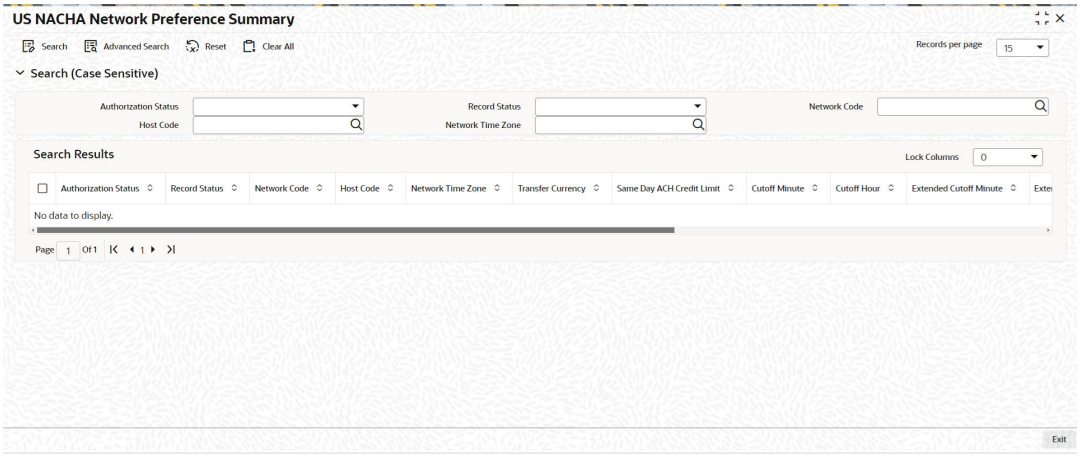
- US NACHA Network Preference Summary

2.1.2.1 US NACHA Network Preference Summary

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

   US NACHA Network Preference Summary screen is displayed.

Figure 2-6 US NACHA Network Preference Summary



2. You can search using one or more of the following parameters:
   - Authorization Status
   - Host Code
   - Record Status
   - Network Code
   - Network Time Zone
3. Once you specified the parameters, click the **Search** button.

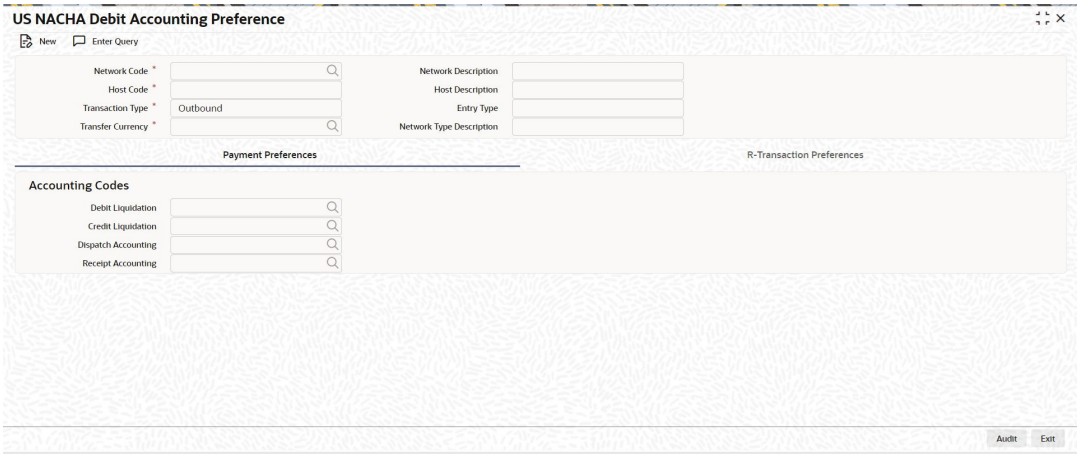
   System displays the records that match the search criteria.

2.1.3 US NACHA Debit Accounting Preference

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

   US NACHA Debit Accounting Preference screen is displayed.

Figure 2-7 US NACHA Debit Accounting Preference



2. Click **New** button on the Application toolbar.
3. On **US NACHA Debit Accounting Preference** screen, specify the fields.

Table 2-5 US NACHA Debit Accounting Preference- Field Description

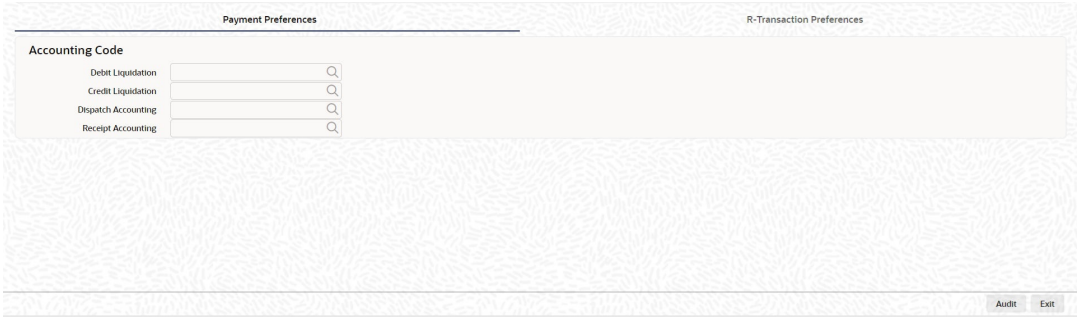
Field	Description
Network Code	Specify the appropriate NACHA Network Code from the list of values.
Network Code Description	System defaults the Description on the Network Code selected.
Network Type Description	System defaults the Network Type Description on the Network Code selected.
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Host Code Description	System defaults the Description on the Host Code selected.
Transaction Type	Select the Transaction Type from the following: • Outbound • Inbound
Entry Type	This field gets defaulted to “Debit”, to indicate that the transaction is NACHA Debit transfer.
Transfer Currency	Specify the Transfer Currency from the list of values.

- Payment Preferences Tab
- R-Transaction Preferences Tab
- US NACHA Debit Accounting Preference Summary

2.1.3.1 Payment Preferences Tab

1. Click on **Payment Preferences** tab.

Figure 2-8 US NACHA Debit Accounting Preferences - Payment Preference Tab



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

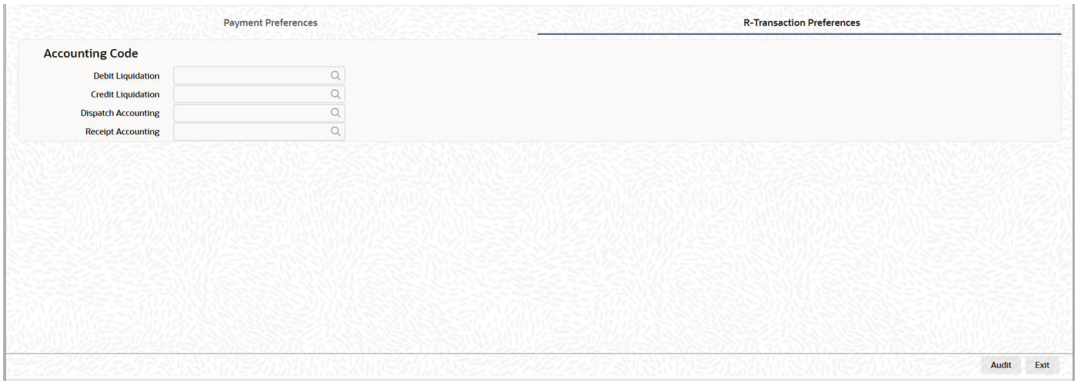
Table 2-6 US NACHA Debit Accounting Preferences_Payment Preference Tab - Field Description

Field	Description
Accounting Codes	--
Debit Liquidation	Specify the template for Debit Liquidation from the list of available accounting templates. You can select the template from the option list. The list displays all the accounting templates maintained in the system.
Credit Liquidation	Specify the template for Credit Liquidation.
Dispatch Accounting	System populates the Account Currency.
Receipt Accounting	System populates the Originator's name.

2.1.3.2 R-Transaction Preferences Tab

1. Click on **R-Transaction Preferences** tab.

Figure 2-9 US NACHA Debit Accounting Preferences - R-Transaction Preference Tab



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

Table 2-7 US NACHA Debit Accounting Preferences_R-Transaction Preference Tab - Field Description

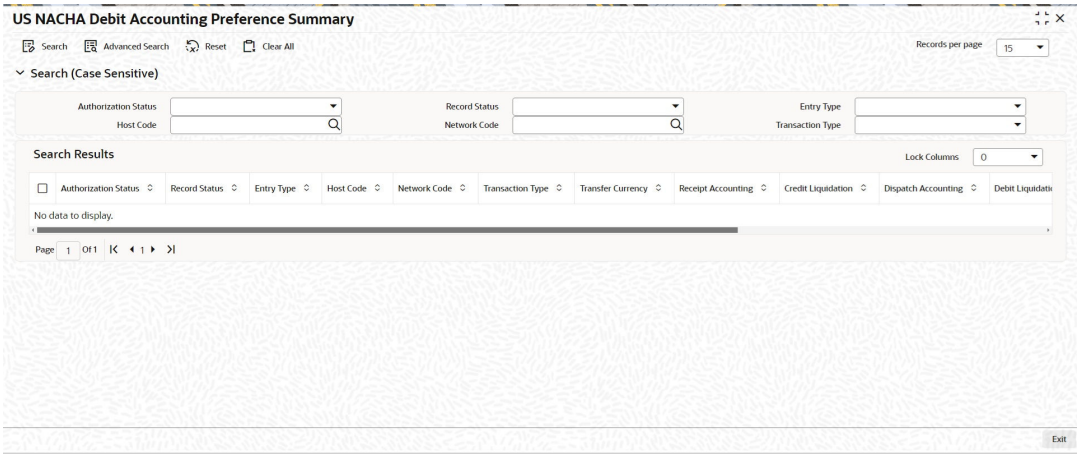
Field	Description
Accounting Codes	--
Debit Liquidation	Specify the template for Debit Liquidation from the list of available accounting templates. You can select the template from the option list. The list displays all the accounting templates maintained in the system.
Credit Liquidation	Specify the template for Credit Liquidation.
Dispatch Accounting	System populates the Account Currency.
Receipt Accounting	System populates the Originator's name.

2.1.3.3 US NACHA Debit Accounting Preference Summary

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

   US NACHA Debit Accounting Preference Summary screen is displayed.

Figure 2-10 US NACHA Debit Accounting Preference Summary



2. You can search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Entry Type
   - Host Code
   - Network Code
   - Transaction Type
3. Once you specified the parameters, click the **Search** button.

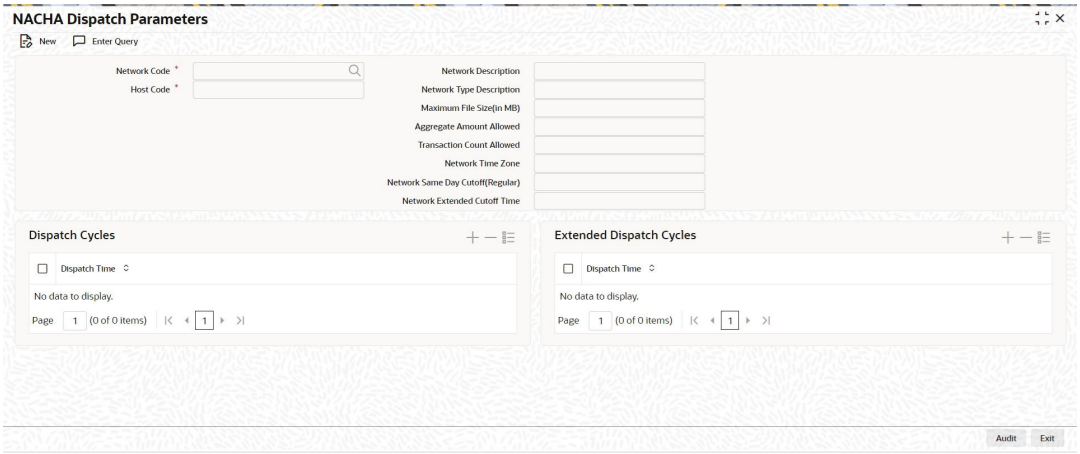
   System displays the records that match the search criteria.

2.1.4 NACHA Dispatch Parameters

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

   NACHA Dispatch Parameters screen is displayed.

Figure 2-11 NACHA Dispatch Parameters



2. Click **New** button on the Application toolbar.
3. On **NACHA Dispatch Parameters** screen, specify the fields.

Table 2-8 NACHA Dispatch Parameters - Field Description

Field	Description
Network Code	Specify the appropriate NACHA Network Code from the list of values.
Network Description	System defaults the Description on the Network Code selected.
Network Type Description	System defaults the Network Type Description on the Network Code selected.
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Maximum File Size(in MB)	Specify the Maximum File Size in MB.
Aggregate Amount Allowed	Specify the allowed Aggregate Amount.
Transaction Count Allowed	Specify the allowed Transaction Count.
Network Time Zone	Specify the Network Time Zone from the cutoff maintenance.
Network Same Day Cutoff(Regular)	Specify the Network Same Day Cutoff (Regular) from the cutoff maintenance.
Network Extended Cutoff Time	Specify the Network Extended Day Cutoff (Regular) from the cutoff maintenance.
Dispatch Cycles	--
Dispatch Time	Specify the Scheduled Dispatch intervals, between the BOD and Regular (Same Day) Cutoff window.
Extended Dispatch Cycles	--
Dispatch Time	Specify the Scheduled Dispatch intervals, between the Regular (Same Day cutoff) and Extended Cutoff window.

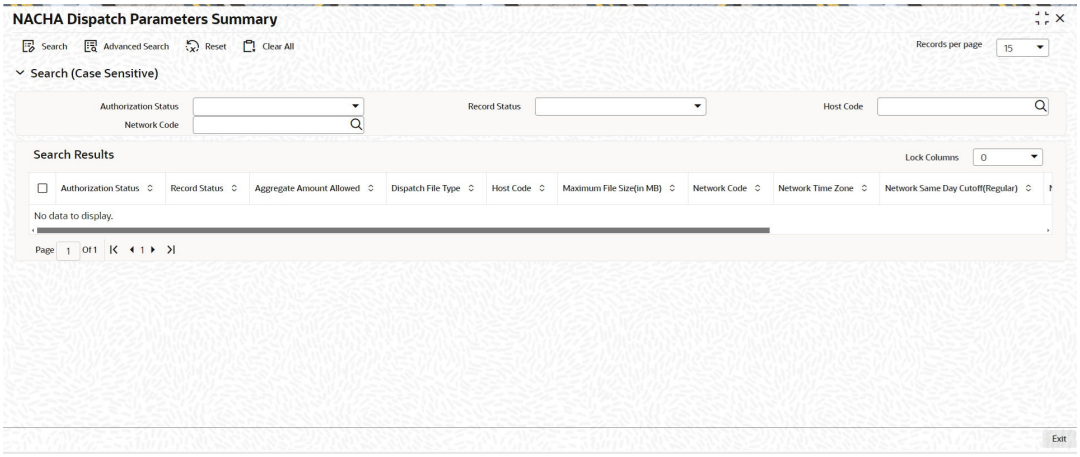
- NACHA Dispatch Parameters Summary

2.1.4.1 NACHA Dispatch Parameters Summary

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

   NACHA Dispatch Parameters Summary screen is displayed.

Figure 2-12 NACHA Dispatch Parameters Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Host Code
   - Network Code
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.

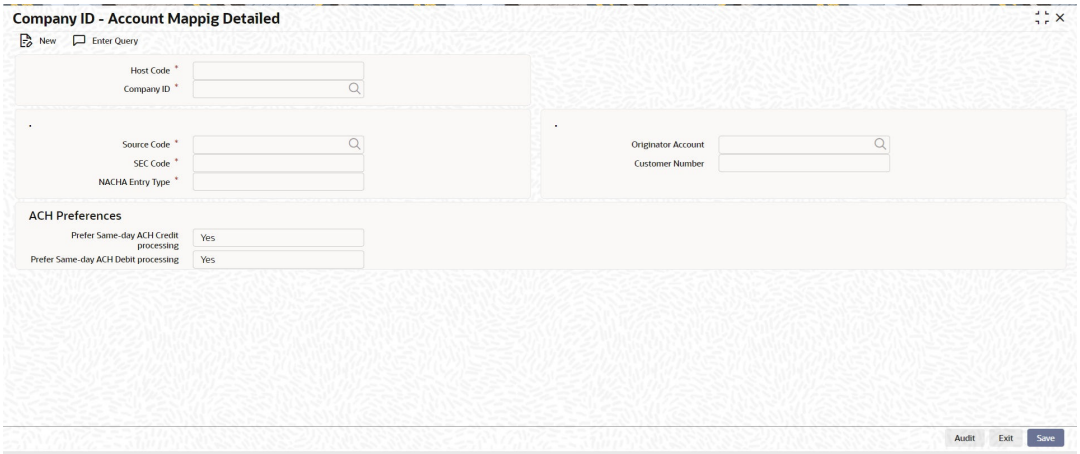
2.1.5 Company ID - Account Mapping

This NACHA specific maintenance maintains the mapping between a Company Id of a corporate Originator and one or more of their accounts available in the system that could be used as the debit account or credit account in an outgoing ACH Credit or ACH Debit transaction.

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

   Company ID - Account Mapping screen is displayed.

Figure 2-13 Company ID - Account Mapping



2. Click **New** button on the Application toolbar.
3. On **Company ID - Account Mapping** screen, specify the fields.

Table 2-9 Company ID - Account Mapping - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Company ID	Specify Company Id from the list of values. List fetches records from the existing Originator Maintenance Detailed (PMDORGDT).
Source Code	Specify Source Code from the list of values. Code can be for a specific channel (including Manual channel) or All (any) channels from where the outgoing ACH transaction could be initiated.
SEC Code	Select SEC Code from the following: • CIE • CTX • PPD • ARC • BOC • POP • All • CCD • WEB • TEL • RCK • XCK **Note:** If "All" option is selected for NACHA Entry Type field then in the SEC code drop-down only the SEC codes would be populated such as CCD, CTX and PPD.
NACHA Entry Type	Select NACHA Entry Type from the following: • ACH Credit • ACH Debit • All
Originator Account	Specify the Originator account from list of values. The list is filtered on all 'Normal' type of accounts owned by Customers of type "Individual" or "Corporate". **Note:** The same Originator Account number would be allowed to be linked to more than one Company ID.
Customer number	System defaults the customer number of the Originator account selected.
ACH Preferences	--
Prefer Same-day ACH Credit processing	'Yes' indicates that Originator would like their ACH Credit transactions to be "same-day" processed whenever eligible.

Table 2-9 (Cont.) Company ID - Account Mapping - Field Description

Field	Description
Prefer Same-day ACH Debit processing	'Yes' indicates that Originator would like their ACH Debit transactions to be "same-day" processed whenever eligible.

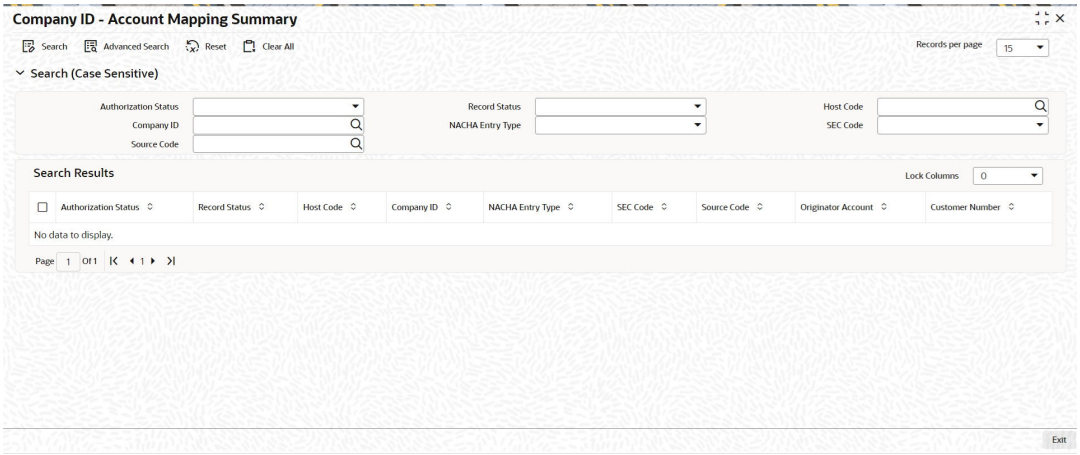
- Company ID - Account Mapping Summary

2.1.5.1 Company ID - Account Mapping Summary

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

   Company ID - Account Mapping Summary screen is displayed.

Figure 2-14 Company ID - Account Mapping Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Host Code
   - Company ID
   - NACHA Entry Type
   - SEC Code
   - Source Code
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.

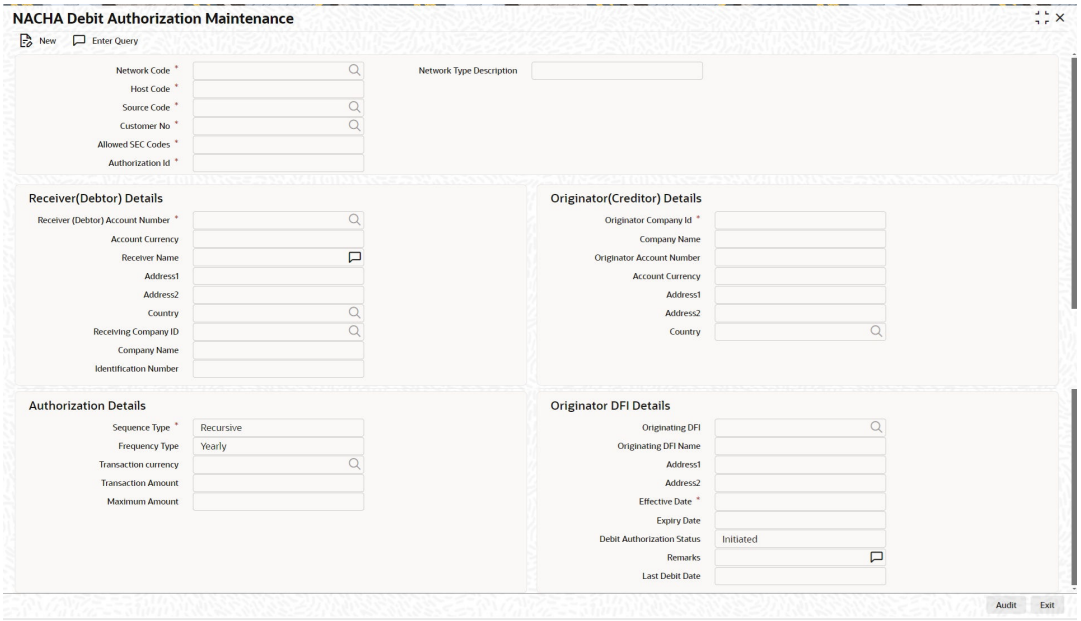
2.1.6 NACHA Debit Authorization Maintenance

You can capture NACHA Debit Authorization (Debit Mandate), using this screen.

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

   NACHA Debit Authorization Maintenance screen is displayed.

Figure 2-15 NACHA Debit Authorization Maintenance



2. Click **New** button on the Application toolbar.
3. On **NACHA Debit Authorization Maintenance** screen, specify the fields.

Table 2-10 NACHA Debit Authorization Maintenance - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Source Code	Specify Source Code from the list of values.
Network Code	Specify the Network Code from the list of values.
Customer No	Specify the Customer No from the list of values.
Allowed SEC Codes	Select Allowed SEC Codes from the following: • CCD • CTX • PPD • ARC • BOC • POP • CCD • WEB • TEL • RCK • XCK
Authorization Id	Specify the Authorization Id.
Network Type Description	System defaults the Network Type Description based on the Network Code selected.
Receiver (Debtor) Details	--
Receiver (Debtor) Account Number	Specify the Receiver (Debtor) Account Number from the list of values that lists all active accounts of the specified Customer.
Account Currency	Account Currency gets auto populated on selecting Receiver (Debtor) Account Number.

Table 2-10 (Cont.) NACHA Debit Authorization Maintenance - Field Description

Field	Description
Receiver Name	Receiver Name gets auto populated on selecting Receiver (Debtor) Account Number.
Address1	Address gets auto populated on selecting Receiver (Debtor) Account Number.
Address2	Address gets auto populated on selecting Receiver (Debtor) Account Number.
Country	This field gets auto populated on selecting Receiver (Debtor) Account Number.
Receiving Company ID	Specify the Receiving Company ID from the list of values that lists the company mapped to the selected Debtor Customer / Account, from Company ID Account mapping screen PMDCIACC.
Company Name	Company Name gets auto populated on selecting Receiving Company ID.
Identification Number	Specify the Identification Number.
Originator (Creditor) Details	--
Originator Company Id	Specify the Originator Company ID from the list of values that lists the company mapped to the selected Debtor Customer / Account, from Company ID Account mapping screen PMDCIACC.
Company Name	Company Name gets auto populated on selecting Originator Company ID.
Originator Account Number	Originator Account Number gets auto populated on selecting Originator Company ID.
Account Currency	Account Currency gets auto populated on selecting Originator Company ID.
Address1	Address gets auto populated on selecting Originator Company ID.
Address2	Address gets auto populated on selecting Originator Company ID.
Country	Country gets auto populated on selecting Originator Company ID.
Authorization Details	--
Sequence Type	Select the Sequence Type from the following: • Recursive • One Off
Frequency Type	Select the Frequency Type from the following: • Yearly • Monthly • Quarterly • Half Yearly • Weekly • Daily • Adhoc • Intra Day • Fortnightly
Transaction Currency	Specify the Transaction Currency from the list of values.
Transaction Amount	Specify the Transaction Amount.
Maximum Amount	Specify the Maximum Amount, if required.
Originator DFI Details	--
Originating DFI	Specify the Originator DFI from the list of values that lists all valid Routing Number from NACHA directory.
Originating DFI Name	Originating DFI Name gets auto populated on selecting Originating DFI.
Address1	Address gets auto populated on selecting Originating DFI.

Table 2-10 (Cont.) NACHA Debit Authorization Maintenance - Field Description

Field	Description
Address2	Address gets auto populated on selecting Originating DFI.
Effective Date	Specify the Date from when the Authorization is effective for receiving Debit transactions on the Receiver account. Ensure that the Settlement date of the inward Debit transaction is greater than or equal to this date.
Expiry Date	Specify the Date when the Authorization expires or no longer remains effective. Ensure that Settlement date of the inward Debit transaction is less than or equal to this date. If Expiry date is not provided, it is considered as open ended, and debit requests are honored, until user manually marks the mandate as expired.
Debit Authorization Status	Select the Debit Authorization Status from the following: • Initiated • Active • Expired • Used • Cancelled
Remarks	Specify the Remarks, if any.
Last Debit Date	This field displays the Last Debit. On honoring a debit request against the mandate, the settlement date of the debit request is updated on this field. This is done processing every debit request.

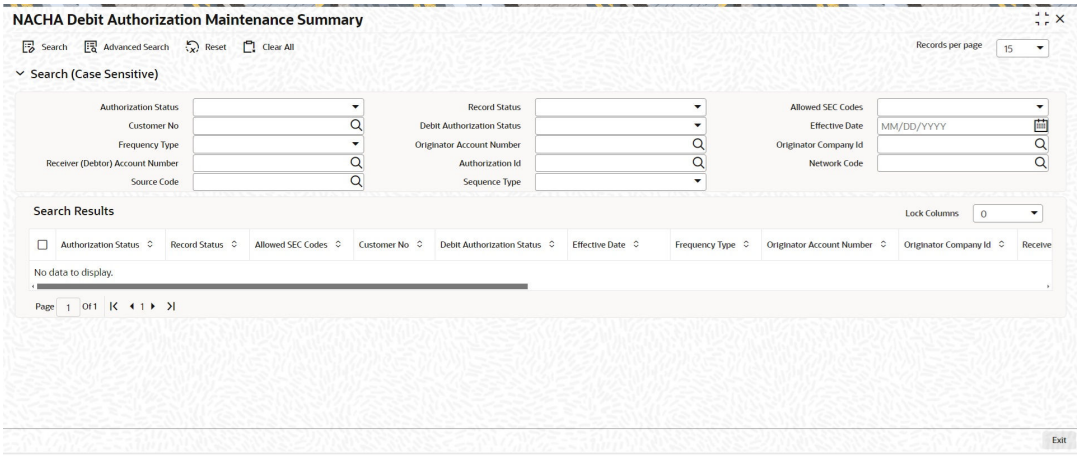
- NACHA Debit Authorization Maintenance Summary

2.1.6.1 NACHA Debit Authorization Maintenance Summary

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

   NACHA Debit Authorization Maintenance Summary screen is displayed.

Figure 2-16 NACHA Debit Authorization Maintenance Summary



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

- Customer No
- Debit Authorization Status
- Effective Date
- Frequency Type
- Originator Company Id
- Authorization Id
- Originator Account Number
- Receiver (Debtor) Account Number
- Network Code
- Source Code
- Sequence Type

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

   System displays the records that match the search criteria.

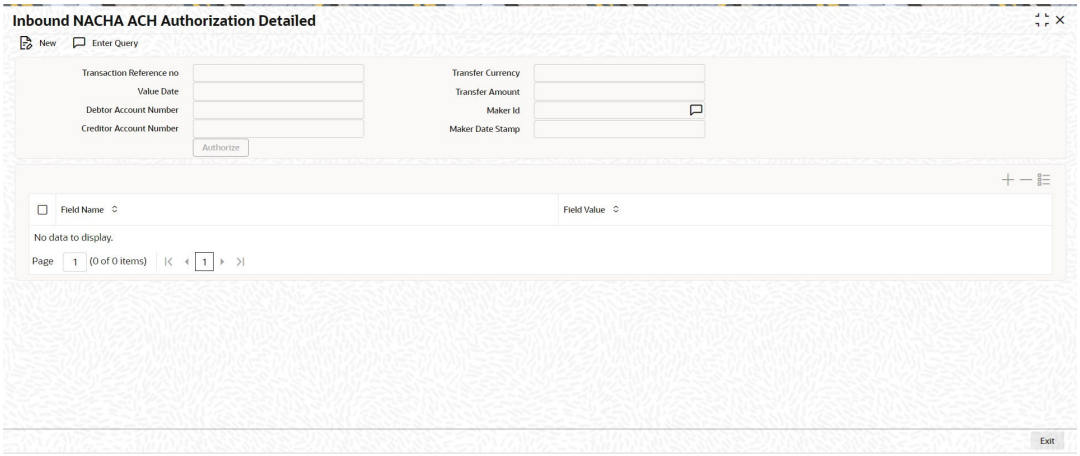
2.1.7 Inbound NACHA ACH Authorization

You can authorize manual reversal of Inbound NACHA credit/debit transaction, using this screen.

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

   Inbound NACHA ACH Authorization screen is displayed.

Figure 2-17 Inbound NACHA ACH Authorization



2. Click the 'Authorize' button on this screen to launch corresponding Inbound US NACHA Credit Transfer Input (PNDITONL) or Inbound US NACHA Debit Transaction Input (PNDIDONL) screen.
3. On authorization, the system marks the original inbound NACHA credit/debit transaction status as 'Reversed'. The Reversal accounting entries are posted. The system does not generate any reversal response message for dispatch.
4. The Re-Key fields for authorization is disabled for the authorization of reversal.

2.1.8 NACHA Directory

NACHA Directory maintenance maintains details of NACHA participants that are serviced by FedACH ACH Operator.

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

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

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

   NACHA Directory screen is displayed.

Figure 2-18 NACHA Directory

2. Click **New** button on the Application toolbar.
3. On **NACHA Directory** screen, specify the fields.

Table 2-11 NACHA Directory - Field Description

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

Table 2-11 (Cont.) NACHA Directory - Field Description

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

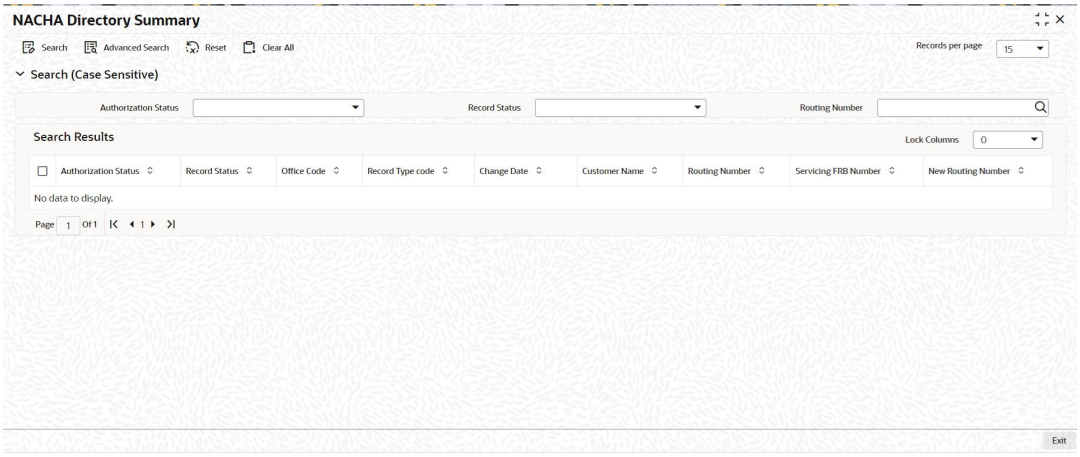
- NACHA Directory Summary

2.1.8.1 NACHA Directory Summary

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

   NACHA Directory Summary screen is displayed.

Figure 2-19 NACHA Directory Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Routing Number
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.

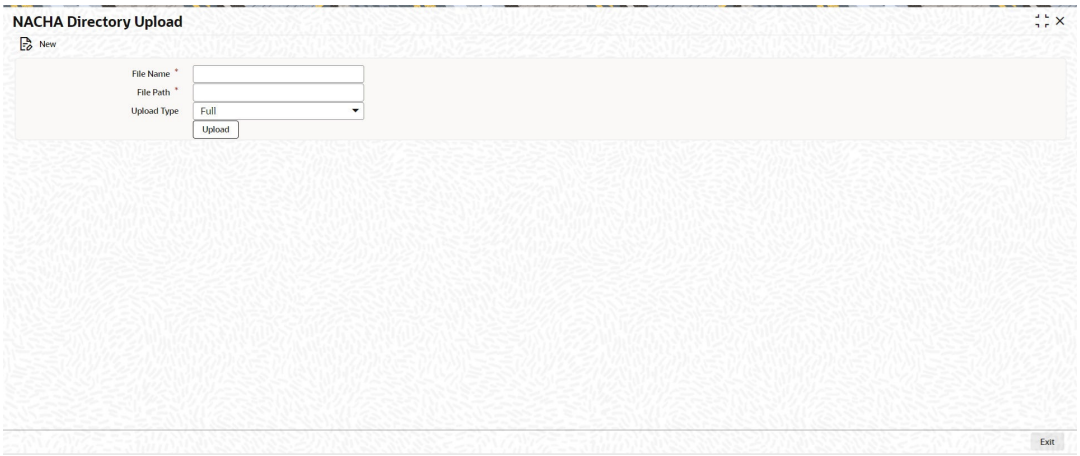
2.1.9 NACHA Directory Upload

A facility is available for manual upload of NACHA (FedACH) Directory using fixed length text file. The name of this screen is NACHA Directory Upload.

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

   NACHA Directory Upload screen is displayed.

Figure 2-20 NACHA Directory Upload



2. Click **New** button on the Application toolbar.
3. On **NACHA Directory Upload** screen, specify the fields.

Table 2-12 NACHA Directory Upload - Field Description

Field	Description
File Name	Specify the File name of the NACHA Directory text file.
File Path	Specify the DB server path where the Directory file is placed.
Upload Type	Select Upload Type from the following: • Full • Partial This field indicates if the file to be uploaded is a Full file containing all NACHA participants or a Partial file containing records updated since a specific date in the past.
Upload button	Click this button to initiate the process of picking up the file from the specified location, parsing it and inserting the records in the NACHA Directory table.

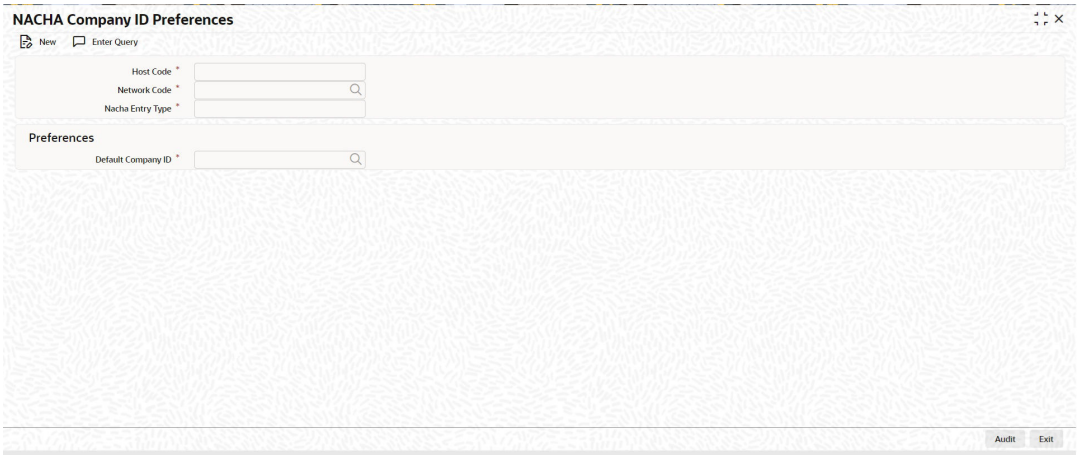
2.1.10 NACHA Company ID Preferences

If Company ID is not received in Outbound NACHA Credit/Debit request, system defaults the same from the below maintenance. In this case, it mandatory to send the customer account in the request.

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

   NACHA Company ID Preferences screen is displayed.

Figure 2-21 NACHA Company ID Preferences



2. Click **New** button on the Application toolbar.
3. On **NACHA Company ID Preferences** screen, specify the fields.

Table 2-13 NACHA Company ID Preferences - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Network Code	Specify the Network Code from the list of values.
Nacha Entry Type	Select Nacha Entry Type from the following: • ACH Credit • ACH Dedit
Preferences	--
Default Company ID	Specify the Default Company ID from the list of values.

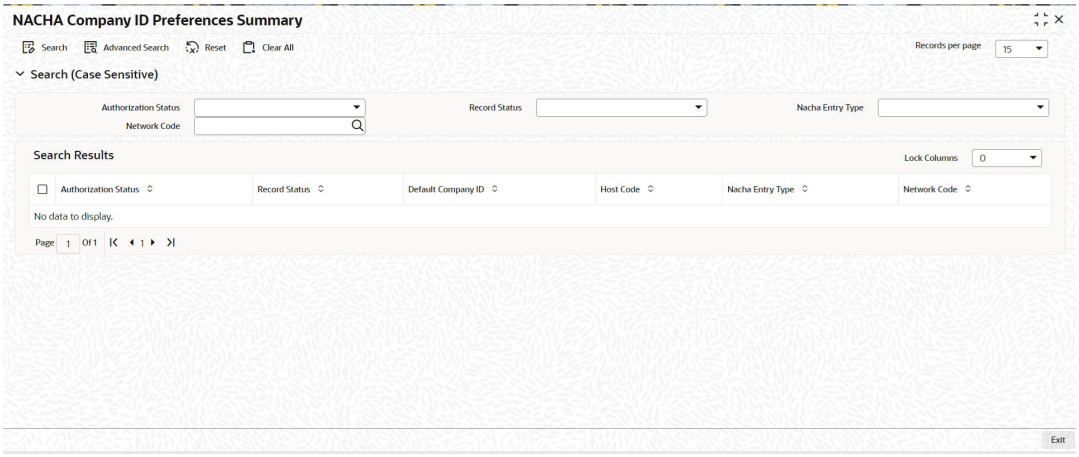
- NACHA Company ID Preferences Summary

2.1.10.1 NACHA Company ID Preferences Summary

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

   NACHA Company ID Preferences Summary screen is displayed.

Figure 2-22 NACHA Company ID Preferences Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Nacha Entry Type
   - Network Code
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.

2.2 NACHA Credit Transfer

NACHA inbound and outbound transactions can be booked and viewed through these screens.

- Outbound US NACHA Credit Transfer Input
- NACHA Outbound Credit Transfer View
- Credit Outbound Transaction Processing
- Inbound US NACHA Credit Transfer Input
- NACHA Inbound Credit Transfer View
- Credit Inbound Transaction Processing

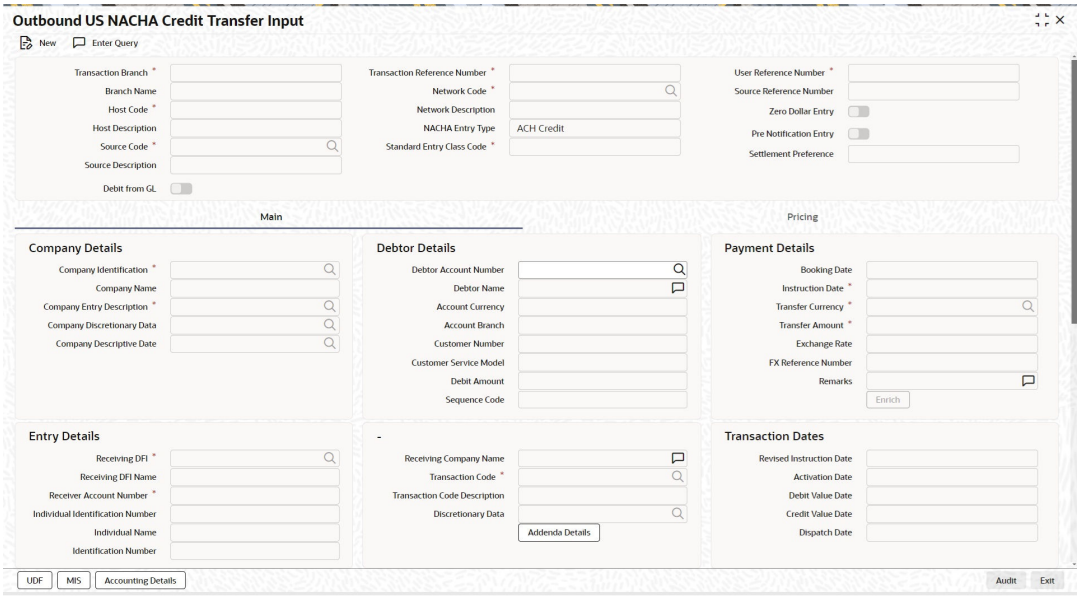
2.2.1 Outbound US NACHA Credit Transfer Input

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

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

   Outbound US NACHA Credit Transfer Input screen is displayed.

Figure 2-23 Outbound US NACHA Credit Transfer Input



2. Click **New** button on the Application toolbar.
3. On **Outbound US NACHA Credit Transfer Input** screen, specify the fields.

Table 2-14 Outbound US NACHA Credit Transfer Input - Field Description

Field	Description
Transaction Branch Code	System defaults the Branch Code of transaction branch on clicking 'New'.
Branch Name	System defaults the Branch Name of the Transaction Branch Code.
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Host Code Description	System defaults the description of the Host code.
Source Code	This field is defaulted as 'MANL', you can also manually input the transactions. For transactions received through channel, relevant source code from Source maintenance would be defaulted.
Source Code Description	System defaults the description of the Source code.
Transaction Reference Number	Unique Reference number for the payment generated by the system.
Network Code	Specify the Network Code from the list of values. If only one NACHA network is maintained (which will generally be the case) then the same will be defaulted.
Network Code Description	System defaults the description of the Network code.
NACHA Entry Type	This field is defaulted to "ACH Credit", to indicate that the transaction is NACHA Credit transfer.
Standard Entry Class Code	Select the required SEC codes from the following: • CCD • CTX • CIE • PPD • WEB

Table 2-14 (Cont.) Outbound US NACHA Credit Transfer Input - Field Description

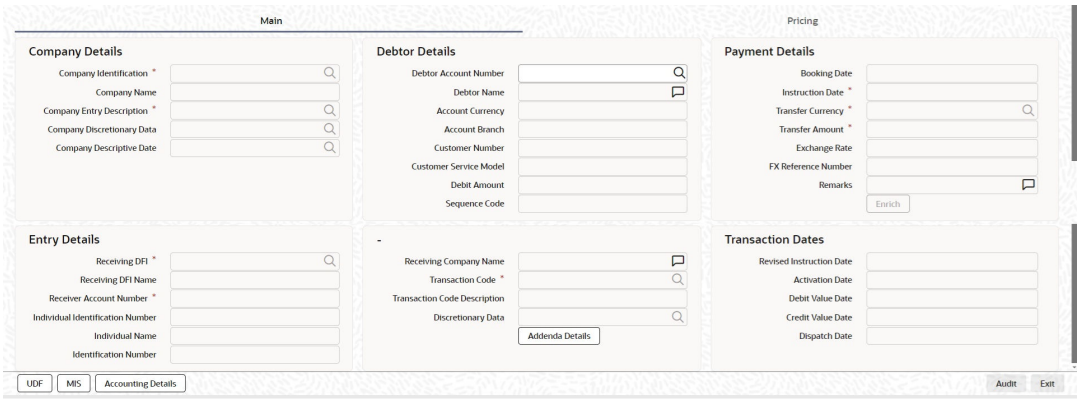
Field	Description
User Reference Number	System defaults the User reference number same as the Transaction Reference Number. You can edit this value to provide own reference number.
Source Reference Number	System displays the Source Reference Number provided by the channel or any other source for the transaction.
Zero Dollar Entry	Select the Zero Dollar Entry check box. If outbound transaction is a Zero Dollar transaction.
Pre Notification Entry	Select the Pre Notification Entry check box. If outbound transaction is a Pre Notification transaction.
Settlement Preference	Select the required Settlement Preference from the following: • Same Day • Standard • Blank

- Main Tab
- Pricing Tab
- UDF Button
- MIS Button
- Accounting Details
- Outbound US NACHA Credit Transfer Input Summary

2.2.1.1 Main Tab

1. Click on **Main** tab.

Figure 2-24 Outbound US NACHA Credit Transfer Input - Main Tab



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

Table 2-15 Outbound US NACHA Credit Transfer Input_Main Tab - Field Description

Field	Description
Company Details	--

Table 2-15 (Cont.) Outbound US NACHA Credit Transfer Input_Main Tab - Field Description

Field	Description
Company ID	Specify the Company Id of the Originator from list of values that fetches Company Id records from the existing Originator Maintenance Detailed (PMDORGDT).
Company Name	This field is auto-populated from the Company Identification Maintenance based on the Company Id.
Company Entry Description	Specify the Company Entry Description. This is a mandatory field.
Company Discretionary Data	This field in the Batch Header allows Originators/ODFIs to capture any data that is of significance to the processing of the transaction.
Company Descriptive Date	Specify the date of the transaction that the Originator would like the RDFI to include in communications to Receiver. It is to be noted that this date would not be the transaction or value date in the account statement of Receiver.
Debtor Details	--
Debtor Account Number	System populates Debtor Account Number, once you select Company ID and update the required fields and click Enrich button. This field is populated based on Company ID and SEC code maintained in PMDCIACC.
Debtor Name	System defaults the debtor name on selecting the account number.
Account Currency	System defaults Account Currency on selecting Account Number.
Account Branch	System defaults Account Branch on selecting Account Number.
Customer Number	System identifies the Customer number maintained in the system for the Originator based on the selected Debtor Account Number and the same is defaulted in this field.
Customer Service Model	System defaults Customer Service Model linked to the identified customer (originator).
Debit Amount	This field is populated with the transfer amount converted in originator account currency using the Exchange rate.
Payment Details	--
Booking Date	This is defaulted as application server date.
Instruction Date	This is the Instruction (Value) date of the payment, as instructed by the customer.
Transfer Currency	Specify the Transfer Currency which should always be USD.
Transfer Amount	Specify the Amount to be transferred.
Exchange Rate	If Transfer currency & Originator account currency are different then Exchange rate can be provided by user. System retains the input value and will validate the same against override and stop variances maintained at Network Preferences.
FX Reference Number	Specify a specific reference number of Fx deal/contract to be used for deriving the Fx rate to be used for the transaction.
Remarks	This field indicates any user remarks for the outgoing payment transaction.
Entry Details	--
Receiving DFI	Specify a 9 digit ABA number of the Receiving DFI (RDFI) from the list of values that would fetch values from the NACHA Directory (PMDNCHDR) maintenance.
Receiving DFI Name	System defaults the name of the Receiving DFI selected.
Receiver Account Number	Specify the account number of the Receiver (beneficiary) corporate or owned by the Receiver individual as applicable for selected SEC code.

Table 2-15 (Cont.) Outbound US NACHA Credit Transfer Input_Main Tab - Field Description

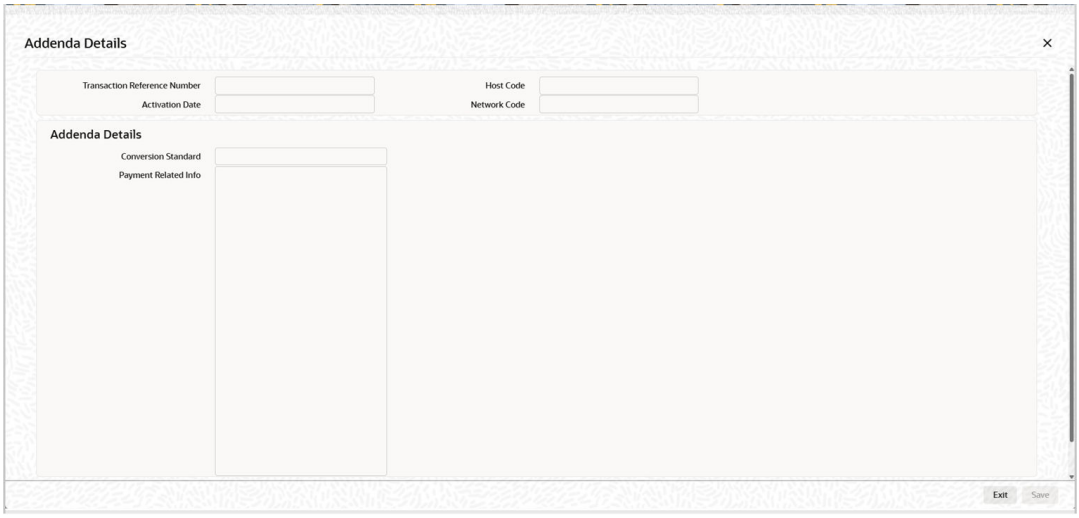
Field	Description
Individual Identification Number	This field is mandatory to specify only when the selected SEC code is “CIE”, and optional for other applicable SEC codes like PPD, WEB and so on.
Identification Name	Specify the Identification Name.
Identification Number	This field is optional for the applicable SEC codes like CCD, CTX etc. This field typically need to have the customer or accounting identification number (normally issued by Originator) by which the Receiver is known to the Originator.
Receiving Company Name	Specify the Company name of Receiver where the Receiver is corporate.
Transaction Code	Select relevant options for the ACH Credit transaction of selected SEC code. • Zero dollar transaction codes are 24, 34, 44, and 54, applicable for CCD and CTX SEC code. • Pre-notification transaction codes are 23, 33, 43, and 53, applicable for all CT transaction SEC code. • Normal transaction codes are 22, 32, 42, and 52 for all credit transaction SEC code.
Transaction Code Description	This field is auto-populated with the description of the selected Transaction code.
Discretionary Data	This field in the Entry detail record (for the transaction) in the Batch file allows Originators/ ODFIs to capture any 2 character code or data that is of significance to the processing of the transaction or for requesting something from RDFI. This is an optional field, and the user can input data. The code AK is used for transaction CCD and CTX SEC code, which means an Acknowledgement is requested for the transaction from the RDFI.
Transaction Dates	--
Revised Instruction Date	Specify the Revised Instruction Date.
Activation Date	This is the date on which the transaction would be processed.
Debit Value Date	The value date with which the debit to originator account would be done as part of the Debit Liquidation accounting event. This date is derived by the system as part of processing the transaction. This is a View-only field.
Credit Value Date	Specify the value date with which the credit to Network Nostro account would be done as part of Dispatch accounting for the file containing this transaction.
Dispatch Date	The date on which the transaction would be dispatched to NACHA as part of an outgoing NACHA file. This date would be calculated as Revised Instruction Date less Network Lead Days.

- Addenda Details

2.2.1.1.1 Addenda Details

1. Click on **Addenda Details** button.

Figure 2-25 Main Tab - Addenda Details



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

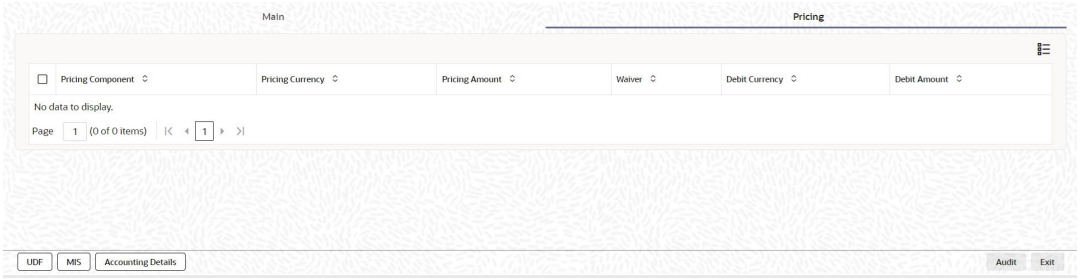
Table 2-16 Main Tab_Addenda Details - Field Description

Field	Description
Transaction Reference Number	System displays the Transaction Reference No.
Host Code	System displays the Host Code.
Activation Date	Specify the Activation date.
Network Code	System displays the Network Code.
Addenda Details	--
Conversion Standard	Select one of the following standards using which the data in this field needs to be converted, during generation of the Addenda records in the NACH file: • ASC X12.5 (Interchange Control Structure) • ASC X12.6 (Application Control Structure) • Payment related UN/EDIFACT syntax • ANSI ASC X12 transaction set containing a BPR or BPS data segment
Payment Related Info	Specify Payment Related Info. Data only up to 80 characters would be allowed since only a Max. of 9,999 Addenda record is allowed for single CT transaction. Addenda record is optional for these SEC codes.

2.2.1.2 Pricing Tab

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

Figure 2-26 Outbound US NACHA Credit Transfer Input - Pricing Tab



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

Table 2-17 Pricing - Field Description

Field	Description
Pricing Component	System displays the name of the pricing component, applicable for the transaction, for which charges are computed.
Pricing Currency	System displays the Pricing Currency in which the charge amount is calculated for the Pricing component.
Pricing Amount	System displays the charge amount calculated for each pricing component.
Waiver	Check this box to indicate that the charge is waived for the pricing component.
Debit Currency	System displays the Currency in which the charge amount is debited for the pricing component. This is the currency of the debit (originator) account.
Debit Amount	System displays charge amount in debit currency to be debited. This amount is different from the calculated Pricing amount if the debit currency is different from the Pricing Currency. The Debit amount for charges is calculated by converting the Pricing amount in Pricing Currency to Debit currency using specified Exchange Rate type in Pricing Code maintenance. User must click on save button in PNDOTONL Screen to save the outgoing payment and make it available for authorization. On authorization by a different user, system starts processing the US NACHA Outgoing Payment.

2.2.1.3 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 2-27 UDF Button

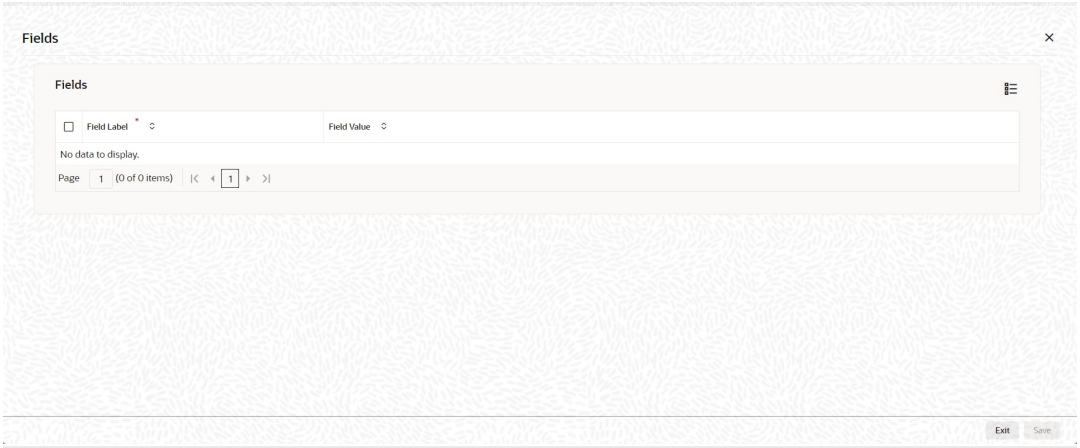


Table 2-18 UDF Button - Field Description

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).

2.2.1.4 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 2-28 MIS Button

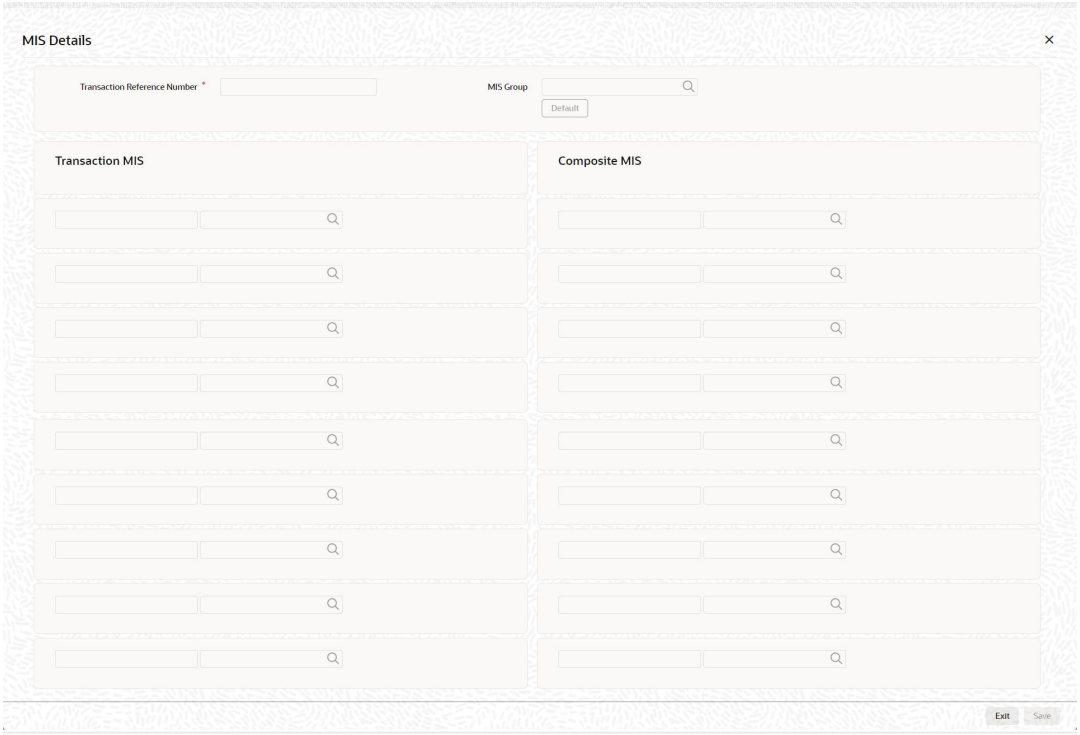


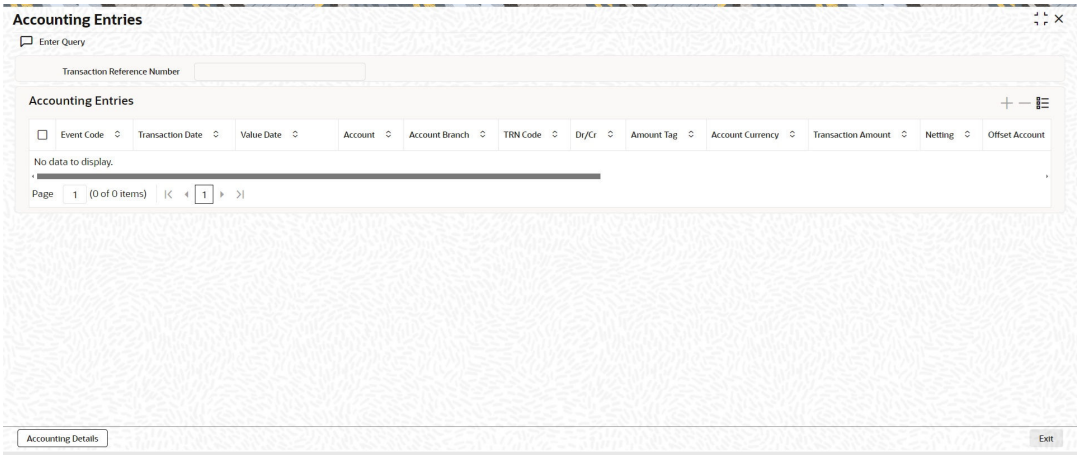
Table 2-19 MIS Button - Field Description

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.

2.2.1.5 Accounting Details

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

Figure 2-29 Accounting Entries



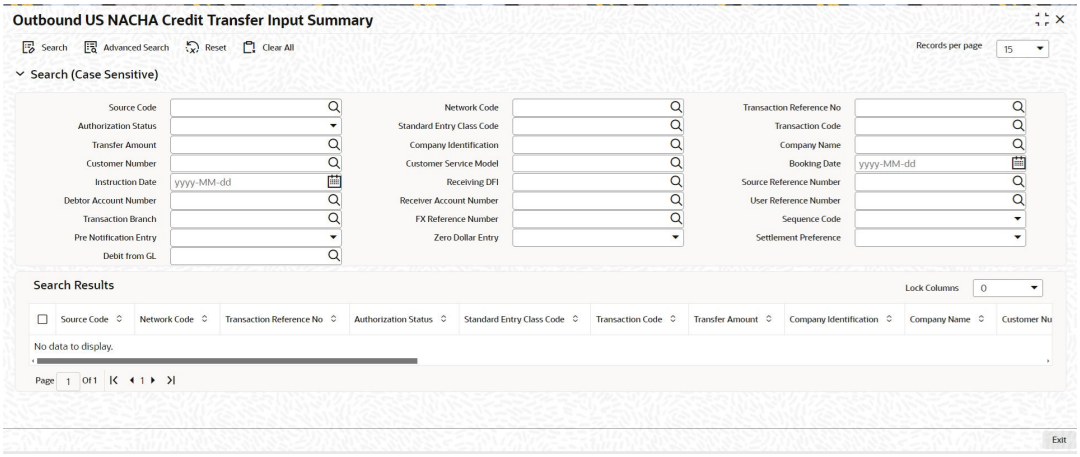
2. By default, the following attributes are displayed:
   - Event Code
   - Transaction Date
   - Value Date
   - Account
   - Account Branch
   - TRN Code
   - Dr/Cr
   - Amount Tag
   - Account Currency
   - Transaction Amount
   - Netting
   - Offset Account
   - Offset Account Branch
   - Offset TRN Code
   - Offset Amount Tag
   - Offset Currency
   - Offset Amount
   - Offset Netting
   - Handoff Status

2.2.1.6 Outbound US NACHA Credit Transfer Input Summary

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

   Outbound US NACHA Credit Transfer Input Summary screen is displayed.

Figure 2-30 Outbound US NACHA Credit Transfer Input Summary



2. Search using one or more of the following parameters:
   - Source code
   - Network Code
   - Transaction Reference Number
   - Authorization Status
   - Standard Entry Class Code
   - Transaction Code
   - Transfer Amount
   - Company Identification
   - Company Name
   - Customer Number
   - Customer Service Model
   - Booking Date
   - Instruction Date
   - Receiving DFI
   - Source Reference Number
   - Debtor Account Number
   - Receiver Account Number
   - User Reference Number
   - Transaction Branch
   - FX Reference Number
   - Sequence Code
   - Pre Notification Entry
   - Zero Dollar Entry
   - Settlement Preference
3. Once you specified the parameters, click the **Search** button.

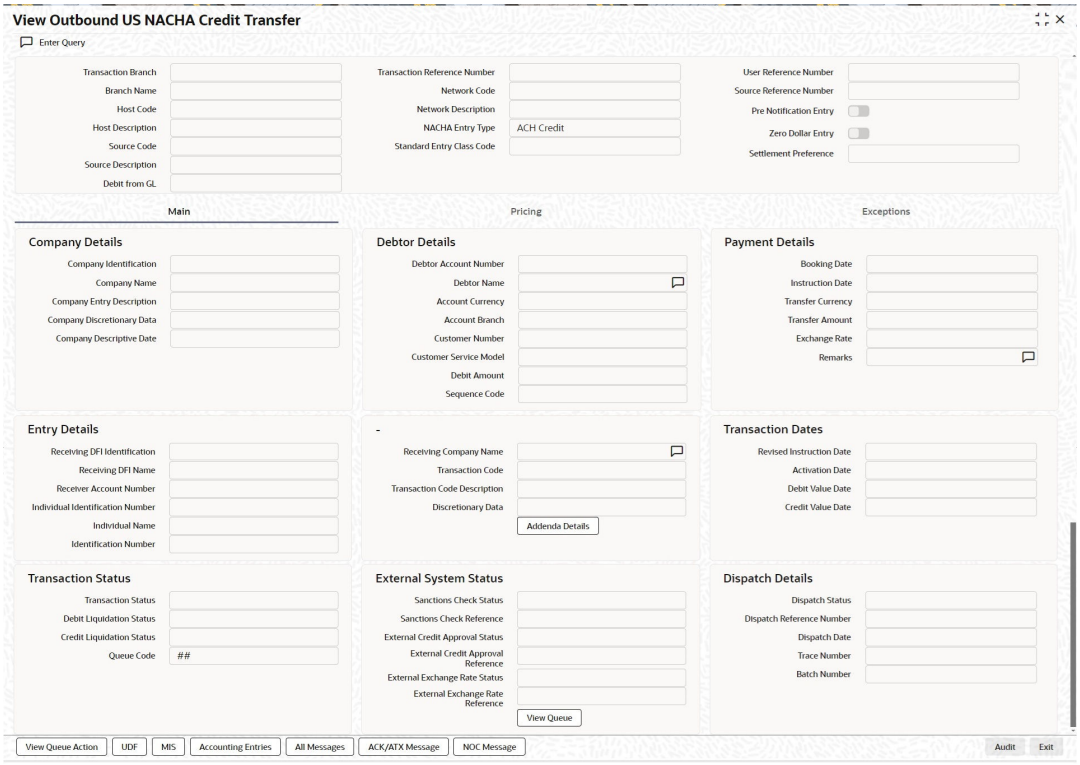
System displays the records that match the search criteria.

2.2.2 NACHA Outbound Credit Transfer View

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

   NACHA Outbound Credit Transfer View screen is displayed.

Figure 2-31 NACHA Outbound Credit Transfer View



2. From this screen, click ‘Enter Query’ button. The Transaction Reference Number field gets enabled, for the user to specify the Reference Number.
3. Click ‘Execute Query’ button and the system defaults the value for all the fields for the Reference number specified.
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 Details
5. For more details on Main and Pricing tabs refer to Outbound US NACHA Credit Transfer Input screen details above.
6. You can specify following additional fields in view screen:

Table 2-20 NACHA Outbound Credit Transfer View - Field Description

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

- Exceptions Tab
- View Queue Action Log
- UDF View
- MIS View
- Accounting Details
- All Messages
- ACK/ATX Message
- NOC Message
- NACHA Outbound View Summary

2.2.2.1 Exceptions Tab

1. Click the Exceptions tab and view the exceptions details.

Figure 2-32 NACHA Outbound Credit Transfer View - Exceptions Tab

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

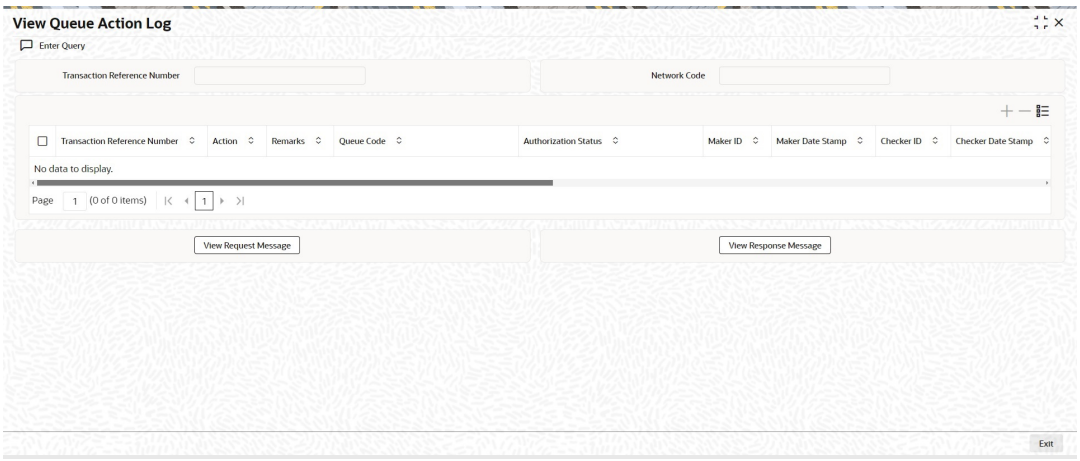
Table 2-21 Exceptions - Field Description

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

2.2.2.2 View Queue Action 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 2-33 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

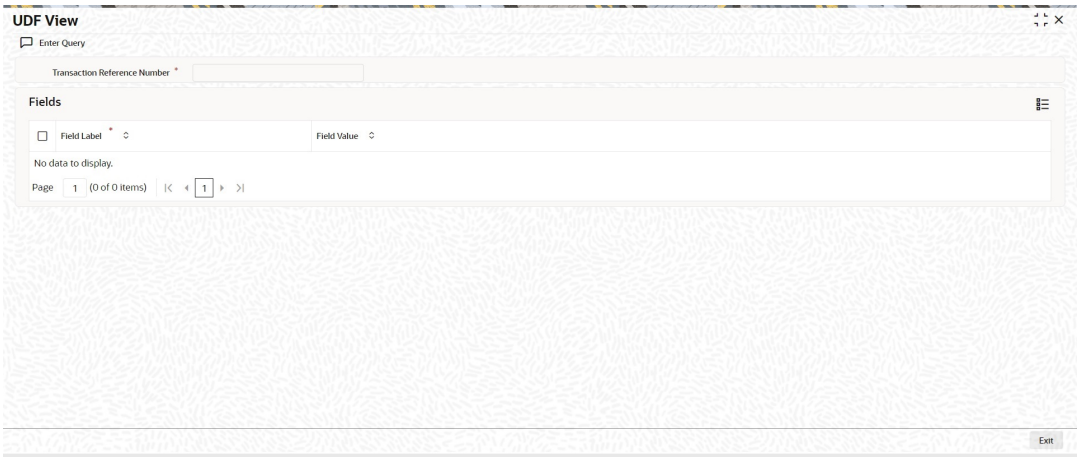
   You can view the request sent and the corresponding response received for each row in Queue Action Log.
4. Also, you can view the request sent to and the response received from external systems for the following:

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

2.2.2.3 UDF View

- Click the **UDF** tab to invoke the **UDF View** sub-screen.

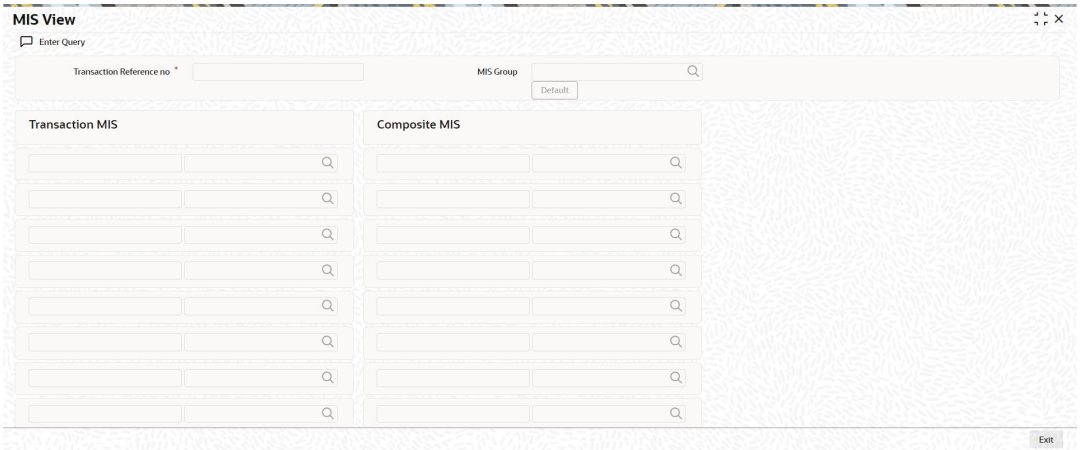
Figure 2-34 UDF View



2.2.2.4 MIS View

- Click the **MIS** tab to invoke the sub-screen.

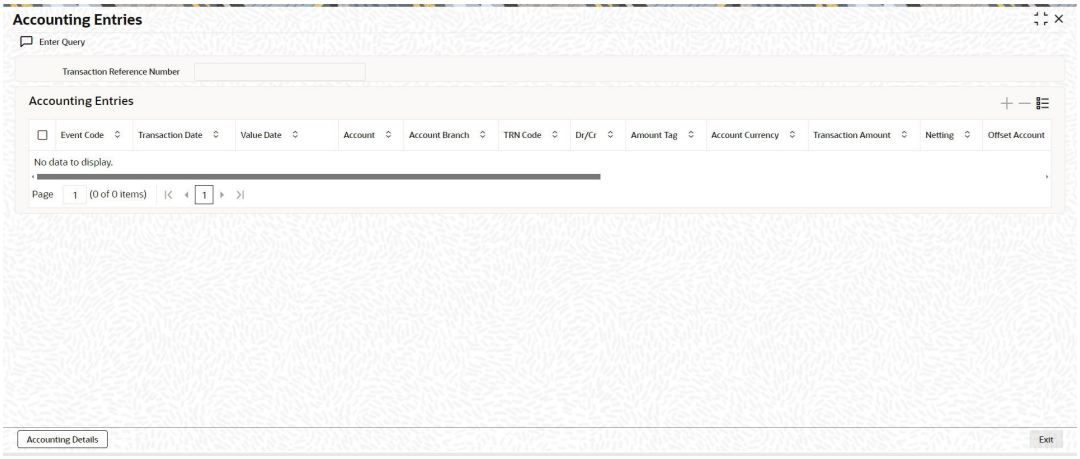
Figure 2-35 MIS View Button



2.2.2.5 Accounting Details

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

Figure 2-36 Accounting Entries

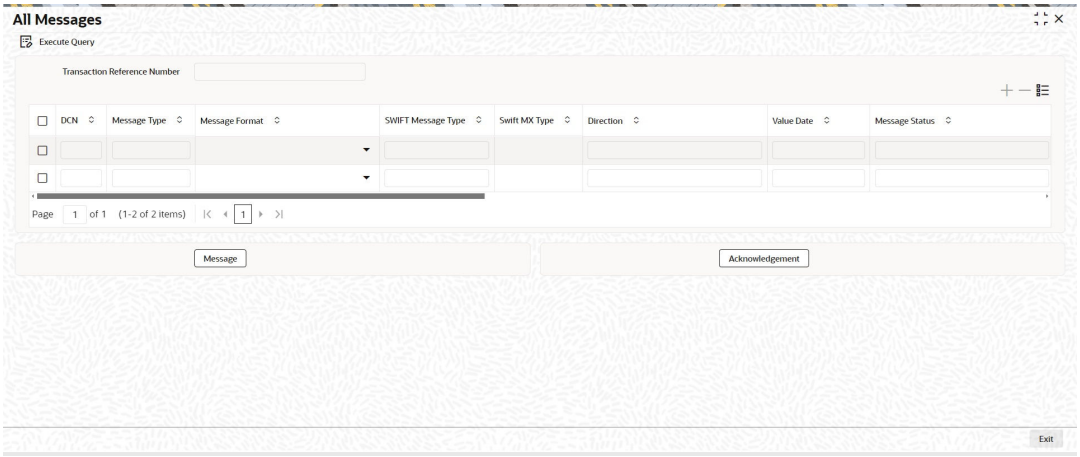


2. By default, the following attributes are displayed:
   - Event Code
   - Transaction Date
   - Value Date
   - Account
   - Account Branch
   - TRN Code
   - Dr/Cr
   - Amount Tag
   - Account Currency
   - Transaction Amount
   - Netting
   - Offset Account
   - Offset Account Branch
   - Offset TRN Code
   - Offset Amount Tag
   - Offset Currency
   - Offset Amount
   - Offset Netting
   - Handoff Status

2.2.2.6 All Messages

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

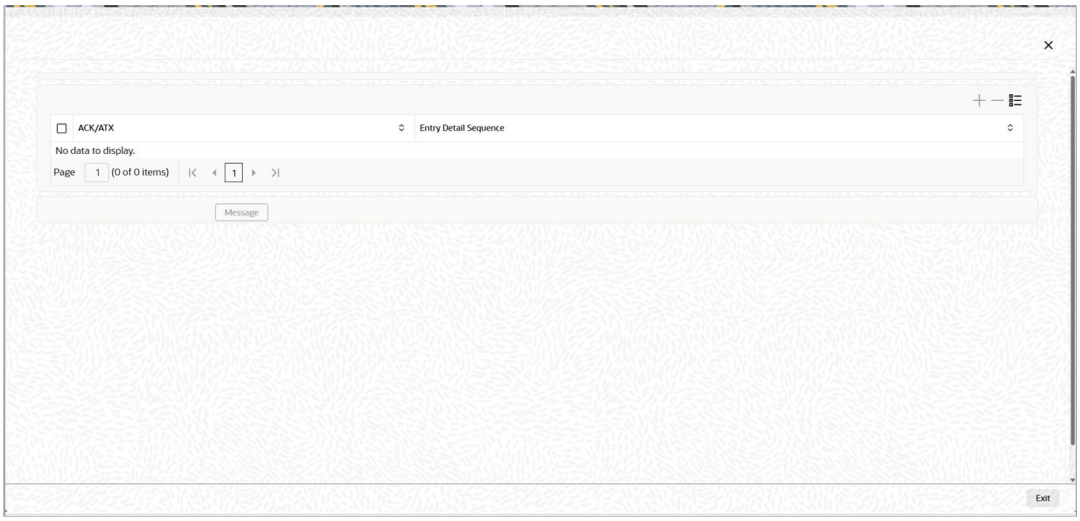
Figure 2-37 All Messages



2.2.2.7 ACK/ATX Message

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

Figure 2-38 NACHA Outbound Credit Transfer View - ACK/ATX Message



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

Table 2-22 ACK/ATX Message - Field Description

Field	Description
ACK/ATX	System displays the ACK/ATX details.

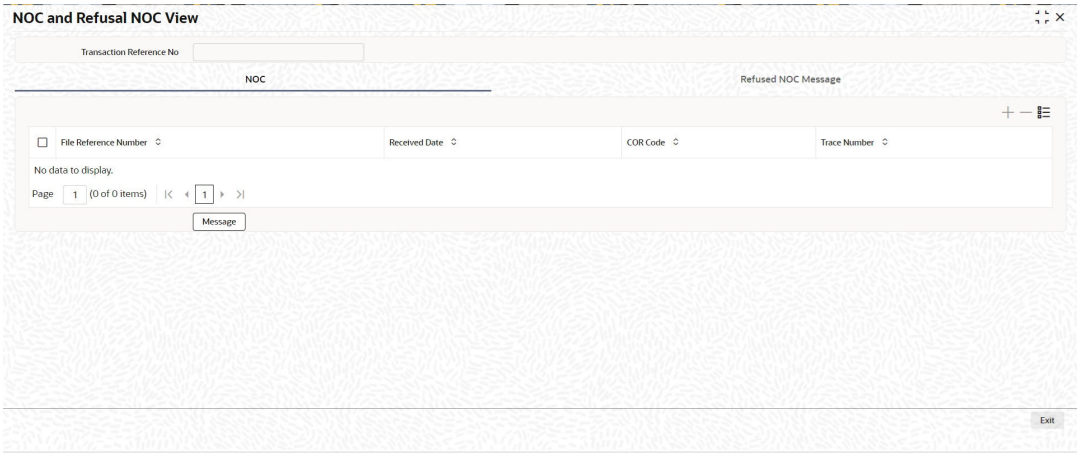
Table 2-22 (Cont.) ACK/ATX Message - Field Description

Field	Description
Entry Detail Sequence	System displays the Entry Detail Sequence.

2.2.2.8 NOC Message

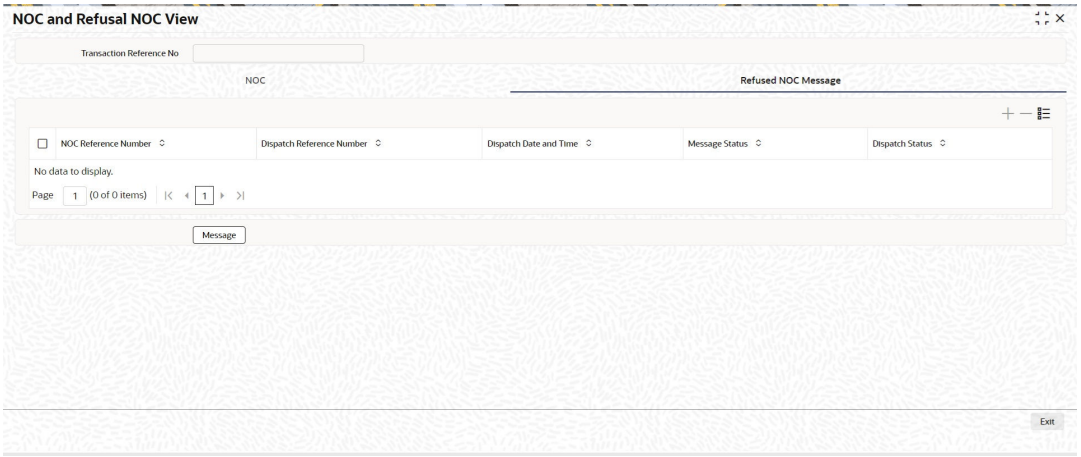
1. Click the **NOC Message** button, **NOC and Refusal NOC Viewsub** screen is displayed.

Figure 2-39 NACHA Outbound Credit Transfer View - NOC Message



2. On **NOC and Refusal NOC View** sub screen, click **Refused NOC Message** Tab view the generated 'Refused NOC'.

Figure 2-40 NACHA Outbound Credit Transfer View - Refused NOC Message tab

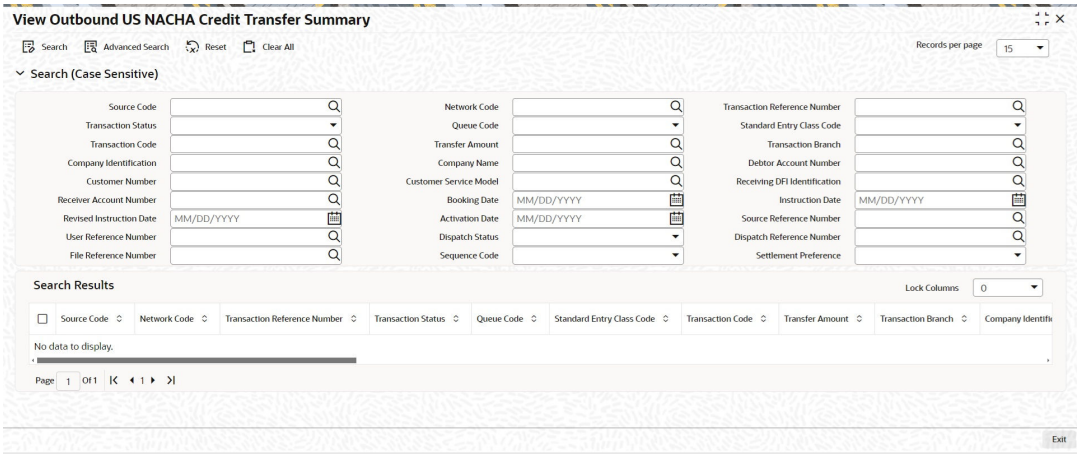


2.2.2.9 NACHA Outbound View Summary

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

   NACHA Outbound View Summary screen is displayed.

Figure 2-41 View Outbound US NACHA Credit Transfer Summary



2. You can search using one or more of the following parameters:
   - Source code
   - Network Code
   - Transaction Reference Number
   - Transaction Status
   - Queue Code
   - Standard Entry Class Code
   - Transaction Code
   - Transfer Amount
   - Transaction Branch
   - Company Identification
   - Company Name
   - Debtor Account Number
   - Customer Number
   - Customer Service Model
   - Receiving DFI Identification
   - Receiver Account Number
   - Booking Date
   - Instruction Date
   - Revised Instruction Date
   - Activation Date
   - Source Reference Number
   - User Reference Number
   - Dispatch Status
   - Dispatch Reference Number
   - File Reference Number

- Sequence Code
- Settlement Preference

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

   System displays the records that match the search criteria.

2.2.3 Credit Outbound Transaction Processing

Outbound transaction follows the below listed processing steps:

- Non STP Validation
- Settlement Preference Derivation
- Date Derivation
- Process Exception Validations
- Repair Validation
  - Sec Code Specific Validations
- Business Override Validations
  - Duplicate Checks
- Authorization Limits Check
- Processing Cut-off Checks
- Sanctions Check
- Future Date Check
- FX Validation
- Pricing
- External Credit Approval Check
- Network Cut-off Check
- Accounting
- Dispatch Processing
- Zero Dollar Entry Processing
- Pre notification Entry Processing
- Non STP Validation
- Settlement Preference Derivation
- Date Derivation
- Process Exception Check
- Business Override Validations
- Authorization Limits Check
- Processing Cut-off Checks
- Sanctions Check
- Future Date Checks
- FX Validation

- Pricing
- External Credit Approval Check
- Network Cut-Off Check
- Accounting
- Dispatch Processing
- Zero Dollar Entry Processing
- Pre Notification Entry Processing

2.2.3.1 Non STP Validation

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

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

2.2.3.2 Settlement Preference Derivation

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

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

2.2.3.3 Date Derivation

Instruction Date

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

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

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

Activation Date

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

- System checks the Activation Date for the branch holiday/network holiday. If the date falls on a holiday, then the activation date is moved backward to the Previous Branch Working Date / Network Working Date.

- If the Activation Date falls below the booking date, then the Activation Date is set to the Booking date. The branch holiday/network holiday is applied, and the activation date moves forward. The Instruction Date also moves forward by applying the Dispatch Days minus Network Working days.

Dispatch Date

The Dispatch Date is derived as Instruction Date minus Dispatch Days (Network working days).

2.2.3.4 Process Exception Check

If the Original Debit account is closed, then the transaction is moved to into Process Exception Queue (PQSPRQUE).

2.2.3.5 Business Override Validations

Duplicate Checks

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

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

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

2.2.3.6 Authorization Limits Check

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

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

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

2.2.3.7 Processing Cut-off Checks

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

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

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

Cut off time is derived as follows:

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

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

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

2.2.3.8 Sanctions Check

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

2.2.3.9 Future Date Checks

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

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

2.2.3.10 FX Validation

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

2.2.3.11 Pricing

The pricing is computed based on the pricing code maintains in Network Currency Preference (PMDNCPRF) for the network code, transaction type as 'Outbound' and transfer currency as 'USD' combination.

2.2.3.12 External Credit Approval Check

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

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

If the ECA response status for a payment transaction is 'Approved', then further processing continues. If ECA validation fails i.e. the status is 'Override', 'Rejected', or 'Timed out', then the transaction is logged in the ECA Exception queue.

> **Note:**
>
> The external ECA system does customer and account status checks along with account balance checks.

2.2.3.13 Network Cut-Off Check

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

2.2.3.14 Accounting

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

2.2.3.15 Dispatch Processing

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

2.2.3.16 Zero Dollar Entry Processing

The system validates the following conditions for Zero Dollar Entry:

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

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

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

> **Note:**
>
> Sanctions check is applicable even for zero dollar transaction.
>
> Standard/Same day processing steps are applicable for zero dollar transaction.

2.2.3.17 Pre Notification Entry Processing

The system validates the following conditions for Pre Notification Entry:

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

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

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

> **Note:**
>
> Sanctions check is applicable even for pre notification transaction.
>
> Standard/Same day processing steps are applicable for pre notification transaction.

2.2.4 Inbound US NACHA Credit Transfer Input

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

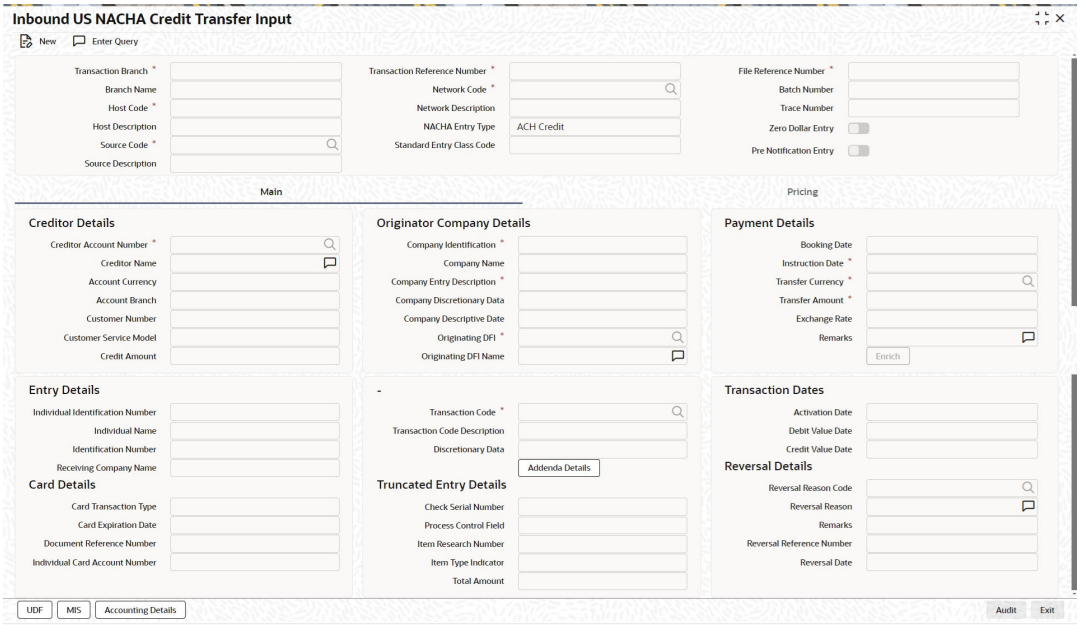
In case of NACHA inbound file cannot be received or processed due to any reason. A back-up screen, is provided to the user to manually capture NACHA inbound payments.

The Inbound US NACHA Credit Transfer Input screen also allows user to display loan accounts as loan accounts listed in STDCRCLN screen.

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

   Inbound US NACHA Credit Transfer Input screen is displayed.

Figure 2-42 Inbound US NACHA Credit Transfer Input



2. Click **New** button on the Application toolbar.
3. On **Inbound US NACHA Credit Transfer Input** screen, specify the fields.

Table 2-23 Inbound US NACHA Credit Transfer Input - Field Description

Field	Description
Transaction Branch Code	System defaults the Branch Code of transaction branch on clicking 'New'.
Branch Name	System defaults the Branch Name of the Transaction Branch Code.
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Host Code Description	System defaults the description of the Host code.
Source Code	This field is defaulted as 'MANL', you can also manually input the transactions. For transactions received through channel, relevant source code from Source maintenance would be defaulted.
Source Code Description	System defaults the description of the Source code.
Transaction Reference Number	Unique Reference number for the payment generated by the system. For details on the reference number format, refer to Payments Core user manual.
Network Code	Specify the Network Code from the list of values. If only one NACHA network is maintained (which will generally be the case) then the same will be defaulted.
Network Code Description	System defaults the description of the Network code.
NACHA Entry Type	This field is defaulted to "ACH Credit", to indicate that the transaction is NACHA Credit transfer.
Standard Entry Class Code	Select the required SEC codes from the following: • CCD • CTX • CIE • PPD • WEB

Table 2-23 (Cont.) Inbound US NACHA Credit Transfer Input - Field Description

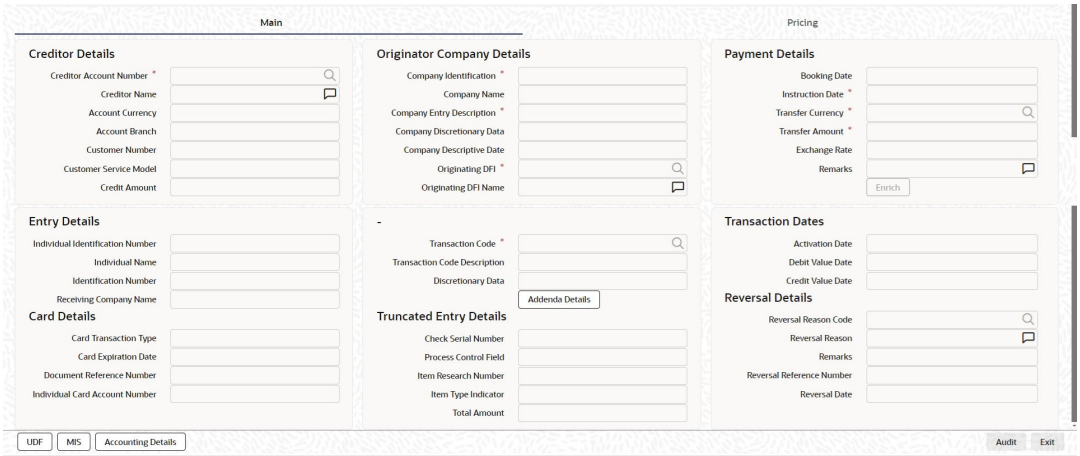
Field	Description
File Reference Number	System defaults the Unique Reference for the Inbound NACHA file.
Batch Number	System displays the Batch Number of the batch to which the Inbound Payment belongs to as per in the received Inbound NACHA File.
Trace Number	System displays the Trace Number of the Inbound Payment (ACH entry) in the received Inbound NACHA File.
Zero Dollar Entry	Select the Zero Dollar Entry check box. If inbound transaction is a Zero Dollar transaction.
Pre Notification Entry	Select the Pre Notification Entry check box. If inbound transaction is a Pre Notification transaction.

- Main Tab
- Pricing Tab
- UDF Button
- MIS Button
- Accounting Details
- Inbound US NACHA Credit Transfer Input Summary

2.2.4.1 Main Tab

1. Click on **Main** tab.

Figure 2-43 Inbound US NACHA Credit Transfer Input - Main Tab



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

Table 2-24 Inbound US NACHA Credit Transfer Input_Main Tab - Field Description

Field	Description
Creditor Details	--
Creditor Account Number	Select the Customer Account to be credited. Option is available to use the Pick-list which displays all valid Account Numbers available in the system.
Company Name	System defaults Company Name on selecting Creditor Account Number.

Table 2-24 (Cont.) Inbound US NACHA Credit Transfer Input_Main Tab - Field Description

Field	Description
Account Currency	System defaults Account Currency on selecting Creditor Account Number.
Account Branch	System defaults Account Branch on selecting Creditor Account Number.
Customer Number	System identifies the Customer number maintained in the system for the Creditor based on the selected Creditor Account Number and the same is defaulted in this field.
Customer Service Model	System defaults Customer Service Model linked to the identified customer.
Credit Amount	This field will be populated with the transfer amount converted in Receiver account currency using the Exchange rate.
Originator Company Details	--
Company Identification	Specify the Identification of Originator of the ACH Credit transaction.
Company Name	Specify the Originator name.
Company Entry Description	Specify the Company Entry Description as per the ACH entry in the Inbound file..
Company Discretionary Data	Specify the Company Discretionary Data as per the ACH entry in the Inbound file.
Company Descriptive Date	Specify the Company Discretionary Date.
Originating DFI	Specify the Debtor Bank ABA Number from the list of values which displays all ABA numbers of all DFIs.
Originating DFI Name	System indicates the Originating DFI Name once you select the Originating DFI from the list of values.
Payment Details	--
Booking Date	This is defaulted as current date.
Instruction Date	This is the Effective Entry date or Settlement date on which the payment is settled as part of the Inbound file by NACHA.
Transfer Currency	Specify the Transfer Currency as USD.
Transfer Amount	Specify the Amount to be credited to the Customer.
Exchange Rate	If Transfer currency & Receiver (Credit) account currency are different then Exchange rate can be provided by user. System retains the input value and validates the same against override and stop variances maintained at Network Preferences.
Remarks	This field indicates any user remarks for the outgoing payment transaction.
Enrich button	On click of this button, system Computes the Exchange Rate & Charges if applicable. Exchange rate is computed if the creditor account currency is different from Transfer currency. You can view the computed rate in the Exchange Rate field in Main Tab. You can view the computed Charges in pricing tab.
Entry Details	--
Individual Identification Number	This field is applicable but optional for SEC code of PPD and CIE.
Individual Name	System defaults the Individual name on selecting the Individual ID Number.
Identification Number	This field is optional for the applicable SEC codes of CCD and CTX.

Table 2-24 (Cont.) Inbound US NACHA Credit Transfer Input_Main Tab - Field Description

Field	Description
Receiving Company Name	System defaults on selecting Creditor Account Number.
Transaction Code	Specify the Transaction Code from the list of values.
Transaction Code Description	Specify the Transaction Code Description.
Discretionary Data	Specify the Discretionary Data.
Transaction Dates	--
Activation Date	This is the date on which transaction would be processed, and would be generally same as Settlement Date.
Debit Value Date	The value date with which the debit to Clearing GL would be done as part of the DRLQ event of transaction accounting on the Activation date. This date would always be same as Settlement Date.
Credit Value Date	The value date with which the credit to Receiver account would be done as part of the CRLQ event of transaction accounting on the Activation date. This will be a View only field.
Reversal Details	--
Reversal Reason Code	Specify Reversal Reason Code from the list of values. The list of NACHA reversal reason codes is maintained in Reject Code maintenance (PMDRJMNT) screen.
Reversal Reason	System displays the description of the selected reason code.
Remarks	Specify the operational reason for reversal of the transaction. This is mandatory field.
Reversal Reference Number	System defaults this field on click of 'Reversal' button.
Reversal Date	System displays the current system date of reversal.

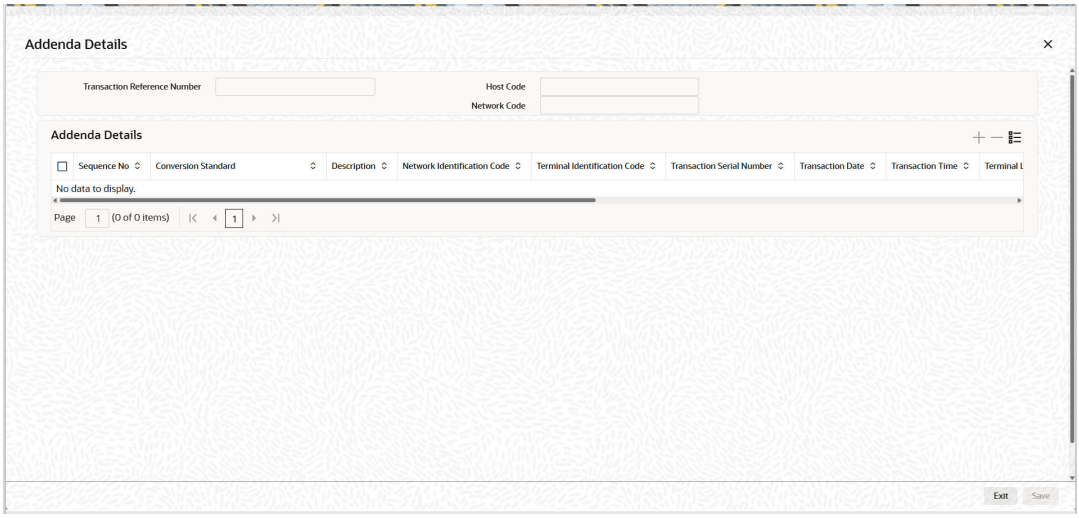
Click on ‘Save’ button to save the inbound payment and make it available for authorization. On authorization by a different user, system starts processing the US NACHA Inbound Payment.

- Addenda Details

2.2.4.1.1 Addenda Details

1. Click on **Addenda Details** button.

Figure 2-44 Main Tab - Addenda Details



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

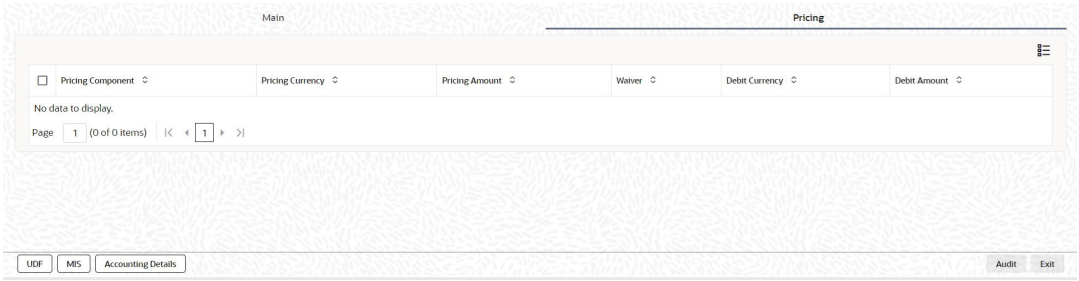
Table 2-25 Main Tab_Addenda Details - Field Description

Field	Description
Transaction Reference Number	System displays the Transaction Reference Number.
Host Code	System displays the Host Code.
Activation Date	Specify the Activation date.
Network Code	System displays the Network Code.
Addenda Details	System defaults following fields: • Sequence No • Description • Network Identification Code • Terminal Identification Code • Transaction Serial Number • Transaction Date • Transaction Time • Terminal Location • Terminal City • Terminal State • Reference Information #1 • Reference Information #2 • Authorization Code or Card Expiration Date
Conversion Standard	Select one of the following standards using which the data in this field needs to be converted, during generation of the Addenda records in the NACH file: • ASCX12.5 (Interchange Control Structure) • ASCX12.6 (Application Control Structure) • Payment related UN/EDIFACT syntax • ANSI ASCX12 transaction set containing a BPR or BPS data segment
Payment Related Info	Specify Payment Related Info. Data only up to 80 characters would be allowed since only a Max. of 9,999 Addenda record is allowed for single CT transaction. Addenda record is optional for these SEC codes.

2.2.4.2 Pricing Tab

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

Figure 2-45 Inbound US NACHA Credit Transfer Input - Pricing Tab



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

Table 2-26 Pricing - Field Description

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

2.2.4.3 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 2-46 UDF Button

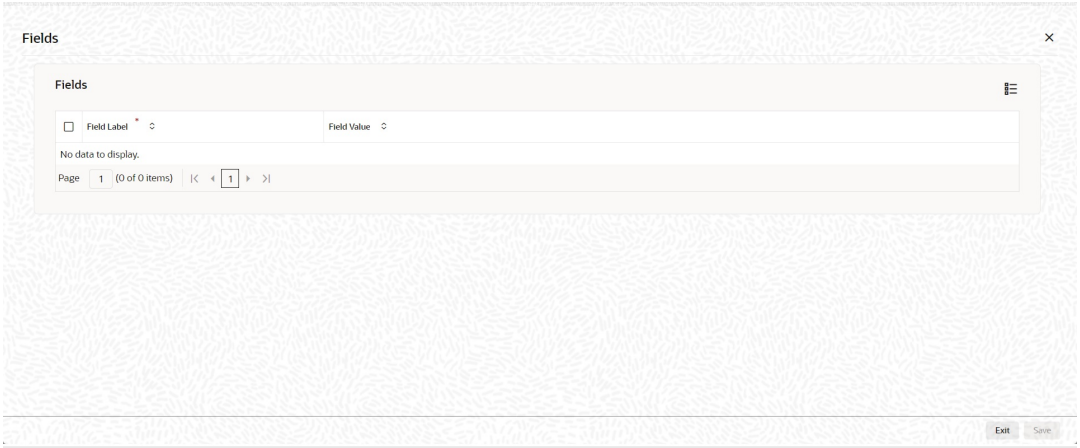


Table 2-27 UDF Button - Field Description

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).

2.2.4.4 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 2-47 MIS Button

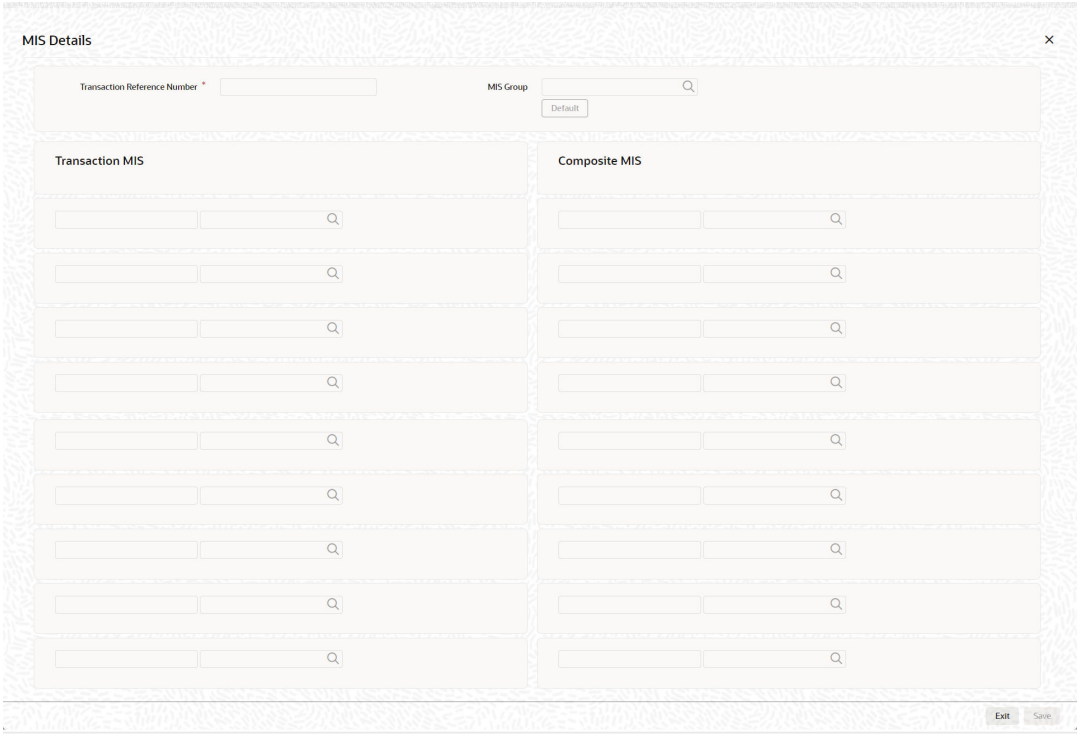


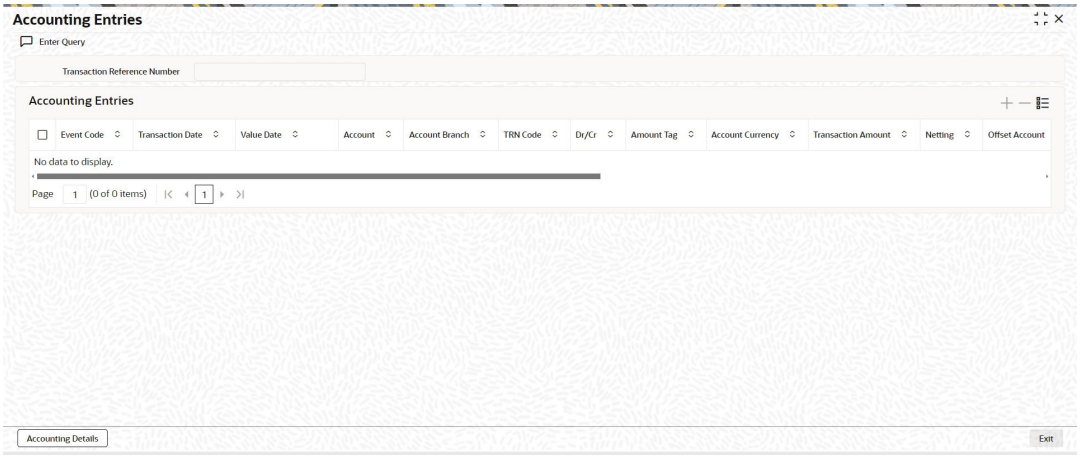
Table 2-28 MIS Button - Field Description

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.

2.2.4.5 Accounting Details

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

Figure 2-48 Accounting Entries



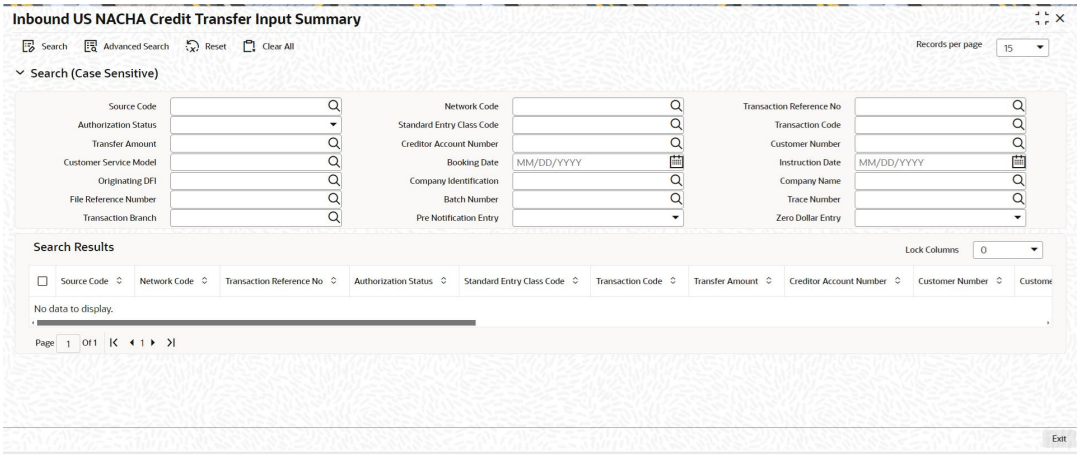
2. By default, the following attributes are displayed:
   - Event Code
   - Transaction Date
   - Value Date
   - Account
   - Account Branch
   - TRN Code
   - Dr/Cr
   - Amount Tag
   - Account Currency
   - Transaction Amount
   - Netting
   - Offset Account
   - Offset Account Branch
   - Offset TRN Code
   - Offset Amount Tag
   - Offset Currency
   - Offset Amount
   - Offset Netting
   - Handoff Status

2.2.4.6 Inbound US NACHA Credit Transfer Input Summary

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

   Inbound US NACHA Credit Transfer Input Summary screen is displayed.

Figure 2-49 Inbound US NACHA Credit Transfer Input Summary



2. Search using one or more of the following parameters:
   - Source code
   - Network Code
   - Transaction Reference Number
   - Authorization Status
   - Standard Entry Class Code
   - Transaction Code
   - Transfer Amount
   - Creditor Account Number
   - Customer Number
   - Customer Service Model
   - Booking Date
   - Instruction Date
   - Originating DFI
   - Company Identification
   - Company Name
   - File Reference Number
   - Debtor Account Number
   - Batch Number
   - Trace Number
   - Transaction Branch
   - Pre Notification Entry
   - Zero Dollar Entry
3. Once you specified the parameters, click the **Search** button.

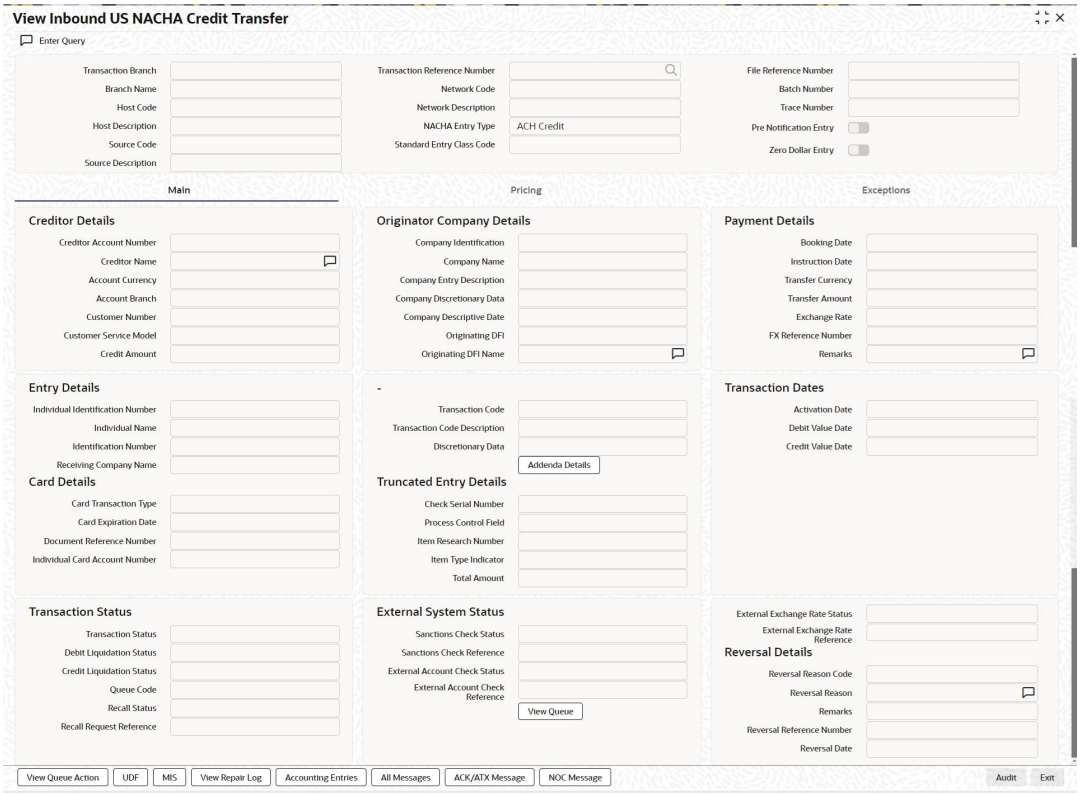
   System displays the records that match the search criteria.

2.2.5 NACHA Inbound Credit Transfer View

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

   NACHA Inbound Credit Transfer View screen is displayed.

Figure 2-50 NACHA Inbound Credit Transfer View



2. From this screen, click ‘Enter Query’ button. The Transaction Reference Number field gets enabled, for the user to specify the Reference Number.
3. Click ‘Execute Query’ button and the system defaults the value for all the fields for the Reference number specified.
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 Details
5. Click the ‘Reverse’ button from this screen to launch the Inbound US NACHA Credit Transfer Input (PNDITONL) screen in ‘Read-only’ mode except for the 'Reversal Details' section with all the details of inbound NACHA credit transactions.
6. When you click the ‘Reverse’ button, the system performs the following validations:
   - System shows an error message if the Transaction status is not ‘Processed’.
   - System shows an error message if the user selects more than one record.
   - System checks for user/role queue access is provided in (PMDROLQA/ PMDUSRQA).

- On the success of the above validations, the user can input the reversal reason code, remarks for the reversal in the Inbound US NACHA Credit Transfer Input (PNDITONL) screen.
- On authorization, the system marks the original Inbound credit Transaction Status as Reversed.

7. For more details on Main and Pricing tabs refer to Inbound US NACHA Credit Transfer Input screen details above.
8. You can specify following additional fields in view screen:

Table 2-29 NACHA Outbound Credit Transfer View - Field Description

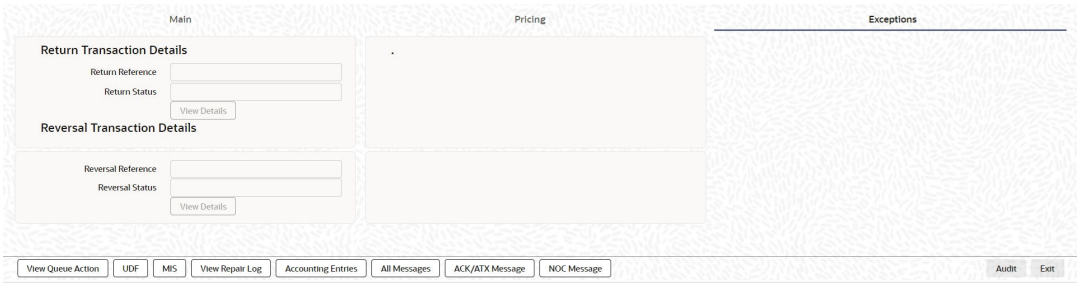
Field	Description
Trace Number	This is a unique identification of each ACH entry record in the outgoing NACHA file, which is generated during file generation.
Batch Number	This is a unique identification of every batch in the outgoing NACHA file, which is generated during file generation.
Originating DFI & Originating DFI Name	System displays the ODFI 9-digit routing number and ODFI Name from the NACHA directory maintenance (PMDNCHDR) based on the validation of the 8-digit ODFI number (without check digit) present in the incoming NACHA File in the company batch header.

- Exceptions Tab
- View Queue Action Log
- UDF View
- MIS View
- View Repair Log
- Accounting Details
- All Messages
- ACK/ATX Message
- NOC Message
- NACHA Inbound View Summary

2.2.5.1 Exceptions Tab

1. Click the Exceptions tab and view the exceptions details.

Figure 2-51 NACHA Inbound Credit Transfer View - Exceptions Tab



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

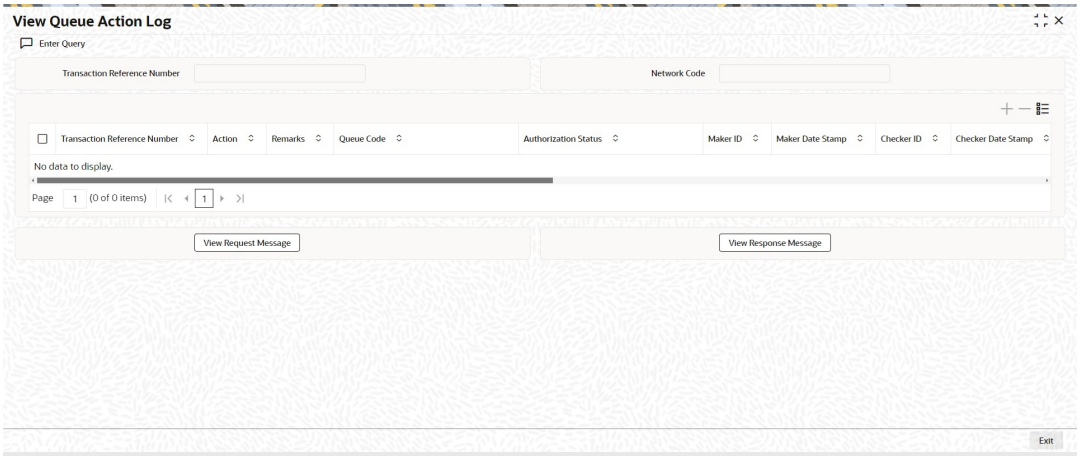
Table 2-30 Exceptions - Field Description

Field	Description
Return Transaction Details	--
Return Reference	System displays the Return Reference Number.
Return Status	You can view the current Status of the Return Transaction.
Reversal Transaction Details	--
Reversal Reference	System displays the Reversal Reference.
Reversal Status	System displays the Reversal Status.
View Details	This button launches the NACHA Outbound Return screen (PNDORTNV), listing the return transaction.

2.2.5.2 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 2-52 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

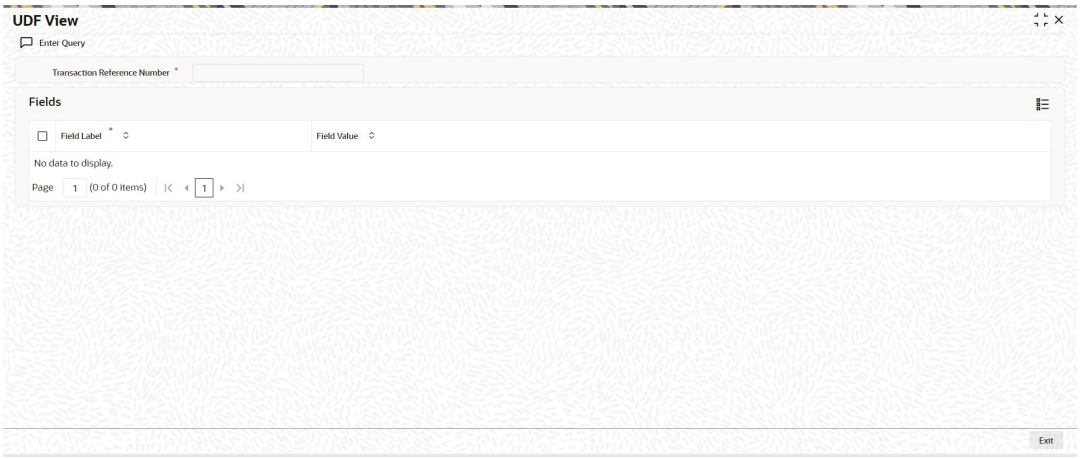
You can view the request sent and the corresponding response received for each row in Queue Action Log.

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

2.2.5.3 UDF View

- Click the **UDF** tab to invoke the **UDF View** sub-screen.

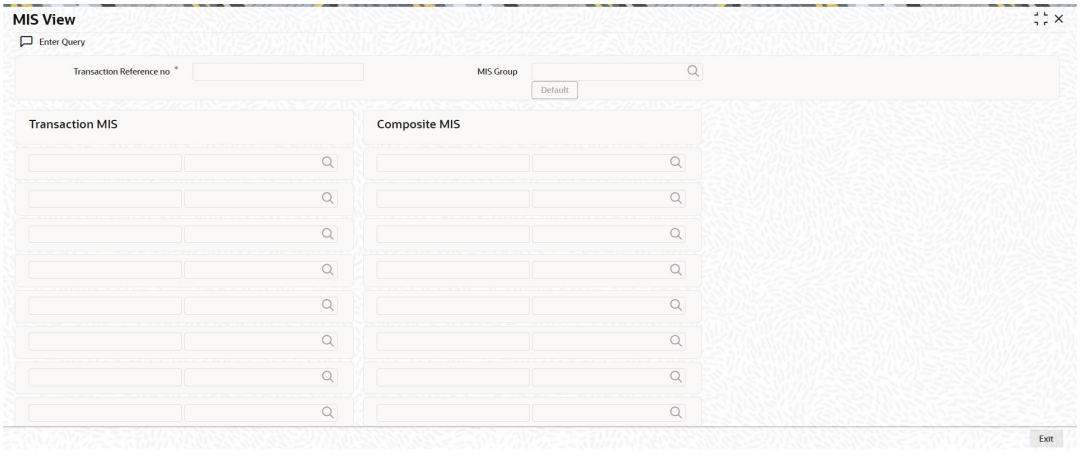
Figure 2-53 UDF View



2.2.5.4 MIS View

- Click the **MIS** tab to invoke the sub-screen.

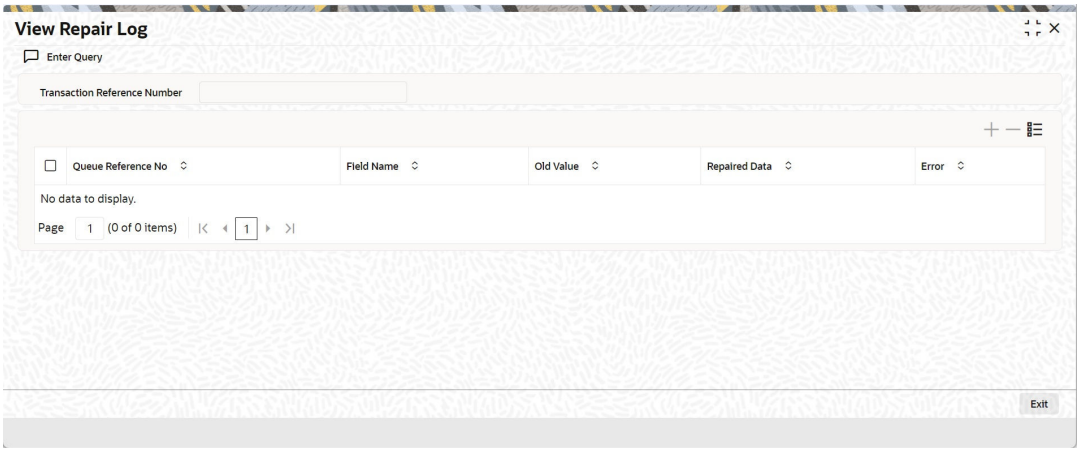
Figure 2-54 MIS View Button



2.2.5.5 View Repair Log

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

Figure 2-55 View Repair Log

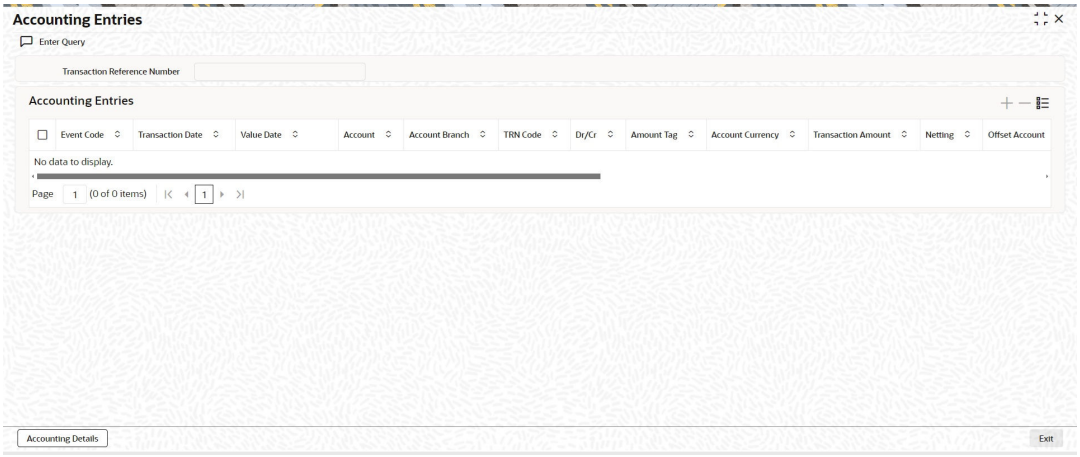


3. Following details are displayed:
   - Queue Reference No
   - Field Name
   - Old Value
   - Repaired Data
   - Error

2.2.5.6 Accounting Details

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

Figure 2-56 Accounting Entries

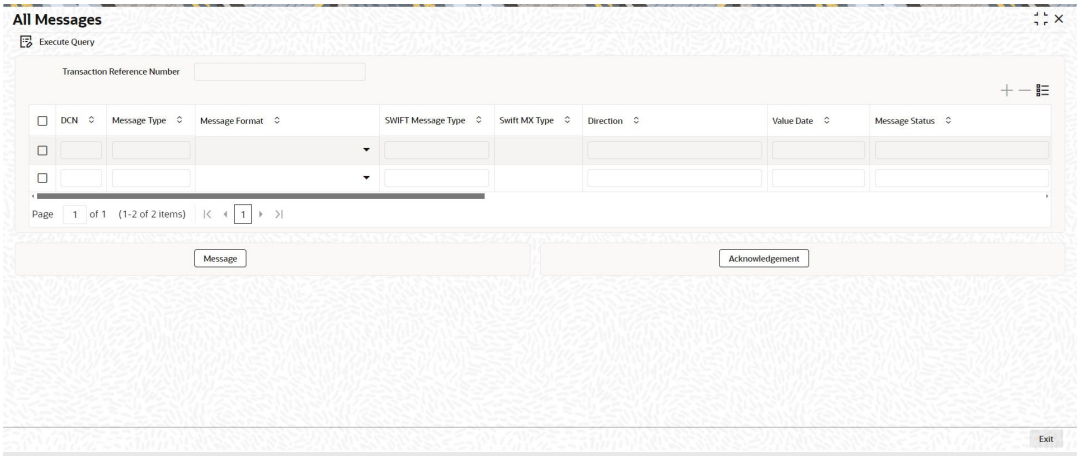


2. By default, the following attributes are displayed:
   - Event Code
   - Transaction Date
   - Value Date
   - Account
   - Account Branch
   - TRN Code
   - Dr/Cr
   - Amount Tag
   - Account Currency
   - Transaction Amount
   - Netting
   - Offset Account
   - Offset Account Branch
   - Offset TRN Code
   - Offset Amount Tag
   - Offset Currency
   - Offset Amount
   - Offset Netting
   - Handoff Status

2.2.5.7 All Messages

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

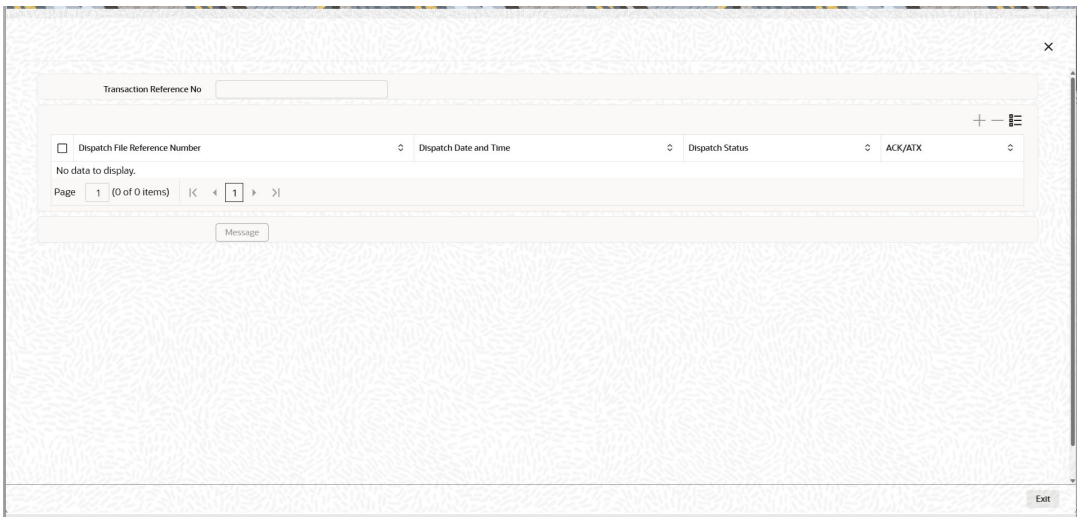
Figure 2-57 All Messages



2.2.5.8 ACK/ATX Message

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

Figure 2-58 NACHA Inbound Credit Transfer View - ACK/ATX Message

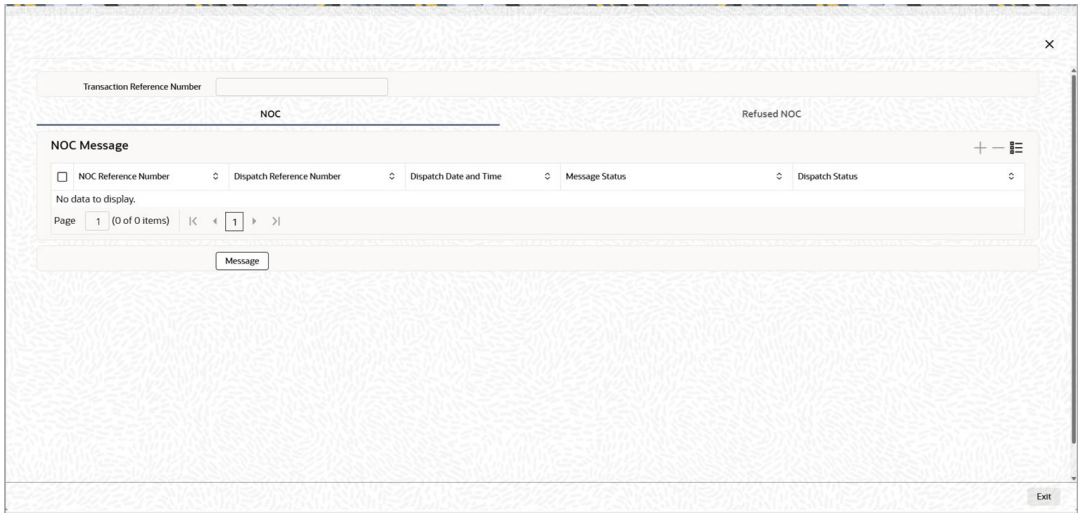


2. On **ACK/ATX Message** screen, Transaction Reference Number gets auto populated and defaults following fields:
   - File Reference Date
   - Received Date
   - Entry Detail Sequence
   - ACK/ATX

2.2.5.9 NOC Message

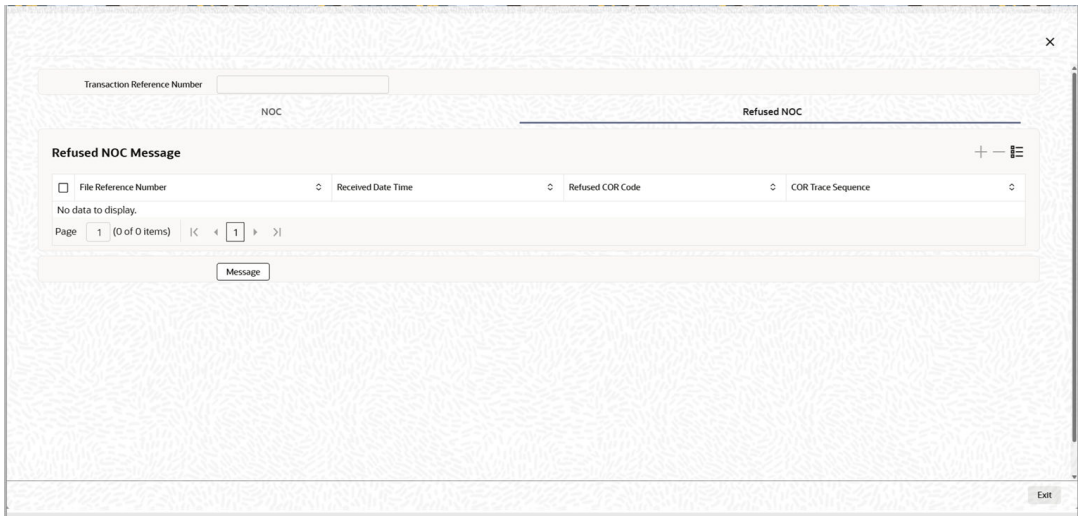
1. Click the **NOC Message** button, **NOC and Refusal NOC View** sub screen is displayed.

Figure 2-59 NACHA Inbound Credit Transfer View - NOC Message



2. On **NOC and Refusal NOC View** sub screen, click **Refused NOC Message** Tab view the generated 'Refused NOC'.

Figure 2-60 NACHA Inbound Credit Transfer View - Refused NOC Message Tab

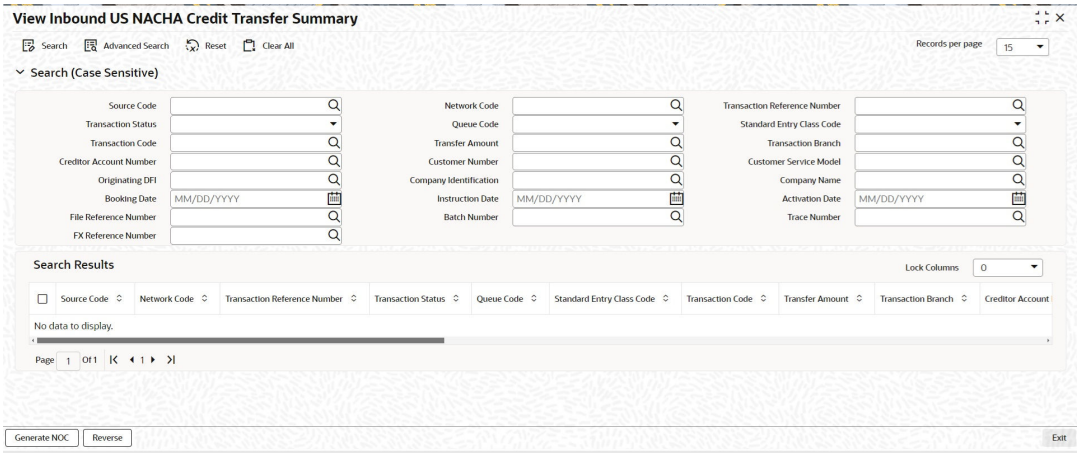


2.2.5.10 NACHA Inbound View Summary

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

   NACHA Inbound View Summary screen is displayed.

Figure 2-61 View Inbound US NACHA Credit Transfer Summary



2. Search using one or more of the following parameters:
   - Source code
   - Network Code
   - Transaction Reference Number
   - Transaction Status
   - Queue Code
   - Standard Entry Class Code
   - Transaction Code
   - Transfer Amount
   - Transaction Branch
   - Creditor Account Number
   - Customer Number
   - Customer Service Model
   - Originating DFI
   - Company Identification
   - Company Name
   - Booking Date
   - Instruction Date
   - Revised Instruction Date
   - Activation Date
   - File Reference Number
   - Batch Number
   - Trace Number
   - FX Reference Number
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.

2.2.6 Credit Inbound Transaction Processing

Inbound transaction follows the below listed processing steps:

- Non STP Validation
- SEC Code Specific Validations
- Repair Validations
  - Beneficiary Name Match Checks
- Business Override Validations
  - Duplicate Checks
- Authorization Limits Check
- Sanctions Check
- Future Date Checks
- FX Validation
- Pricing
- External Account Check
- Accounting
- Zero Dollar Entry Processing
- Pre Notification Entry Processing
- Non STP Processing
- SEC Code Specific Validations
- Repair Validations
- Business Override Validations
- Authorization Limits Check
- Sanctions Check
- Future Date Checks
- FX Validation
- Pricing
- External Account Check
- Accounting
- Zero Dollar Entry Processing
- Pre Notification Entry Processing

2.2.6.1 Non STP Processing

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

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

2.2.6.2 SEC Code Specific Validations

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

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

2.2.6.3 Repair Validations

Beneficiary Name Match Check

If the ‘Beneficiary Name Match Required’ check box is selected in the screen ‘Payment Network Preferences’ (PMDNWPRF) for the Network code (NACHA), the system performs Beneficiary Name Matching validations. If it is not selected, the system skips the Beneficiary Name Match validations.

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

- If Individual Name or Receiving Company Name is present, the system checks against Company Name (PMDORGDT) or Account Name (STDCRACC), or Customer Account Name Match (PMDCUSNM).
- If Individual Name or Receiving Company Name matches, the system proceeds with processing. If it does not match, the system moves it to the repair queue. In the repair queue, the user can edit the ‘Creditor Name’ and authorize it.

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

2.2.6.4 Business Override Validations

Duplicate Checks

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

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

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

2.2.6.5 Authorization Limits Check

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

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

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

2.2.6.6 Sanctions Check

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

2.2.6.7 Future Date Checks

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

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

2.2.6.8 FX Validation

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

2.2.6.9 Pricing

The pricing is computed based on the pricing code maintains in Network Currency Preference (PMDNCPRF) for the network code, transaction type as 'Inbound' and transfer currency as 'USD' combination.

2.2.6.10 External Account Check

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

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

2.2.6.11 Accounting

Accounting details are handed off to the accounting system with debit/credit liquidation accounting code linked at US NACHA Credit Accounting Preference (PNDCRPRF) for the network code, transaction type as 'Inbound' and transfer currency as 'USD' combination.

2.2.6.12 Zero Dollar Entry Processing

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

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

If incoming credit is marked as ‘Zero Dollar Entry’, the system checks the following conditions:

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

If the ‘Zero Dollar Entry’ check box is selected, the system skips the following processing:

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

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

Zero Dollar Entry Processing (Manually Booked)

The system validates the following conditions for Zero Dollar Entry:

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

2.2.6.13 Pre Notification Entry Processing

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

- The SEC code is selected from list of codes ARC, BOC, CCD, CTX, CIE, POP, PPD, WEB, TEL, RCK, and XCK.
- The Transaction code is equal to 23, 33, 43, or 53.

- The Transfer Amount is zero.
- If the above conditions are satisfied the transaction is marked as ‘Pre Notification Entry’

If incoming credit is marked as ‘Pre Notification Entry’, the system checks the following conditions:

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

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

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

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

Pre Notification Entry Processing (Manually Booked)

System validates the following conditions for Pre Notification Entry:

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

2.3 NACHA Direct Debit

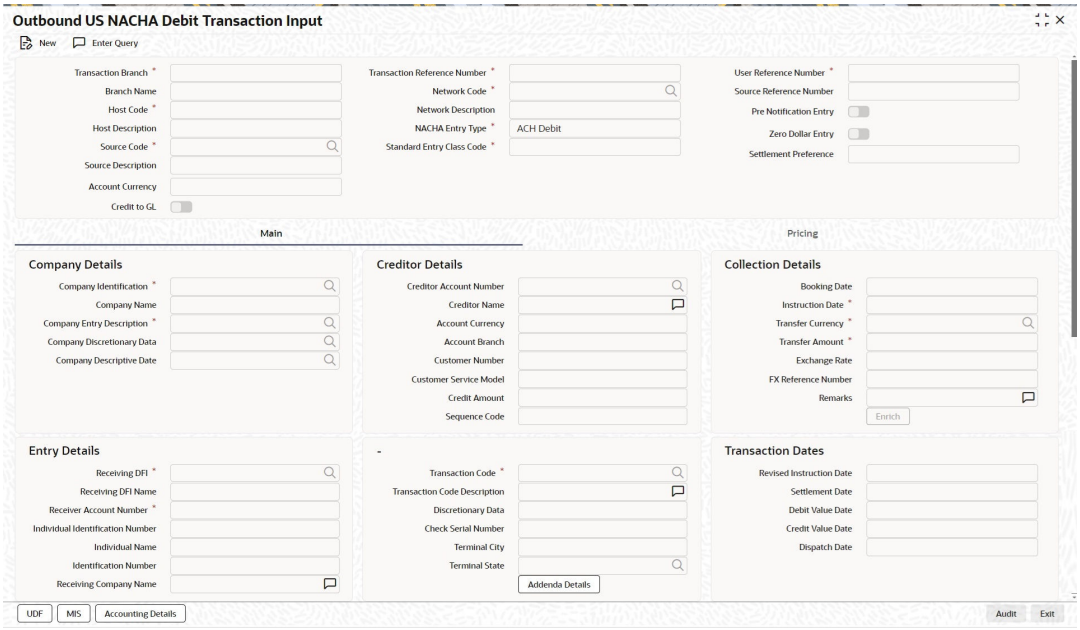
- Outbound US NACHA Debit Transaction Input
- Outbound US NACHA Debit Transaction View
- Debit Outbound Transaction Processing
- Inbound US NACHA Debit Transaction Input
- Inbound US NACHA ACH Debit Transaction View
- Debit Inbound Transaction Processing

2.3.1 Outbound US NACHA Debit Transaction Input

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

   Outbound US NACHA Debit Transaction Input screen is displayed.

Figure 2-62 Outbound US NACHA Debit Transaction Input



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

Table 2-31 Outbound US NACHA Debit Transaction Input - Field Description

Field	Description
Transaction Branch	System defaults the Transaction Branch on clicking ‘New’.
Branch Name	System defaults the Branch Name of the Transaction Branch Code.
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Host Code Description	System defaults the description of the Host code.
Source Code	This field is defaulted as ‘MANL’, you can also manually input the transactions. For transactions received through channel, relevant source code from Source maintenance would be defaulted.
Source Code Description	System defaults the description of the Source code.
Account Currency	Specify the Account Currency.
Transaction Reference Number	Unique Reference number for the payment generated by the system.
Network Code	Specify the Network Code from the list of values. If only one NACHA network is maintained (which will generally be the case) then the same will be defaulted.
Network Code Description	System defaults the description of the Network code.

Table 2-31 (Cont.) Outbound US NACHA Debit Transaction Input - Field Description

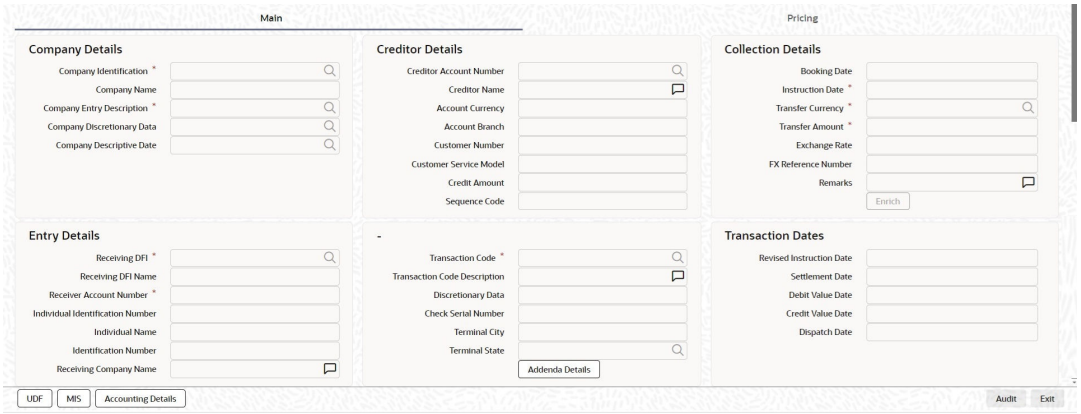
Field	Description
NACHA Entry Type	This field is defaulted to “ACH Debit”, to indicate that the transaction is NACHA Debit transfer.
Standard Entry Class Code	Select the required SEC codes from the following: • CCD • CTX • ARC • PPD • BOC • POP • WEB • TEL • RCK • XCK
User Reference Number	System defaults the User reference number same as the Transaction Reference Number. You can edit this value to provide own reference number.
Source Reference Number	System displays the Source Reference Number provided by the channel or any other source for the transaction. You can input the value for manually booked transaction.
Zero Dollar Entry	Select the Zero Dollar Entry check box. If outbound transaction is a Zero Dollar transaction.
Pre Notification Entry	Select the Pre Notification Entry check box. If outbound transaction is a Pre Notification transaction.
Settlement Preference	Select the required Settlement Preference from the following: • Same Day • Standard • Blank

- Main Tab
- Pricing Tab
- UDF Button
- MIS Button
- Accounting Details
- Outbound US NACHA Debit Transfer Input Summary

2.3.1.1 Main Tab

1. Click on **Main** tab.

Figure 2-63 Outbound US NACHA Debit Transaction Input



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

Table 2-32 Outbound US NACHA Debit Transaction Input_Main Tab - Field Description

Field	Description
Company Details	--
Company Identification	Specify the Company Identification from list of values. The list displays all the Company ID maintained in Company ID - Account Mapping Detailed (PMDCIACC) screen.
Company Name	This field is auto-populated of the Company Id selected.
Company Entry Description	Specify the Company Entry Description from list of values.
Company Discretionary Data	Specify the data as per the ACH entry in the outgoing file from list of values.
Company Descriptive Date	Specify the Company Descriptive Date from list of values. In outgoing ACH Debit transaction, even if this field contains one of the standard keywords for same-day settlement cycles, the same would not be considered by system. This is because same-day processing of ACH Debit transactions is not in scope.
Creditor Details	--
Creditor Account Number	System populates Creditor Account Number from list of values. Once you select Company ID and update the required fields and click Enrich button.
Creditor Name	System defaults the debtor name on selecting the account number.
Account Currency	System defaults the Account Currency on selecting Account Number.
Account Branch	System defaults the Account Branch on selecting Account Number.
Customer Number	System identifies the Customer number maintained in the system for the Originator based on the selected Creditor Account Number and the same is defaulted in this field.
Customer Service Model	System defaults Customer Service Model linked to the identified customer.
Creditor Amount	This field is populated with the transfer amount converted in originator account currency using the Exchange rate.
Sequence Code	Select the Sequence Code from the following: • Recurring • Single
Collection Details	--
Booking Date	This is defaulted as application server date.

Table 2-32 (Cont.) Outbound US NACHA Debit Transaction Input_Main Tab - Field Description

Field	Description
Instruction Date	This is the Instruction (Value) date of the payment, as instructed by the customer.
Transfer Currency	Specify the Transfer Currency which should always be USD.
Transfer Amount	Specify the Amount of the outgoing Debit transaction in the Transfer currency. This amount is populated in the Amount field of the Entry Details record.
Exchange Rate	If Transfer currency & Originator account currency are different then Exchange rate can be provided by user. System retains the input value and will validate the same against override and stop variances maintained at Network Preferences.
FX Reference Number	Specify a specific reference number of Fx deal/contract to be used for deriving the Fx rate to be used for the transaction.
Remarks	Specify any user remarks for the outgoing payment transaction.
Enrich Button	On click of this button, System Computes the Exchange Rate & Charges if applicable. Exchange rate is computed if the creditor account currency is different from Transfer currency.
Entry Details	--
Receiving DFI	Specify a 9 digit ABA number of the Receiving DFI (RDFI) from the list of values that would fetch values from the NACHA Directory (PMDNCHDR) maintenance.
Receiving DFI Name	System defaults the name of the Receiving DFI selected.
Receiver Account Number	Specify the account number of the Receiver (beneficiary) corporate or owned by the Receiver individual as applicable for selected SEC code.
Individual Identification Number	This field is mandatory to specify only when the selected SEC code is “CIE”, and optional for other applicable SEC codes like PPD, WEB and so on.
Identification Name	Specify the Identification Name.
Identification Number	This field is optional for the applicable SEC codes like CCD, CTX etc. This field typically need to have the customer or accounting identification number (normally issued by Originator) by which the Receiver is known to the Originator.
Receiving Company Name	Specify the Company name of Receiver where the Receiver is corporate.
Transaction Code	Select relevant options for the ACH Credit transaction of selected SEC code. • Zero dollar transaction codes are 24, 34, 44, and 54, applicable for CCD and CTX SEC code. • Pre-notification transaction codes are 23, 33, 43, and 53, applicable for all CT transaction SEC code. • Normal transaction codes are 22, 32, 42, and 52 for all credit transaction SEC code.
Transaction Code Description	This field is auto-populated with the description of the selected Transaction code.
Discretionary Data	Specify the Discretionary Data.
Check Serial Number	Specify the Check Serial Number.
Terminal City	Specify the Terminal City.
Terminal State	Specify the Terminal State from the list of values.
Transaction Dates	--

Table 2-32 (Cont.) Outbound US NACHA Debit Transaction Input_Main Tab - Field Description

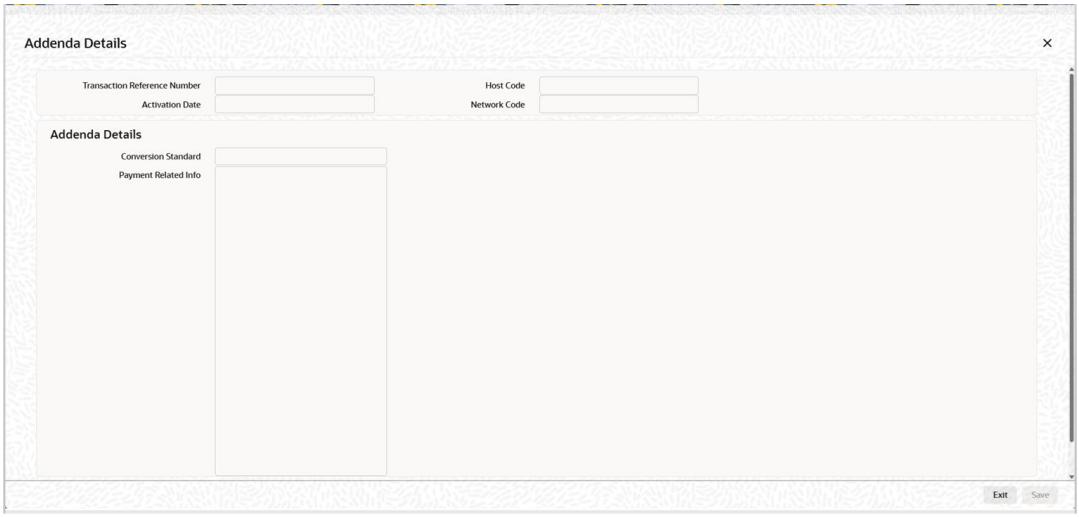
Field	Description
Revised Instruction Date	Specify the Revised Instruction Date. As part of Processing dates resolution step during processing, Instruction date would be validated to be a working day for NACHA. This date would be adjusted (moved ahead), if required, which would then be populated in this field.
Settlement Date	This field is same as the Revised Instruction date. This is the date on which the settlement with the Originator would happen i.e. the originator account would be credited (posted) with Credit Value date.
Debit Value Date	The value date with which the debit to Clearing GL would be done as part of the DRLQ event of transaction accounting on the Settlement date. This date would be same as Settlement date. This is a view only field.
Credit Value Date	The value date with which the credit to Originator account would be done as part of the CRLQ event of transaction accounting on the Settlement date. This date would be calculated as Revised Instruction Date plus 2 NACHA business days. This is a view only field.
Dispatch Date	Dispatch Date is the date on which the transaction is dispatched to NACHA as part of an outgoing NACHA file.

- Addenda Details

2.3.1.1.1 Addenda Details

1. Click on **Addenda Details** button.

Figure 2-64 Main Tab - Addenda Details



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

Table 2-33 Main Tab_Addenda Details - Field Description

Field	Description
Transaction Reference Number	System displays the Transaction Reference Number.

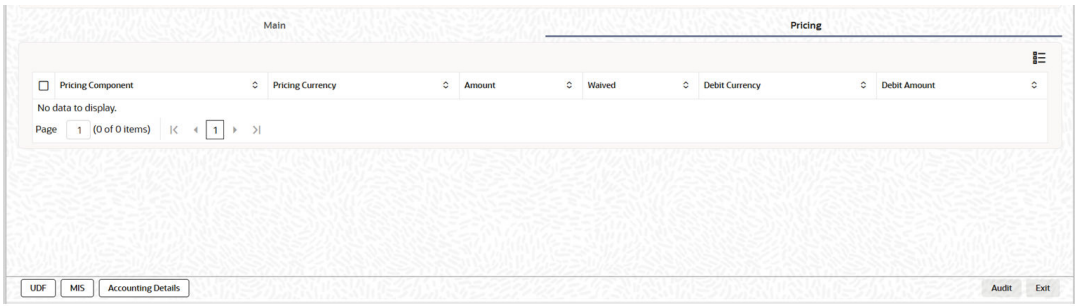
Table 2-33 (Cont.) Main Tab_Addenda Details - Field Description

Field	Description
Host Code	System displays the Host Code.
Activation Date	Specify the Activation Date.
Network Code	System displays the Network Code.
Addenda Details	--
Conversion Standard	Select one of the following standards using which the data in this field needs to be converted, during generation of the Addenda records in the NACH file: • ASC X12.5 (Interchange Control Structure) • ASC X12.6 (Application Control Structure) • Payment related UN/EDIFACT syntax • ANSI ASC X12 transaction set containing a BPR or BPS data segment
Payment Related Info	Specify Payment Related Info. Data only up to 80 characters would be allowed since only a Max. of 9,999 Addenda record is allowed for single CT transaction. Addenda record is optional for these SEC codes.

2.3.1.2 Pricing Tab

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

Figure 2-65 Outbound US NACHA Debit Transaction Input - Pricing Tab



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

Table 2-34 Pricing - Field Description

Field	Description
Pricing Component	System displays the name of the pricing component, applicable for the transaction, for which charges are computed.
Pricing Currency	System displays the Pricing Currency in which the charge amount is calculated for the Pricing component.
Pricing Amount	System displays the charge amount calculated for each pricing component.
Waived	Check this box to indicate that the charge is waived for the pricing component.
Debit Currency	System displays the Currency in which the charge amount is debited for the pricing component. This is the currency of the debit (originator) account.

Table 2-34 (Cont.) Pricing - Field Description

Field	Description
Debit Amount	System displays charge amount in debit currency to be debited. This amount is different from the calculated Pricing amount if the debit currency is different from the Pricing Currency. The Debit amount for charges is calculated by converting the Pricing amount in Pricing Currency to Debit currency using specified Exchange Rate type in Pricing Code maintenance. User must click on save button in PNDOTONL Screen to save the outgoing payment and make it available for authorization. On authorization by a different user, system starts processing the US NACHA Outgoing Payment.

2.3.1.3 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 2-66 UDF Button

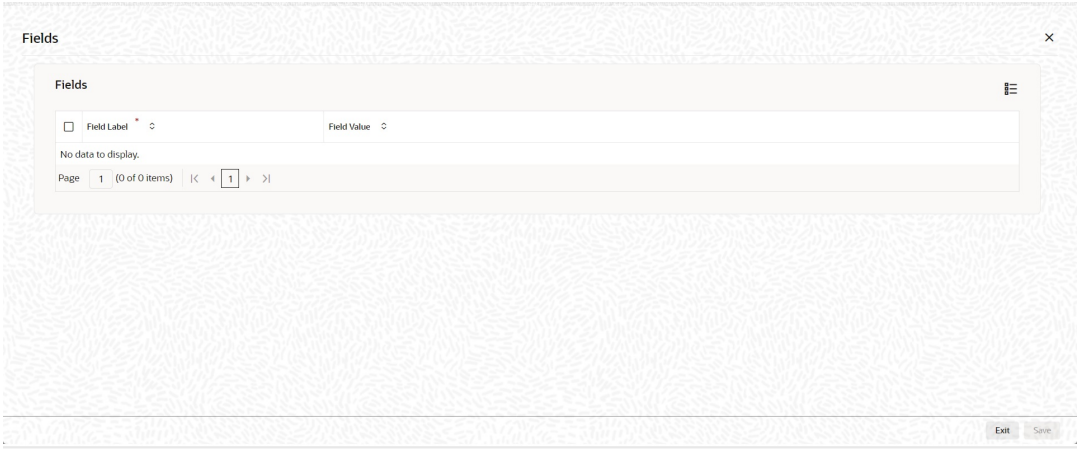


Table 2-35 UDF Button - Field Description

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).

2.3.1.4 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 2-67 MIS Button

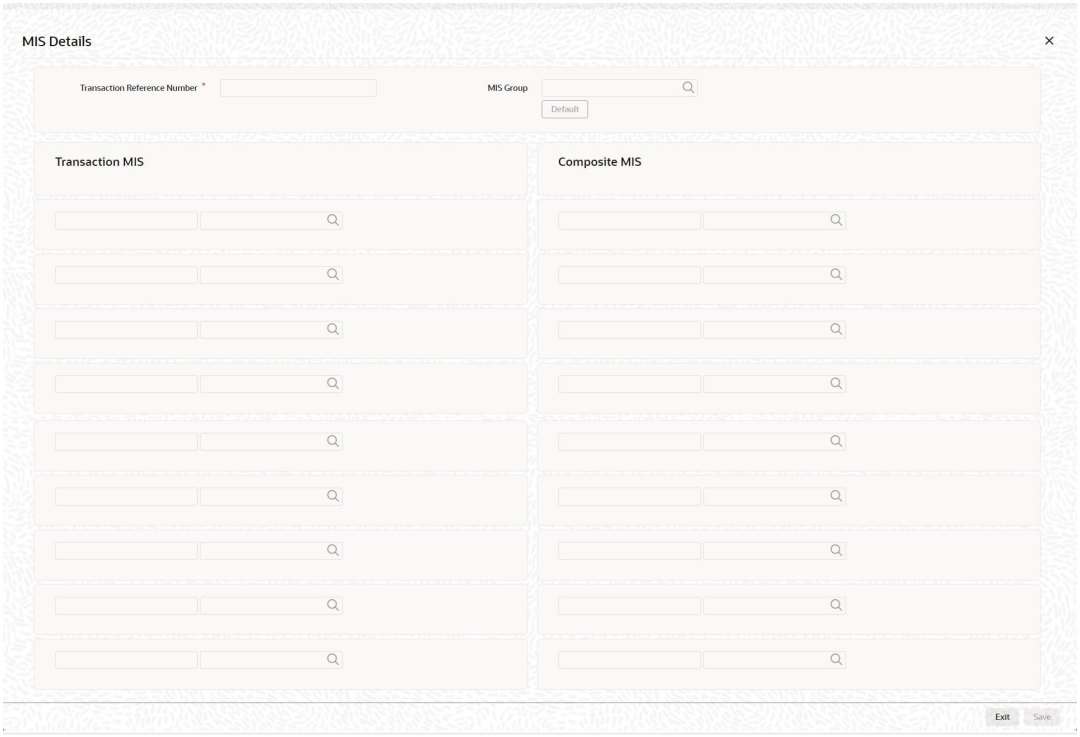


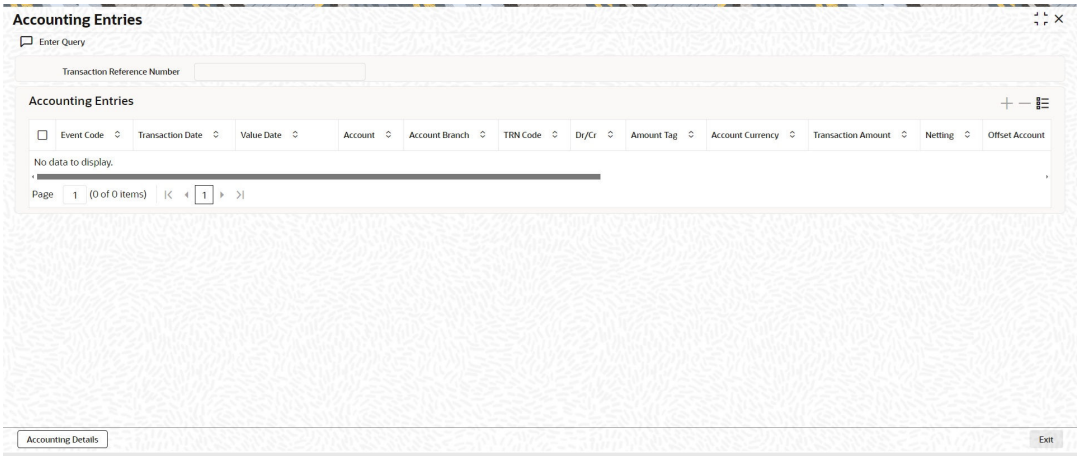
Table 2-36 MIS Button - Field Description

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.

2.3.1.5 Accounting Details

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

Figure 2-68 Accounting Entries



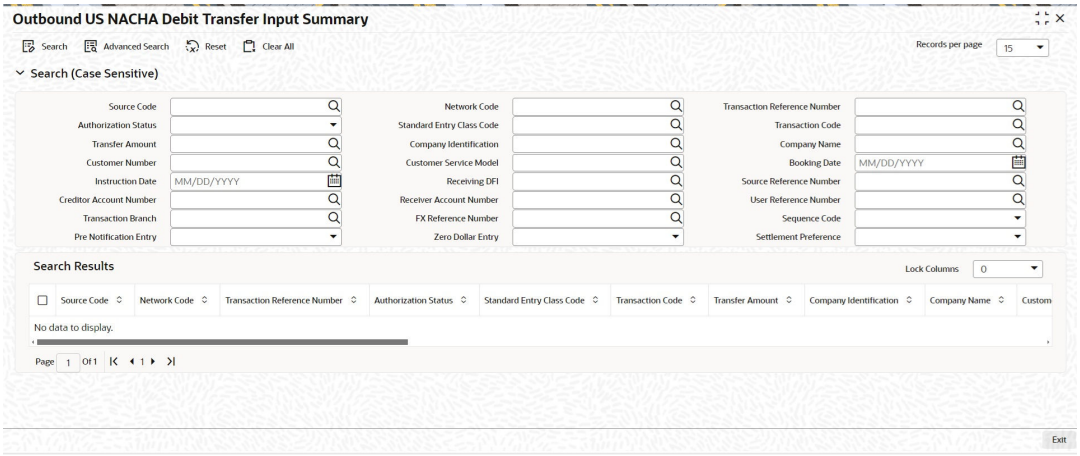
2. By default, the following attributes are displayed:
   - Event Code
   - Transaction Date
   - Value Date
   - Account
   - Account Branch
   - TRN Code
   - Dr/Cr
   - Amount Tag
   - Account Currency
   - Transaction Amount
   - Netting
   - Offset Account
   - Offset Account Branch
   - Offset TRN Code
   - Offset Amount Tag
   - Offset Currency
   - Offset Amount
   - Offset Netting
   - Handoff Status

2.3.1.6 Outbound US NACHA Debit Transfer Input Summary

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

   Outbound US NACHA Debit Transfer Input Summary screen is displayed.

Figure 2-69 Outbound US NACHA Debit Transfer Input Summary



2. You can search using one or more of the following parameters:
   - Source code
   - Network Code
   - Transaction Reference Number
   - Authorization Status
   - Standard Entry Class Code
   - Transaction Code
   - Transfer Amount
   - Company Identification
   - Company Name
   - Customer Number
   - Customer Service Model
   - Booking Date
   - Instruction Date
   - Receiving DFI
   - Source Reference Number
   - Creditor Account Number
   - Receiver Account Number
   - User Reference Number
   - Transaction Branch
   - FX Reference Number

- Sequence Code
- Pre Notification Entry
- Zero Dollar Entry
- Settlement Preference

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

   System displays the records that match the search criteria.

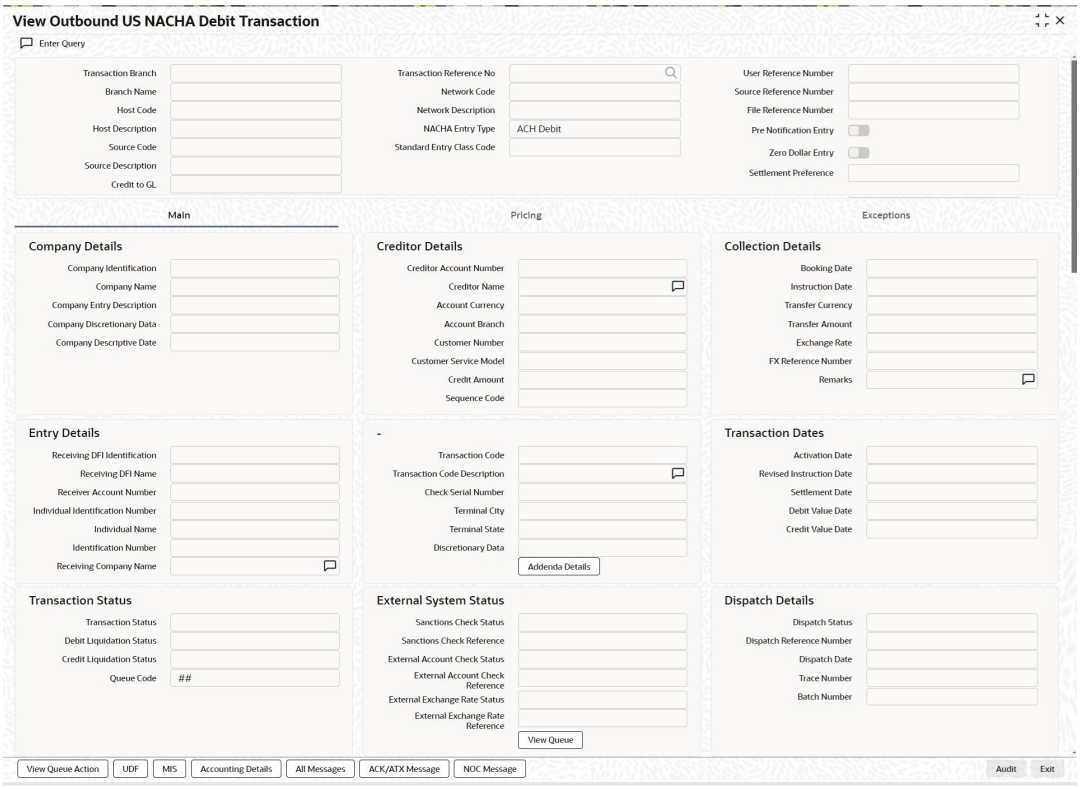
2.3.2 Outbound US NACHA Debit Transaction View

You can view the Outbound NACHA ACH Debit transactions through this screen.

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

   Outbound US NACHA Debit Transaction View screen is displayed.

Figure 2-70 Outbound US NACHA Debit Transaction View



2. From this screen, click ‘Enter Query’ button. The Transaction Reference Number field gets enabled, for the user to specify the Reference Number.
3. Click ‘Execute Query’ button and the system defaults the value for all the fields for the Reference number specified.
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 Details

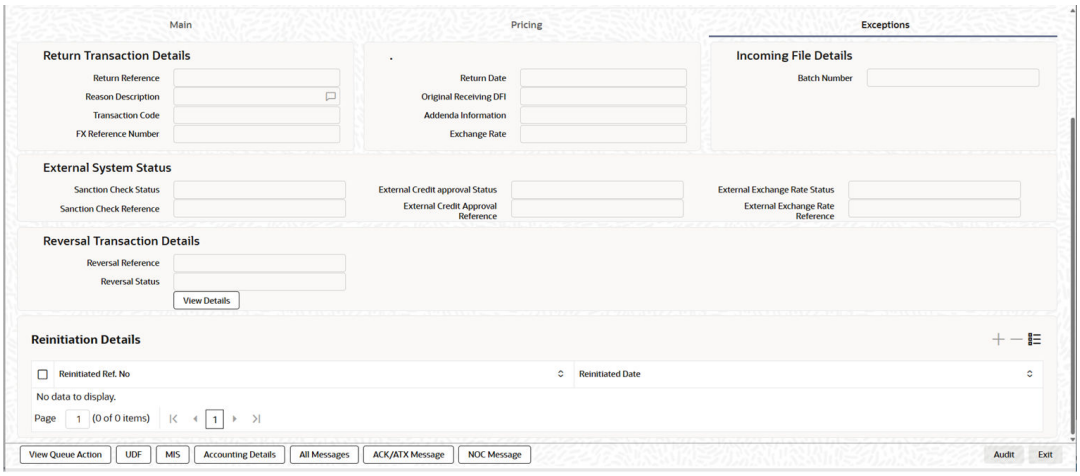
5. For more details on Main and Pricing tabs refer to Outbound US NACHA Debit Transaction Input screen details above.

- Exceptions Tab
- View Queue Action Log
- UDF View
- MIS View
- Accounting Details
- All Messages
- ACK/ATX Message
- NOC Message
- Outbound US NACHA Debit View Summary

2.3.2.1 Exceptions Tab

1. Click the Exceptions tab and view the exceptions details.

Figure 2-71 Outbound US NACHA Debit Transaction View - Exceptions Tab

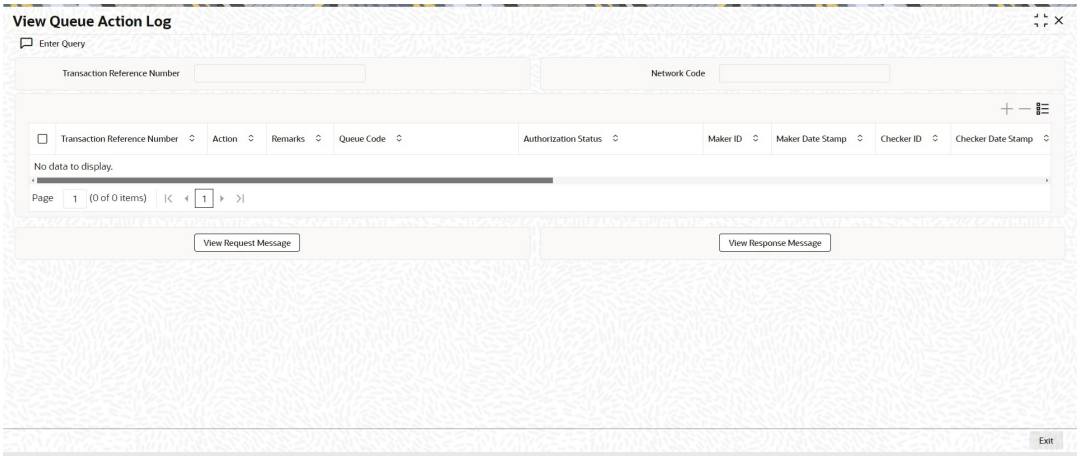


2. On **Exceptions** screen, You can view the following fields:
   - Return Transaction Details
   - Incoming File Details
   - External System Status
   - Reversal Transaction Details
   - Reinitiation Details

2.3.2.2 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 2-72 View Queue Action Log



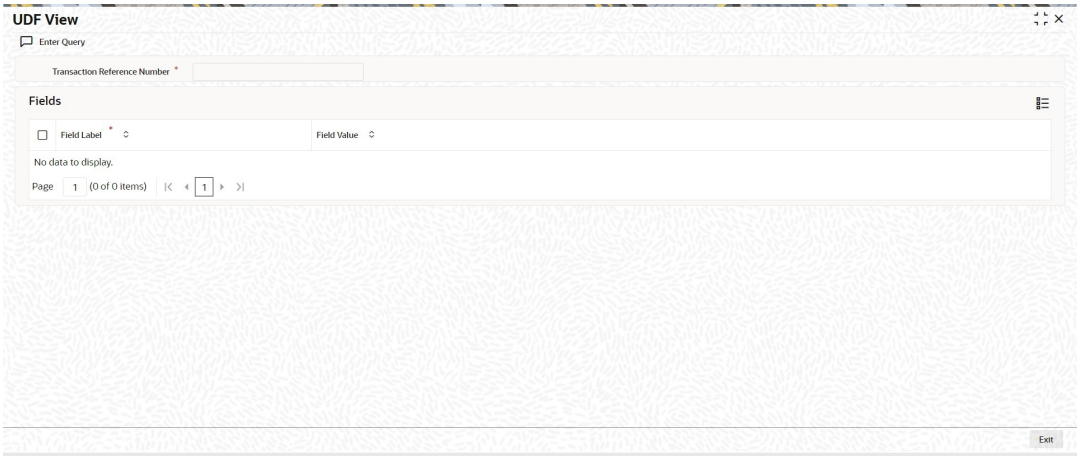
3. Following details are displayed:
   - Transaction Reference Number
   - Network Code
   - Action
   - Remarks
   - Queue Code
   - Authorization Status
   - Maker ID
   - Maker Date Stamp
   - Checker ID
   - Checker Date Stamp
   - Queue Status
   - Queue Reference No
   - Primary External Status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

2.3.2.3 UDF View

- Click the **UDF** tab to invoke the **UDF View** sub-screen.

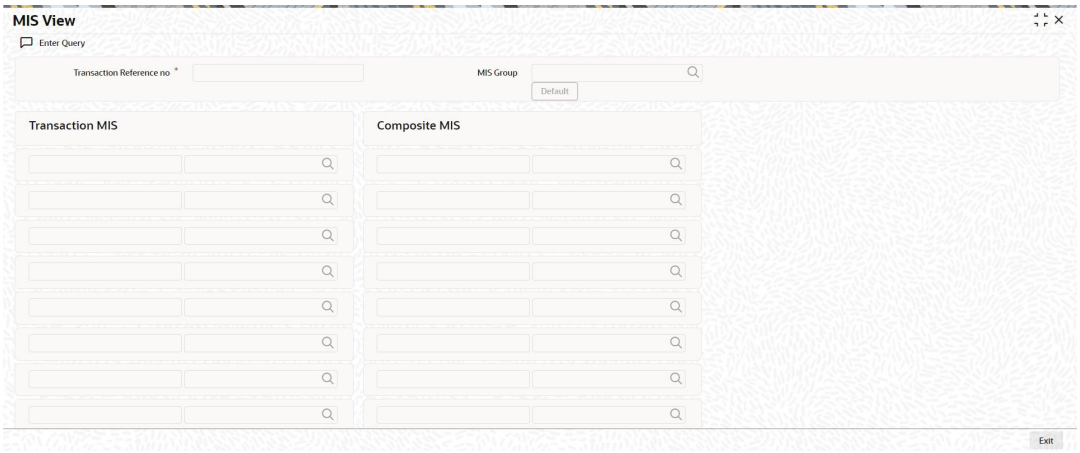
Figure 2-73 UDF View



2.3.2.4 MIS View

- Click the **MIS** tab to invoke the sub-screen.

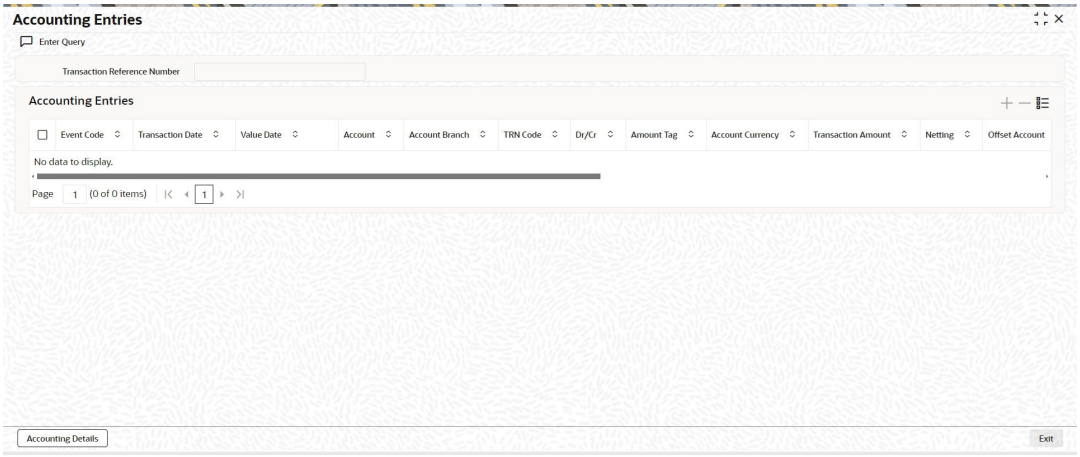
Figure 2-74 MIS View Button



2.3.2.5 Accounting Details

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

Figure 2-75 Accounting Entries

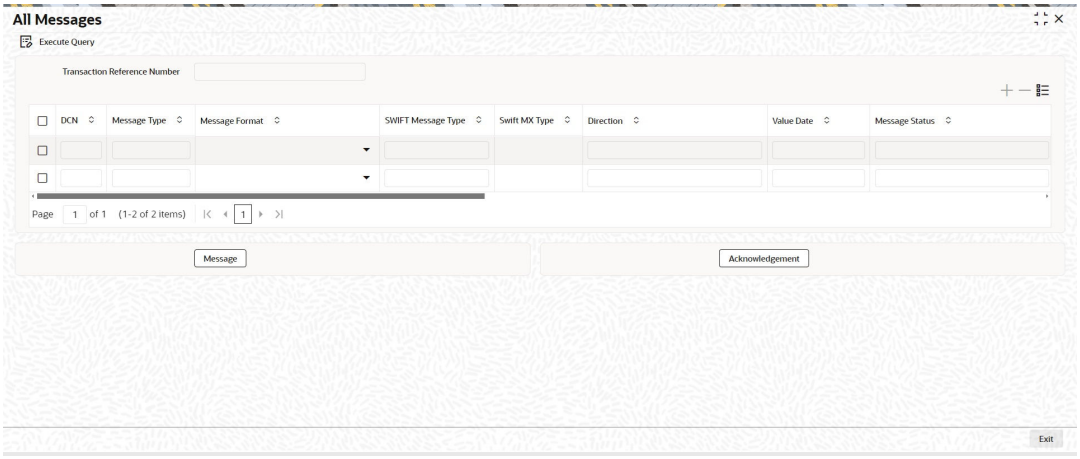


2. By default, the following attributes are displayed:
   - Event Code
   - Transaction Date
   - Value Date
   - Account
   - Account Branch
   - TRN Code
   - Dr/Cr
   - Amount Tag
   - Account Currency
   - Transaction Amount
   - Netting
   - Offset Account
   - Offset Account Branch
   - Offset TRN Code
   - Offset Amount Tag
   - Offset Currency
   - Offset Amount
   - Offset Netting
   - Handoff Status

2.3.2.6 All Messages

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

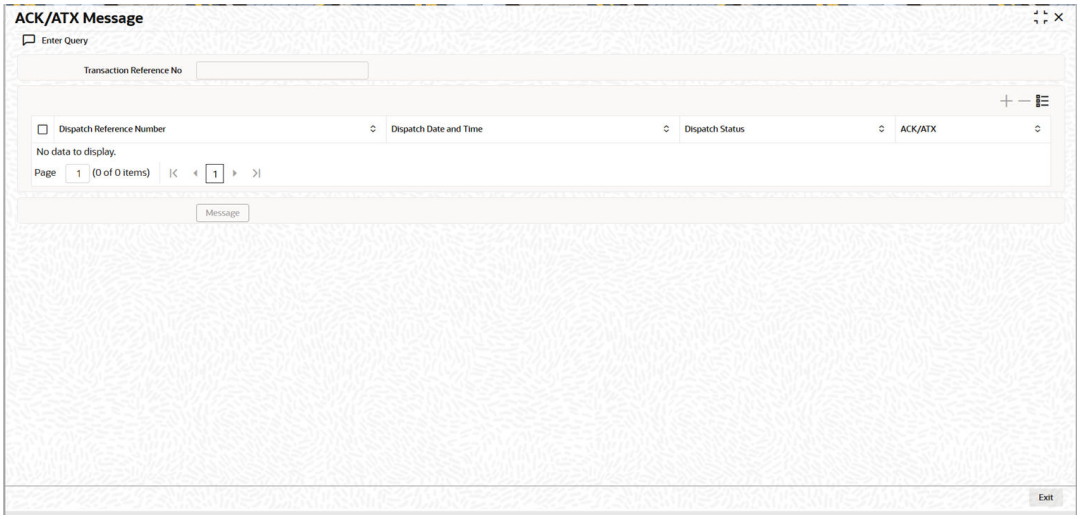
Figure 2-76 All Messages



2.3.2.7 ACK/ATX Message

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

Figure 2-77 Outbound US NACHA Debit Transaction View - ACK/ATX Message

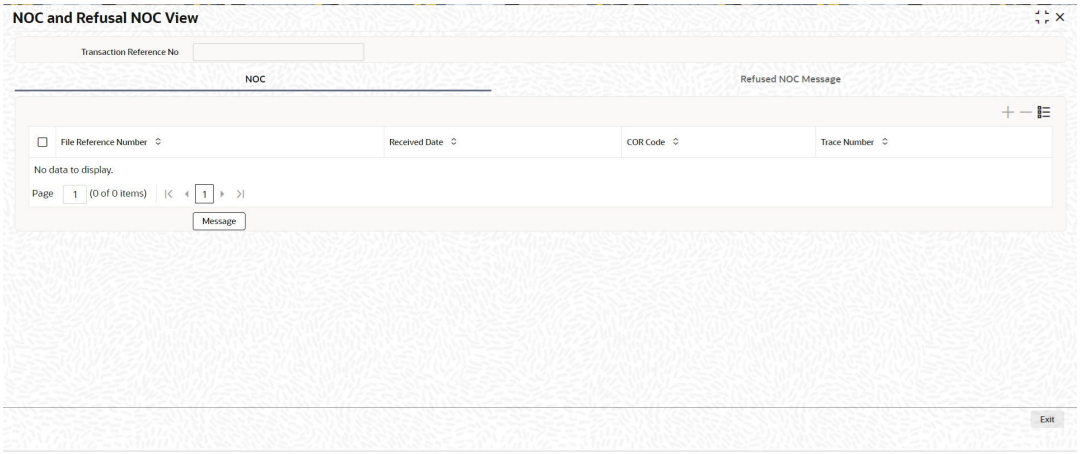


2. On **ACK/ATX Message** screen, Transaction Reference Number gets auto-populated with following fields:
   - Dispatch Reference Number
   - Dispatch Date and Time
   - Dispatch Status
   - ACK/ATX

2.3.2.8 NOC Message

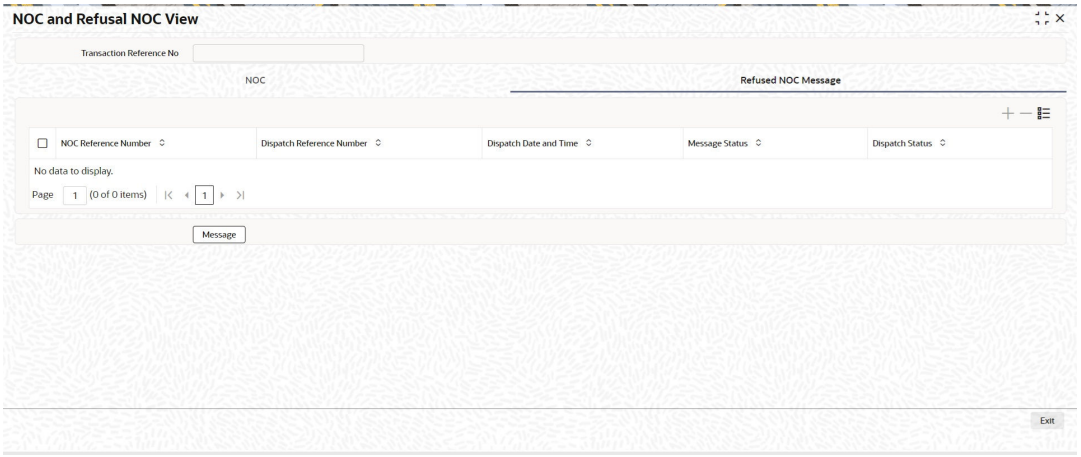
1. Click the **NOC Message** button, **NOC and Refusal NOC View**sub screen is displayed.

Figure 2-78 NACHA Outbound Credit Transfer View - NOC Message



2. On **NOC and Refusal NOC View** sub screen, click **Refused NOC Message** Tab view the generated 'Refused NOC'.

Figure 2-79 NACHA Outbound Credit Transfer View - Refused NOC Message tab



Note:

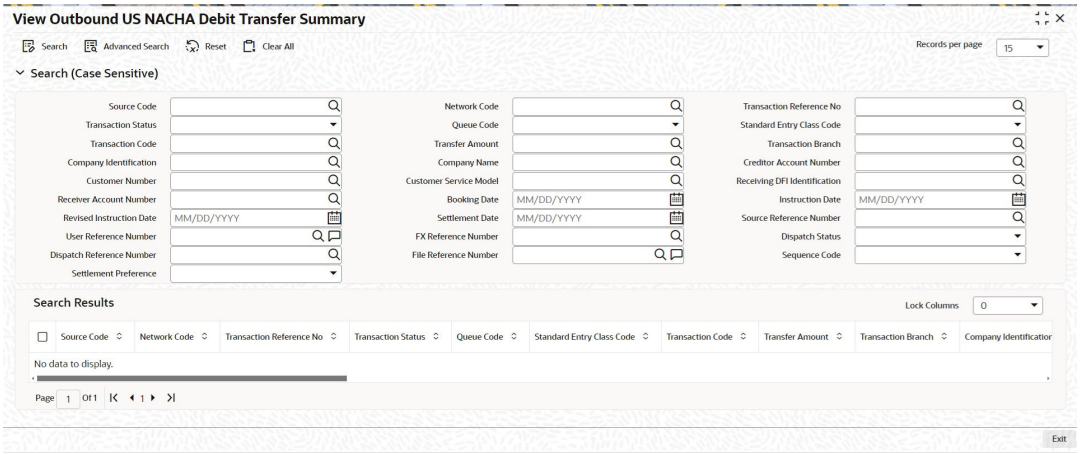
You can view the dispatched Refusal NOC message (as per NACHA format with header/control records '1', '8', '9' and '5', '6', '7') from NACHA Dispatch Log summary (PMSDNLOG) only.

2.3.2.9 Outbound US NACHA Debit View Summary

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

   Outbound US NACHA Debit View Summary screen is displayed.

Figure 2-80 View Outbound US NACHA Debit Transfer Summary



2. Search using one or more of the following parameters:
   - Source code
   - Network Code
   - Transaction Reference Number
   - Transaction Status
   - Queue Code
   - Standard Entry Class Code
   - Transaction Code
   - Transfer Amount
   - Transaction Branch
   - Company Identification
   - Company Name
   - Creditor Account Number
   - Customer Number
   - Customer Service Model
   - Receiving DFI Identification
   - Receiver Account Number
   - Booking Date
   - Instruction Date
   - Revised Instruction Date
   - Settlement Date
   - Source Reference Number
   - User Reference Number
   - FX Reference Number
   - Dispatch Status
   - Dispatch Reference Number

- File Reference Number
- Sequence Code
- Settlement Preference

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

   System displays the records that match the search criteria.

2.3.3 Debit Outbound Transaction Processing

Outbound transaction follows the below listed processing steps:

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

- Future Date Checks
- FX Validation
- External Account Check
- Dispatch Processing
- Zero Dollar Entry Processing
- Pre Notification Entry Processing

2.3.3.1 Non STP Validation

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

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

2.3.3.2 Settlement Preference Derivation

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

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

2.3.3.3 Date Derivation

Instruction Date

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

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

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

Activation Date

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

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

moves forward. The Instruction Date also moves forward by applying the Dispatch Days minus Network Working days.

Dispatch Date

The Dispatch Date is derived as Instruction Date minus Dispatch Days (Network working days).

2.3.3.4 Same Day ACH Debit

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

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

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

2.3.3.5 Process Exception Validations

The following validations are covered in this processing step:

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

2.3.3.6 Business Override Validations

Duplicate Checks

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

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

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

2.3.3.7 Authorization Limits Check

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

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

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

2.3.3.8 Processing Cut-off Checks

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

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

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

Cut off time is derived as follows:

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

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

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

2.3.3.9 Sanctions Check

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

2.3.3.10 Future Date Checks

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

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

2.3.3.11 FX Validation

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

2.3.3.12 External Account Check

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

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

2.3.3.13 Dispatch Processing

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

2.3.3.14 Zero Dollar Entry Processing

The system validates the following conditions for Zero Dollar Entry:

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

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

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

> **Note:**
>
> Sanctions check is applicable even for zero dollar transaction.
>
> Standard/Same day processing steps are applicable for zero dollar transaction.

2.3.3.15 Pre Notification Entry Processing

The system validates the following conditions for Pre Notification Entry:

- The ‘Pre notification Entry’ check box is selected.
- The SEC code selected from list of codes ARC, BOC, CCD, CTX, CIE, POP, PPD, WEB, TEL, RCK, and XCK.

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

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

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

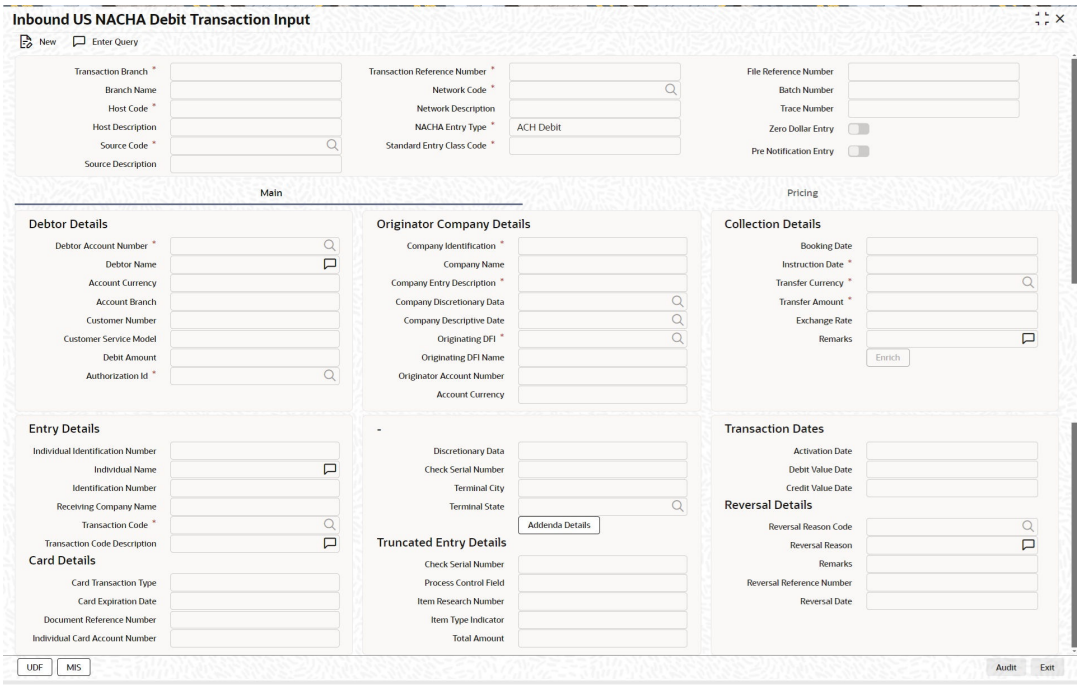
> **Note:**
>
> Sanctions check is applicable even for pre notification transaction.
>
> Standard/Same day processing steps are applicable for pre notification transaction.

2.3.4 Inbound US NACHA Debit Transaction Input

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

   Inbound US NACHA Debit Transaction Input screen is displayed.

Figure 2-81 Inbound US NACHA Debit Transaction Input



2. Click **New** button on the Application toolbar.
3. On **Inbound US NACHA Debit Transaction Input** screen, specify the fields.

Table 2-37 Inbound US NACHA Debit Transaction Input - Field Description

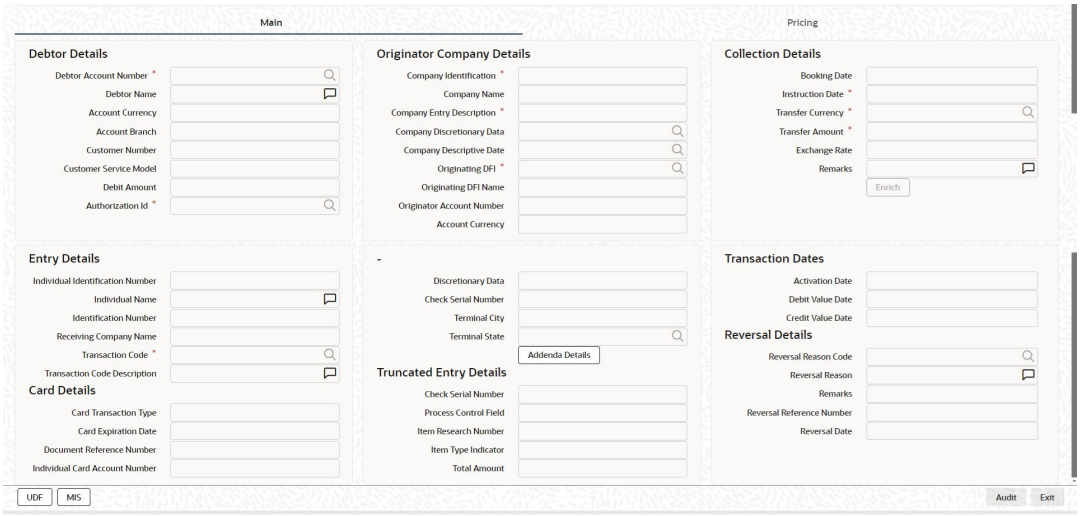
Field	Description
Transaction Branch	System defaults the Branch Code of transaction branch on clicking 'New'.
Branch Name	System defaults the Branch Name of the Transaction Branch Code.
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Host Code Description	System defaults the description of the Host code.
Source Code	This field is defaulted as 'MANL', you can also manually input the transactions. For transactions received through channel, relevant source code from Source maintenance are defaulted.
Source Description	System defaults the description of the Source code.
Transaction Reference Number	Unique Reference number for the payment generated by the system.
Network Code	Specify the Network Code from the list of values.
Network Description	System defaults the description of the Network code.
NACHA Entry Type	This field is defaulted to "ACH Debit", to indicate that the transaction is NACHA Debit transfer.
Standard Entry Class Code	Select the required SEC codes from the following: • CCD • CTX • PPD • ARC • BOC • POP • WEB • TEL • RCK • XCK
File Reference Number	System defaults the Unique Reference for the Inbound NACHA file.
Batch Number	This is a unique identification of every batch in the inbound NACHA file, which is generated during file generation.
Trace Number	This is a unique identification of each ACH entry record in the inbound NACHA file, which is generated during file generation.
Zero Dollar Entry	Select the Zero Dollar Entry check box. If inbound transaction is a Zero Dollar transaction.
Pre Notification Entry	Select the Pre Notification Entry check box. If inbound transaction is a Pre Notification transaction.

- Main Tab
- Pricing Tab
- UDF Button
- MIS Button
- Inbound US NACHA Debit Transfer Input Summary

2.3.4.1 Main Tab

1. Click on **Main** tab.

Figure 2-82 Inbound US NACHA Debit Transaction Input - Main Tab



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

Table 2-38 Inbound US NACHA Debit Transaction Input_Main Tab - Field Description

Field	Description
Debtor Details	--
Debtor Account Number	Specify the Customer Account to be debited from the list of values. The list displays all valid Account Numbers available in the system.
Company Name	System defaults Company Name on selecting Debtor Account Number.
Account Currency	System defaults Account Currency on selecting Debtor Account Number.
Account Branch	System defaults Account Branch on selecting Debtor Account Number.
Customer Number	System identifies the Customer number maintained in the system for the Debtor based on the selected Debtor Account Number and the same is defaulted in this field.
Customer Service Model	System defaults Customer Service Model linked to the identified customer.
Debit Amount	Specify the Debit Amount.
Authorization Id	Specify the Authorization Id from the list of values.
Originator Company Details	--
Company Identification	System displays the Identification of Originator of the ACH Credit transaction.
Company Name	System displays the Originator name.
Company Entry Description	Specify the data as per the ACH entry in the outgoing file.
Company Discretionary Data	Specify the data as per the ACH entry in the outgoing file.

Table 2-38 (Cont.) Inbound US NACHA Debit Transaction Input_Main Tab - Field Description

Field	Description
Company Descriptive Date	Specify the Company Discretionary Date from the list of values. In outgoing ACH Debit transaction, even if this field contains one of the standard keywords for same-day settlement cycles, the same would not be considered by system. This is because same-day processing of ACH Debit transactions is not in scope.
Originating DFI	Specify the Debtor Bank ABA Number from the list of values which displays all ABA numbers of all DFIs.
Originating DFI Name	System indicates the Originating DFI Name once you select the Originating DFI from the list of values.
Originator Account Number	Specify the Originator Account Number.
Account Currency	Specify the Account Currency.
Collection Details	--
Booking Date	This is defaulted as application server date.
Instruction Date	This is the Instruction (Value) date of the ACH Debit transaction i.e. the intended Collection Date, as instructed by the customer.
Transfer Currency	Specify the Transfer Currency as USD.
Transfer Amount	Specify the Amount of the outgoing Debit transaction in the Transfer currency. This amount is populated in the Amount field of the Entry Details record.
Exchange Rate	If Transfer currency & originator account currency are different then Exchange rate can be provided by user. System retains the input value and validate the same against override and stop variances maintained at Network Preferences.
Remarks	Specify the Remarks.
Enrich button	On click of this button, System Computes the Exchange Rate & Charges if applicable. Exchange rate is computed if the creditor account currency is different from Transfer currency. You can view the computed rate in the Exchange Rate field in Main Tab. You can view the computed Charges in pricing Tab.
Entry Details	--
Individual Identification Number	Specify the Individual Identification Number.
Individual Name	System defaults the Individual name on selecting the Individual ID Number.
Identification Number	Specify the Identification Number.
Receiving Company Name	System defaults on selecting Debtor Account Number.
Transaction Code	Specify the Transaction Code from the list of values.
Transaction Code Description	Specify the Transaction Code Description.
Discretionary Data	Specify the Discretionary Data.
Check Serial Number	Specify the serial number of the physical cheque which is being collected through this ACH Debit transaction.
Terminal City	Specify the truncated name or abbreviation identifying a city, town or village in which the Point of Purchase electronic terminal is present where the original cheque based transaction happened.

Table 2-38 (Cont.) Inbound US NACHA Debit Transaction Input_Main Tab - Field Description

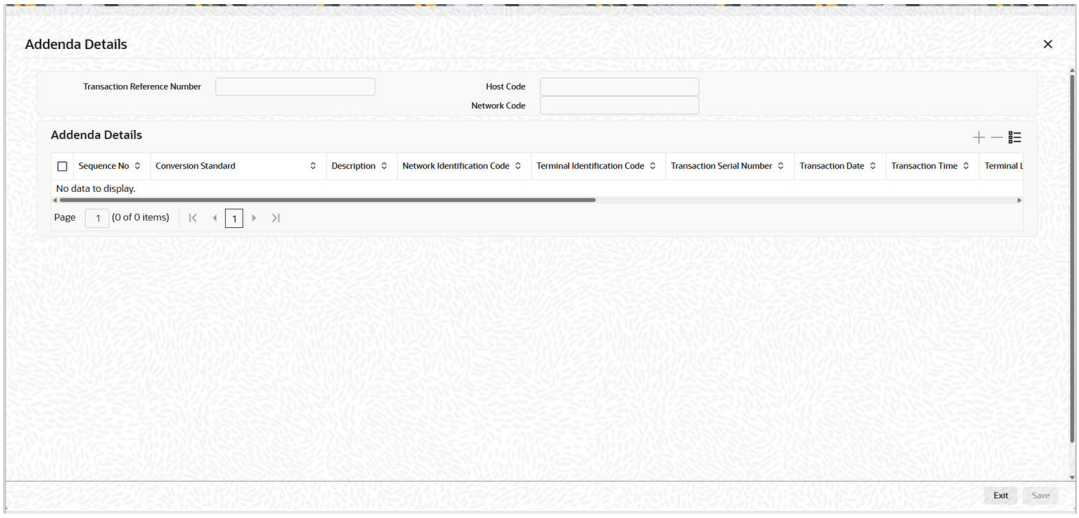
Field	Description
Terminal State	Specify the 2 character state code of a US state in which the city, town or village is present where the Point of Purchase electronic terminal is present.
Addenda Details Button	Click on this button to capture Additional Payment Related Information in the Addenda record for the ACH entry in the incoming file. For more details on the fields, refer to Addenda Details.
Transaction Dates	--
Activation Date	This is the date on which transaction would be processed, and would be same as Instruction Date. Branch Holiday check is not done on the Activation Date.
Debit Value Date	The value date with which the credit to Clearing GL would be done as part of the CRLQ event of transaction accounting on the Settlement date. This date would be same as Instruction Date. This is a view only field.
Credit Value Date	The value date with which the debit to Receiver account would be done as part of the DRLQ event of transaction accounting on the Activation date. This date would be same as Instruction date. This is a view only field.
Card Details	--
Card Transaction Type	Specify the Card Transaction Type.
Card Expiration Date	Specify the Card Expiration Date.
Document Reference Number	Specify the Document Reference Number.
Individual Card Account Number	Specify the Individual Card Account Number.
Truncated Entry Details	--
Check Serial Number	Specify the Check Serial Number.
Process Control Field	Specify the Process Control Field.
Item Research Number	Specify the Item Research Number.
Item Type Indicator	Specify the Item Type Indicator.
Total Amount	Specify the Total Amount.
Reversal Details	--
Reversal Reason Code	Specify Reversal Reason Code from the list of values. The list of NACHA reversal reason codes is maintained in Reject Code maintenance (PMDRJMNT) screen.
Reversal Reason	System displays the description of the selected reason code.
Remarks	Specify the operational reason for reversal of the transaction. This is mandatory field.
Reversal Reference Number	System defaults this field on click of 'Reversal' button.
Reversal Date	System displays the current system date of reversal.

- Addenda Details

2.3.4.1.1 Addenda Details

1. Click on **Addenda Details** button.

Figure 2-83 Main Tab - Addenda Details



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

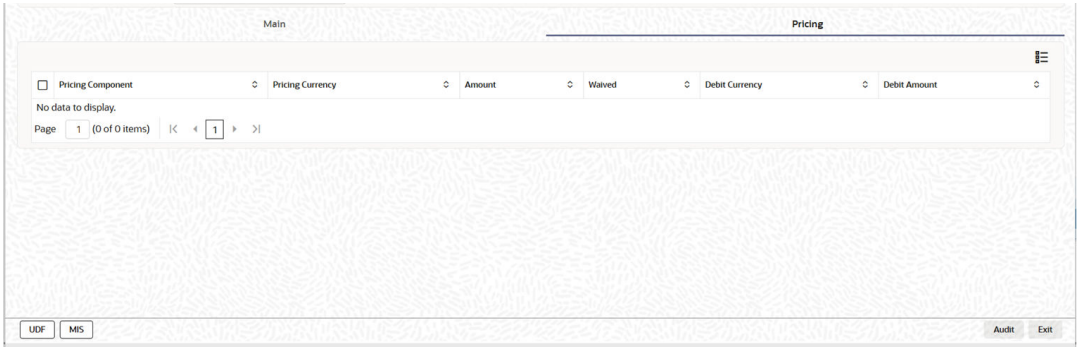
Table 2-39 Main Tab_Addenda Details - Field Description

Field	Description
Transaction Reference Number	System displays the Transaction Reference Number.
Host Code	System displays the Host Code.
Network Code	System displays the Network Code.
Addenda Details	System defaults following fields: • Sequence No • Description • Network Identification Code • Terminal Identification Code • Transaction Serial Number • Transaction Date • Transaction Time • Terminal Location • Terminal City • Terminal State • Reference Information #1 • Reference Information #2 • Authorization Code or Card Expiration Date
Conversion Standard	Select one of the following standards using which the data in this field needs to be converted, during generation of the Addenda records in the NACH file: • ASCX12.5 (Interchange Control Structure) • ASCX12.6 (Application Control Structure) • Payment related UN/EDIFACT syntax • ANSI ASCX12 transaction set containing a BPR or BPS data segment
Payment Related Info	Specify Payment Related Info. Data only up to 80 characters would be allowed since only a Max. of 9,999 Addenda record is allowed for single CT transaction. Addenda record is optional for these SEC codes.

2.3.4.2 Pricing Tab

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

Figure 2-84 Inbound US NACHA Debit Transaction Input - Pricing Tab



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

Table 2-40 Pricing - Field Description

Field	Description
Pricing Component	System displays the name of the component name, applicable for the transaction, for which charges are computed.
Pricing Currency	System displays the Pricing Currency in which the charge amount is calculated for the Pricing component.
Pricing Amount	System displays the charge amount calculated for each pricing component.
Waived	Check this box to indicate that the charge is waived for the pricing component.
Debit Currency	System displays the Currency in which the charge amount is debited for the pricing component. This is the currency of the debit account.
Debit Amount	System displays charge amount in debit currency to be debited.

2.3.4.3 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 2-85 UDF Button

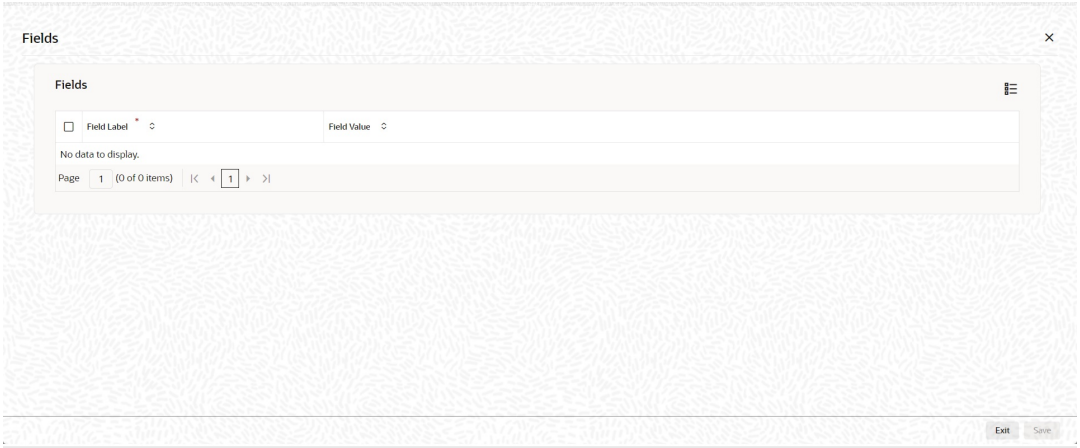


Table 2-41 UDF Button - Field Description

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).

2.3.4.4 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 2-86 MIS Button

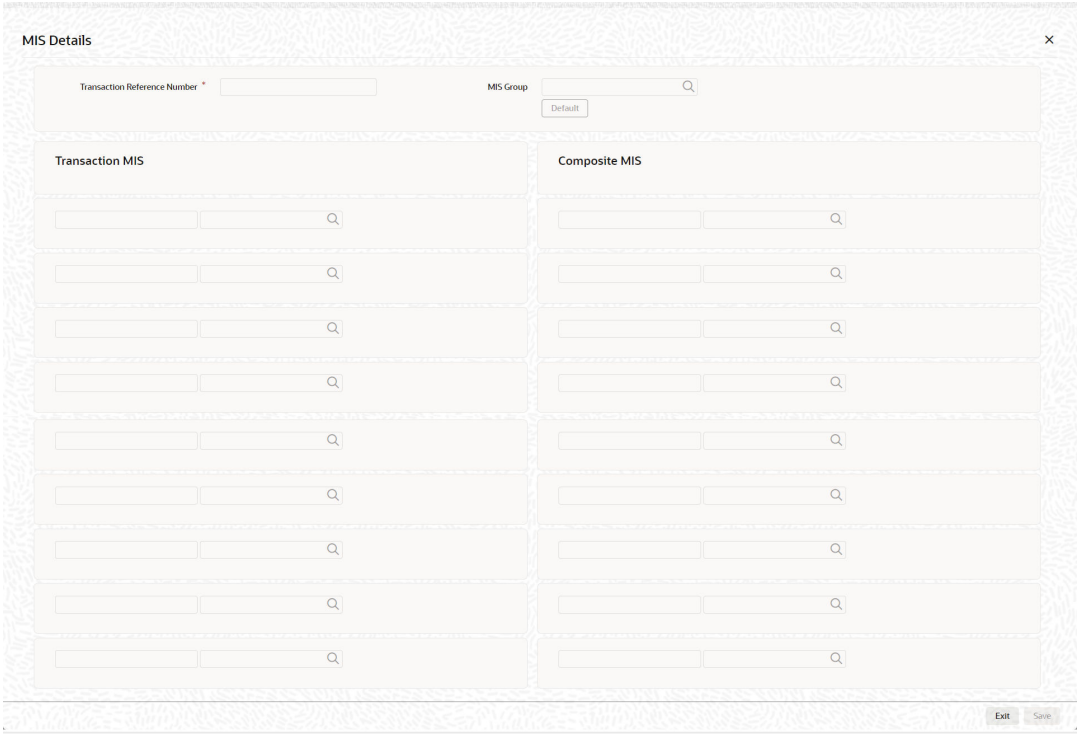


Table 2-42 MIS Button - Field Description

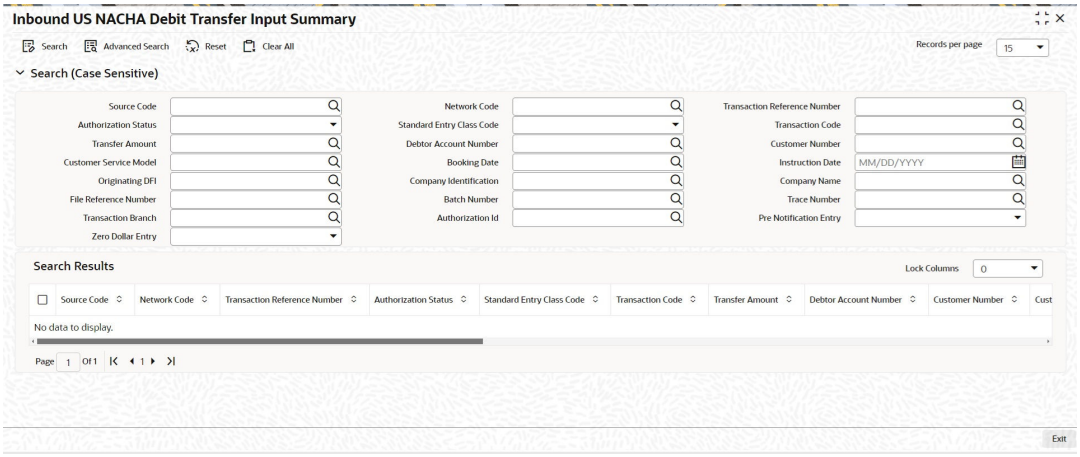
Field	Description
Transaction Reference	System displays the transaction reference number of the transaction.
MIS Group	You can select the MIS group code from the option list, or specify the code for the MIS group in the Source maintenance. The system displays all valid MIS groups for different sources 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.

2.3.4.5 Inbound US NACHA Debit Transfer Input Summary

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

   Inbound US NACHA Debit Transfer Input Summary screen is displayed.

Figure 2-87 Inbound US NACHA Debit Transfer Input Summary



2. Search using one or more of the following parameters:
   - Source code
   - Network Code
   - Transaction Reference Number
   - Authorization Status
   - Standard Entry Class Code
   - Transaction Code
   - Transfer Amount
   - Debtor Account Number
   - Customer Number
   - Customer Service Model
   - Booking Date
   - Instruction Date
   - Originating DFI
   - Company Identification
   - Company Name
   - File Reference Number
   - Debtor Account Number
   - Batch Number
   - Trace Number
   - Transaction Branch
   - Authorization Id
   - Pre Notification Entry
   - Zero Dollar Entry
3. Once you specified the parameters, click the **Search** button.

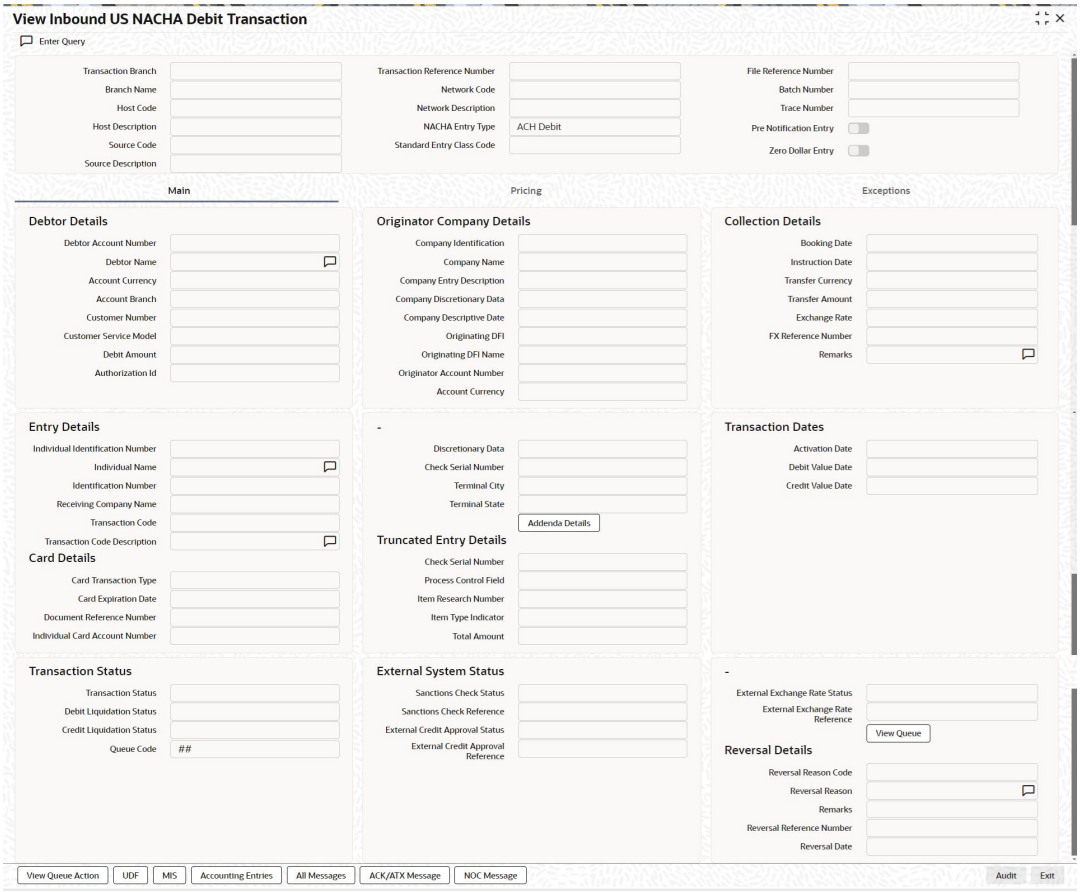
   System displays the records that match the search criteria.

2.3.5 Inbound US NACHA ACH Debit Transaction View

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

   Inbound US NACHA ACH Debit Transaction View screen is displayed.

Figure 2-88 Inbound US NACHA ACH Debit Transaction View



2. From this screen, click **Enter Query** button. The Transaction Reference Number field gets enabled, for the user to specify the Reference Number.
3. Click **Execute Query** button and the system defaults the value for all the fields for the Reference number specified.
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 Details
5. Click the ‘Reverse’ button from this screen to launch the Inbound US NACHA Debit Transaction Input (PNDIDONL) screen in ‘Read-only’ mode except for the 'Reversal Details' section with all the details of inbound NACHA debit transactions.
6. When you click the ‘Reverse’ button, the system performs the following validations:
   - System shows an error message if the Transaction status is not ‘Processed’.

- System shows an error message if the user selects more than one record.
- System checks for user/role queue access is provided in (PMDROLQA/ PMDUSRQA).
- On the success of the above validations, the user can input the reversal reason code, remarks for the reversal in the Inbound US NACHA Debit Transaction Input (PNDIDONL) screen.
- On authorization, the system marks the original Inbound credit Transaction Status as Reversed.

7. For more details on Main and Pricing tabs refer to Inbound US NACHA Debit Transaction Input screen details above.
8. You can specify following additional fields in view screen:

Table 2-43 Inbound US NACHA ACH Debit Transaction View - Field Description

Field	Description
Originating DFI & Originating DFI Name	System displays the ODFI 9-digit routing number and ODFI Name from the NACHA directory maintenance (PMDNCHDR) based on the validation of the 8-digit ODFI number (without check digit) present in the incoming NACHA File in the company batch header.

- Exceptions Tab
- View Queue Action Log
- UDF View
- MIS View
- Accounting Details
- All Messages
- ACK/ATX Message
- NOC Message
- Inbound US NACHA Debit Transfer View Summary

2.3.5.1 Exceptions Tab

1. Click the Exceptions tab and view the exceptions details.

Figure 2-89 Inbound US NACHA ACH Debit Transaction View - Exceptions Tab

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

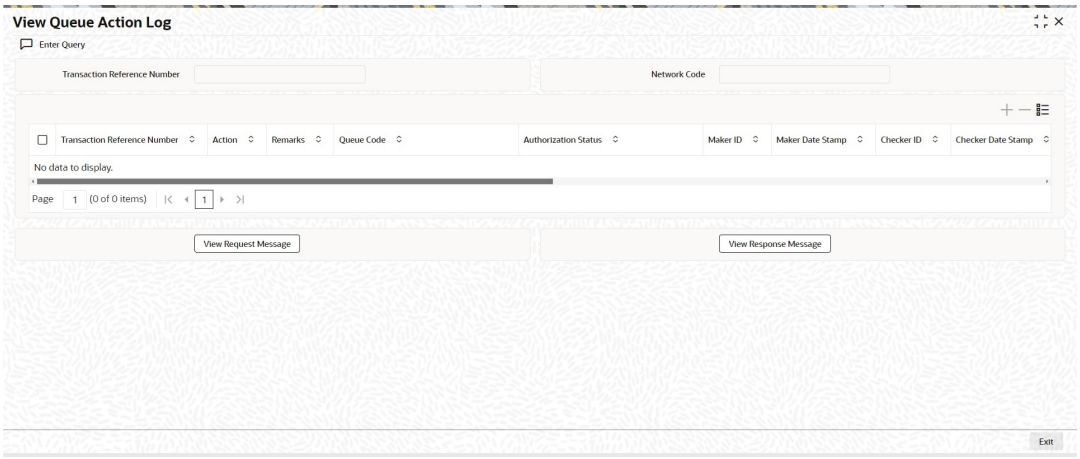
Table 2-44 Exceptions - Field Description

Field	Description
Return Transaction Details	--
Return Reference	System displays the Return Reference Number.
Return Status	You can view the current Status of the Return Transaction.
Reversal Transaction Details	--
Reversal Reference	System displays the Reversal Reference.
Reversal Status	System displays the Reversal Status.
View Details	This button launches the NACHA Inbound Return screen (PNDIRTNV), listing the return transaction.

2.3.5.2 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 2-90 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

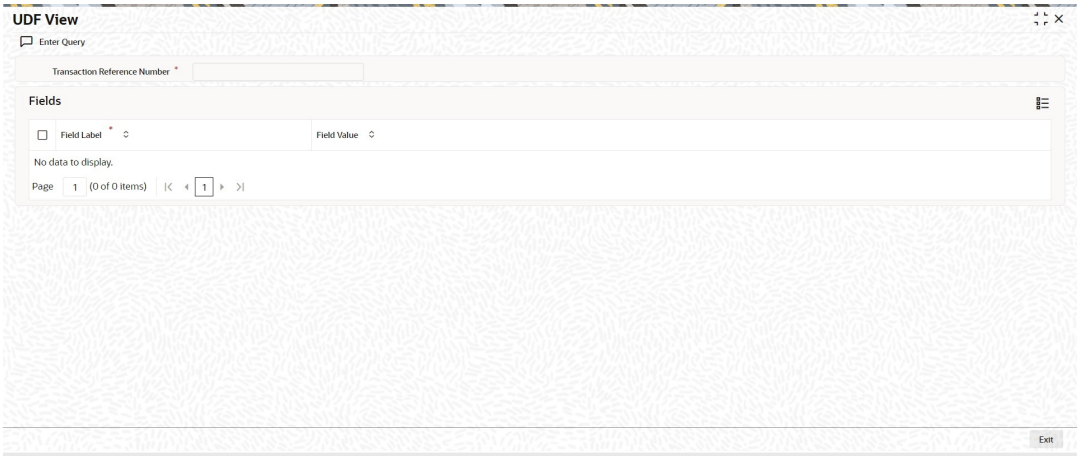
You can view the request sent and the corresponding response received for each row in Queue Action Log.

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

2.3.5.3 UDF View

- Click the **UDF** tab to invoke the **UDF View** sub-screen.

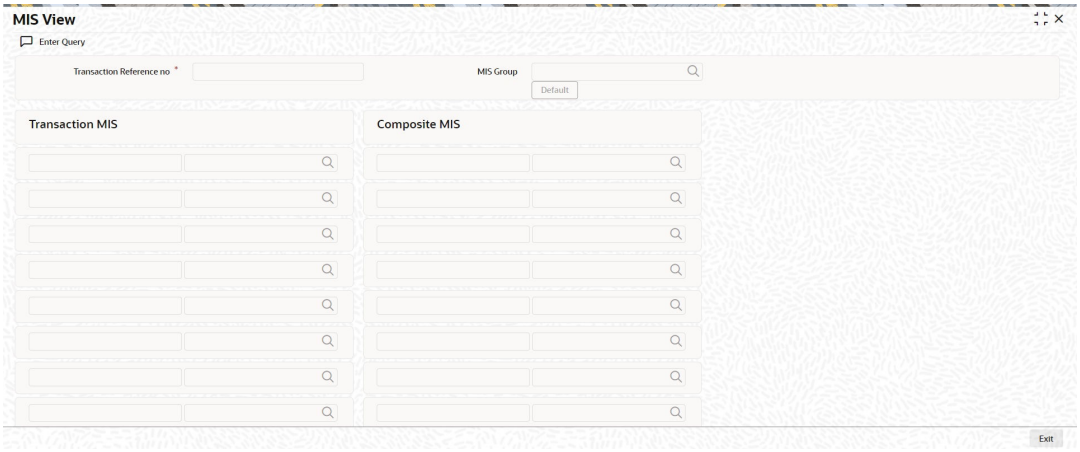
Figure 2-91 UDF View



2.3.5.4 MIS View

- Click the **MIS** tab to invoke the sub-screen.

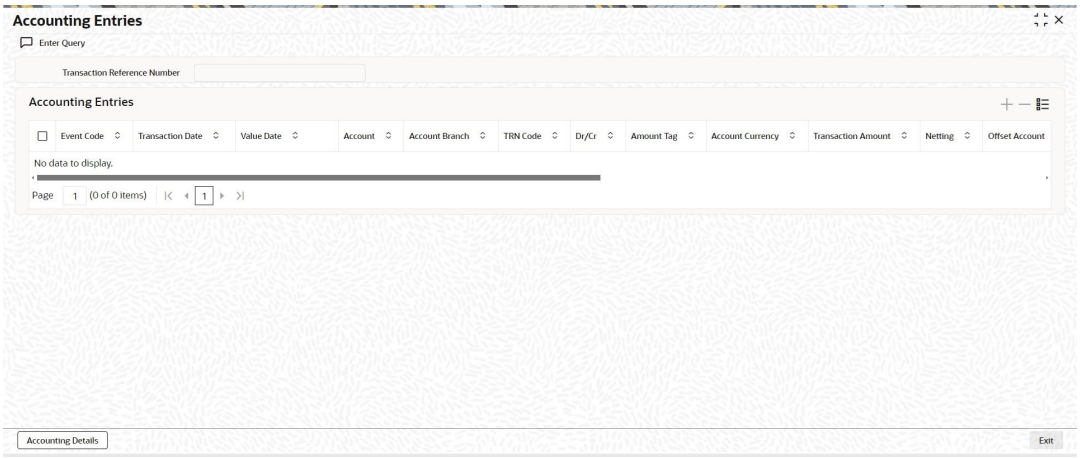
Figure 2-92 MIS View Button



2.3.5.5 Accounting Details

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

Figure 2-93 Accounting Entries



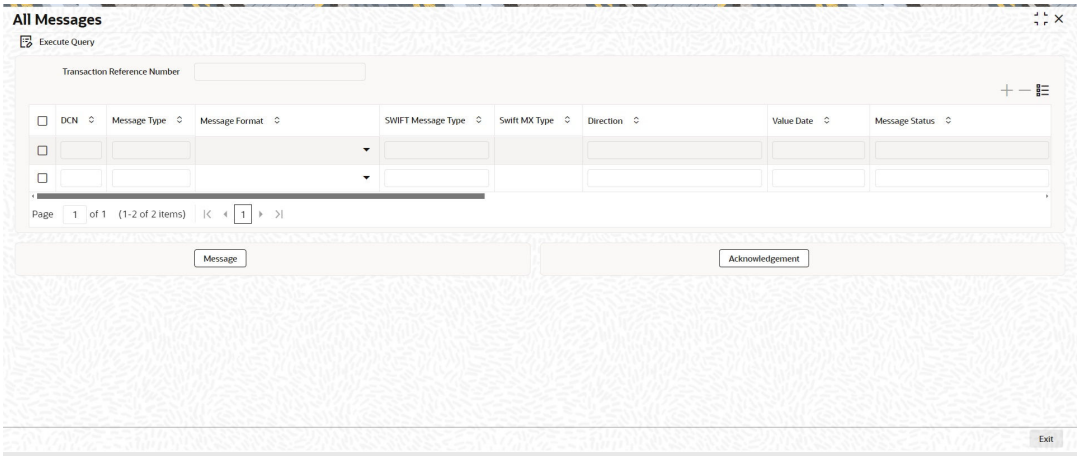
2. By default, the following attributes are displayed:
   - Event Code
   - Transaction Date
   - Value Date
   - Account
   - Account Branch
   - TRN Code
   - Dr/Cr
   - Amount Tag
   - Account Currency
   - Transaction Amount

- Netting
- Offset Account
- Offset Account Branch
- Offset TRN Code
- Offset Amount Tag
- Offset Currency
- Offset Amount
- Offset Netting
- Handoff Status

2.3.5.6 All Messages

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

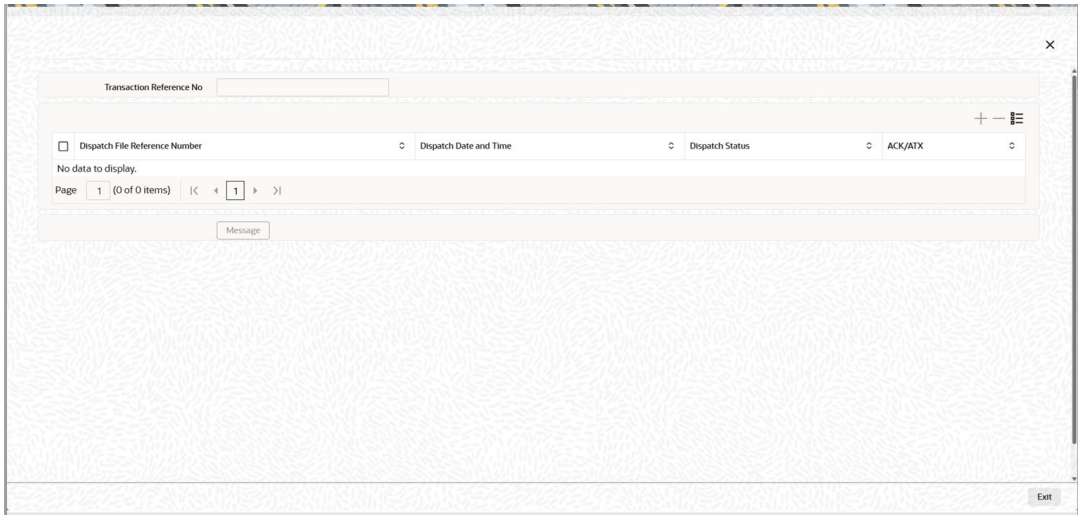
Figure 2-94 All Messages



2.3.5.7 ACK/ATX Message

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

Figure 2-95 Inbound US NACHA ACH Debit Transaction View - ACK/ATX Message

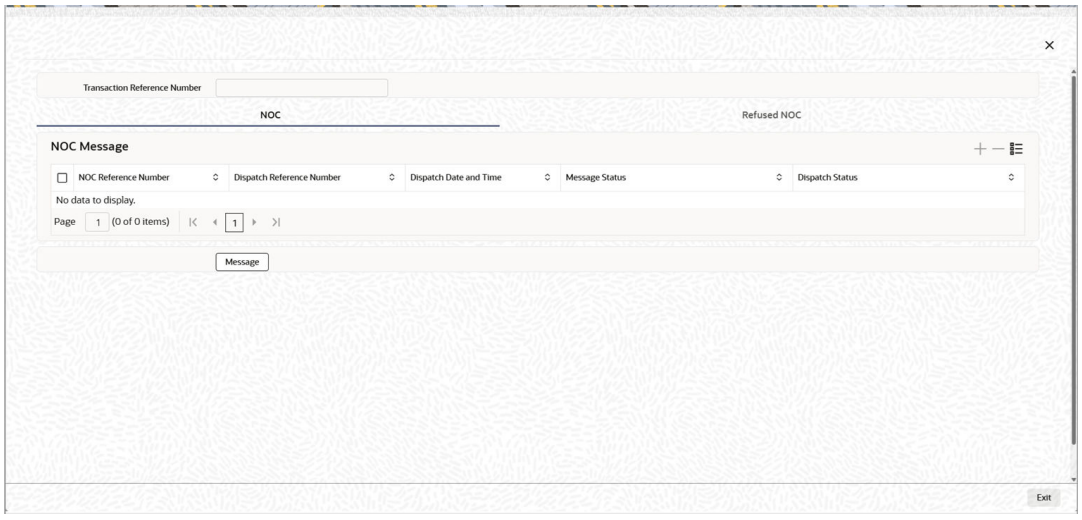


2. On **ACK/ATX Message** screen, Transaction Reference Number gets auto populated and defaults following fields:
   - Dispatch File Reference Number
   - Dispatch Date and Time
   - Dispatch Status
   - ACK/ATX

2.3.5.8 NOC Message

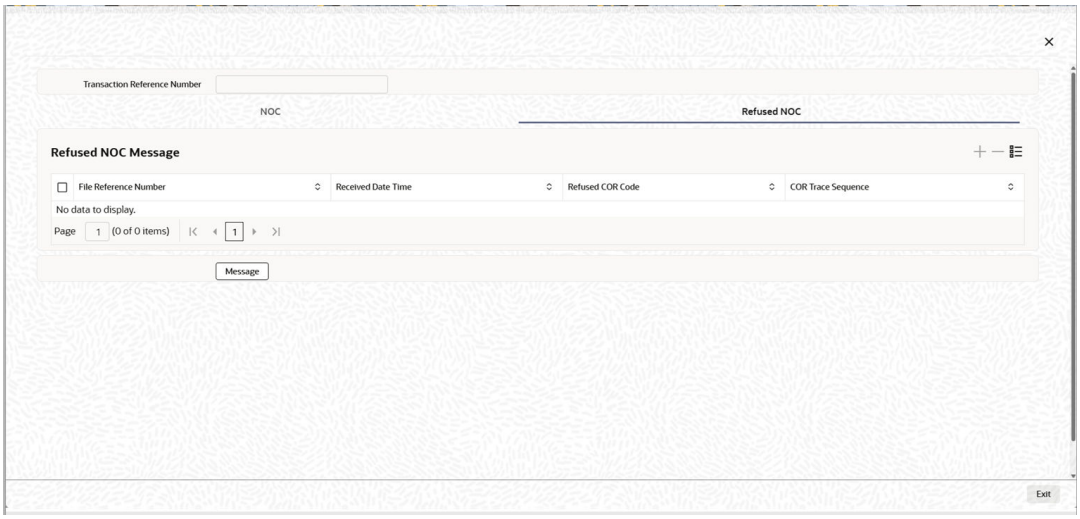
1. Click the **NOC Message** button, **NOC and Refusal NOC View** sub screen is displayed.

Figure 2-96 Inbound US NACHA ACH Debit Transaction View - NOC Message



2. On **NOC and Refusal NOC View** sub screen, click **Refused NOC Message** Tab view the generated 'Refused NOC'.

Figure 2-97 Inbound US NACHA ACH Debit Transaction View - Refused NOC Message Tab

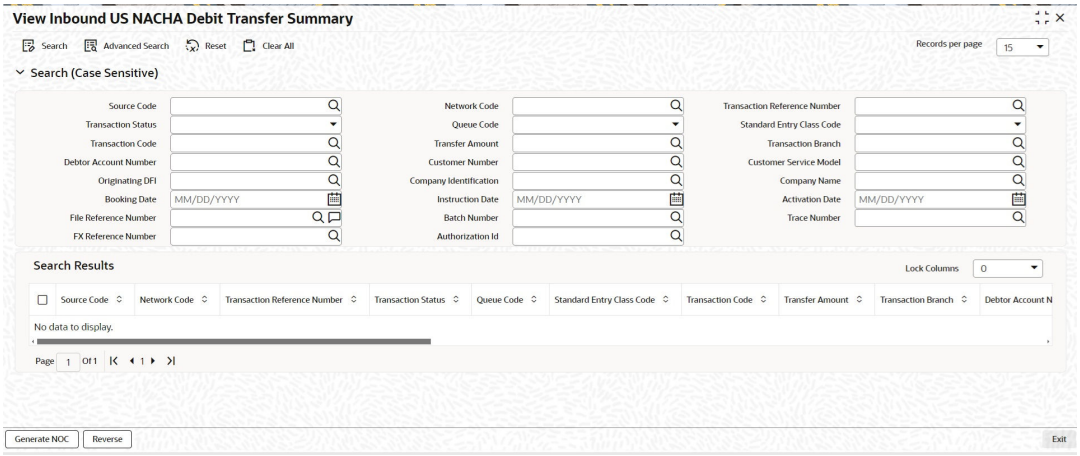


2.3.5.9 Inbound US NACHA Debit Transfer View Summary

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

   Inbound US NACHA Debit Transfer View Summary screen is displayed.

Figure 2-98 View Inbound US NACHA Debit Transfer Summary



2. You can search using one or more of the following parameters:
   - Source code
   - Network Code
   - Transaction Reference Number
   - Transaction Status
   - Queue Code
   - Standard Entry Class Code
   - Transaction Code

- Transfer Amount
- Transaction Branch
- Debtor Account Number
- Customer Number
- Customer Service Model
- Originating DFI
- Company Identification
- Company Name
- Booking Date
- Instruction Date
- Activation Date
- File Reference Number
- Batch Number
- Trace Number
- FX Reference Number
- Authorization Id

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

   System displays the records that match the search criteria.

2.3.6 Debit Inbound Transaction Processing

Inbound transaction follows the below listed processing steps:

- Non STP Validation
- Debit Account Resolution
- Repair Validation
- Business Override Validations
  - Duplicate Checks
- Authorization Limits Check
- Sanctions Check
- Future Date Check
- Pricing
- FX Validation
- External Credit Approval Check
- Accounting
- Zero Dollar Entry Processing
- Pre Notification Entry Processing
- Non STP Validation
- Business Override Validations

- Authorization Limits Check
- Sanctions Check
- Future Date Checks
- FX Validation
- External Credit Approval Check
- Zero Dollar Entry Processing
- Pre Notification Entry Processing

2.3.6.1 Non STP Validation

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

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

2.3.6.2 Business Override Validations

Duplicate Checks

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

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

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

2.3.6.3 Authorization Limits Check

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

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

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

2.3.6.4 Sanctions Check

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

2.3.6.5 Future Date Checks

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

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

2.3.6.6 FX Validation

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

2.3.6.7 External Credit Approval Check

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

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

If the ECA response status for a payment transaction is 'Approved', then further processing continues. If ECA validation fails i.e. the status is 'Override', 'Rejected', or 'Timed out', then the transaction is logged in the ECA Exception queue.

> **Note:**
>
> The external ECA system does customer and account status checks along with account balance checks.

2.3.6.8 Zero Dollar Entry Processing

Incoming NACHA debit transaction is treated as Zero Dollar Entry if the following conditions are met:

- The SEC code is either CCD or CTX.
- The transaction code is equal to 29, 39, or 49.
- The Transfer Amount is zero.
- If the above conditions are satisfied the transaction is marked as ‘Zero Dollar Entry’.

If incoming credit is marked as ‘Zero Dollar Entry’, the system checks the following conditions:

- Debtor Account (for Debits), is valid (open, authorized)

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

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

System generates ACK/ATX acknowledgment for inbound debit with Sec code CCD/CTX and Discretionary Data 'AK' as per current support.

> **Note:**
>
> Standard/Same day processing steps are applicable for zero dollar transaction.
>
> ACK/ATX acknowledgment generation is supported.

Zero Dollar Entry Processing (Manually Booked)

The system validates the following conditions for Zero Dollar Entry

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

2.3.6.9 Pre Notification Entry Processing

Incoming NACHA debit transaction is treated as Pre Notification Entry if the following conditions are met:

- The SEC code is selected from list of codes ARC, BOC, CCD, CTX, CIE, POP, PPD, WEB, TEL, RCK, and XCK.
- The Transaction code is equal to 28, 38, or 48.
- The Transfer Amount is zero.
- If the above conditions are satisfied the transaction is marked as ‘Pre Notification Entry’

If incoming debit is marked as ‘Pre Notification Entry’, the system checks the following conditions:

- Debtor Account (for debits), is valid (open, authorized)

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

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

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

Pre Notification Entry Processing (Manually Booked)

System validates the following conditions for Pre Notification Entry:

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

2.4 NACHA Payment Browser

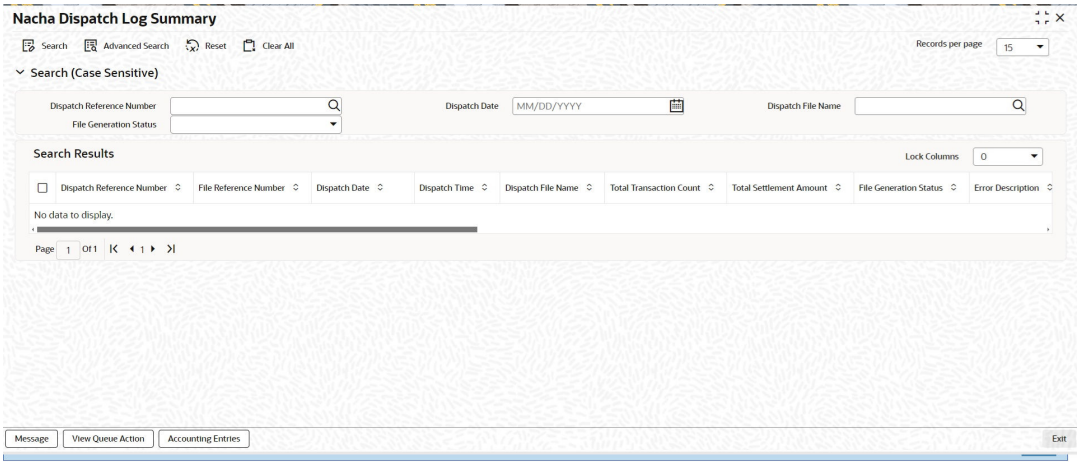
- NACHA Dispatch Log Summary
- Inbound NACHA File Summary
- Inbound NACHA NOC Browser
- Inbound NACHA NOC Refusal Summary

2.4.1 NACHA Dispatch Log Summary

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

   NACHA Dispatch Log Summary screen is displayed.

Figure 2-99 NACHA Dispatch Log Summary



2. Search using one or more of the following parameters:
   - Dispatch Reference Number
   - File Generation Status
   - Dispatch Date
   - Dispatch File Name
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

> **Note:**
>
> On the successful generation of the file, the File Generation Status updates as 'Success'. The Dispatch file name generates with '.ach' as end qualifier.
>
> The below-mentioned mask rule defines the Dispatch File Name:
>
> - Naming Convention - 'ACHACHPXXXXXXXXFDYYYYMMDDTHHMMSSmmmm.ach'
> - Application Code (Pre-set value) - 'ACH'
> - Application Code of the File (Pre-set value) - 'ACHP'
> - RTN - Routing Number of Sending Branch from (PMDABANR)
> - Test or Production Flag - Set as System Parameters in DB
> - File Transmission Date - Pre-set value 'D'
> - File Transmission Date - File generation date 'YYYYMMDD'
> - File Transmission Time Stamp - Pre-set value 'T'
> - File Transmission Time Stamp - HHMMSSmmmm ('mmmm' refers to milliseconds. The milliseconds be always preceded by '0' ex.0999)
>
> You can perform following actions:

- Message
- View Queue Action Log
- Accounting Entries

2.4.1.1 Message

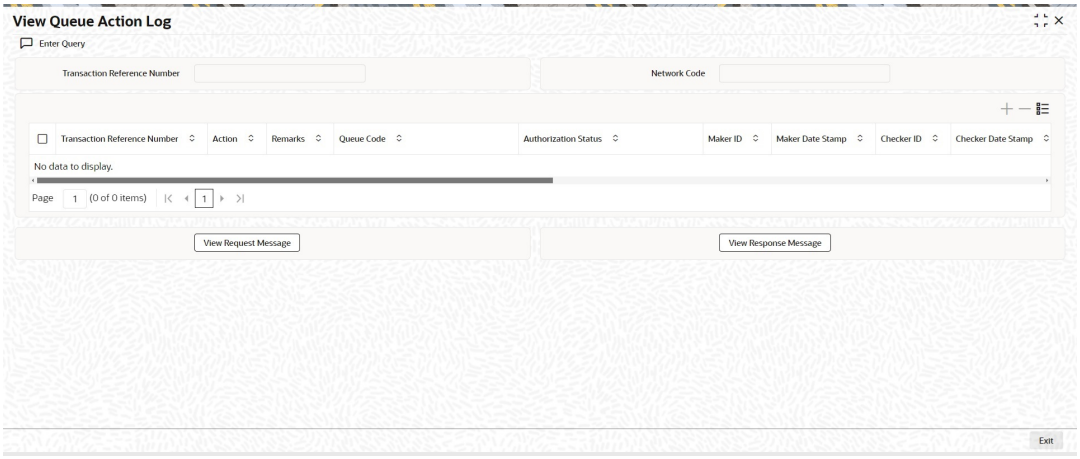
- Click on **Message** button to invoke the 'File Content' sub-screen.

Figure 2-100 NACHA Dispatch Log Summary - Message

2.4.1.2 View Queue Action Log

- Click the **View Queue Action** button to invoke the sub-screen.

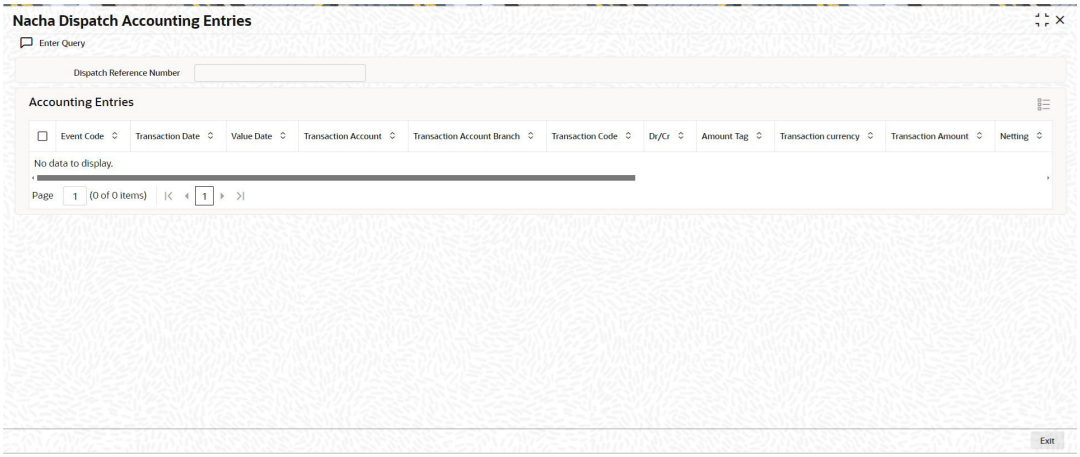
Figure 2-101 NACHA Dispatch Log Summary - View Queue Action Log



2.4.1.3 Accounting Entries

- Click on **Accounting Entries** button to invoke the 'NACHA Dispatch Accounting Entries' sub-screen.

Figure 2-102 NACHA Dispatch Log Summary - Accounting Entries

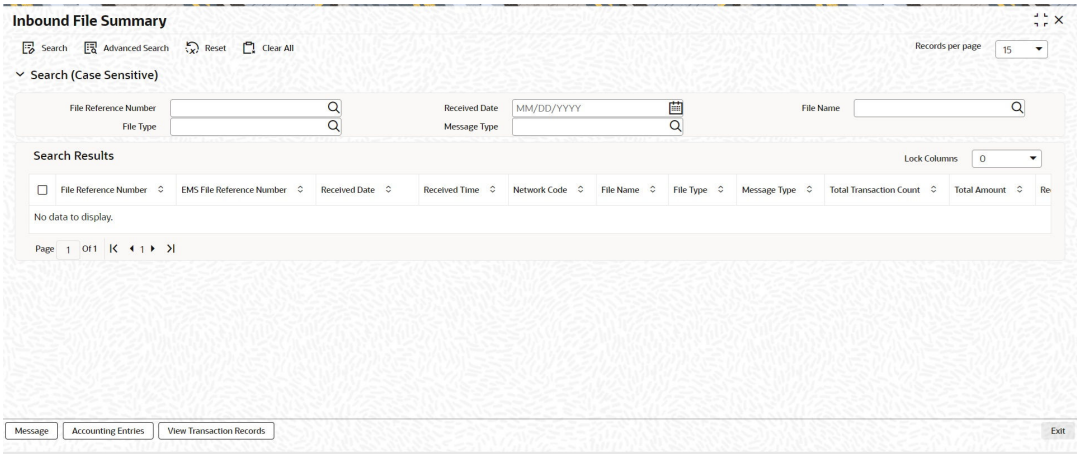


2.4.2 Inbound NACHA File Summary

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

   Inbound NACHA File Summary screen is displayed.

Figure 2-103 Inbound NACHA File Summary



2. Search using one or more of the following parameters:
   - Dispatch Reference Number
   - File Generation Status
   - Dispatch Date
   - Dispatch File Name
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.
4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

   You can perform following actions:

- Message
- Accounting Entries
- View Transaction Records

2.4.2.1 Message

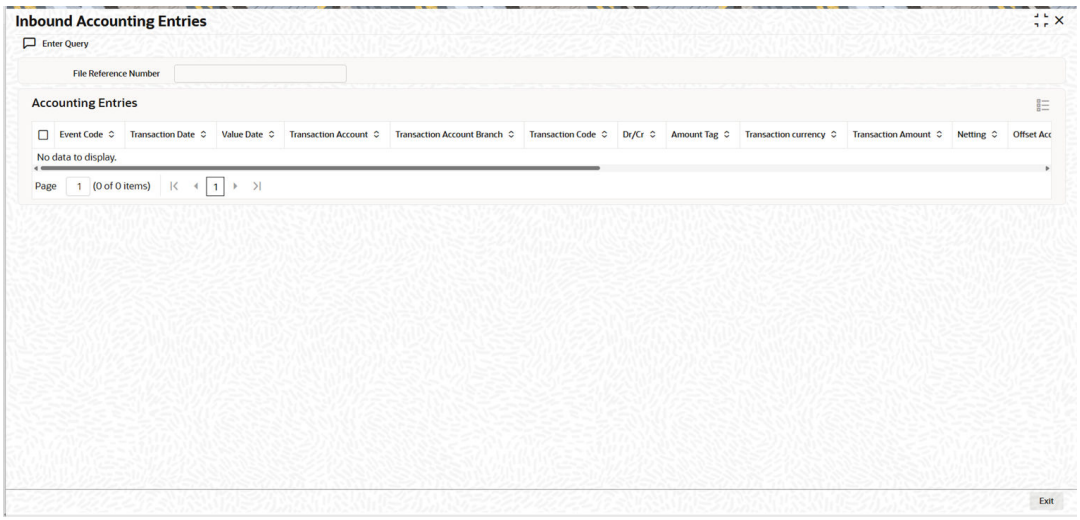
- Click the **Message** button, **In File Details** sub screen is displayed to view the full file contents received in the file.

Figure 2-104 Inbound NACHA File Summary - Message

2.4.2.2 Accounting Entries

- Click the **Accounting Entries** button, **Inbound NACHA Accounting Entries** sub screen is displayed that lists all the receipt accounting posted on a file, based on the Transaction Code of the transactions.

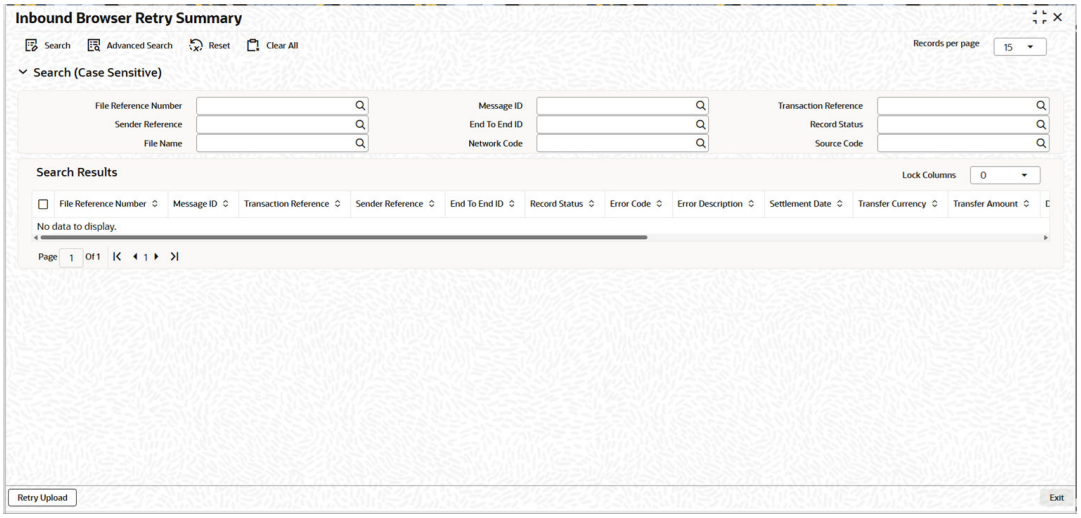
Figure 2-105 Inbound NACHA File Summary - Accounting Entries



2.4.2.3 View Transaction Records

- Click the **View Transaction Records** button, **Inbound Browser Retry Summary** sub screen.

Figure 2-106 Inbound NACHA File Summary - View Transaction Records

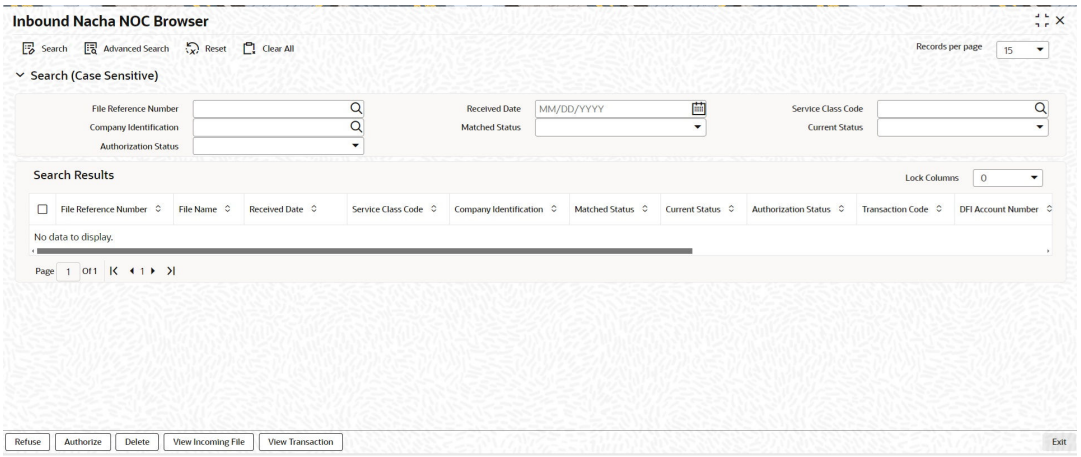


2.4.3 Inbound NACHA NOC Browser

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

   Inbound NACHA NOC Browser screen is displayed.

Figure 2-107 Inbound NACHA NOC Browser



2. Search using one or more of the following parameters:
   - File Reference Number
   - Received Date
   - Service Class Code
   - Company Identification
   - Matched Status
   - Current Status
   - Authorization Status
3. Once you specified the parameters, click the **Search** button.

System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.
5. You can perform following actions:

Actions	Description
Refuse	You capture refusal details through this tab. For more details refer to Section 2.4.3.1, "Refuse Tab".
Authorize	This action launches the same sub screen, as the Refuse user action with all fields disabled and the 'Authorizer Remarks' field enabled.
Delete	Allows the user, who initiated the action to delete the action before authorization.
View Incoming File	You can click on the View Incoming File tab, to launch the Inbound NACHA File Summary (PNSINLOG) based on the File Reference number value.
View Transaction	You can view the transaction details for the selected record. You can click on the View Transaction action, to launch the View Outbound US NACHA Credit Transaction (PNDOVIEW) / View Outbound US NACHA Debit Transaction (PNDODOVW) screens for the selected NOC record. This sub-screen is launched only if the matched status is 'Matched' and the Original Transaction Reference is not blank.

- Refuse

2.4.3.1 Refuse

- Click the **Refuse** button, **Inbound NACHA NOC Refusal** sub screen is displayed to capture the Refusal details.

  System validates whether Refusal action is taken already. If so, the action is not allowed.

  System checks the Current Status field value, and if the value is 'Refused', the error message is shown.

2.4.4 Inbound NACHA NOC Refusal Summary

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

   Inbound NACHA NOC Refusal Summary screen is displayed.
2. You can search using one or more of the following parameters:
   - NOC Reference Number
   - NOC Trace Number
   - Message Status
   - Authorization Status
   - Dispatch Reference Number
   - Dispatch Date
   - Dispatch Status
   - Refusal Change Code

- Nacha Entry Type
- Original Trace Number
- Receiving DFI
- Standard Entry Class Code
- Original Transaction Reference
- Instruction Date

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

   System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.
5. You can select the particular record and authorize it.
6. On authorization, the Refusal NOC message gets generated. It gets linked to the respective underlying Credit/Debit transaction.

2.5 NACHA Payments Return and Reversals

- NACHA Outbound Return
- NACHA Inbound Return
- NACHA Inbound Return Queue
- US NACHA Outbound Reversal
- NACHA Outbound Reversal View
- NACHA Inbound Reversal
- NACHA Inbound Reversal Queue

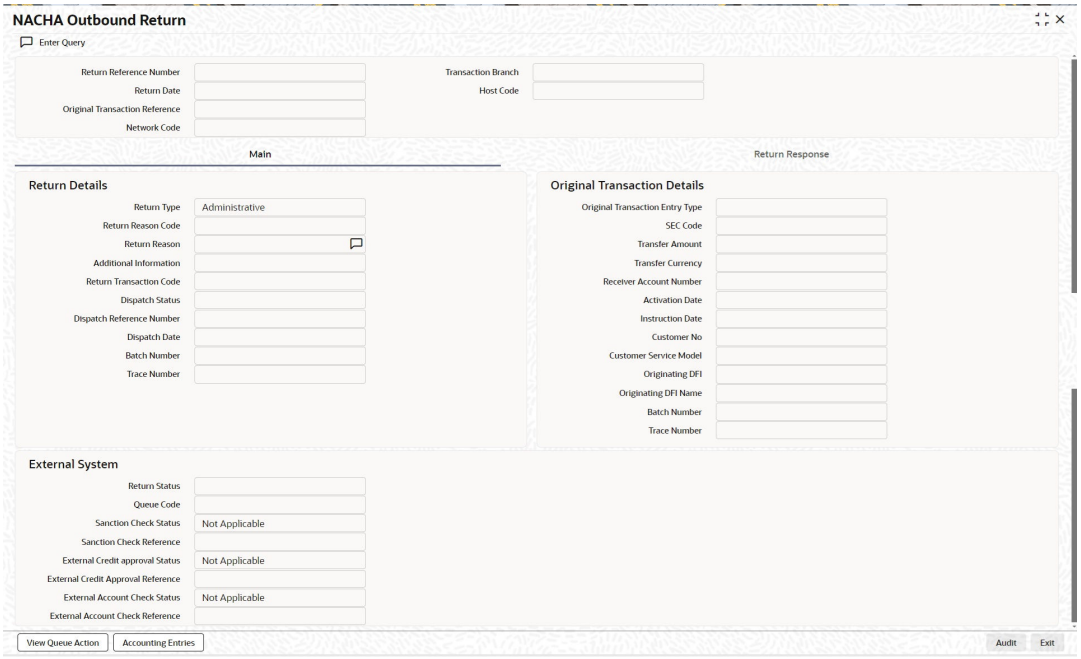
2.5.1 NACHA Outbound Return

You can view the outbound return transaction using this screen.

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

   NACHA Outbound Return screen is displayed.

Figure 2-108 NACHA Outbound Return



2. On **NACHA Outbound Return** screen, specify the fields.

Table 2-45 NACHA Outbound Return - Field Description

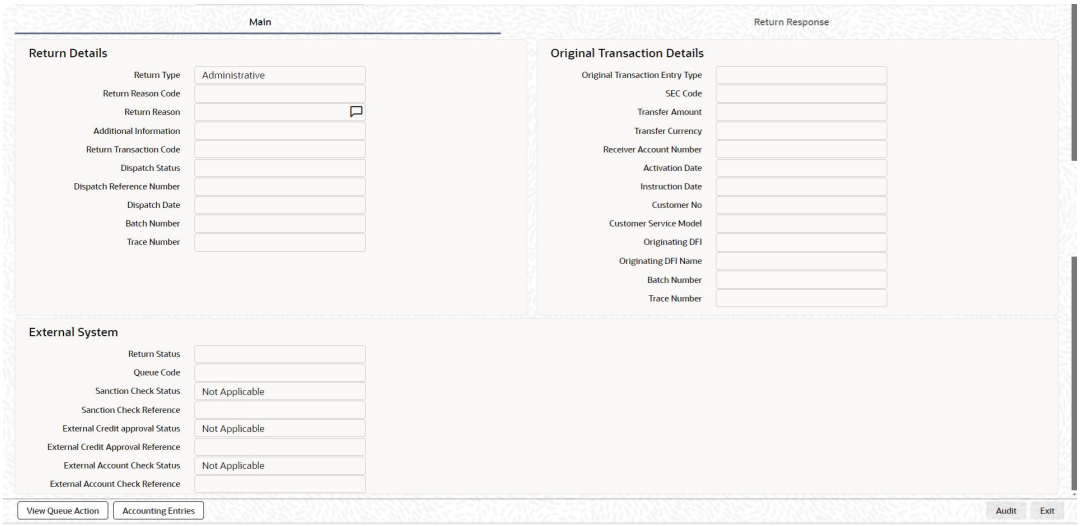
Field	Description
Return Reference Number	Specify the Transaction Reference Number generated for the outbound return transaction.
Transaction Branch	This field gets defaulted on Host Code selected.
Return Date	This field displays the Date when return was initiated.
Host Code	System defaults with Host Code to which the Logged in Branch is associated.
Original Transaction Reference	This field gets defaulted as “Credit” to indicate that the transaction is NACHA Credit transfer.
Network Code	Specify the appropriate NACHA Network Code from the list.

- Main Tab
- Return Response Tab
- View Queue Action Log
- Accounting Details
- NACHA Outbound Return Summary

2.5.1.1 Main Tab

1. Click on **Main** tab.

Figure 2-109 NACHA Outbound Return - Main Tab



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

Table 2-46 NACHA Outbound Return_Main Tab - Field Description

Field	Description
Return Details	--
Return Type	This field displays the Return Type of the transaction.
Return Reason Code	Specify the Return Reason Code from EAC / Repair Queue or the auto return mapped.
Return Reason	The description of the reason code gets defaulted from the static data of NACHA Return Codes.
Additional Information	Specify any additional information.
Return Transaction Code	This field displays the Transaction Code mentioned in the Outbound Return Entry Detail Record.
Dispatch Status	This field displays Dispatch Status on dispatching the outbound return.
Dispatch Reference Number	This field displays Dispatch Reference Number on dispatching the outbound return.
Dispatch Date	This field displays Dispatch Date on dispatching the outbound return.
Batch Number	This field displays Batch Number on dispatching the outbound return.
Trace Number	This field displays Trace Number on dispatching the outbound return.
Original Transaction Details	--

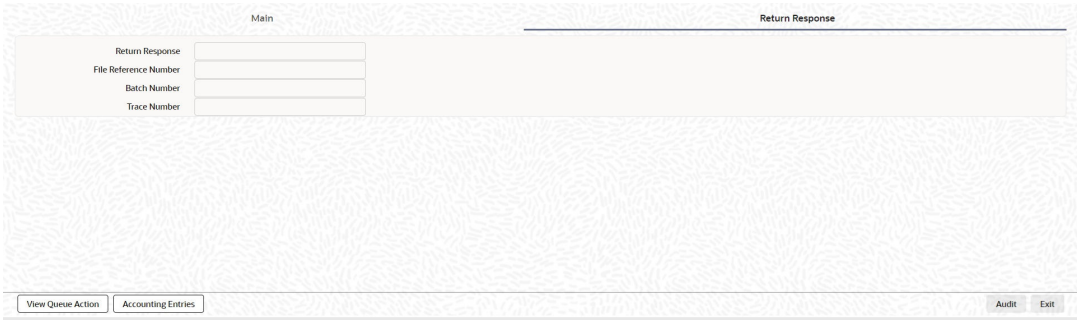
Table 2-46 (Cont.) NACHA Outbound Return_Main Tab - Field Description

Field	Description
Original Transaction Entry Type	Following fields are defaulted from the original underlying outbound credit transaction: • SEC Code • Transfer Amount • Transfer Currency • Receiver Account Number • Activation Date • Instruction Date • Customer No • Customer Service Model • Originating DFI • Originating DFI Name • Batch Number • Trace Number
External System	--
Return Status	The current status of Out Return Transaction is displayed.
Queue Code	This field displays the Exception Queue, where the Return Transaction is currently held.
Sanction Check Status	This field displays the SC Check Status, when Return Transaction undergoes SC.
Sanction Check Reference	This field displays the SC Check References, when Return Transaction undergoes SC.
External Credit approval Status	Manual Return of Inbound Credit, initiated post liquidation, undergoes ECA.
External Credit Approval Reference	Manual Return of Inbound Credit, initiated post liquidation, undergoes ECA.
External Account Check Status	Manual Return of Inbound Debit, initiated post liquidation, undergoes EAC.
External Account Check Reference	Manual Return of Inbound Debit, initiated post liquidation, undergoes EAC.

2.5.1.2 Return Response Tab

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

Figure 2-110 NACHA Outbound Return - Return Response Tab



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

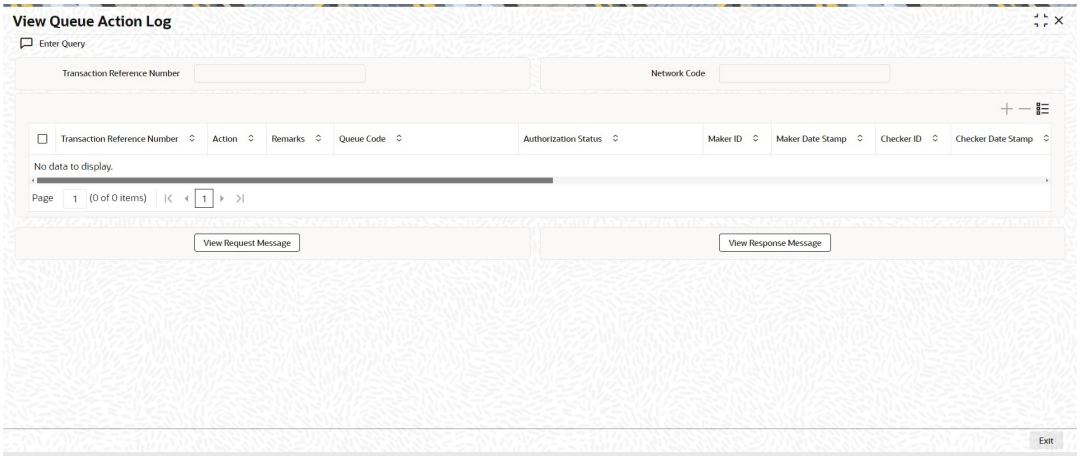
Table 2-47 NACHA Outbound Return_Return Response Tab - Field Description

Field	Description
Return Response	This field displays the Return Response as Re-Initiated or Dishonored.
File Reference Number	This field displays the File Reference Number from the Batch & Entry Detail record of the response, as received in the inbound file.
Batch Number	This field displays the Batch Number from the Batch & Entry Detail record of the response, as received in the inbound file.
Trace Number	This field displays the Trace Number from the Batch & Entry Detail record of the response, as received in the inbound file.

2.5.1.3 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 2-111 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

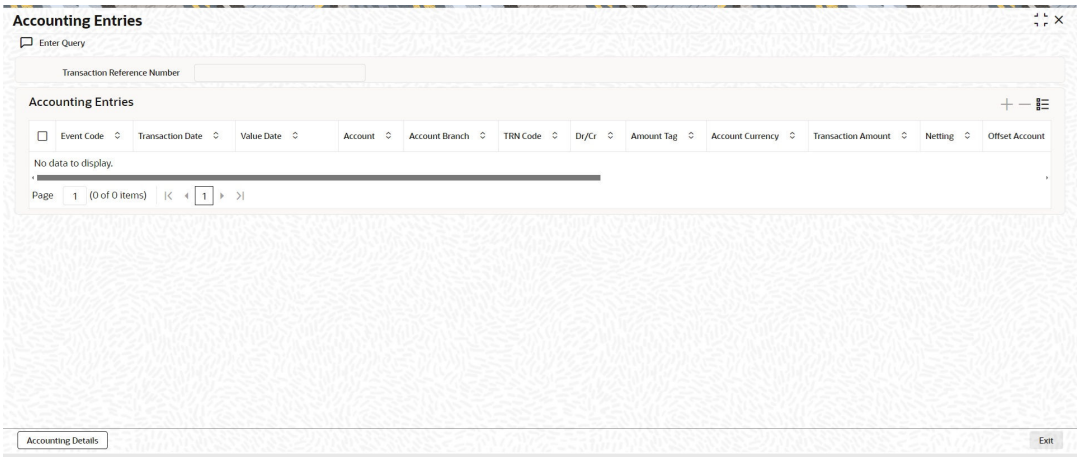
You can view the request sent and the corresponding response received for each row in Queue Action Log.

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

2.5.1.4 Accounting Details

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

Figure 2-112 Accounting Entries



2. By default, the following attributes are displayed:
   - Event Code
   - Transaction Date
   - Value Date
   - Account
   - Account Branch
   - TRN Code
   - Dr/Cr

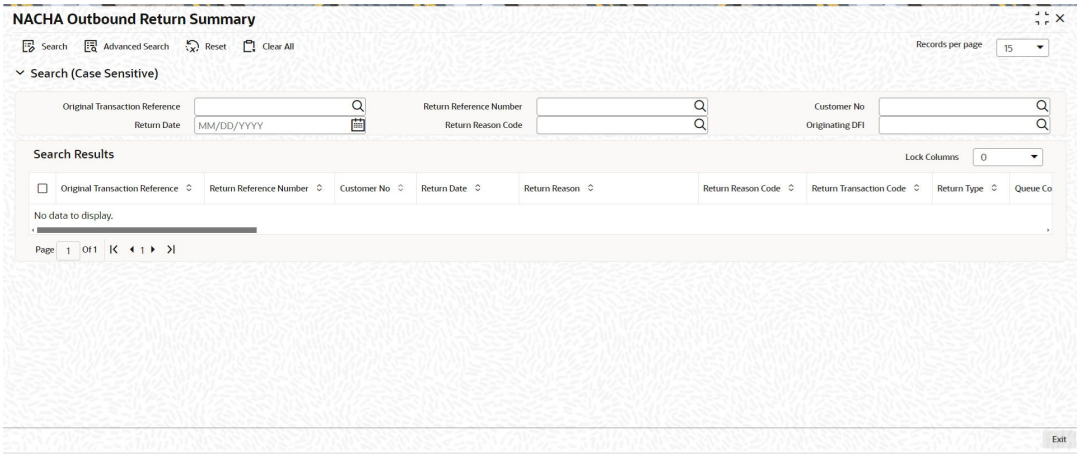
- Amount Tag
- Account Currency
- Transaction Amount
- Netting
- Offset Account
- Offset Account Branch
- Offset TRN Code
- Offset Amount Tag
- Offset Currency
- Offset Amount
- Offset Netting
- Handoff Status

2.5.1.5 NACHA Outbound Return Summary

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

   NACHA Outbound Return Summary screen is displayed.

Figure 2-113 NACHA Outbound Return Summary



2. Search using one or more of the following parameters:
   - Original Transaction Reference
   - Return Reference Number
   - Customer No
   - Return Date
   - Return Reason Code
   - Originating DFI
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.

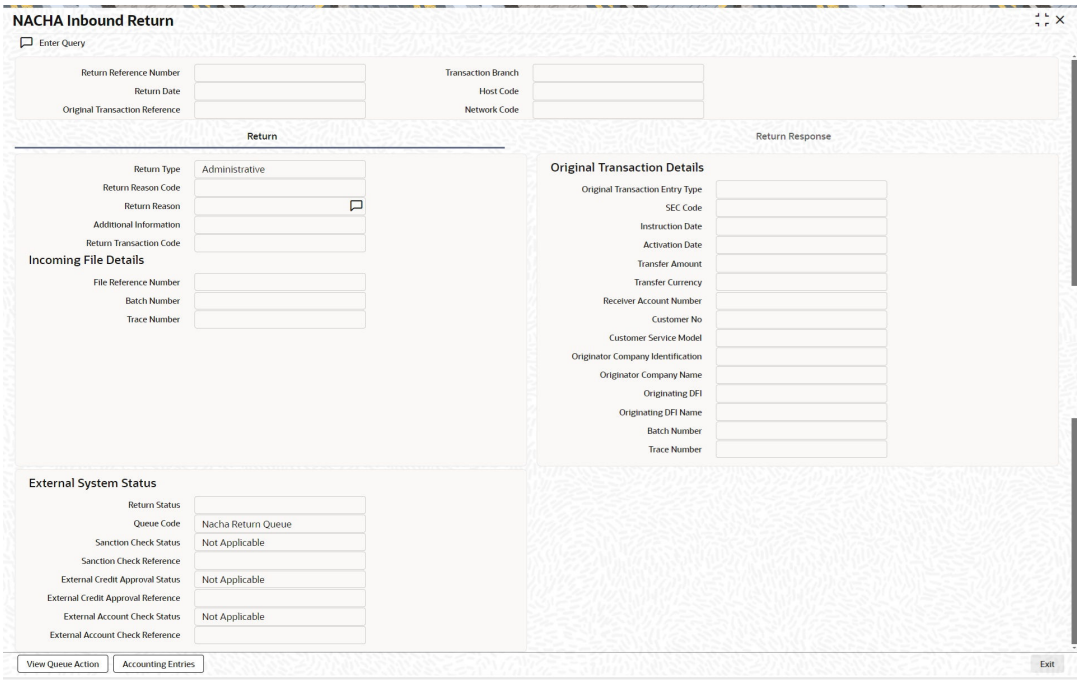
2.5.2 NACHA Inbound Return

You can view the inbound return transaction using this screen.

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

   NACHA Inbound Return screen is displayed.

Figure 2-114 NACHA Inbound Return



2. On **NACHA Inbound Return** screen, specify the fields.

Table 2-48 NACHA Inbound Return - Field Description

Field	Description
Return Reference Number	Specify the Transaction Reference Number generated for the inbound return transaction.
Transaction Branch	This field gets defaulted on Host Code selected.
Return Date	This field displays the Date when return was initiated.
Host Code	System defaults with Host Code to which the logged in Branch is associated.
Original Transaction Reference	This field gets defaulted as “Debit” to indicate that the transaction is NACHA Debit transfer.
Network Code	Specify the NACHA Network Code from the list of values.

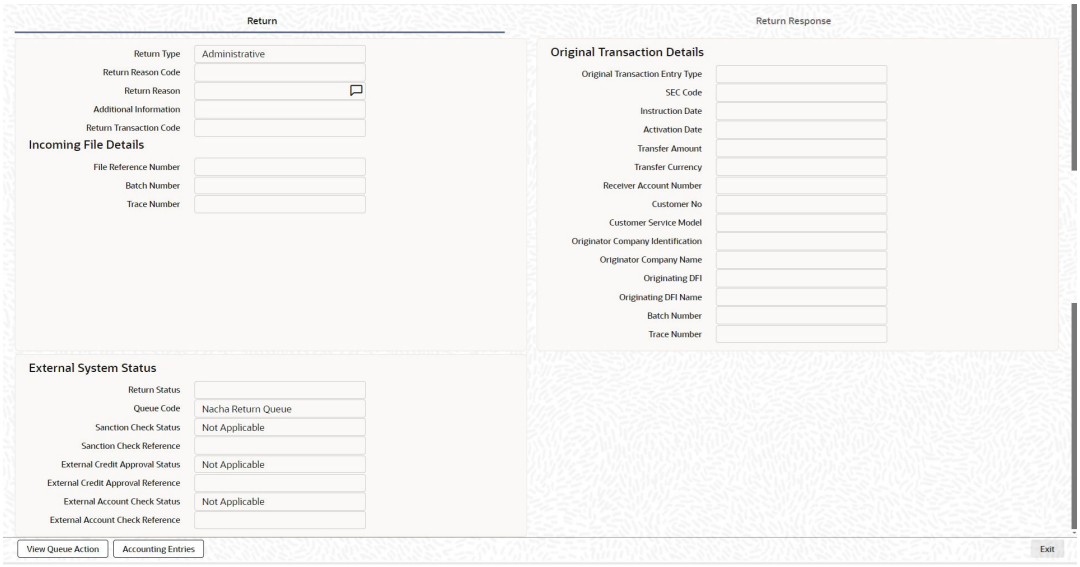
- Return Tab
- Return Response Tab
- View Queue Action Log
- Accounting Details

- NACHA Inbound Return Summary

2.5.2.1 Return Tab

1. Click on **Return** tab.

Figure 2-115 NACHA Inbound Return - Return Tab



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

Table 2-49 NACHA Outbound Return_Return Tab - Field Description

Field	Description
Return Details	--
Return Type	This field displays the Return Type of the transaction.
Return Reason Code	Specify the Return Reason Code mentioned in the inbound return Addenda Record.
Return Reason	The description of the reason code gets defaulted from the static data of NACHA Return Codes.
Additional Information	This field displays the Addenda Information mentioned in the inbound return Addenda Record.
Return Transaction Code	This field displays the Transaction Code mentioned in the Inbound Return Entry Detail Record.
Incoming File Details	--
File Reference Number	This field displays File Reference Number as received in the Inbound Return Transaction.
Batch Number	This field displays Batch Number on dispatching the Inbound Return Transaction.
Trace Number	This field displays Trace Number on dispatching the Inbound Return Transaction.

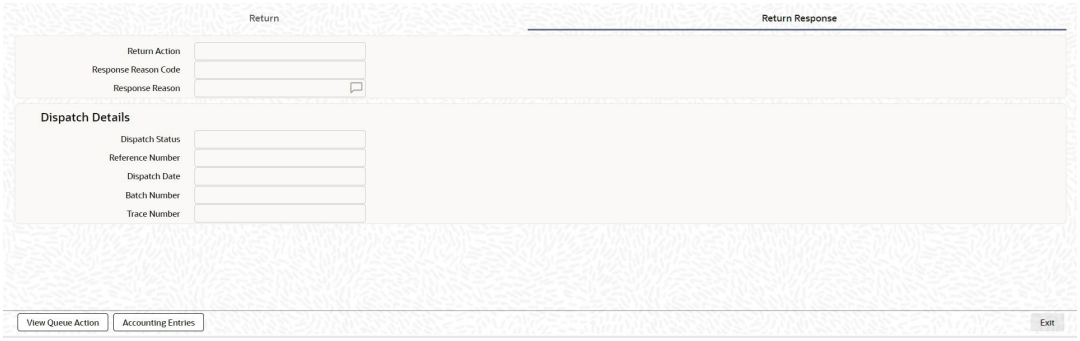
Table 2-49 (Cont.) NACHA Outbound Return_Return Tab - Field Description

Field	Description
Original Transaction Details	Following fields are defaulted from the original underlying outbound credit transaction: • Original Transaction Entry Type • SEC Code • Transfer Amount • Transfer Currency • Receiver Account Number • Activation Date • Instruction Date • Customer No • Customer Service Model • Originator Company Identification • Originator Company Name • Originating DFI • Originating DFI Name • Batch Number • Trace Number
External System	--
Return Status	The current status of Out Return Transaction is displayed.
Queue Code	This field displays the Exception Queue, where the Return Transaction is currently held.
Sanction Check Status	This field displays the SC Check Status, when Return Transaction undergoes SC.
Sanction Check Reference	This field displays the SC Check References, when Return Transaction undergoes SC.
External Credit Approval Status	This field is selected as Applicable when the Inbound Dr Return is accepted & undergoes EAC or vice versa.
External Credit Approval Reference	This field displays the External Credit Approval Reference.
External Account Check Status	This field is selected as Applicable when the Inbound Cr Return is accepted & undergoes EAC or vice versa.
External Account Check Reference	This field displays the External Account Check Reference.

2.5.2.2 Return Response Tab

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

Figure 2-116 NACHA Inbound Return - Return Response Tab



2. Return Response Tab displays the response received from ODFI, on the out return sent.
3. On **Return Response** tab, specify the following fields:

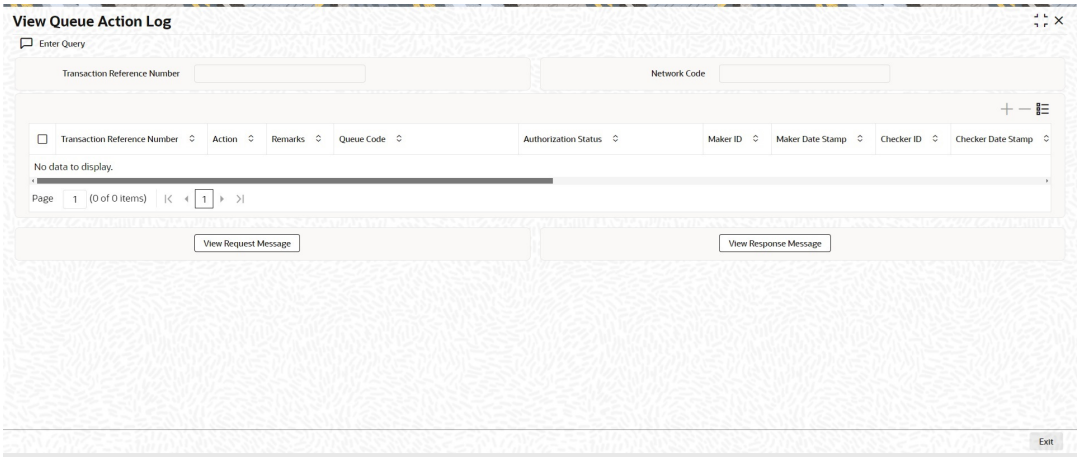
Table 2-50 NACHA Inbound Return_Return Response Tab - Field Description

Field	Description
Return Action	This field displays the Return Action from the following values: • Accepted • Re-Initiated • Dishonored
Response Reason Code	This field displays the Response Reason Code.
Return Response	This field displays the Return Response as Re-Initiated or Dishonored.
Dispatch Details	--
Dispatch Status	This field displays Dispatch Status, when the inbound return is Re-initiated or Dishonored and dispatched.
Reference Number	This field displays Dispatch Reference Number, when the inbound return is Re-initiated or Dishonored and dispatched.
Dispatch Date	This field displays Dispatch Date, when the inbound return is Re-initiated or Dishonored and dispatched.
Batch Number	This field displays Batch Number, when the inbound return is Re-initiated or Dishonored and dispatched.
Trace Number	This field displays Trace Number, when the inbound return is Re-initiated or Dishonored and dispatched.

2.5.2.3 View Queue Action 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 2-117 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

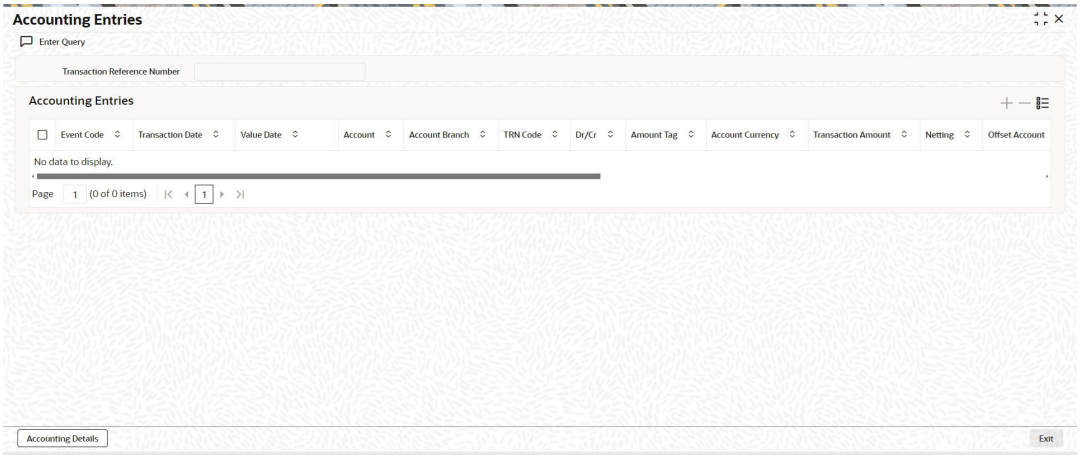
You can view the request sent and the corresponding response received for each row in Queue Action Log.

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

2.5.2.4 Accounting Details

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

Figure 2-118 Accounting Entries



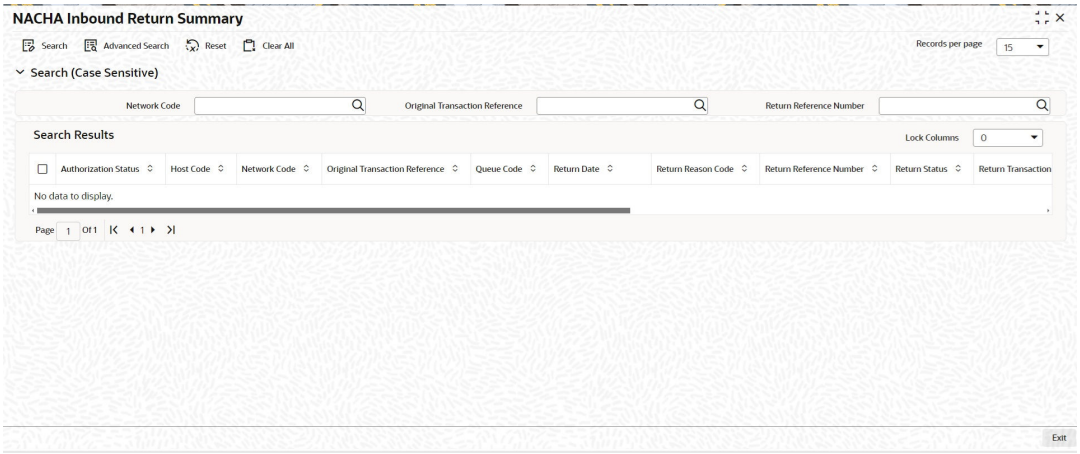
2. By default, the following attributes are displayed:
   - Event Code
   - Transaction Date
   - Value Date
   - Account
   - Account Branch
   - TRN Code
   - Dr/Cr
   - Amount Tag
   - Account Currency
   - Transaction Amount
   - Netting
   - Offset Account
   - Offset Account Branch
   - Offset TRN Code
   - Offset Amount Tag
   - Offset Currency
   - Offset Amount
   - Offset Netting
   - Handoff Status

2.5.2.5 NACHA Inbound Return Summary

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

   NACHA Inbound Return Summary screen is displayed.

Figure 2-119 NACHA Inbound Return Summary



2. Search using one or more of the following parameters:
   - Network Code
   - Original Transaction Reference
   - Return Reference Number
3. Once you specified the parameters, click the **Search** button.

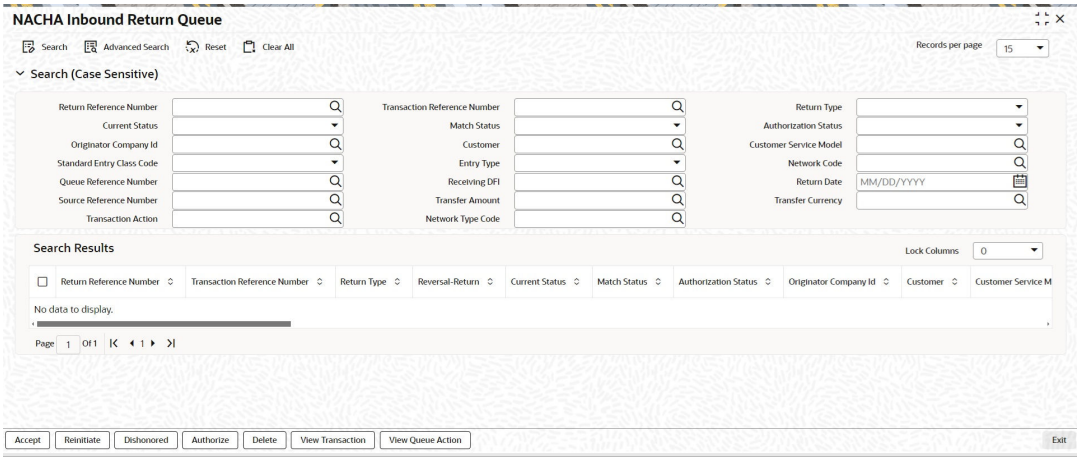
   System displays the records that match the search criteria.

2.5.3 NACHA Inbound Return Queue

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

   NACHA Inbound Return Queue screen is displayed.

Figure 2-120 NACHA Inbound Return Queue



2. Search using one or more of the following parameters:
   - Return Reference Number
   - Transaction Reference Number
   - Current Status

- Match Status
- Authorization Status
- Activation Date
- Originator Company Id
- Customer
- Customer Service Model
- Standard Entry Class Code
- Entry Type
- Network Code
- Queue Reference Number
- Receiving DFI
- Source Reference Number
- Transfer Amount
- Transfer Currency
- Transaction Action
- Transaction Branch
- Network Type Code

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

   System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

5. You can perform following actions:

- Accept
- Reinitiate
- Dishonor
- Authorize
- Delete
- View Transaction
- View Queue Action Log

2.5.3.1 Accept

- Click the **Accept** button, **Accept Details** sub screen is displayed.

2.5.3.2 Reinitiate

- Click the **Reinitiate** button, **NACHA Outbound Payment Transaction Input** (PNDOTONL) sub screen is displayed.

  For more information, refer Outbound US NACHA Credit Transfer Input.

2.5.3.3 Dishonor

- Click the **Dishonor** button, **Cancel Details** sub screen is displayed to capture NACHA Reason code & Addenda info.

2.5.3.4 Authorize

- Click the **Authorize** button, **NACHA Outbound Payment Transaction Input** (PNDOTONL) sub screen is displayed.

  For more information, refer Outbound US NACHA Credit Transfer Input.

2.5.3.5 Delete

- Click the **Delete** button, **Accept Details** sub screen is displayed.

2.5.3.6 View Transaction

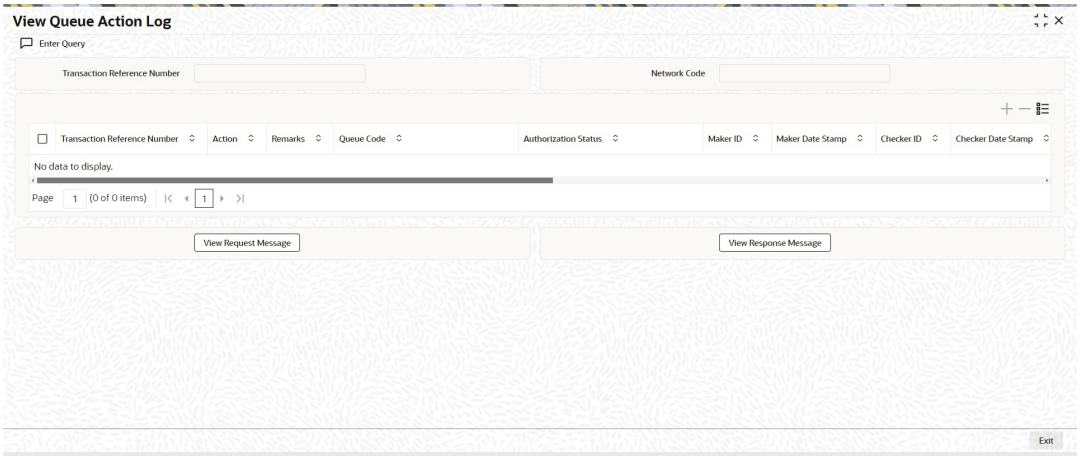
- Click the **View Transaction** button, **NACHA Inbound Return** (PNDIRTNV) sub screen is displayed for the selected transaction.

  For more information, refer NACHA Inbound Return.

2.5.3.7 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 2-121 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

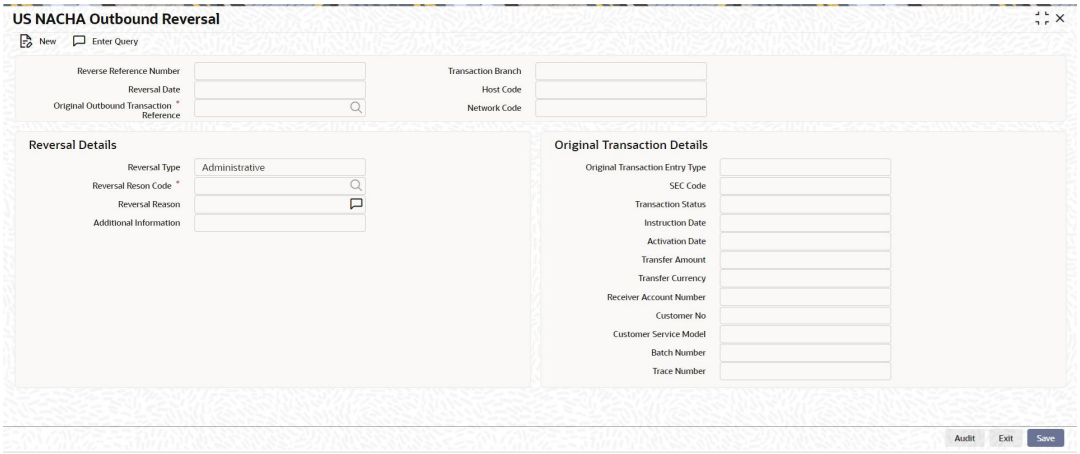
2.5.4 US NACHA Outbound Reversal

You can initiate a Reversal Request for both credit & debit entries using this screen.

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

   US NACHA Outbound Reversal screen is displayed.

Figure 2-122 US NACHA Outbound Reversal



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

Table 2-51 US NACHA Outbound Reversal - Field Description

Field	Description
Reverse Reference Number	System defaults the Reverse Reference Number.
Transaction Branch	This field gets defaulted on Host Code selected.
Reversal Date	This field displays the Date to current date.
Host Code	System defaults with Host Code to which the logged in Branch is associated.
Original Transaction Reference	Specify the Original Outbound Transaction Reference from the list of values. The list of values lists all outbound Credit entries and for which no R action is received / taken. Select the Credit entry to be reversed.
Network Code	Specify the NACHA Network Code from the list of values.
Reversal Details	--
Reversal Type	This field displays the Reversal Type of the transaction.
Reversal Reason Code	Specify the Return Reason Code from the list of values. The list of values lists the Reason Codes maintained in Reject Code maintenance (PMDRJMNT) for the NACHA network.
Reversal Reason	This field displays the description of the selected reason code.
Additional Information	You can specify the remarks for the reversal action.
Reversal Transaction Code	This field displays the Transaction Code mentioned in the Inbound Return Entry Detail Record.

Table 2-51 (Cont.) US NACHA Outbound Reversal - Field Description

Field	Description
Original Transaction Details	Following fields are defaulted from the original underlying outbound credit transaction: • Original Transaction Entry Type • SEC Code • Activation Date • Instruction Date • Transfer Amount • Transfer Currency • Receiver Account Number • Customer No • Customer Service Model • Batch Number • Trace Number

- NACHA Outbound Reversal Summary

2.5.4.1 NACHA Outbound Reversal Summary

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

   NACHA Outbound Reversal Summary screen is displayed.
2. You can search using one or more of the following parameters:
   - Instruction Date
   - Original Outbound Transaction Reference
   - Reversal Date
   - SEC Code
   - Original Transaction Entry Type
   - Transaction Status
   - Reverse Reference Number
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.

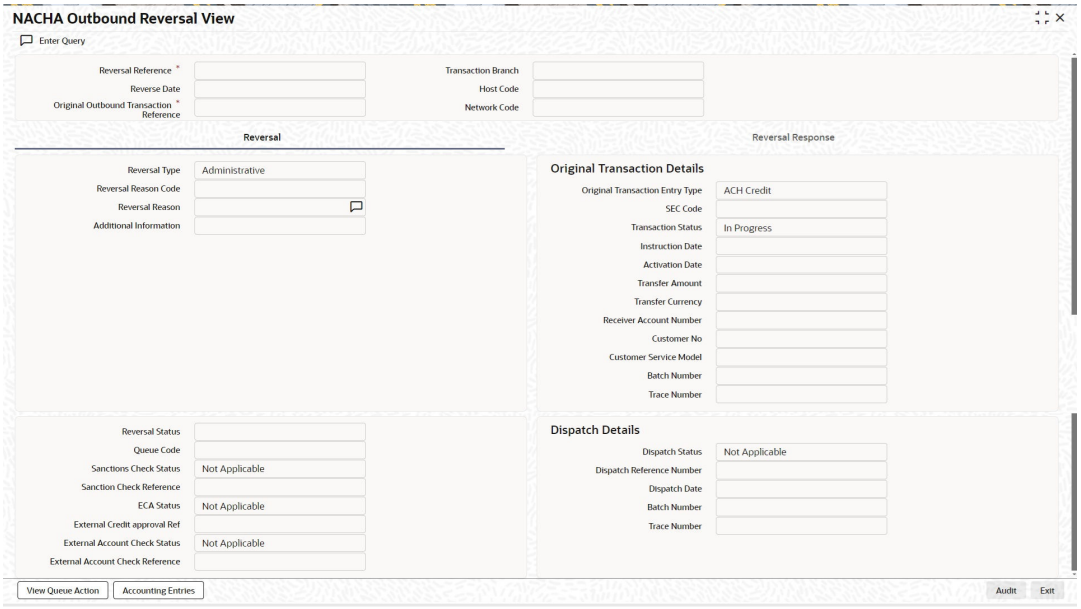
2.5.5 NACHA Outbound Reversal View

You can view the Outbound Reversal Requests raised using this screen.

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

   NACHA Outbound Reversal View screen is displayed.

Figure 2-123 NACHA Outbound Reversal View



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

Table 2-52 NACHA Outbound Reversal View - Field Description

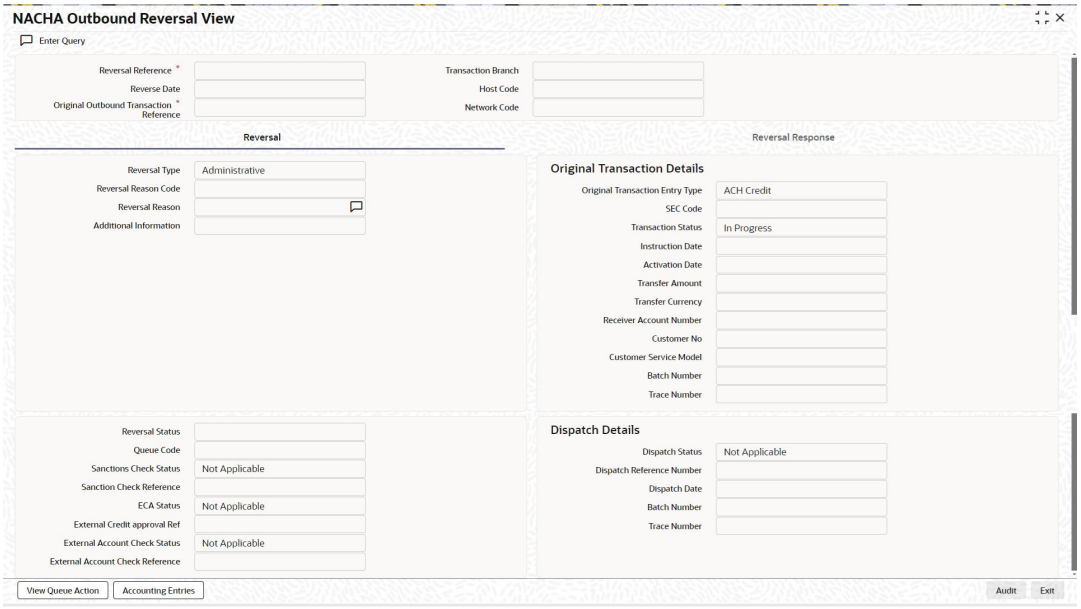
Field	Description
Reversal Reference	Specify the Transaction Reference Number generated for the outbound reversal transaction.
Transaction Branch	This field gets defaulted on Host Code selected.
Reversal Date	This field displays the Date when return was initiated.
Host Code	System defaults with Host Code to which the logged in Branch is associated.
Original Transaction Reference	This field gets defaulted as “Credit” to indicate that the transaction is NACHA Credit transfer.
Network Code	Specify the NACHA Network Code from the list of values.

- Reversal Tab
- Reversal Response Tab
- View Queue Action Log
- Accounting Details
- NACHA Outbound Reversal View Summary

2.5.5.1 Reversal Tab

1. Click on **Reversal** tab.

Figure 2-124 NACHA Outbound Reversal View - Reversal Tab



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

Table 2-53 NACHA Outbound Reversal View_Reversal Tab - Field Description

Field	Description
Reversal Details	--
Reversal Type	This field displays the Reversal Type of the transaction.
Reversal Reason Code	Specify the Reversal Reason Code.
Reversal Reason	The description of the reason code gets defaulted from the static data of NACHA Reversal Codes.
Additional Information	This field displays the Additional Information.
Return Transaction Code	This field displays the Transaction Code.
Original Transaction Details	Following fields are defaulted from the original underlying outbound credit transaction: • Original Transaction Entry Type • SEC Code • Activation Date • Instruction Date • Transfer Amount • Transfer Currency • Receiver Account Number • Customer No • Customer Service Model • Batch Number • Trace Number
External System Status	--
Reversal Status	The current status of Out Reversal Transaction is displayed.
Queue Code	This field displays the Exception Queue, where the Reversal Transaction is currently held.
Sanction Check Status	This field displays the SC Check Status, when Reversal Transaction undergoes SC.

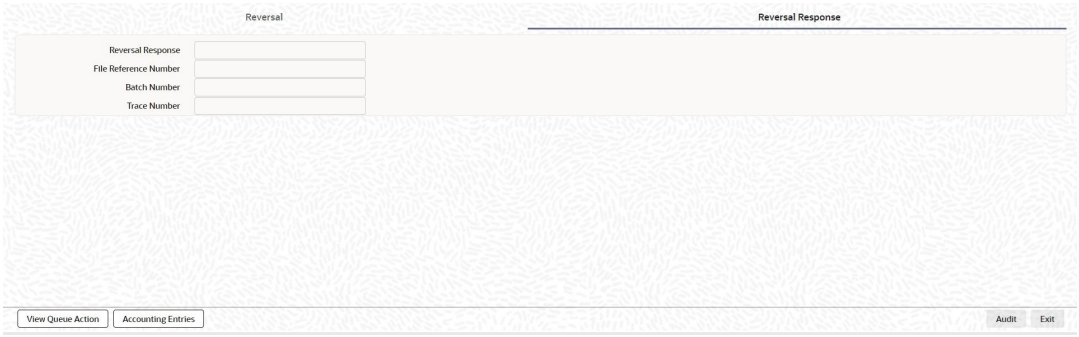
Table 2-53 (Cont.) NACHA Outbound Reversal View_Reversal Tab - Field Description

Field	Description
Sanction Check Reference	This field displays the SC Check References, when Reversal Transaction undergoes SC.
External Credit Approval Status	This field is selected as Applicable when the Outbound Dr Reversal is accepted & undergoes EAC or vice versa.
External Credit Approval Reference	This field displays the External Credit Approval Reference.
External Account Check Status	This field is selected as Applicable when the Outbound Cr Reversal is accepted & undergoes EAC or vice versa.
External Account Check Reference	This field displays the External Account Check Reference.
Dispatch Details	You can view following Dispatch field details, once the Out Reversal Transaction is dispatched: • Dispatch Status • Dispatch Reference Number • Dispatch Date • Batch Number • Trace Number

2.5.5.2 Reversal Response Tab

1. Click the **Reversal Response** Tab.

Figure 2-125 NACHA Outbound Reversal View - Reversal Response Tab



2. Reversal Response Tab displays the response received from ODFI, on the out return sent.
3. On **Reversal Response** tab, specify the following fields:

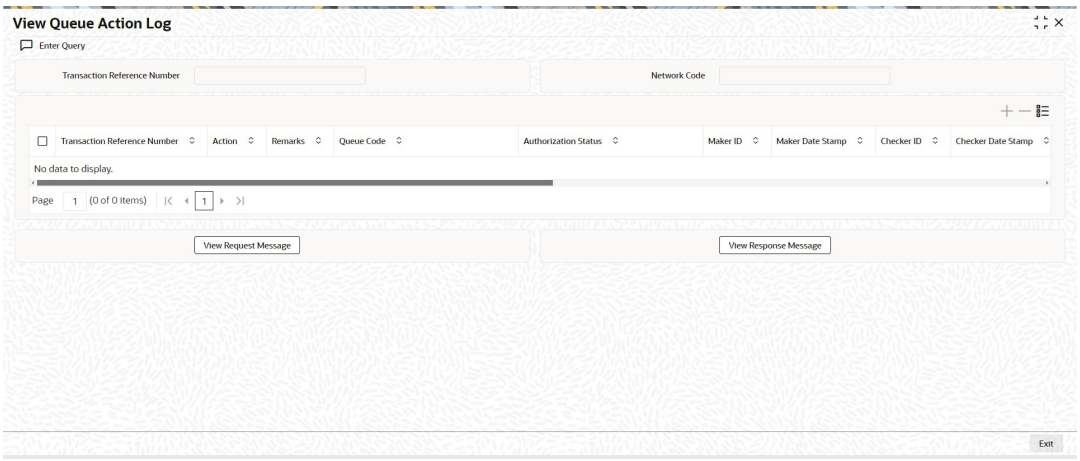
Table 2-54 NACHA Outbound Reversal View_Reversal Response Tab - Field Description

Field	Description
Reversal Response	This field display the Reversal Response.
File Reference Number	This field displays the Response Reason Code.
Batch Number	This field displays Batch Number.
Trace Number	This field displays Trace Number.

2.5.5.3 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 2-126 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

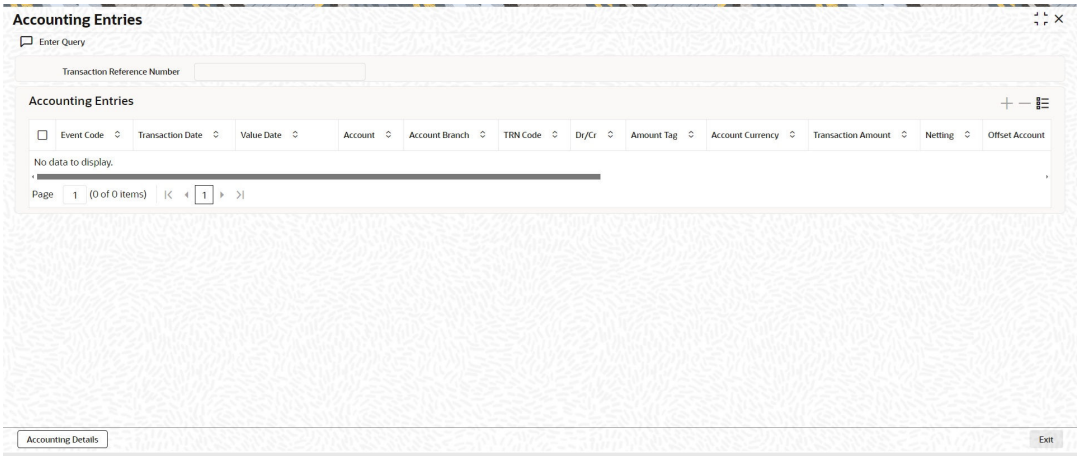
   You can view the request sent and the corresponding response received for each row in Queue Action Log.
4. Also, you can view the request sent to and the response received from external systems for the following:

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

2.5.5.4 Accounting Details

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

Figure 2-127 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

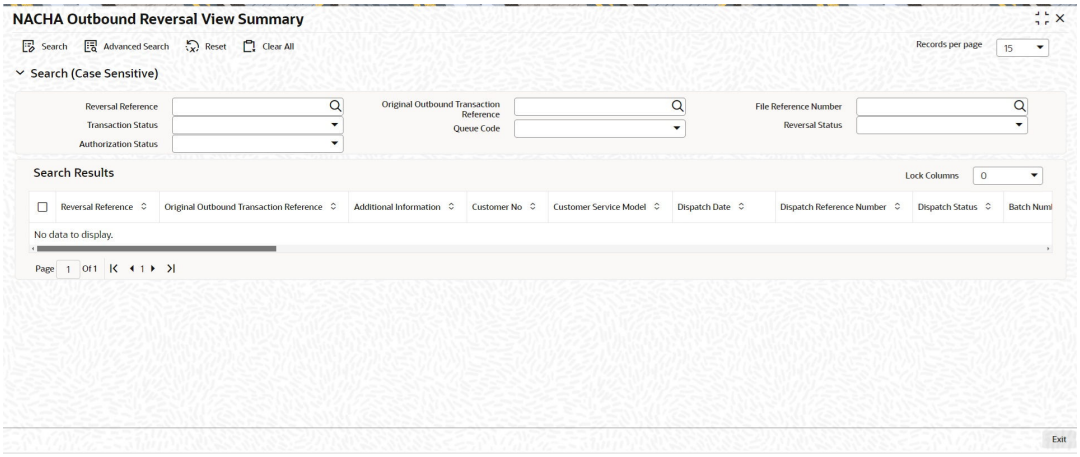
- Offset Currency
- Offset Amount
- Offset Netting
- Handoff Status

2.5.5.5 NACHA Outbound Reversal View Summary

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

   NACHA Outbound Reversal View Summary screen is displayed.

Figure 2-128 NACHA Outbound Reversal View Summary



2. You can search using one or more of the following parameters:
   - Reversal Reference
   - Transaction Status
   - Authorization Status
   - Original Outbound Transaction Reference
   - Queue Code
   - File Reference Number
   - Reversal Status
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.

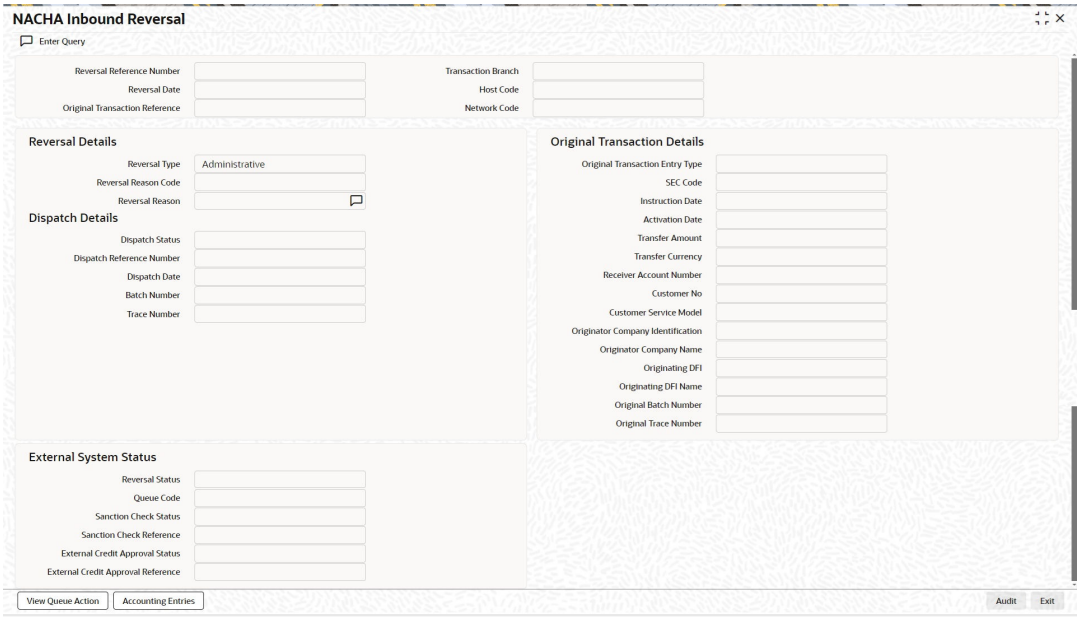
2.5.6 NACHA Inbound Reversal

You can view the inbound reversal requests using this screen.

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

   NACHA Inbound Reversal screen is displayed.

Figure 2-129 NACHA Inbound Reversal



2. On **NACHA Inbound Reversal** screen, specify the fields.

Table 2-55 NACHA Inbound Reversal - Field Description

Field	Description
Reversal Reference Number	System defaults the Reversal Reference Number.
Transaction Branch	This field gets defaulted on Host Code selected.
Reversal Date	This field displays the Date as received in the inbound request.
Host Code	System defaults with Host Code to which the logged in Branch is associated.
Original Transaction Reference	This field displays the parent transaction identified based on the Trace Number received in the Addenda of the Inbound Reversal request.
Network Code	Specify the NACHA Network Code from the list of values.
Reversal Details	--
Reversal Type	This field displays the Return Type from following values: • Administrative Reversal - If received within 2 days of parent transaction value date • Extended Reversal - If received after 2 days of parent transaction value date
Reversal Reason Code	Specify the Return Reason Code as received in the inbound file in the Addenda record.
Reversal Reason	This field displays the description of the selected reason code from static data.

Table 2-55 (Cont.) NACHA Inbound Reversal - Field Description

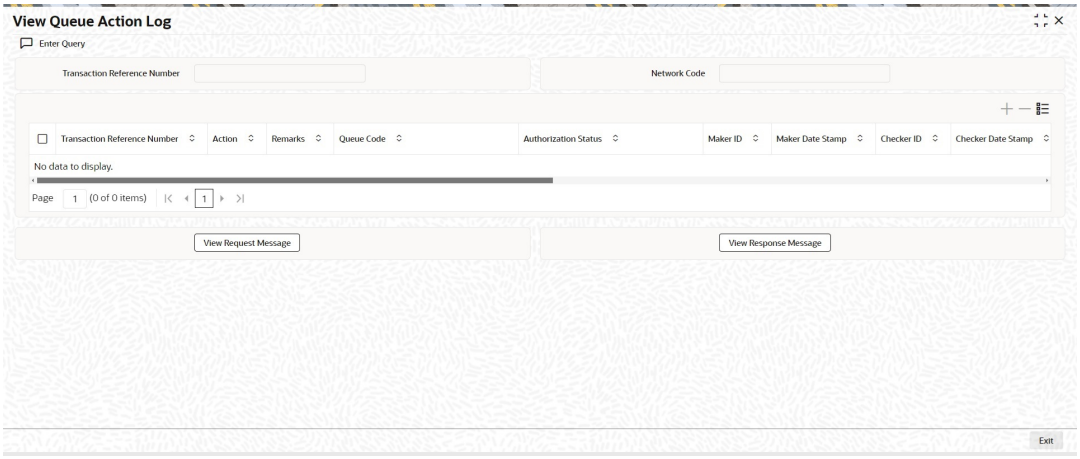
Field	Description
Original Transaction Details	Following fields are defaulted from the original underlying outbound credit transaction: • Original Transaction Entry Type • SEC Code • Activation Date • Instruction Date • Transfer Amount • Transfer Currency • Receiver Account Number • Customer No • Customer Service Model • Originator Company Identification • Originator Company Name • Originating DFI • Originating DFI Name • Batch Number • Trace Number
Dispatch Details	You can view following Dispatch field details, once the Out Reversal request is dispatched: • Dispatch Status • Dispatch Reference Number • Dispatch Date • Batch Number • Trace Number
External System	--
Reversal Status	The current status of Out Reversal Transaction is displayed.
Queue Code	This field displays the Exception Queue, where the Reversal Transaction is currently held.
Sanction Check Status	This field displays the SC Check Status.
Sanction Check Reference	This field displays the SC Check References.
External Credit Approval Status	This field is selected as Applicable .
External Credit Approval Reference	This field displays the External Credit Approval Reference.

- View Queue Action Log
- Accounting Details
- NACHA Inbound Reversal Summary

2.5.6.1 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 2-130 View Queue Action Log



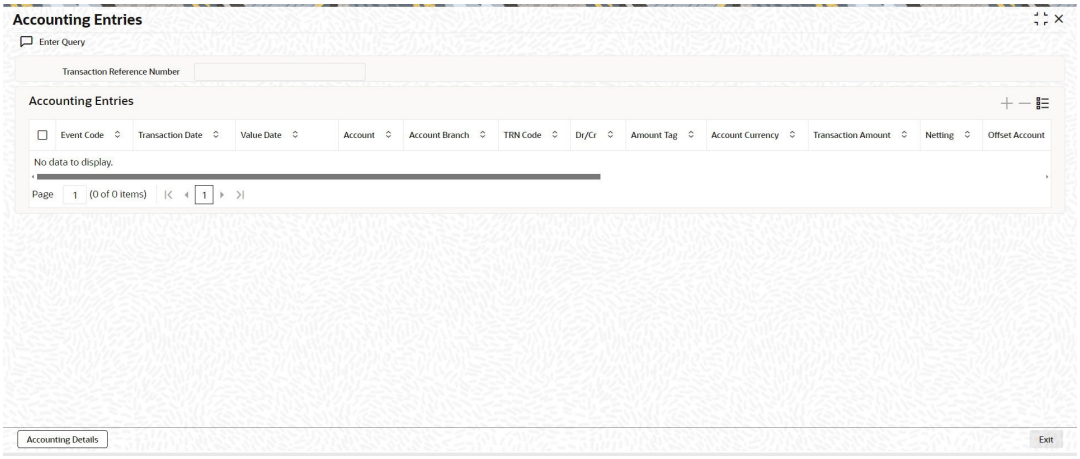
3. Following details are displayed:
   - Transaction Reference Number
   - Network Code
   - Action
   - Remarks
   - Queue Code
   - Authorization Status
   - Maker ID
   - Maker Date Stamp
   - Checker ID
   - Checker Date Stamp
   - Queue Status
   - Queue Reference No
   - Primary External Status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

2.5.6.2 Accounting Details

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

Figure 2-131 Accounting Entries



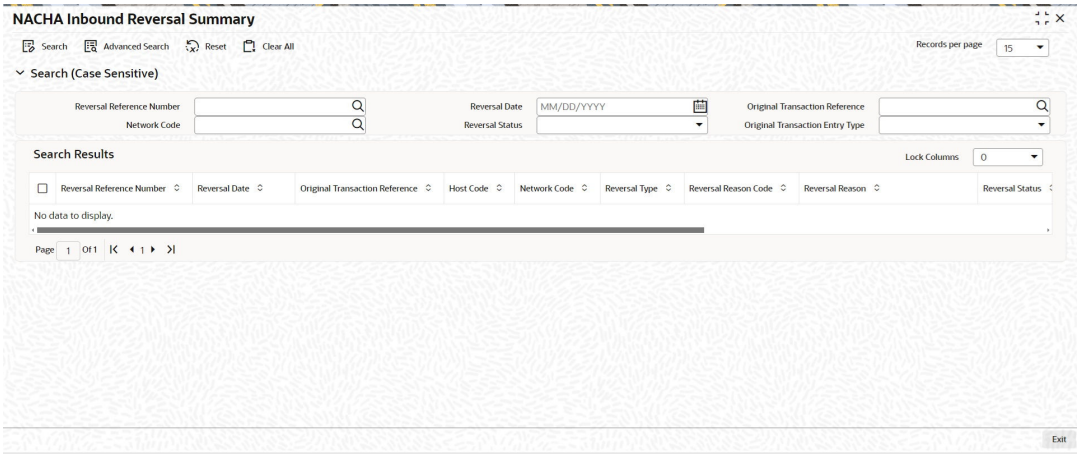
2. By default, the following attributes are displayed:
   - Event Code
   - Transaction Date
   - Value Date
   - Account
   - Account Branch
   - TRN Code
   - Dr/Cr
   - Amount Tag
   - Account Currency
   - Transaction Amount
   - Netting
   - Offset Account
   - Offset Account Branch
   - Offset TRN Code
   - Offset Amount Tag
   - Offset Currency
   - Offset Amount
   - Offset Netting
   - Handoff Status

2.5.6.3 NACHA Inbound Reversal Summary

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

   NACHA Inbound Reversal Summary screen is displayed.

Figure 2-132 NACHA Inbound Reversal Summary



2. Search using one or more of the following parameters:
   - Instruction Date
   - Original Transaction Reference
   - Reversal Reference Number
   - SEC Code
   - Original Transaction Entry Type
   - Reversal Date
   - Reversal Status
3. Once you specified the parameters, click the **Search** button.

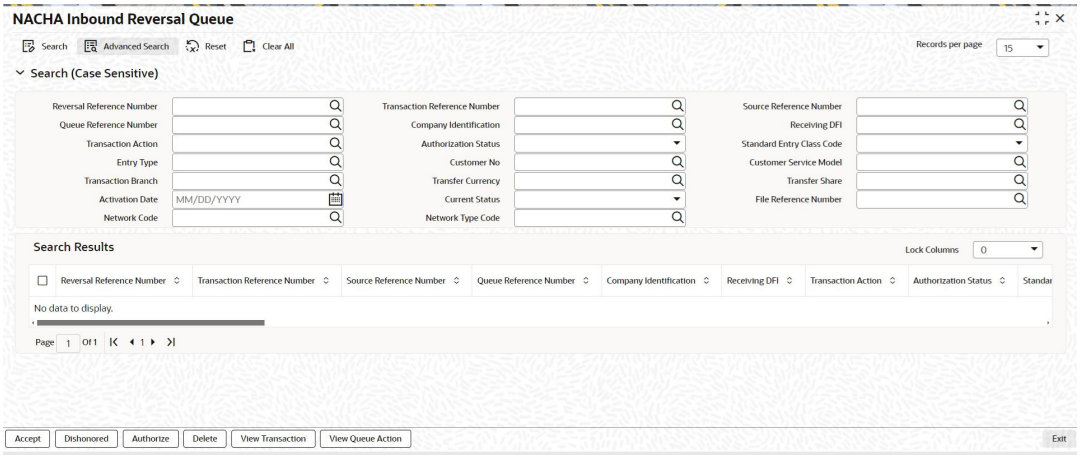
   System displays the records that match the search criteria.

2.5.7 NACHA Inbound Reversal Queue

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

   NACHA Inbound Reversal Queue screen is displayed.

Figure 2-133 NACHA Inbound Reversal Queue



2. Search using one or more of the following parameters:
   - Reversal Reference Number
   - Transaction Reference Number
   - Source Reference Number
   - Queue Reference Number
   - Company Identification
   - Receiving DFI
   - Transaction Action
   - Standard Entry Class Code
   - Entry Type
   - Customer No
   - Customer Service Model
   - Transaction Branch
   - Transfer Currency
   - Transfer Share
   - Activation Date
   - Current Status
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.
4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.
5. You can perform following actions:

- Accept
- Dishonor
- Authorize
- Delete

- View Transaction
- View Queue Action Log

2.5.7.1 Accept

- Click the **Accept** button, **Accept Details** sub screen is displayed.

2.5.7.2 Dishonor

- Click the **Dishonor** button, **Cancel Details** sub screen is displayed to capture NACHA Reason code & Addenda info.

2.5.7.3 Authorize

- Click the **Authorize** button, **NACHA Outbound Payment Transaction Input** (PNDOTONL) sub screen is displayed.

  For more information, refer Outbound US NACHA Credit Transfer Input.

2.5.7.4 Delete

- Click the **Delete** button, **Accept Details** sub screen is displayed.

2.5.7.5 View Transaction

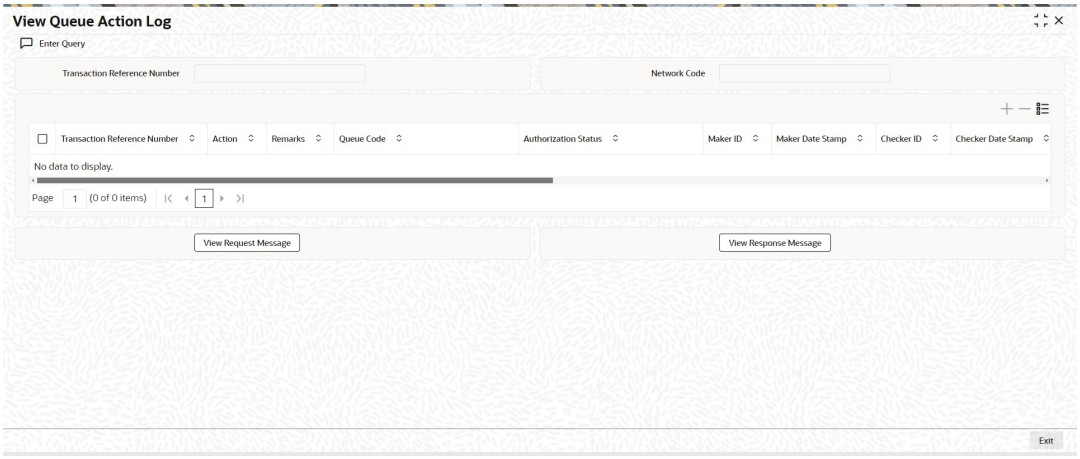
- Click the **View Transaction** button, **NACHA Inbound Return** (PNDIRTNV) sub screen is displayed for the selected transaction.

  For more information, refer NACHA Inbound Return.

2.5.7.6 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 2-134 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

Glossary

PMDCIACC

Company ID - Account Mapping

PMDNACDP

NACHA Dispatch Parameters

PMDNCHDR

NACHA Directory

PMDNCHUP

NACHA Directory Upload

PMSCIACC

Company ID - Account Mapping Summary

PMSDNLOG

NACHA Dispatch Log Summary

PMSNACDP

NACHA Dispatch Parameters Summary

PMSNCHDR

NACHA Directory Summary

PNDCMPID

NACHA Company ID Preferences

PNDCRPRF

US NACHA Credit Accounting Preference

PNDDMAND

NACHA Debit Authorization Maintenance

PNDDRPRF

US NACHA Debit Accounting Preference

PNDIDIVW

Inbound US NACHA ACH Debit Transaction View

PNDIDONL

Inbound US NACHA Debit Transaction Input

PNDIREVW

NACHA Inbound Reversal

PNDIRTNV

NACHA Inbound Return

PNDITAUT

Inbound NACHA ACH Authorization

PNDITONL

Inbound US NACHA Credit Transfer Input

PNDIVIEW

NACHA Inbound Credit Transfer View

PNDNWPRF

US NACHA Network Preference

PNDODONL

Outbound US NACHA Debit Transaction Input

PNDODOVW

Outbound US NACHA Debit Transaction View

PNDOREVR

US NACHA Outbound Reversal

PNDOREVV

NACHA Outbound Reversal View

PNDORTNV

NACHA Outbound Return

PNDOTONL

Outbound US NACHA Credit Transfer Input

PNDOVIEW

NACHA Outbound Credit Transfer View

PNSCMPID

NACHA Company ID Preferences Summary

PNSCRPRF

US NACHA Credit Accounting Preference Summary

PNSDMAND

NACHA Debit Authorization Maintenance Summary

PNSDRPRF

US NACHA Debit Accounting Preference Summary

PNSIDIVW

Inbound US NACHA Debit Transfer View Summary

PNSIDONL

Inbound US NACHA Debit Transfer Input Summary

PMSINLOG

Inbound NACHA File Summary

PNSINOCB

Inbound NACHA NOC Browser

PNSIREVW

NACHA Inbound Reversal Summary

PNSIRTNV

NACHA Inbound Return Summary

PNSITONL

Inbound US NACHA Credit Transfer Input Summary

PNSIVIEW

NACHA Inbound View Summary

PNSNWPRF

US NACHA Network Preference Summary

PNSODONL

Outbound US NACHA Debit Transfer Input Summary

PNSODOVW

Outbound US NACHA Debit View Summary

PNSOREVR

NACHA Outbound Reversal Summary

PNSOREVV

NACHA Outbound Reversal View Summary

PNSORTNV

NACHA Outbound Return Summary

PNSOTONL

Outbound US NACHA Credit Transfer Input Summary

PNSOVIEW

NACHA Outbound View Summary

PNSRNOGN

Inbound NACHA NOC Refusal Summary

PQSNREVQ

NACHA Inbound Reversal Queue

PQSNRTNQ

NACHA Inbound Return Queue