Oracle® Banking Payments

SEPA Direct Debits User Guide

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Oracle Banking Payments SEPA Direct Debits User Guide, Release 14.8.2.0.0

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4 Collections Exception Transactions

Preface

Purpose

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

Audience

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

Table User Roles

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

Documentation Accessibility

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

Access to Oracle Support

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

Critical Patches

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

Diversity and Inclusion

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

Conventions

The following text conventions are used in this document:

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

Related Resources

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

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

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table Acronyms and Abbreviations

Abbreviation	Description
DDA	Demand Deposit Accounts
ECA	External Credit Approval
EOD	End of Day
IBAN	International Bank Account Number
NPCI	National Payments Corporation of India
P2M	Person to Merchant
P2P	Person to Person
PSP	Payment Service Provider
RRN	Retrieval Reference Number
TPAP	Third Party Application Provider
UDIR	Unique Dispute Identification Reference
UMN	Unique Mandate Number
UPI	Unified Payments Interface
VPA	Virtual Payment Address

Basic Actions

The basic actions performed in the screens are as follows:

Table Basic Actions

Actions	Description
Approve	Click **Approve** to approve the initiated record. - This button is displayed once the user click **Authorize**.
Audit	Click **Audit** to view the maker details, checker details of the particular record. - This button is displayed only for the records that are already created.
Authorize	Click **Authorize** to authorize the record created. A maker of the screen is not allowed to authorize the same. Only a checker can authorize a record. - This button is displayed only for the already created records. For more information on the process, refer Authorization Process.
Cancel	Click **Cancel** to cancel the action performed.
Close	Click **Close** to close a record. This action is available only when a record is created.
Collapse All	Click **Collapse All** to hide the details in the sections. - This button is displayed once the user click **Compare**.
Compare	Click **Compare** to view the comparison through the field values of old record and the current record. - This button is displayed in the widget once the user click **Authorize**.
Confirm	Click **Confirm** to confirm the action performed.

Table (Cont.) Basic Actions

Actions	Description
Expand All	Click **Expand All** to expand and view all the details in the sections. - This button is displayed once the user click **Compare**.
New	Click **New** to add a new record. The system displays a new record to specify the required data. The fields marked with asterisk are mandatory. - This button is displayed only for the records that are already created.
OK	Click **OK** to confirm the details in the screen.
Save	Click **Save** to save the details entered or selected in the screen.
Unlock	Click **Unlock** to update the details of an existing record. The system displays an existing record in editable mode. - This button is displayed only for the records that are already created.
View	Click **View** to view the details in a particular modification stage. - This button is displayed in the widget once the user click **Authorize**.
View Difference only	Click **View Difference only** to view a comparison through the field element values of old record and the current record, which has undergone changes. - This button is displayed once the user click **Compare**.

Symbols, Definitions and Abbreviations

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

Table Symbols

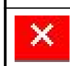
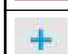
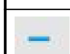
Icons	Function
	Exit
	Add row
	Delete row
	Option List

Table Common Icons and its Definitions

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

1

Collections - Overview

Collections is a financial transaction initiated by the creditor via its bank (the creditor bank) to collect funds from a debtor's account with a debtor bank, as agreed between the debtor and creditor. This instruction to make a payment results in an agreement/mandate as agreed between the debtor and creditor and signed by the debtor. Direct debit transfers include consumer payments on insurance premiums, mortgage loans, and other kinds of bills. This module is validated and processed as per SEPA Direct Debits (SDD) requirements.

Collections life-cycle process includes the following:

- Maintain Collections mandates
- Customer to bank Collections instructions
- Interbank Collections instructions

2

Collections Maintenance

2.1 Collections Network Preferences Detailed

User can maintain network preferences specific to Collections using 'Collections Network Preferences Detailed' screen.

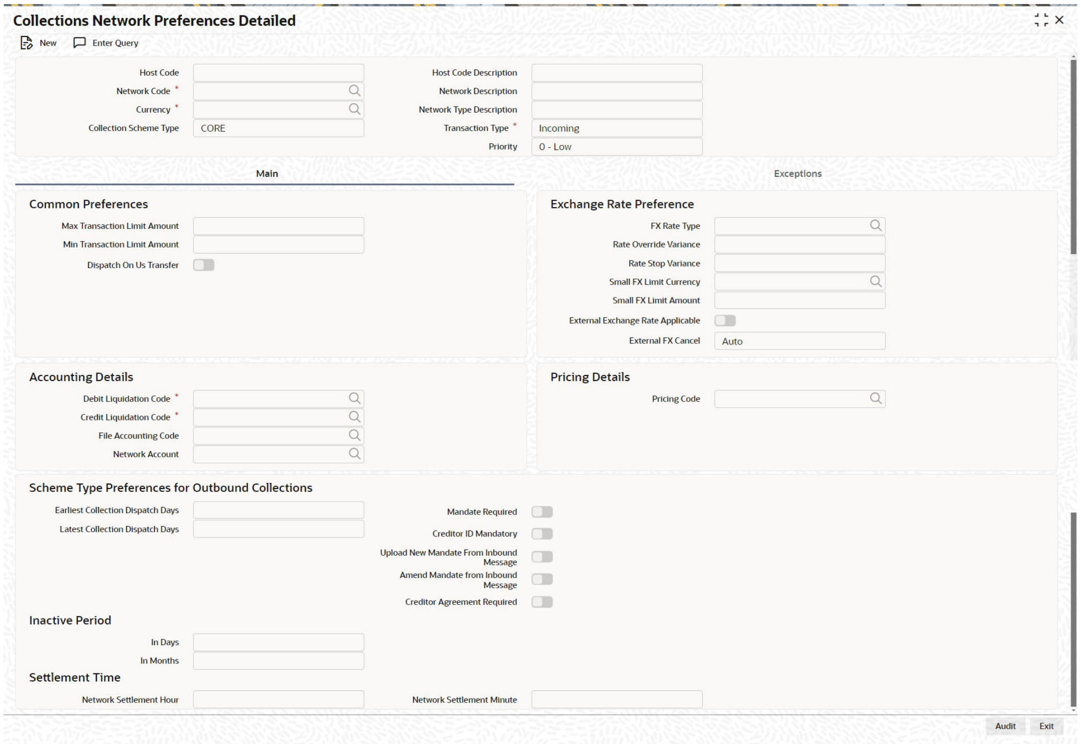
In this screen, Specify the following preferences:

- Common Preferences
- Exchange Rate Preferences
- Accounting Details
- Pricing Details
- Scheme Type Preferences
- Inactive Period and Settlement Time specific to collections

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

   Collections Network Preferences Detailed screen is displayed.

Figure 2-1 Collections Network Preferences Detailed



2. On **Collections Network Preferences Detailed** screen, specify the fields.

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

Table 2-1 Collections Network Preferences Detailed - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch.
Host Code Description	System defaults the Host Code Description of transaction branch.
Transaction Type	Specify the transaction type for which the DD preferences are to be maintained for a specific network. Transaction type can be Incoming or outgoing.
Network Code	Specify the network code for which the Collections preferences are to be maintained.
Network Code Description	System defaults the description of the Network Code.
Network Type Description	System defaults the description of the Network Code.
Currency	Select the Currency preference required for the Network selected.
Priority	Select a priority for the network maintenance done. This can vary from the values, ‘0- Low’ to ‘9-High’.
Collection Scheme Type	Specify the scheme type of the mandate. The values allowed for this field are Core and B2B.

- Main Tab
- Exception Tab
- Collections Network Preferences Summary

2.1.1 Main Tab

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

Figure 2-2 Collections Network Preferences Detailed - Main Tab

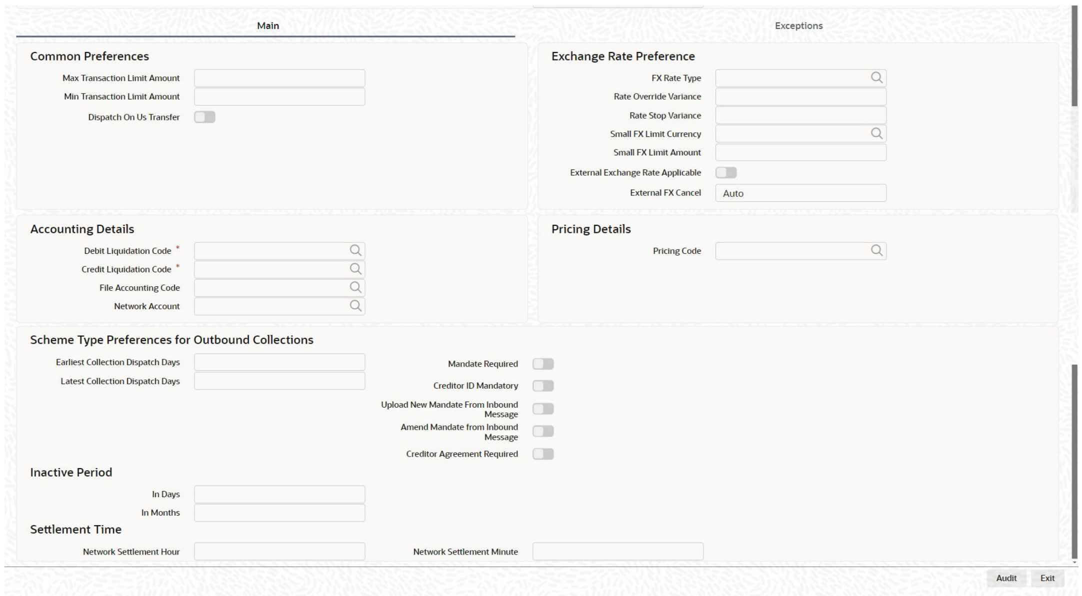


Table 2-2 Collections Network Preferences Detailed_Main Tab - Field Description

Field	Description
Common Preferences	--
Maximum Transaction Amount	Specify the maximum transaction amount allowed for the network.
Minimum Transaction Amount	Specify the minimum transaction amount allowed for the network.
Dispatch On Us Transfer	Check this box if Dispatch on Us Transfer is allowed for the network.
Exchange Rate Preferences	**Note** Cross currency transactions are currently not allowed in Collections.
Accounting Details	--
Debit Liquidation Code	Specify the accounting code for debit liquidation.
Credit Liquidation Code	Specify the accounting code for credit liquidation.
File Liquidation Code	Specify the accounting code for file dispatch/receipt accounting.
Network Account	Specify the Network Account for file dispatch/receipt accounting. The complete dispatch amount is debited from the Network Account specified here, when the dispatch is initiated.
Pricing Details	--

Table 2-2 (Cont.) Collections Network Preferences Detailed_Main Tab - Field Description

Field	Description
Pricing Code	Specify the accounting code for pricing specific to Collections. Pricing Codes maintained as part of PPDCDMNT are populated.
Scheme Type Preferences	--
Earliest Collection Dispatch Days	Specify the number of days, based on the calendar basis that is subtracted from the transaction activation date to arrive at the earliest collection dispatch date.
First Collection Dispatch Days	Specify the number of days, based on the calendar basis that is subtracted from the transaction activation date to arrive at the first collection dispatch date.
Recurrent Collection Dispatch Days	Specify the number of days, based on the calendar basis that is subtracted from the transaction activation date to arrive at the recurrent collection dispatch date.
Earliest Collection Receipt Days	Specify the number of days, based on the calendar basis that is subtracted from the transaction activation date to arrive at the earliest collection receipt date.
First Collection Receipt Days	Specify the number of days, based on the calendar basis that is subtracted from the transaction activation date to arrive at the first collection receipt date.
Recurrent Collection Receipt Days	Specify the number of days, based on the calendar basis that is subtracted from the transaction activation date to arrive at the recurrent collection receipt date.
Mandate Required	Check this box if the mandate is required to be validated during DD transaction processing.
Creditor ID Mandatory	Check this box if Creditor Scheme ID must be provided during DD transaction processing.
Upload New Mandate From Inbound Message	Select this check box if mandate details are to be uploaded from inbound pacs.003 message, when no mandate is available.
Amend Mandate From Inbound Message	When this check box is selected, the existing mandate details are amended based on the amend details received in pacs.003 message.
Creditor Agreement Required	When this check box is selected, the system checks whether customer agreement for SDD transactions is available for bulk files received.
Inactive Period	--
In Days	Specify the number of days for which the mandate is considered as inactive.
In Months	Specify the number of months for during which the mandate is considered as inactive.
Settlement Time	Network settlement time is captured here. Settlement Time is set earlier than the last dispatch cycle time.
Network Settlement Hour	Specify the settlement in HH Format.

Table 2-2 (Cont.) Collections Network Preferences Detailed_Main Tab - Field Description

Field	Description
Network Settlement Minute	Specify the settlement in MM Format. **Note** • Settlement time is validated for rejects processed for inbound collections on settlement date. • When rejects are processed before the settlement time maintained, pacs.002 message is generated. • When reject is processed after the settlement time maintained, pac.004 message is generated. • Accounting entries are revered/ there is no impact, when the settlement for original transaction is pending. • The Transaction is marked as 'Rejected' /'Returned' depending on the settlement time based validation. • Message camt.056 or pacs.007 is generated when the R transaction is processed before /after the settlement time.

2.1.2 Exception Tab

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

Figure 2-3 Collections Network Preferences Detailed - Exception Tab

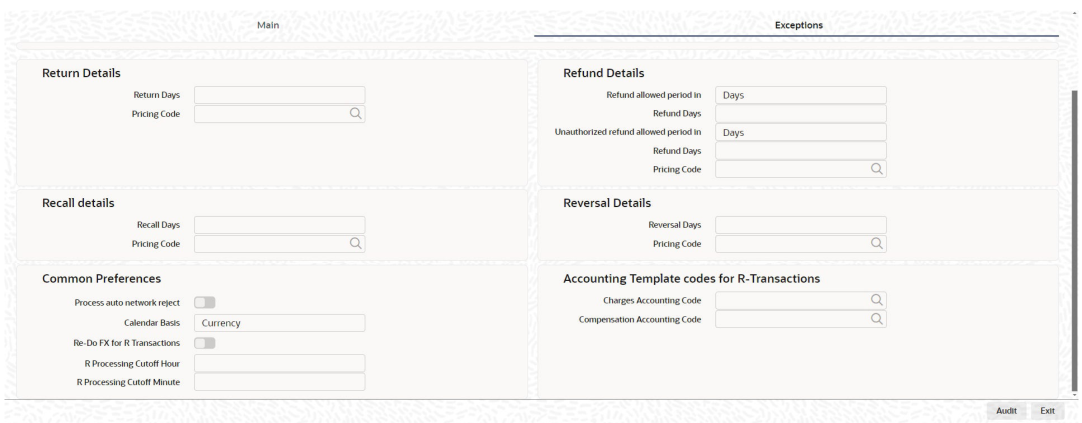


Table 2-3 Collections Network Preferences Detailed_Exception Tab - Field Description

Field	Description
Return Details	--
Return Days	Specify the number of days within which Return is allowed on the DD transaction.

Table 2-3 (Cont.) Collections Network Preferences Detailed_Exception Tab - Field Description

Field	Description
Pricing Code	Charges and fees applicable for return is picked based on the Pricing Code selected. Specify the Pricing Code from the list of values.
Refund Details	Refund period for normal debits and for unauthorized period in Days/ Months can be marinated here
Refund allowed period in	Select if Refund allowed period is in Days or Months.
Refund Days	Enter the number of days or months. Specify the number of days within which Refund is allowed on the DD transaction.
Unauthorized refund allowed period in	Select if unauthorized refund period is in Days or Months.
Refund Days	Specify the number of days or months. The number of days within which Refund is allowed on the DD transaction. **Note** Days are counted as Network working days and Months as calendar Months.
Pricing Code	Charges and fees applicable for Refund is picked based on the Pricing Code selected. Specify the Pricing Code from the list of values.
Recall Details	--
Recall Days	Specify the number of days within which Recall is allowed on the DD transaction. Beyond the specified days, recall of transaction is not allowed.
Pricing Code	Charges and fees applicable for Refund is picked based on the Pricing Code selected. Specify the Pricing Code from the list of values.
Reversal Details	--
Reversal Days	Specify the number of days within which Reversal is allowed on the DD transaction.
Pricing Code	Charges and fees applicable for Refund is picked based on the Pricing Code selected. Specify the Pricing Code from the list of values.
Accounting Template codes for R-Transactions	--
Charges Accounting Code	Specify the Accounting Template Code for Charges in Returns processed which are listed in pacs.004. List all valid accounting template codes.
Compensation Accounting Code	Specify the Accounting Template Code for Compensation in Return listed in pacs.004 processed. Lists all valid accounting template codes. **Note** The support is for return of the outbound SDD transactions processed.

Table 2-3 (Cont.) Collections Network Preferences Detailed_Exception Tab - Field Description

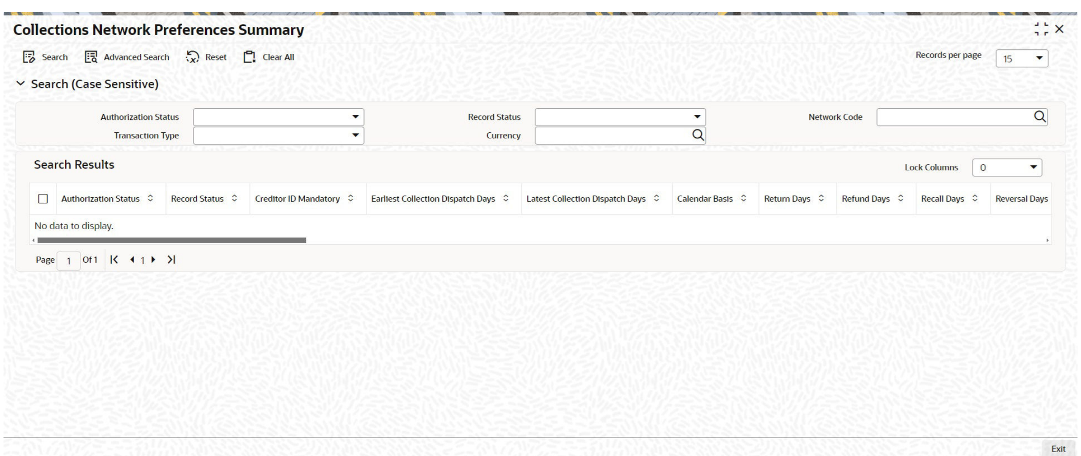
Field	Description
Common Preferences	--
Process Auto Network Reject	Check this box if the auto processing of network reject transaction is done by the system.
Calendar Basis	Specify the Calendar basis to derive the refund, recall and reversal days.
Re-Do FX for R Transactions	Check this box if foreign exchange has to be recomputed for the R/ return transactions. When this box is not checked, the old FX values computed are picked up.
R Processing Cutoff Hour	Specify the R Processing Cutoff Hour.
R Processing Cutoff Minute	Specify the R Processing Cutoff Minute. **Note** While generating Pacs.007/pacs.004 messages, Interbank settlement date is moved to next Network working day, if the dispatch is processed after cutoff time.

2.1.3 Collections Network Preferences Summary

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

   Collections Network Preferences Summary screen is displayed.

Figure 2-4 Collections Network Preferences Summary



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

- Currency

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

   System displays the records that match the search criteria.

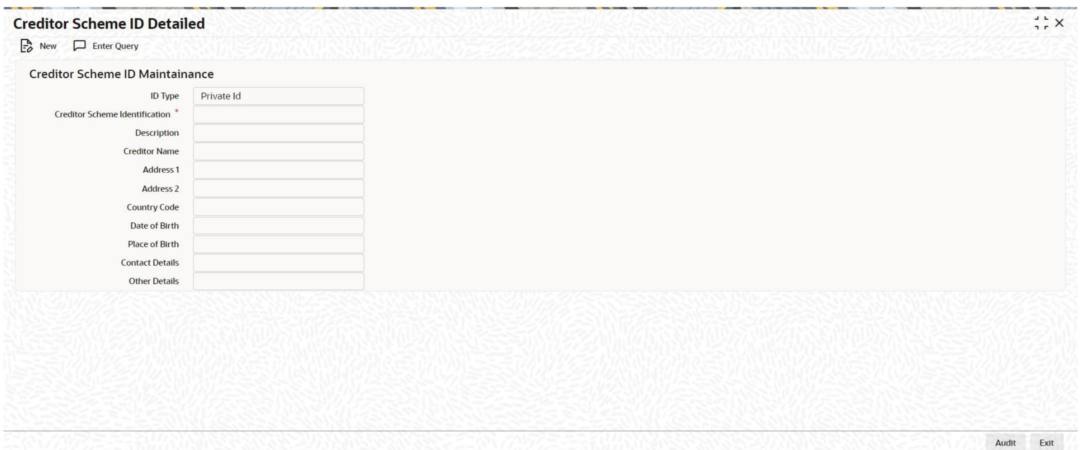
2.2 Creditor Scheme ID Detailed

You can define the Creditor Scheme Identification details in this screen. The ID defined here are listed in Credit mandate screen.

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

   Creditor Scheme ID Detailed screen is displayed.

Figure 2-5 Creditor Scheme ID Detailed



2. On **Creditor Scheme ID Detailed** screen, specify the fields.

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

Table 2-4 Creditor Scheme ID Detailed - Field Description

Field	Description
Creditor Scheme ID Maintenance	--
ID Type	Specify the Identification Type of the Credit Party that signs the mandate.
Creditor Scheme Identification	Specify the Identification number of the credit party that signs the mandate.
Description	Specify the Description of the Creditor Scheme ID.
Creditor Name	Specify the Name of the credit party that signs the mandate.
Address 1	Specify the Address of the credit party that signs the mandate.
Address 2	Specify the Address of the credit party that signs the mandate.
Country Code	Specify the Country Code of the credit party that signs the mandate.
Date of Birth	Specify the Date of Birth of the creditor.
Place of Birth	Specify the Place of Birth of the creditor.
Contact Details	Specify the Contact Details of the creditor.

Table 2-4 (Cont.) Creditor Scheme ID Detailed - Field Description

Field	Description
Other Details	Specify the Remarks of the creditor.

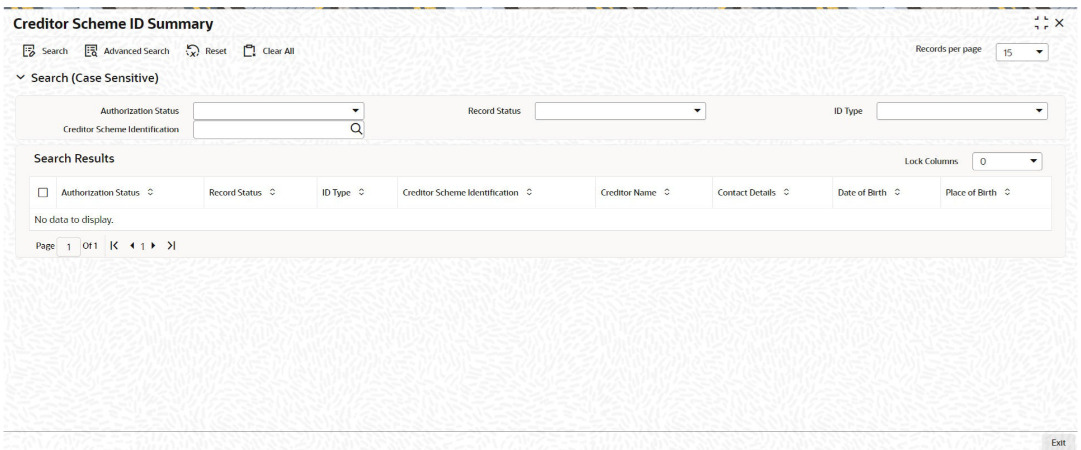
- Creditor Scheme ID Summary

2.2.1 Creditor Scheme ID Summary

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

   Creditor Scheme ID Summary screen is displayed.

Figure 2-6 Creditor Scheme ID Summary



2. You can search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - ID Type
   - Creditor Scheme Identification
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

2.3 Creditor Scheme ID Limit Maintenance

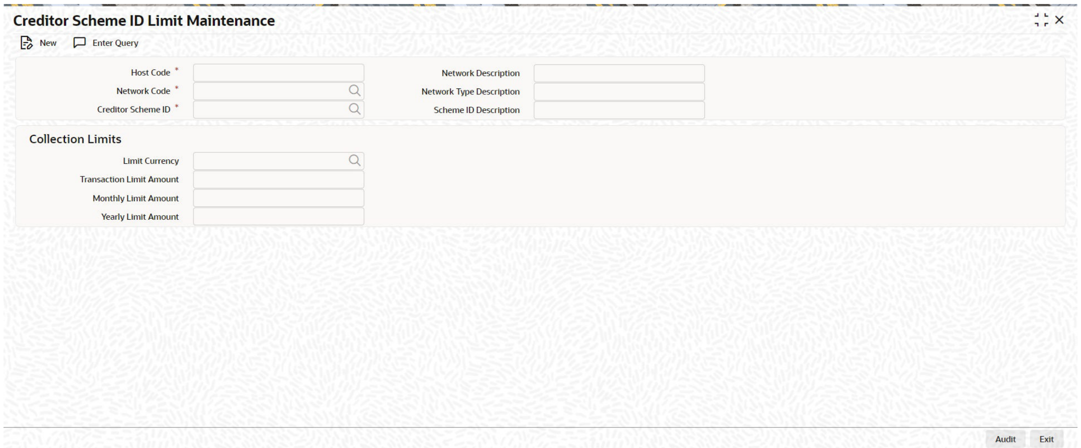
This maintenance is applicable for ACH DD/ SDD networks, limit check is done by the system during transaction processing if the request is received in pain.008 file.

> **Note**
>
> This limit check is applicable to transactions received in bulk files only.

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

   Creditor Scheme ID Limit Maintenance screen is displayed.

Figure 2-7 Creditor Scheme ID Limit Maintenance



2. On **Creditor Scheme ID Limit Maintenance** screen, specify the fields.

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

Table 2-5 Creditor Scheme ID Limit Maintenance - 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. All valid Network Codes defined for ACH DD & SDD are listed.
Network Description	Network Description is defaulted based on the Network Code selected.
Network Type Description	Network Type Description is defaulted based on the Network Code selected.
Creditor Scheme ID	For SDD networks, specify the Creditor Scheme ID from the list of values. All valid Creditor scheme IDs maintained in PCDCSCHM are listed. For ACH DD Networks, you can manually specify the Creditor Scheme ID.
Scheme ID Description	For SDD Networks, this field is defaulted based on the Creditor Scheme ID selected. For ACH DD Networks, you can manually specify the description.
Collection Limits	These limits are applicable for both ACH DD and SDD bulk file uploads.
Limit Currency	Specify the Limit Currency from the list of values. All valid currencies are listed.
Transaction Limit Amount	Specify the Transaction Limit Amount.
Monthly Limit Amount	Specify the Monthly Limit Amount.
Yearly Limit Amount	Specify the Yearly Limit Amount.

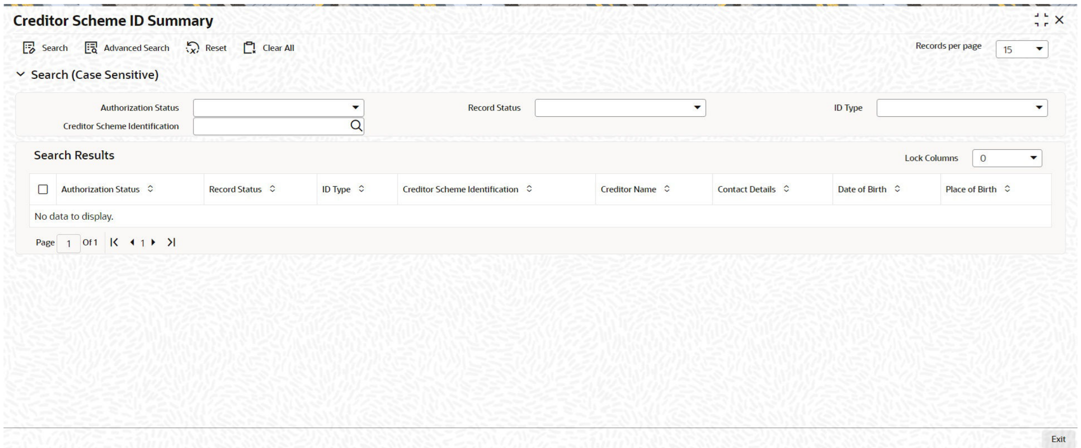
- Creditor Scheme ID Limit Maintenance Summary

2.3.1 Creditor Scheme ID Limit Maintenance Summary

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

   Creditor Scheme ID Limit Maintenance Summary screen is displayed.

Figure 2-8 Creditor Scheme ID Limit Maintenance Summary



2. You can search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Creditor Scheme ID
   - Limit Currency
   - Network Code
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

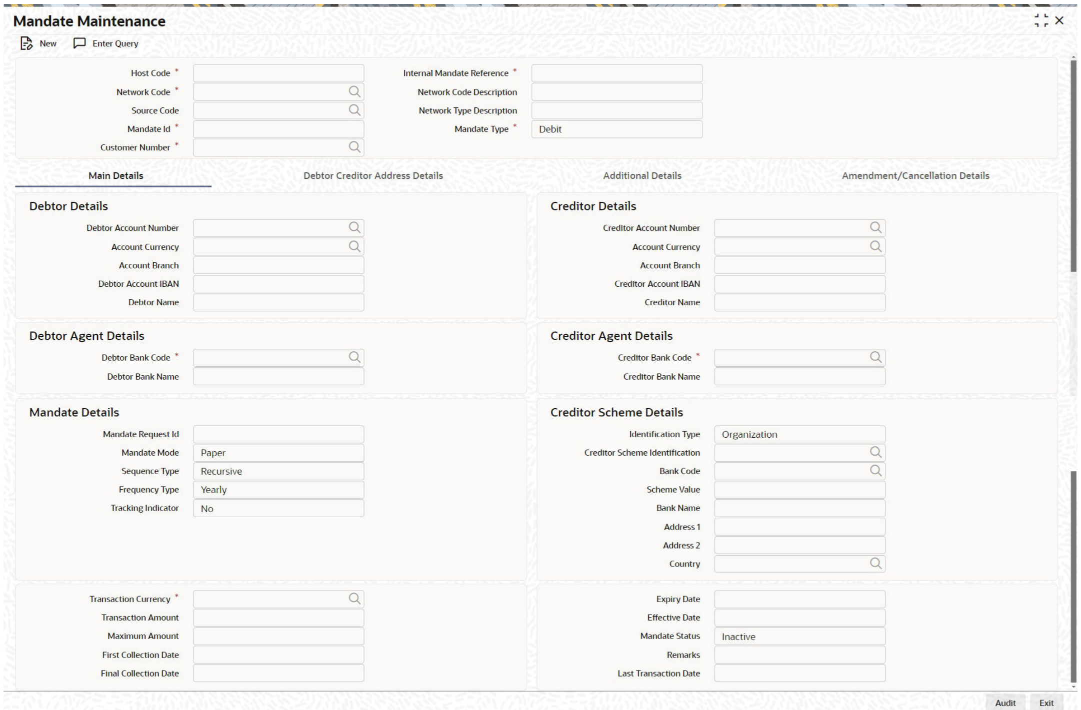
2.4 Mandate Maintenance

This maintenance is applicable for ACH DD & SEPA DD.

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

   Mandate Maintenance screen is displayed.

Figure 2-9 Mandate Maintenance



2. On **Mandate Maintenance** screen, specify the fields.

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

Table 2-6 Mandate Maintenance - Field Description

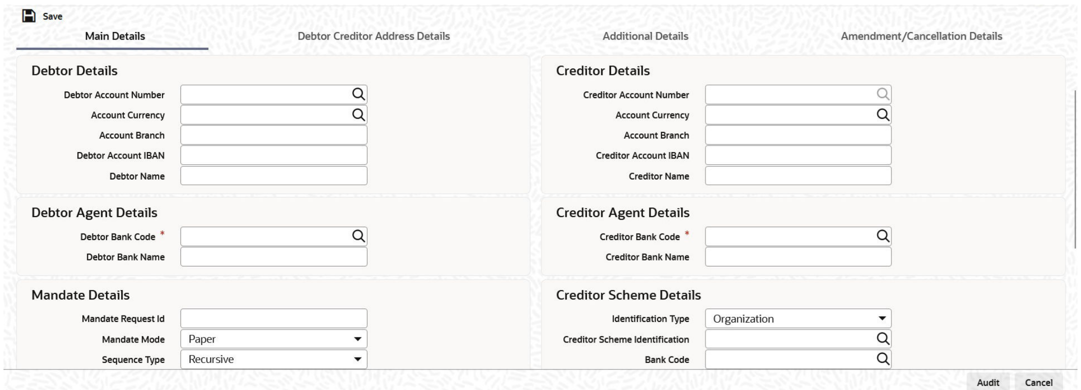
Field	Description
Host code	System defaults the Host Code of transaction branch on clicking 'New'.
Internal Mandate Reference	System defaults the Internal Mandate Reference of transaction branch on clicking 'New'.
Network Code	Specify the Network Code from the list of values. Lists Network of payment type 'ACH DD' along with SEPA DD Networks maintenance.
Network Code Description	System defaults the description of the Network Code.
Network Type Description	System defaults the description of the Network Code.
Source Code	Specify the Source Code from the list of values. It lists all valid Source Codes.
Mandate ID	Specify the Mandate ID.
Mandate Type	Select the Mandate Type from the following: • Debit (Default) • Credit

- Main Tab
- Additional Details Tab
- Amendment/Cancellation Details Tab
- Mandate Maintenance Summary

2.4.1 Main Tab

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

Figure 2-10 Mandate Maintenance - Main Tab

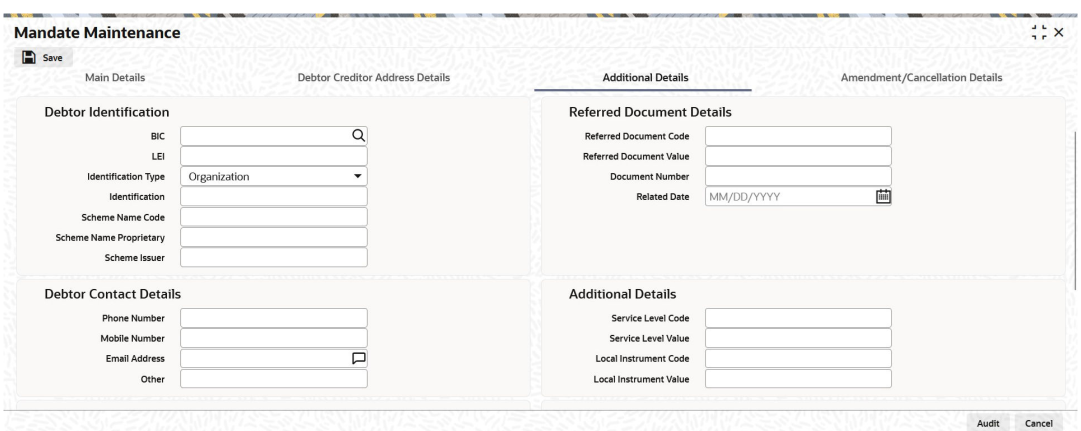


2. You can specify the following fields:
   - Debtor Details
   - Creditor Details
   - Debtor Agent Details
   - Creditor Agent Details
   - Mandate Details
   - Creditor Scheme Details

2.4.2 Additional Details Tab

1. On **Additional Details Tab**, specify the fields.

Figure 2-11 Mandate Maintenance - Additional Details Tab



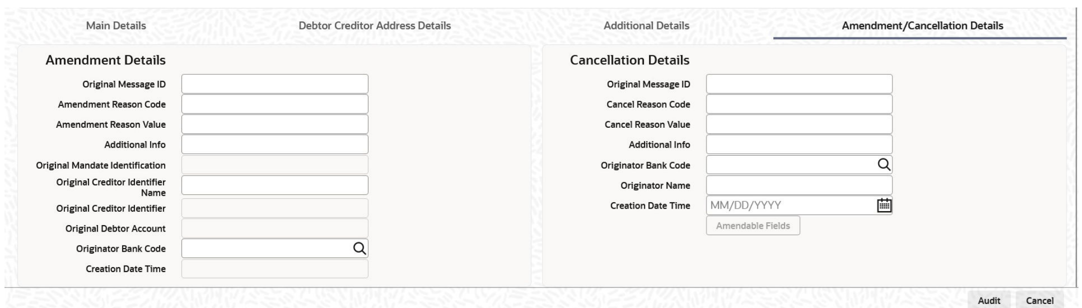
2. You can specify the following fields:

- Debtor Identification
- Debtor Contact Details
- Debtor Account Additional Details
- Ultimate Debtor Details
- Referred Document Details
- Additional Details
- Initiating Party Details
- Ultimate Creditor Details

2.4.3 Amendment/Cancellation Details Tab

1. On **Amendment/Cancellation Details Tab**, specify the fields.

Figure 2-12 Mandate Maintenance - Amendment/Cancellation Details Tab



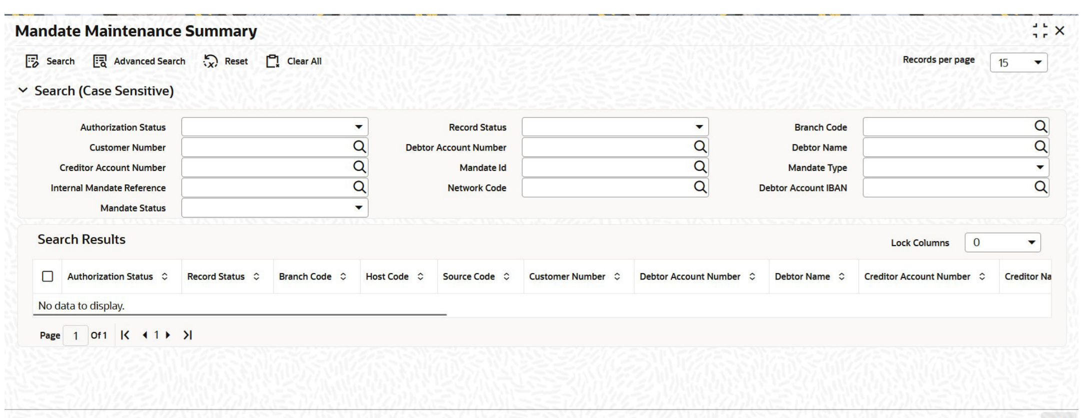
2. You can specify the following fields:
   - Amendment Details
   - Cancellation Details

2.4.4 Mandate Maintenance Summary

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

   Mandate Maintenance Summary screen is displayed.

Figure 2-13 Mandate Maintenance Summary



2. You can search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Branch Code
   - Customer Number
   - Debtor Account Number
   - Debtor Name
   - Creditor Account Number
   - Mandate Id
   - Mandate Type
   - Internal Mandate Reference
   - Network Code
   - Debtor Account IBAN
   - Mandate Status
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

3 Collections Transactions

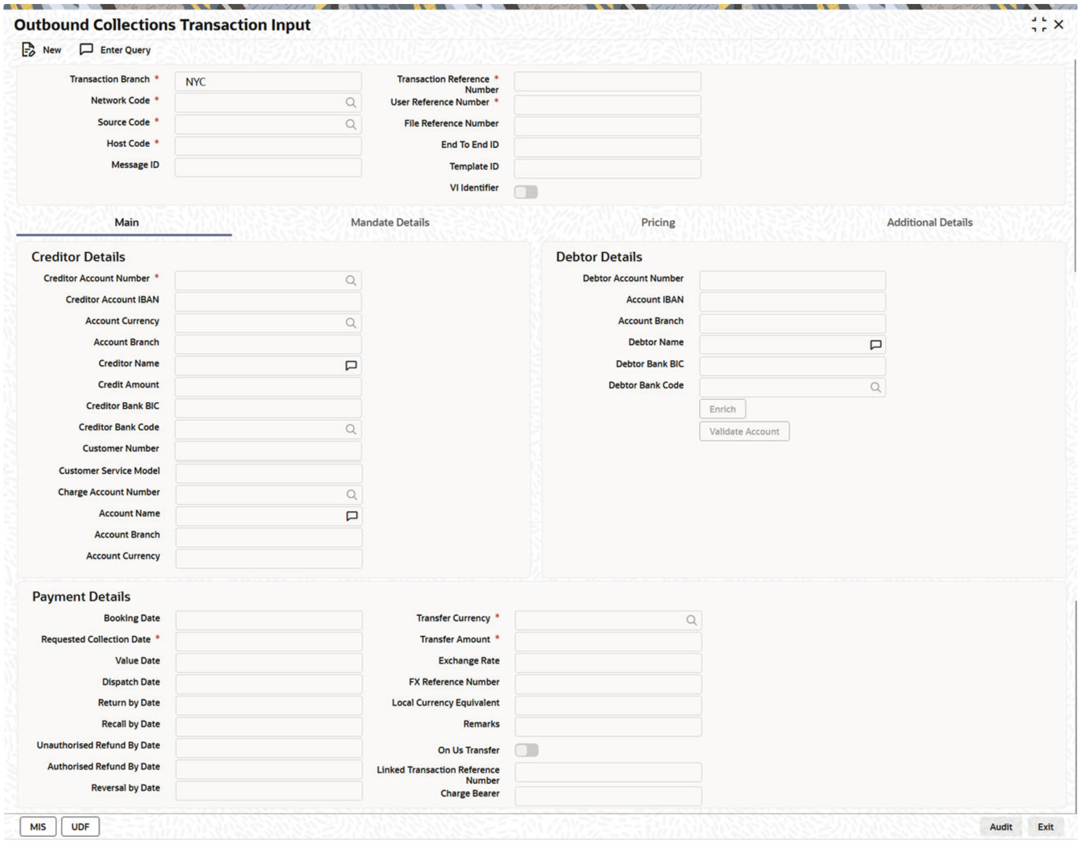
3.1 Outbound Collections Transaction Input

An outgoing Collections transaction screen is used to initiate an outgoing DD transaction and to view the Outgoing Collections transaction created through upload.

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

   Outbound Collections Transaction Input screen is displayed.

Figure 3-1 Outbound Collections Transaction Input



2. On **Outbound Collections Transaction Input** screen, specify the fields.

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

Table 3-1 Outbound Collections Transaction Input - Field Description

Field	Description
Transaction Branch	System displays the branch from which the user is logged in.
Network Code	Specify the Network Code from the list of values.
Source Code	This is defaulted to 'MANL' and it is non-editable for manually initiated transactions. For transactions created via upload, source would be SEPA & it is mandatory to maintain Source network preference for SEPA source.
Host Code	Specify the Host Code from the list of values.
Message ID	Specify the Message ID.
Transaction Reference Number	System displays a unique identifier of the Collections transaction and it is auto-generated. For more details on the format, refer the *Payments Core User Guide*.
User Reference Number	This field defaults the Transaction Reference Number field and you can modify the referenced required.
File Reference Number	Specify the File Reference Number.
End to End ID	Specifies the End to End transaction Identification.
Template ID	Specify the Template ID.

Table 3-1 (Cont.) Outbound Collections Transaction Input - Field Description

Field	Description
VI Identifier	During account validation of outbound payments, if **VI Identifier** is applicable to Host and the credit account is found to be invalid, system sends an EAC check to the OBVAM system to verify if the Virtual Identifier is valid. If valid, this flag is automatically checked.

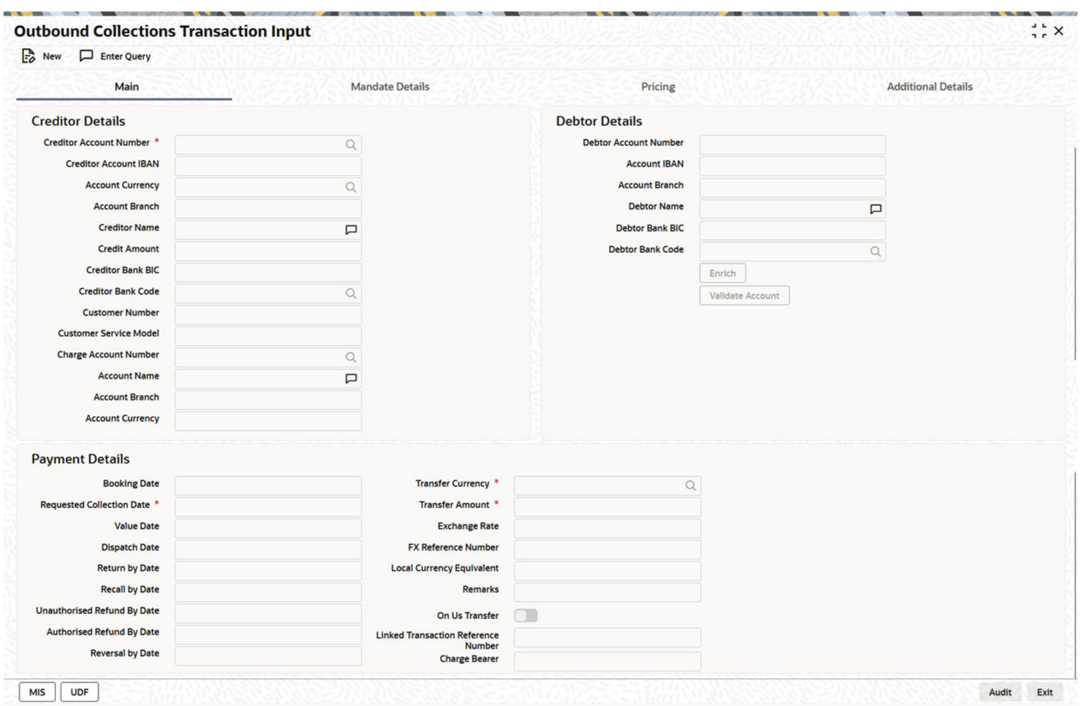
- Main Tab
- Mandate Details Tab
- Pricing Tab
- Additional Details Tab
- UDF Button
  This topic provides details of the **Fields** screen.
- MIS Button
  This topic explains the **MIS Details** screen.
- Saving of an Outgoing Collections Transaction
- Outbound Collections Transaction Summary

3.1.1 Main Tab

1. Click **Main** tab in the **Outbound Collections Transaction Input** screen.

   The **Main** details are displayed.

Figure 3-2 Outbound Collections Transaction Input_Main Tab



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

Table 3-2 Outbound Collections Transaction Input_Main Tab - Field Description

Field	Description
Creditor Details	This section displays the **Creditor Details**.
Creditor Account Number	Select both DDA and loan accounts from the list of values as the Creditor Account Number. All open and authorized accounts maintained in External Customer Account (STDCRACC) and External Consumer Loan Account (STDCRCLN) are listed. **Note** • EAC check is skipped, if the Credit account is a Loan account. • During initial validations, loan account check is done before account re-direction.
Account IBAN	System defaults Account IBAN on the Creditor Account Number selected.
Account Currency	Specify the Account Currency from the list of values.
Account Branch	System defaults Account Branch on the Creditor Account Number selected.
Creditor Name	System defaults Account Name on the Creditor Account Number selected.
Credit Amount	Specify the Amount specified for the credit transaction.
Creditor Bank BIC	Specify the BIC of the Creditor Bank.
Creditor Bank Code	Specify the Bank Code of the Creditor Bank from the list of values.
Customer Number	Creditor customer number is displayed based on the account selected.
Customer Service Model	If Service model is linked to the customer number, the same is displayed.
Charge Account Number	Specify the Charge Account Number from the list of values.
Account Name	System defaults Account Name based on the Charge Account Number selected.
Account Branch	System defaults the Account Branch based on the Charge Account Number selected.
Account Currency	System defaults Account Currency based on the Charge Account Number selected.
Debtor Details	This section displays the **Debtor Details**.
Debtor Account Number	Specify the Debtor Account for the transaction is initiated.
Account IBAN	Specify the Account IBAN for which the transaction is initiated.
Account Currency	Specify the Currency of the account.
Account Branch	Specify the Branch of the debtor account.
Debtor Name	Specify the Debtor Name.
Debit Amount	Specify the Amount to be debited.
Debtor Bank BIC	Specify the BIC of the Debtor Bank.
Debtor Bank Code	Specify the Debtor Bank Code from the list of values.

Table 3-2 (Cont.) Outbound Collections Transaction Input_Main Tab - Field Description

Field	Description
Validate Account	Validate Account button is enabled only if following conditions are satisfied: • The Host allows Virtual Identifiers AND • Transaction is not Credit to GL AND • Credit account is not valid based on core accounts /VAM accounts available If the account is valid enrich of the details happens. Account currency and account branchdetails are populated.
Payment Details	This section displays the **Payment Details**.
Booking Date	Specify the Booking Date of the Collections transaction.
Requested Collection Date	Specify the Instruction Date of the transaction. This field identifies the original value date that was provided by the creditor during the instruction.
Value Date	Specify the Value Date of the transaction. This fields identifies the date on which the transfer to be made.
Dispatch Date	Specify the Dispatch Date of the Collections transaction. This field denotes the date on which the message to be dispatched. Dispatch date will be derived based on the sequence type specified in the transaction. • If the Sequence type is of 'OOFF' or 'FRST', then dispatch date is derived as the value date minus the no of days specified in First collection dispatch days. • If the Sequence type is of 'RCUR', then dispatch date is derived as the value date minus the no of days specified in Recurrent collection dispatch days.
Return by Date	This field denotes the date by which the Return request to be received for an outgoing DD transaction. This date is derived by value date plus the return days based on the calendar basis.
Recall by Date	This field denotes the date by which the Recall to be initiated for an outgoing DD transaction. This date is derived by value date minus the recall days based on the calendar basis.
Unauthorised Refund By Date	This field denotes the date by which the refund request to be received for an outgoing DD transaction. This date is derived by value date plus refund days based on the calendar basis.
Authorised Refund By Date	This field denotes the date by which the refund request to be received for an outgoing DD transaction. This date is derived by value date plus refund days based on the calendar basis.
Reversal by Date	This field denotes the date by which the reversal request to be initiated for an outgoing DD transaction. This date is derived by value date plus reversal days based on the calendar basis.
Transfer Currency	Specify the Currency in which the transfer is initiated from the list of values.
Transfer Amount	Specify the Amount to be transferred.
Exchange Rate	Specify the Exchange Rate. **Note:** Exchange rate processing is done as part of settlement date processing.
FX Reference Number	Specify the FX Reference Number.
Local Currency Equivalent	This field displays Local Currency Equivalent of the Transfer Amount.
Remarks	Specify any Remarks, if any.
On Us Transfer	Enable this flag to allow processing of **On Us Transfers** transactions.

Table 3-2 (Cont.) Outbound Collections Transaction Input_Main Tab - Field Description

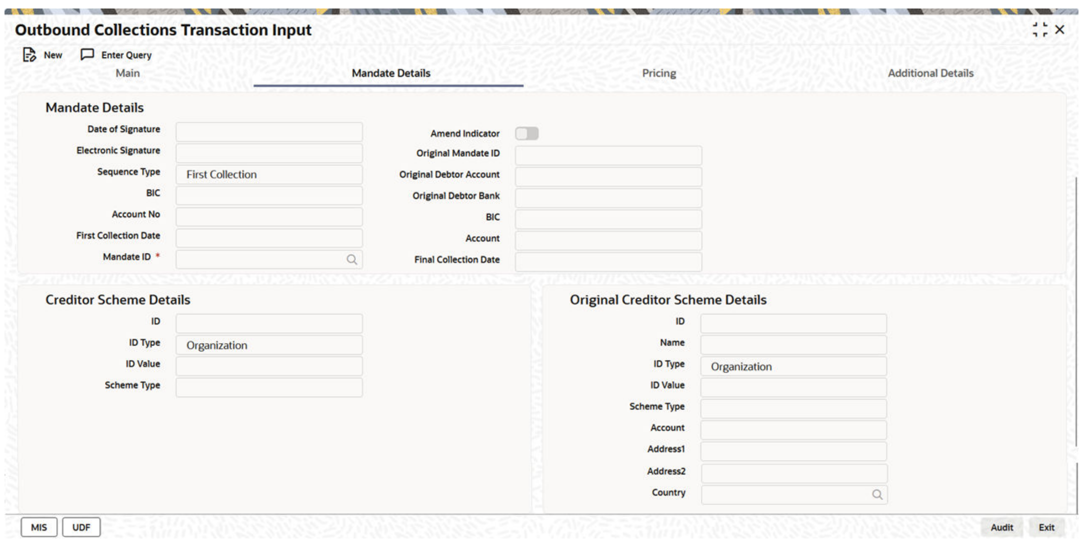
Field	Description
Linked Transaction Reference Number	In case of On Us transfers, incoming DD transaction booked as part of outgoing will be stored in **Linked Transaction Reference Number** field. This would be auto populated by the system on save, if Dispatch On Us transfer is 'Not checked' at PCDNWDDP.
Charge Bearer	These are service level charges and is charged by banks to its respective customers. Service level charges are defaulted.

3.1.2 Mandate Details Tab

1. Click **Mandate Details** tab in the **Outbound Collections Transaction Input** screen.

   The **Mandate** details are displayed.

Figure 3-3 Outbound Collections Transaction Input_Mandate Details Tab



2. On **Mandate Details** tab, specify the fields.

Table 3-3 Outbound Collections Transaction Input_Mandate Details Tab - Field Description

Field	Description
Mandate Details	--
Date of Signature	This field indicates the date on which the mandate was signed by debtor. This is defaulted based on the Mandate ID selected.
Electronic Signature	Specify the electronic signature details.
Sequence Type	Select the required Sequence Type from the following: • First Collection • Final Collection • One off Transaction • Recurring Transaction
BIC	Specify the BIC of the Original Creditor Agent.

Table 3-3 (Cont.) Outbound Collections Transaction Input_Mandate Details Tab - Field Description

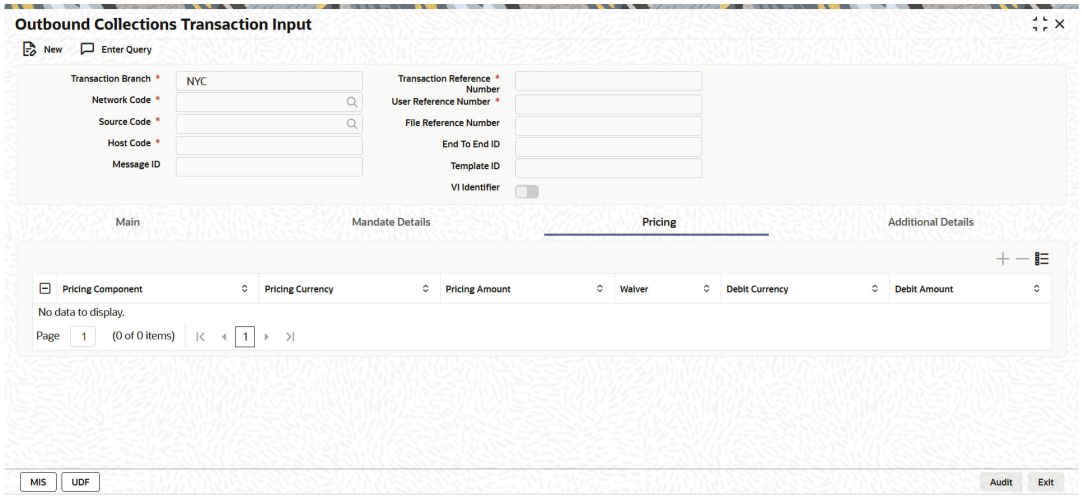
Field	Description
Account No	Specify the Account No.
First Collection Date	Specify the date of first collection.
Mandate ID	Specify the Identification of the Mandate from the list of values.
Amend Indicator	This Indicator is to notify whether the underlying mandate is amended or not. Check this box if amendment is applicable.
Original Mandate ID	Specify the identification of the original mandate. This field indicates the original mandate ID as assigned by the creditor, to identify the original mandate maintained. This field is mandatory if changes occur in ‘Mandate Identification’, otherwise not to be used.
Original Debtor Account	Specify the account details of the Original Debtor.
Original Debtor Bank	Specify the details of the Original Debtor Bank.
BIC	Specify the BIC.
Account	Specify the Account details.
Final Collection Date	Specify the Final Collection Date.
Creditor Scheme Details	--
ID	Specify the Identification of the creditor scheme.
ID Type	Specify the Type of Scheme identification from the following: • Organization • Private
ID Value	Specify the Value of the creditor scheme.
Scheme Type	Specify the Type of scheme.
Original Creditor Scheme Details	Original Creditor Scheme details are required if changes occur in ‘Creditor Scheme ID or Name', otherwise not to be used.
ID	Specify the Identification of the Original Creditor Scheme.
Name	Specify the Name of the Original Creditor Scheme.
ID Value	Specify the Value of the Original Creditor Scheme.
Scheme Id Type	Specify the Type of Scheme identification.
Account	Specify the Account details.
Address 1	Specify the first line of the Address of the Original Creditor.
Address 2	Specify the second line of the Address of the Original Creditor.
Country	Specify the Country of the Original Creditor.

3.1.3 Pricing Tab

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

   The **Pricing** details are displayed.

Figure 3-4 Outbound Collections Transaction Input_Pricing Tab



2. You can view the charge/tax details derived for the transaction in Pricing tab. You can amend the price values/waiver flag, if required.
3. On **Pricing** screen, the computed charges, and taxes if applicable, are populated for each charge component in the following fields.

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

Table 3-4 Outbound Collections Transaction Input_Pricing Tab - Field Description

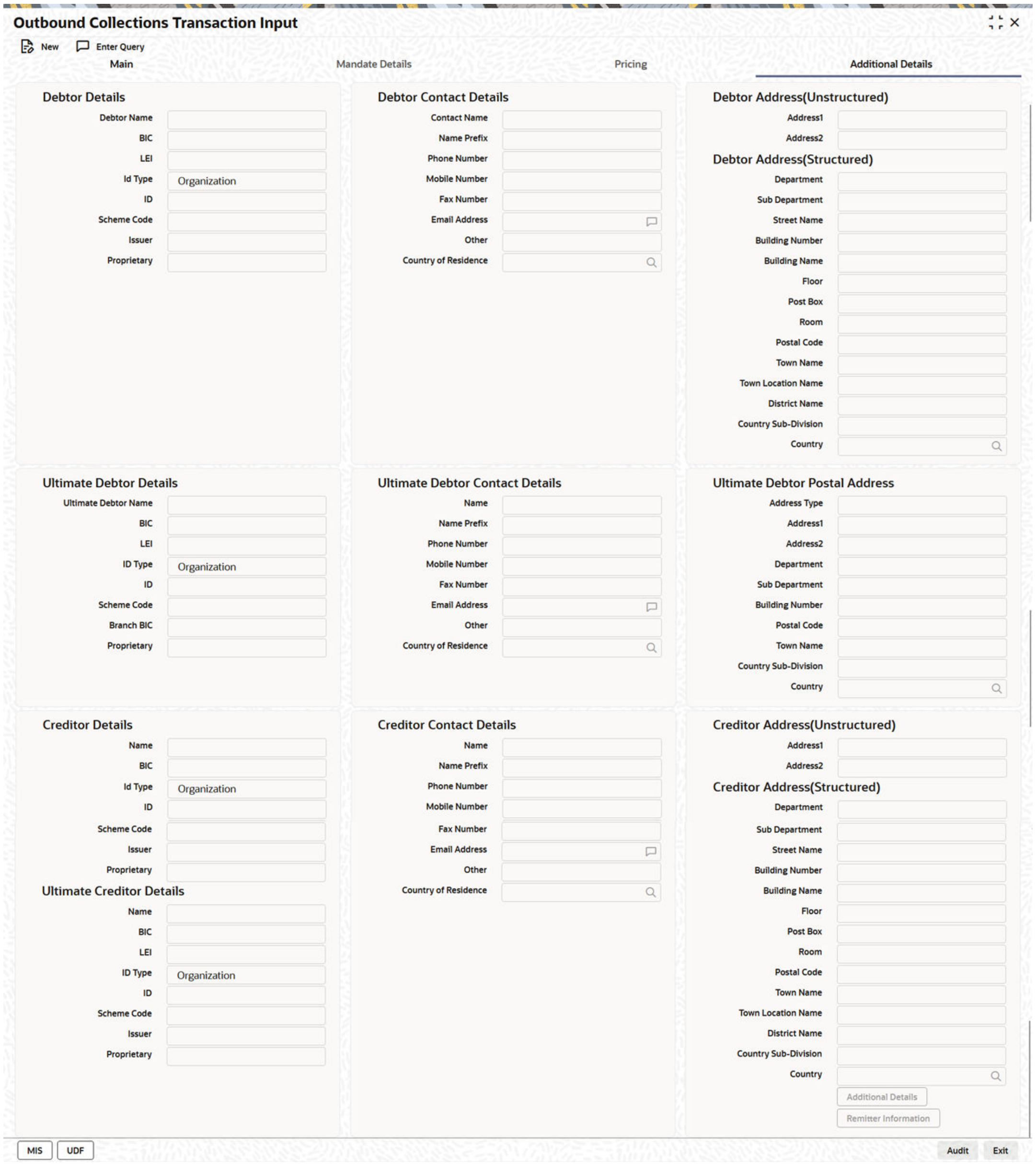
Field	Description
Pricing Component	This field indicates the Pricing Component derived for the DD transaction.
Pricing Currency	This field indicates the Pricing Currency of the component.
Pricing Amount	Specifies the fixed or calculated charge amount using the Pricing Value Maintenance. You can edit this field to a non-zero value.
Waiver	Check this flag to select the charge component to waive the associated charges.
Debit Currency	This field indicates the Currency of the debit account.
Debit amount	This field indicates the Amount debited to the selected debit amount.

3.1.4 Additional Details Tab

1. Click the **Additional Details** tab in the **Outbound Collections Transaction Input** screen.

   The **Additional Details** are displayed.

Figure 3-5   Inbound Collections Transaction Input_Additional Details Tab



2. On **Additional Details** tab, specify the fields.

Table 3-5   Inbound Collections Transaction Input_Additional Details Tab - Field Description

Field	Description
Creditor Details	--
Creditor Name	Specify the Name of the Creditor.
Creditor Bank BIC	Specify the Branch BIC of the Creditor.
ID Type	Specify the Type of Identification.
ID	Specify the Identification of the Creditor.
Scheme Code	Specify the Scheme Code of the Creditor.
Issuer	Specify the Issuer of the Creditor.

Table 3-5 (Cont.) Inbound Collections Transaction Input_Additional Details Tab - Field Description

Field	Description
Proprietary	Specify the Proprietary details of the Creditor.
Date of Birth	Specify the Date of Birth.
Province of Birth	Specify the Province of Birth.
City of Birth	Specify the City of Birth.
Country of Birth	Specify the Country of Birth.
Creditor Contact Details	--
Contact Name	Specify the Contact Name of the Creditor.
Name Prefix	Specify the Prefix Name of the Creditor.
Phone Number	Specify the Phone Number of the Creditor.
Mobile Number	Specify the Mobile Number of the Creditor.
Fax Number	Specify the Fax Number of the Creditor.
Email Address	Specify the Mailing Address of the Creditor.
Other	Specify any other details of the Creditor.
Country of Residence	Specify the Country of Residence of the Creditor.
Creditor Postal Details	--
Address	Select the Address of the Creditor.
Address 1 through to Address 2	Select the Address of the Creditor in the two lines provided.
Department	Specify the Department of the Creditor.
Sub Department	Specify the Sub Department of the Creditor.
Building Number	Specify the Building Number.
Postal Code	Specify the Postal Code.
Country Sub-Division	Specify the Country Sub-Division .
Country	Specify the Country of the Creditor.
Ultimate Creditor Details	--
Ultimate Creditor Name	Specify the Name of the Ultimate Creditor.
BIC	Specify the BIC of Ultimate Creditor.
ID Type	Specify the Type of Identification.
ID	Specify the Identification of Ultimate Creditor.
Scheme Code	Specify the Scheme Code details of Ultimate Creditor.
Proprietary	Specify the Ultimate Creditor proprietary information.
Issuer	Specify the Issuer of the Ultimate Creditor.
Date of Birth	Specify the Date of Birth.
Province of Birth	Specify the Province of Birth.
City of Birth	Specify the City of Birth.
Country of Birth	Specify the Country of Birth.
Country of Residence	Specify the Country of Residence.
Ultimate Creditor Contact Details	--
Contact Name	Specify the Contact Name of the Ultimate Creditor.
Name Prefix	Specify the Prefix Name of the Ultimate Creditor.
Phone Number	Specify the Phone Number of the Ultimate Creditor.
Mobile Number	Specify the Mobile Number of the Ultimate Creditor.
Fax Number	Specify the Fax Number of the Ultimate Creditor.

Table 3-5 (Cont.) Inbound Collections Transaction Input_Additional Details Tab - Field Description

Field	Description
Email	Specify the Mailing Address of the Ultimate Creditor.
Other	Specify any other details of the Ultimate Creditor.
Ultimate Creditor Postal Details	--
Address	Select the Address of the Ultimate Creditor.
Address 1 through to Address 2	Select the Address of the Ultimate Creditor in the two lines provided.
Department	Specify the Department of the Ultimate Creditor.
Sub Department	Specify the Sub Department of the Ultimate Creditor.
Building Number	Specify the Building Number.
Postal Code	Specify the Postal Code.
Town Name	Specify the Name of the Town.
Country Sub-Division	Specify the Country Sub-Division .
Country	Specify the Country of the Creditor.
Debtor Details	--
Name	Specify the Name of the Debtor.
Debtor Bank BIC	Specify the Bank BIC of the Debtor.
Id Type	Specify the Type of Identification.
ID	Specify the Identification of the Debtor.
Scheme Code	Specify the Scheme Code of the Debtor.
Proprietary	Specify the Proprietary details of the Debtor.
Issuer	Specify the Issuer of the Debtor.
Date of Birth	Specify the Date of Birth.
Province of Birth	Specify the Province of Birth.
City of Birth	Specify the City of Birth.
Country of Birth	Specify the Country of Birth.
Country of Residence	Specify the Country of Residence.
Debtor Contact Details	--
Name	Specify the Contact Name of the Debtor.
Name Prefix	Specify the Prefix Name of the Debtor.
Phone Number	Specify the Phone Number of the Debtor.
Mobile Number	Specify the Mobile Number of the Debtor.
Fax Number	Specify the Fax Number of the Debtor.
Email Address	Specify the Mailing Address of the Debtor.
Other	Specify any other details of the Debtor.
Debtor Postal Details	--
Address	Select the Address of the Debtor.
Address 1 through to Address 2	Select the Address of the Debtor in the two lines provided.
Department	Specify the Department of the Debtor.
Sub Department	Specify the Sub Department of the Debtor.
Street Name	Specify the Street Name.
Building Number	Specify the Building Number.
Postal Code	Specify the Postal Code.

Table 3-5 (Cont.) Inbound Collections Transaction Input_Additional Details Tab - Field Description

Field	Description
Town Name	Specify the Name of the Town.
Country Sub-Division	Specify the Country Sub-Division.
Country	Specify the Country of the Debtor.

3. Click Other Details to invoke the sub screen and specify available fields.
4. Click Remitter Information to invoke the sub screen and specify available fields.

3.1.5 UDF Button

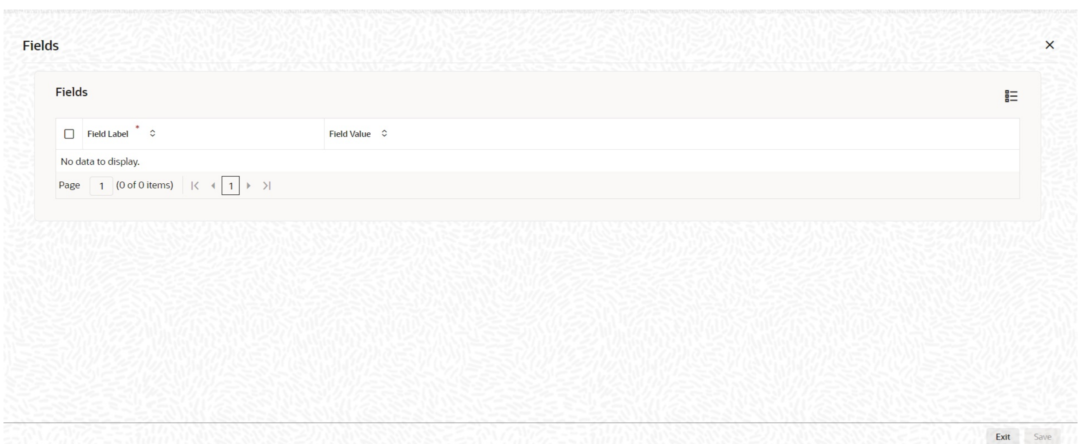
This topic provides details of the **Fields** screen.

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

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

   The **Fields** screen is displayed.

Figure 3-6 UDF Button



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

   The following fields are displayed:

Table 3-6 UDF Button - Field Description

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

3.1.6 MIS Button

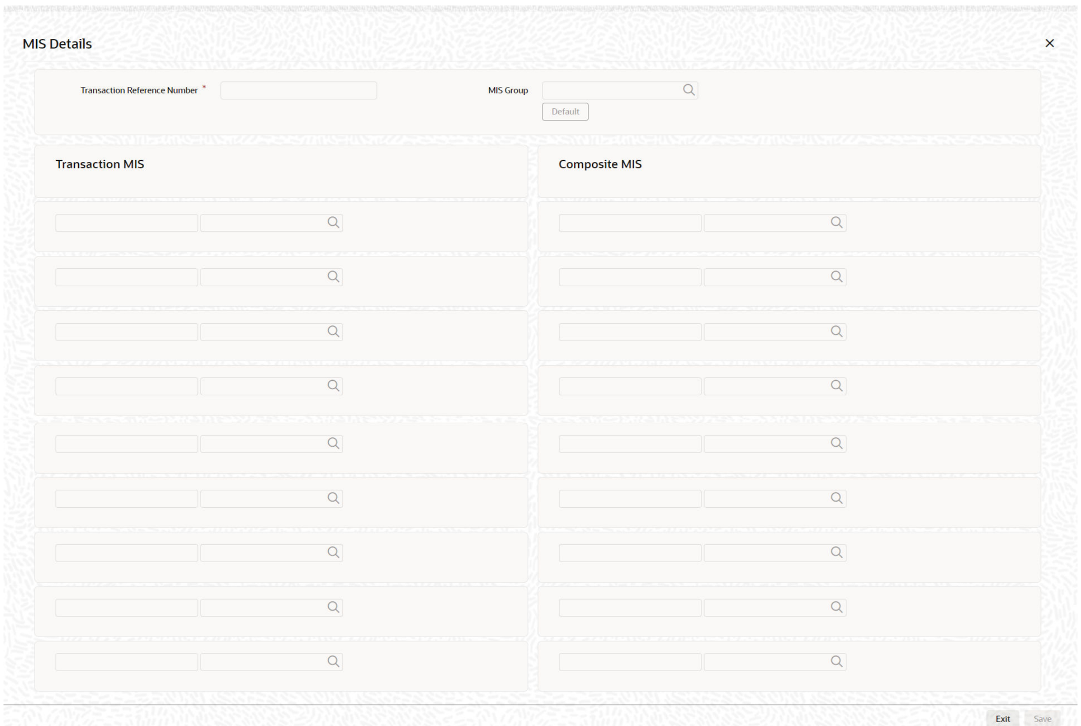
This topic explains the **MIS Details** screen.

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

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

   The **MIS Details** screen is displayed.

Figure 3-7   MIS Button



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

Table 3-7   MIS Button - Field Description

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

Table 3-7 (Cont.) MIS Button - Field Description

Field	Description
Transaction MIS	user can populate the default MIS values for the **Transaction MIS** classes linked to the selected MIS group. Alternatively, user can modify one or more default MIS values, add new values, or select MIS values from the available option list.
Composite MIS	user can populate the default MIS values for the **Composite MIS** classes linked to the selected MIS group. Alternatively, user can modify one or more default MIS values, add new values, or select MIS values from the available option list.

3.1.7 Saving of an Outgoing Collections Transaction

The system performs the following mandatory field checks and the referential checks during the enrich/ save of outgoing Collections transaction.

- Bank Redirection
  - System validates if there are any redirection bank code maintained for the Debtor Bank Code, Indirect participant bank code and if there is, system replaces the original bank code with redirected bank code.
  - Any exception during this is logged into Transaction Repair Queue.
  - Applicable only for upload and web services.
- Account Redirection
  - System validates if there is any redirection account maintained for the Creditor account specified for an Outgoing DD transaction initiated from current processing branch. If there is, system replaces the original creditor account with redirected account number.
  - Any exception during this is logged into Transaction Repair Queue.
  - Applicable only for upload and web services.
- Verify On Us transfer (Y/N)
  - System defaults the On Us Transfer flagas ‘Yes’ if both the Creditor agent bank code and Debtor agent bank code are same as the current processing branch bank code (or) if both creditor account and debtor account are held with current processing branch bank code.
- Transactional Validations
  - Verify if Instruction date/Collection date minus current system date is greater than or equal to First Collection receipt days (maintained in Network DD preferences) in case of FRST/OOFF & Recurrent collection receipt days in case of RCUR/FNAL. Else transaction is prompted with appropriate error message and is not booked.
  - For an outgoing DD transaction, the debit account currency and credit account currency is the same as Transfer currency.
  - Creditor account field is verified to check if it is valid and existing with appropriate status.
  - Debtor bank code, Creditor bank code, Direct Participant bank code fields are validated based on the Local bank code clearing maintenance.
  - Field Transfer Amount & Value Date should not be null and Field Transfer amount specified in the transaction should be within the limit amount provided in Network DD Preferences.

  - If the ‘Value Date’ falls on a Network Holiday, then Value date is moved to next working date and the date instructed in the Collections request is stored under ‘Original Value Date’.
- Processing Dates Resolution
  - Activation date is derived based on the value date specified in the transaction. If Value date falls on a holiday, system derives the next network working day as the Activation date.
  - Dispatch date is derived based on the sequence type specified in the transaction
- Debit/Credit Account Resolution
  - Debit account and Credit account details is derived based on the liquidation accounting codes maintained in Network DD Preferences.

If any of the below validation fails, then the transaction is rejected with an error code.

Following fields are mandatory for requesting Outgoing Collections transaction:

- Host Code
- Network Code
- Creditor Bank Code
- Creditor Account (or Creditor IBAN, if IBAN is mandatory for the Network)
- Debtor Bank Code
- Debtor Account (or Debtor IBAN, if IBAN is mandatory for the Network)
- Debtor Name
- Transfer Currency
- Transfer Amount
- Value Date
- Mandate Id

If the source code is not MANL, then it is mandatory to specify the Source reference number.

System validates whether customer account is an open and authored record in External Account Maintenance. Holiday check for instruction date is done based on the local branch holidays maintained.

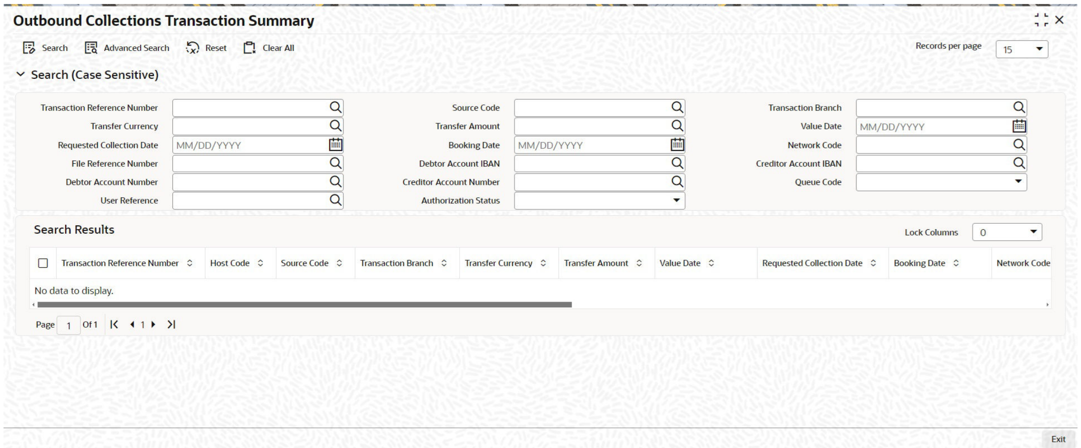
Any validation failure from user interface screen throws error on transaction saving. You can check the error details from the respective error message displayed and can take remedial action before re-submitting.

3.1.8 Outbound Collections Transaction Summary

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

   Outbound Collections Transaction Summary screen is displayed.

Figure 3-8 Outbound Collections Transaction Summary



2. You can search using one or more of the following parameters:
   - Transaction Reference Number
   - Source Code
   - Transaction Branch
   - Transfer Currency
   - Transfer Amount
   - Value Date
   - Instruction Date
   - Booking Date
   - Network Code
   - File Reference Number
   - Debtor Account IBAN
   - Creditor Account IBAN
   - Debtor Account Number
   - Creditor Account Number
   - Queue Code
   - User Reference
   - Authorization Status
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

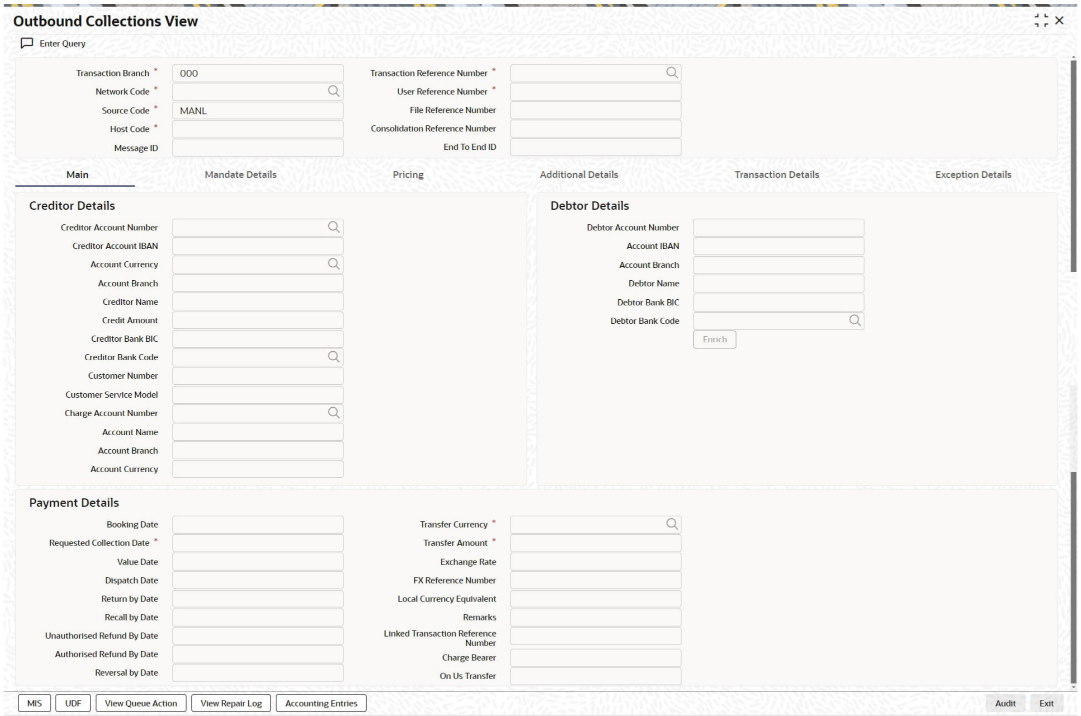
3.2 Outbound Collections View

You can view the complete outbound collections transaction details in this screen.

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

   Outbound Collections View screen is displayed.

Figure 3-9 Outbound Collections View



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

   The **Transaction Reference** field gets enabled which opens an LOV screen.
3. Click the **Fetch** button and select the required transaction.
4. Along with the transaction details, you can also view the status details for the following:
   - External System Status
   - Transaction Status
   - Pending Queue Details
   - Sanction Seizure
5. Click **Execute Query** to populate the details of the transaction in the Outbound Collections View screen.
6. Refer to **Outbound Collections Transaction Input** screen for more details on **Main**, **Mandate Details**, **Pricing**, and **Additional Details** tab.

- Transaction Details Tab
- Exception Details Tab
- Process MIS View
  This topic provides the systematic instructions to process the **MIS View** screen.
- Process UDF View
  This topic provides the systematic instructions to process the **UDF View** screen.
- View Queue Action
  This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- View Repair Log
  This topic explains the details of the **View Repair Log** screen.

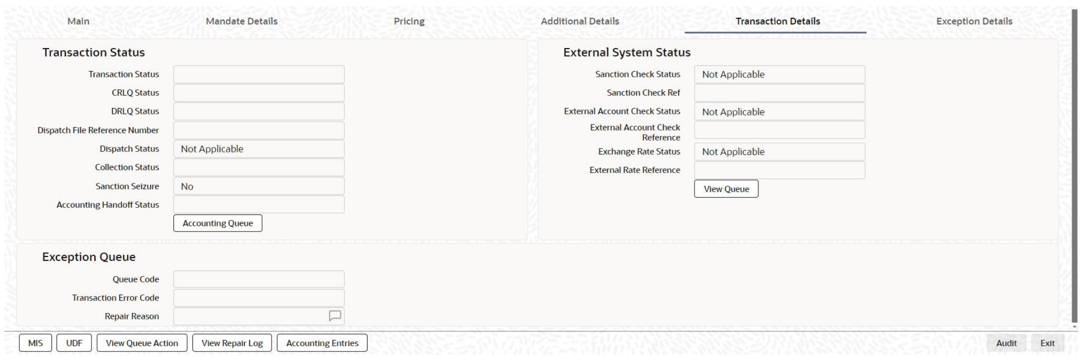
- [Accounting Entries](#)
  This topic provides the systematic instructions to process the **Accounting Entries** screen.
- [Outbound Collections View Summary](#)

3.2.1 Transaction Details Tab

1. Click the **Transaction Details** tab in the **Outbound Collections View** screen.

   The **Transaction Details** are displayed.

   Figure 3-10 Outbound Collections View - Transaction Details Tab

2. On **Transaction Details Tab**, specify the fields.

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

   Table 3-8 Outbound Collections View_Transaction Details Tab - Field Description

Field	Description
Transaction Status	For a Collections transaction, you can view the following: • Transaction Status • CRLQ status - indicates the credit accounting liquidation status • DRLQ status - indicates the debit accounting liquidation status • Dispatch File Reference Number • Dispatch Status • Collection Status • Sanction Seizure • Accounting Handoff Status • Accounting Queue - All accounting entries of the transactions in the Accounting Queue are listed. If no entry is available for the transaction error is displayed.
External System Status	Status of the following External System checks are displayed: • Sanction Check Status • Sanction Check Ref • External Account Check Status • External Account Check Reference • Exchange Rate Status • Exchange Rate Reference
Exception Queue	For a Collections transaction, you can view the following: • Queue Code • Transaction Error Code • Repair Reason

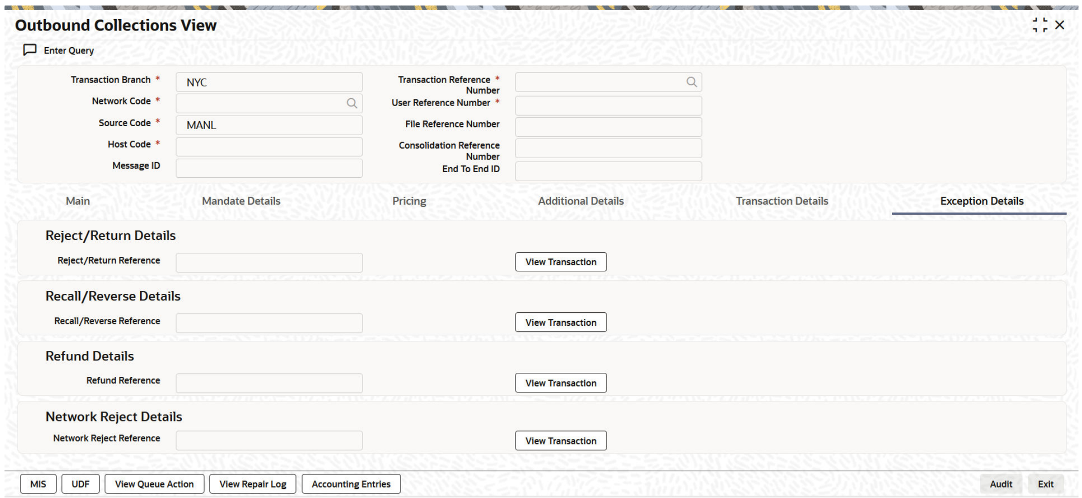
3.2.2 Exception Details Tab

1. Click the **Exception Details** tab in the **Outbound Collections View** screen.

   Currently, Exception transactions are not supported.

   The **Exception Details** are displayed.

Figure 3-11 Outbound Collections View - Exception Details Tab



2. User can view the **Exception Details**.

3.2.3 Process MIS View

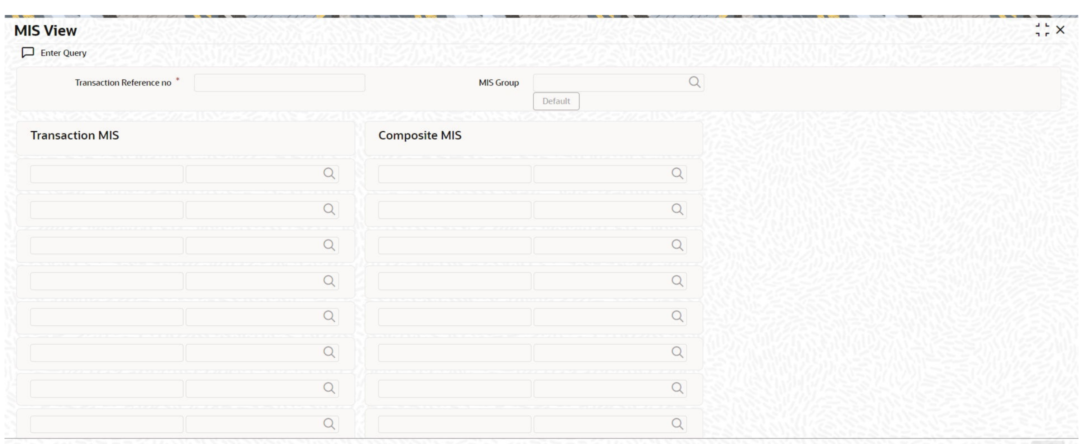
This topic provides the systematic instructions to process the **MIS View** screen.

This screen provides the transaction and composite information to the user. User can maintain the MIS information for the Transaction. If the MIS details are not entered for the transaction, then the same is defaulted from the Product Maintenance.

1. From the main screen or tab, click **MIS**.

   The **MIS View** screen is displayed.

Figure 3-12 MIS View



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

Table 3-9   MIS View - Field Description

Field	Description
Transaction Reference No	Displays the unique reference number for the transaction.
MIS Group	Displays the MIS group.
Transaction MIS	Displays the MIS for the transaction.
Composite MIS	Displays the MIS for the composite.

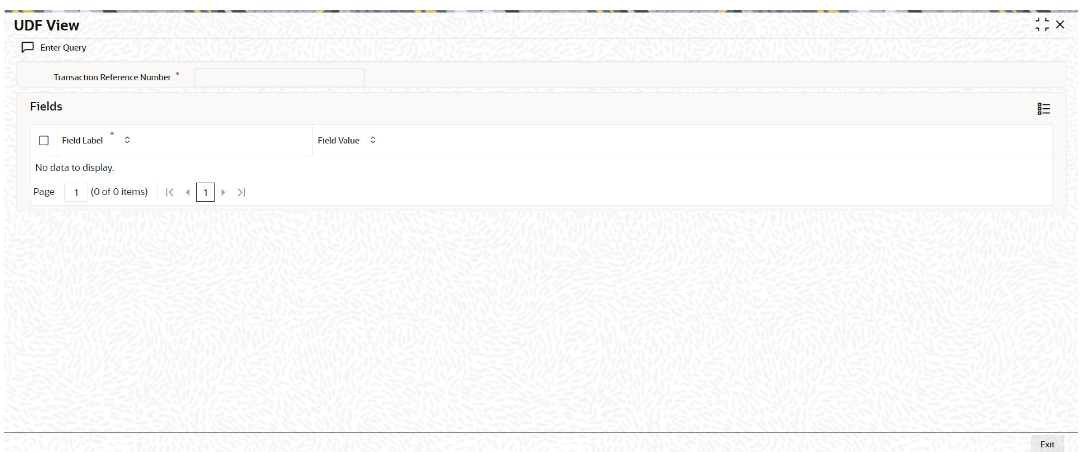
3.2.4 Process UDF View

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

1. From the main screen or tab, click **UDF**.

   The **UDF View** screen is displayed.

Figure 3-13   UDF View



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

Table 3-10   UDF View - Field Description

Field	Description
Transaction Reference Number	Displays the transaction reference number.
Fields	This section displays the UDF details.
Field Label	Displays all fields that are part of the associated UDF group.
Field Value	Displays the default value for the UDF fields. User can change the default value or specify value for other fields (where default value does not exist).

3.2.5 View Queue Action

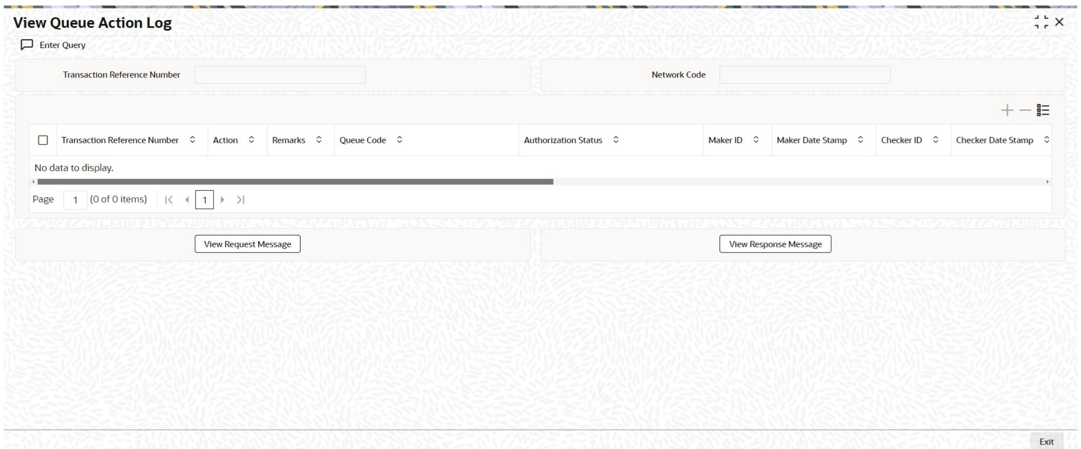
This topic provides the systematic instructions to process the **View Queue Action Log** screen.

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

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

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

Figure 3-14 View Queue Action Log



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

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

Table 3-11 View Queue Action Log - Field Description

Field	Description
Transaction Reference Number	Displays the unique reference number for the transaction.
Network Code	Displays the **Network Code** of the transaction.
Transaction Reference Number	Displays the unique reference number for the transaction.
Action	Displays the **Action** performed on the transaction.
Remarks	Displays the **Remarks**, if any.
Exception Queue	Displays the **Exception Queue** code.
Authorization Status	Displays the current **Authoization Status** of the transaction.
Maker ID	Displays the transaction's **Maker ID**.
Maker Date Stamp	Displays the date stamp of the maker.
Checker ID	Displays the transaction's **Checker ID**.

Table 3-11 (Cont.) View Queue Action Log - Field Description

Field	Description
Checker Date Stamp	Displays the date stamp of the checker.
Queue Status	Displays the current status of the transaction in queue.
Queue Reference No	Displays the transaction reference number in queue.
Primary External Status	Displays the status of the primary external.
Secondry External Status	Displays the status of the secondry external.
External Reference Number	Displays the external reference number.
Cancel Reason Code	Displays the reason code for the cancellation request.
Cancel Reason Description	Displays the reason description for the cancellation.
Verification Status	Displays the current verification status.
Verifier ID	Displays the unique **Verifier ID**.
Verifier Date Stamp	Displays the date stamp of the verifier.
Authorizer Remarks	Displays the **Authorizer Remarks**, if any.
Verifier Remarks	Displays the **Verifier Remarks**, if any.

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

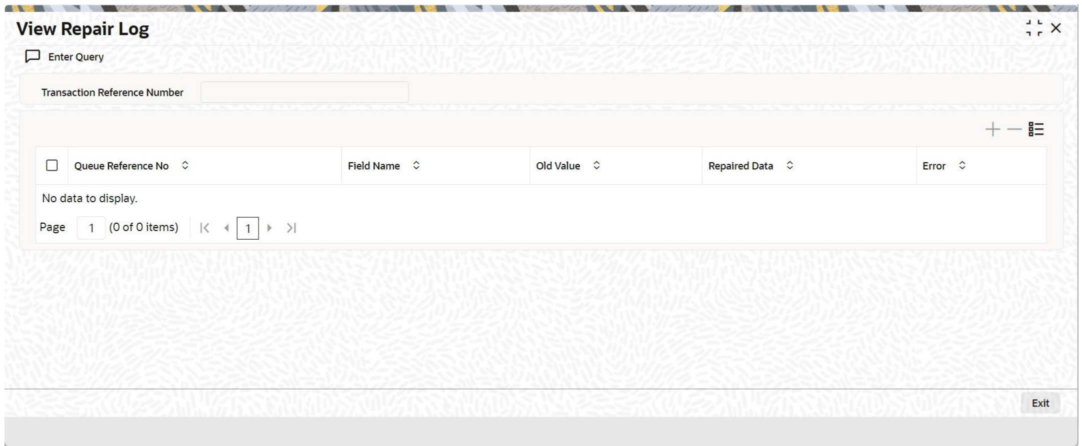
3.2.6 View Repair Log

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

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

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

Figure 3-15 View Repair Log



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

   The following details are displayed:

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

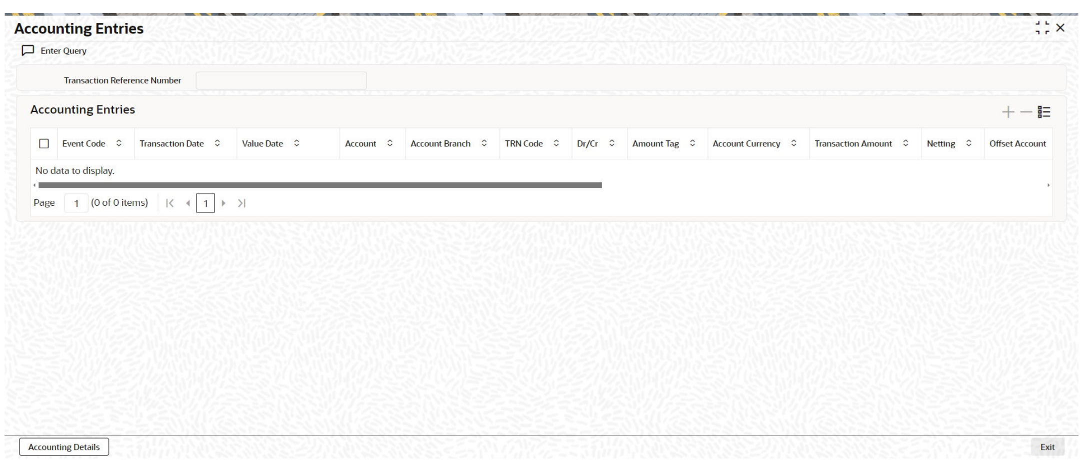
3.2.7 Accounting Entries

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

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

   The **Accounting Entries** screen is displayed.

Figure 3-16 Accounting Entries



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

Table 3-12 Accounting Entries - Field Description

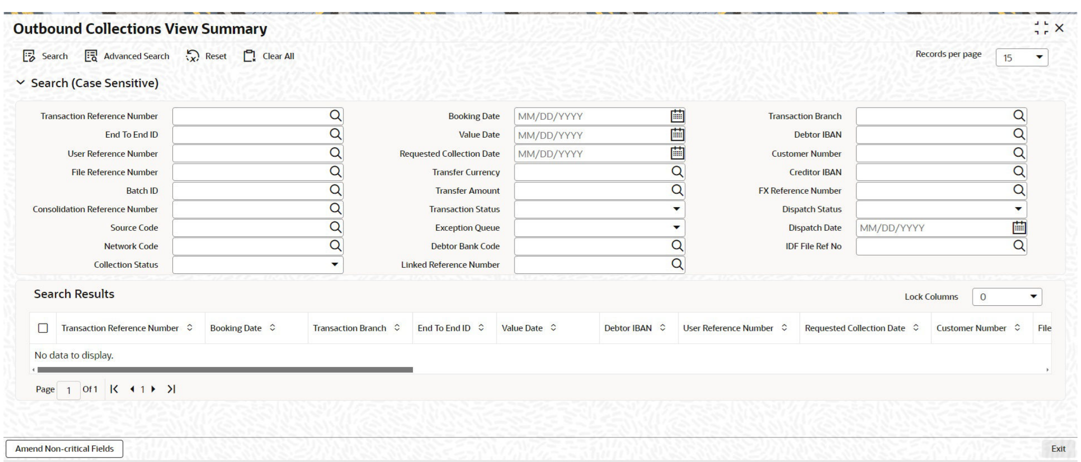
Field	Description
Event Code	Displays the **Event Code**.
Transaction Date	Displays the **Transaction Date**.
Value Date	Displays the **Value Date**.
Account	Displays the **Account**.
Account Branch	Displays the **Account Branch**.
TRN Code	Displays the **TRN Code**.
Dr/Cr	Displays the **Debit (Dr)**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

3.2.8 Outbound Collections View Summary

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

   Outbound Collections View Summary screen is displayed.

Figure 3-17 Outbound Collections View Summary



2. You can search using one or more of the following parameters:
   - Transaction Reference Number
   - Transaction Status

- Collection Status
- Source Code
- Transaction Branch
- Transfer Currency
- Transfer Amount
- Value Date
- Instruction Date
- Booking Date
- Network Code
- External Credit Approval Status
- External Exchange Rate Status
- Sanction Check Status
- File Reference Number
- Consolidation Reference Number
- DRLQ Status
- CRLQ Status
- Debtor Account IBAN
- Creditor Account IBAN
- Debtor Account Number
- Creditor Account Number
- Queue Code
- User Reference
- FX Reference Number
- Dispatch Status

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

   System displays the records that match the search criteria.

- Amend Non-Critical Fields

3.2.8.1 Amend Non-Critical Fields

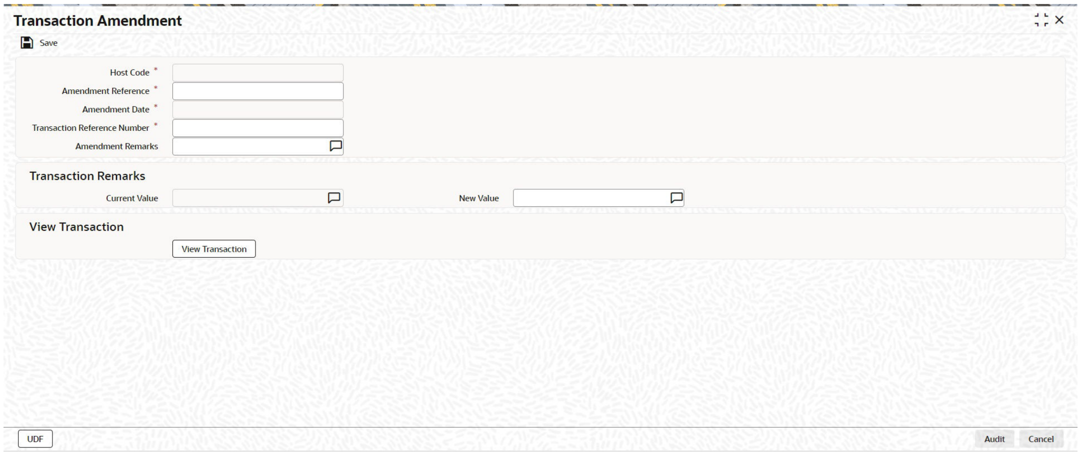
Amendment of non-critical fields are applicable for collections.

Amendment of non-critical fields can be done from 'Outbound Collections View Summary' screen (PCSOVIEW) screen by clicking the 'Amend Non-critical Fields' button and Transaction Amendment screen is launched.

Also, you can launch the 'Transaction Amendment' screen as standalone screen, by typing 'PMDNCAMD' in the field at the top right corner of the application tool-bar and clicking the adjoining arrow button. Click 'New' button on the Application tool-bar.

1. Click **Amend Non-Critical Fields** to view the message generated for a specific record.

Figure 3-18 Outbound Collections View Summary - Amend Non-Critical Fields



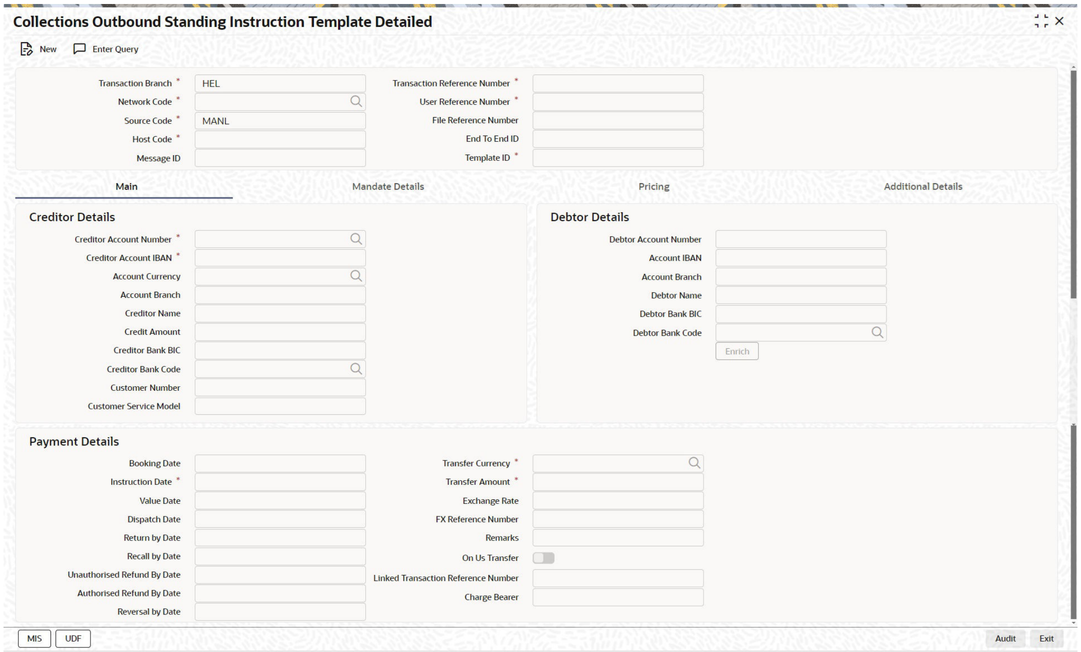
2. Amendment of non critical fields can be initiated from the Collections view summary screen.
3. The deletion by maker or authorization can be initiated by querying the record from the summary screen PMSNCAMD. The user should have access rights for the function ID.
4. Transaction Remarks and Cancellation Remarks can be amended. The UDF values can be amended from UDF sub-screen.
5. Amendment of non-critical fields are allowed irrespective of the transaction status. Only New value fields can be input by the user.
6. Both current value and new value are stored for each amendment.
7. The amended values are updated for the original transaction. The system will log the details in the queue log as well with maker/checker details.

3.3 Collections Outbound Standing Instruction Template Detailed

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

   Collections Outbound Standing Instruction Template Detailed screen is displayed.

Figure 3-19 Collections Outbound Standing Instruction Template Detailed



2. From this screen, click Enter Query, Transaction Reference field gets enabled which opens an LOV screen.
3. Click the Fetch button and select the required value.

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

   - External System Status
   - Transaction Status
   - Pending Queue Details
   - Sanction Seizure
4. Click **Execute Query** to populate the details of the transaction in the Outbound Collections View screen.
5. For more details on Main, Mandate Details, Pricing and Additional Details tabs refer to ‘Section, "Outbound Collections Transaction Input"’.

3.4 Outbound Collections Authorization Process

The transaction authorization process involves the following steps:

- Mandate Check
  - System validates the Mandate ID details provided in the Outgoing DD transaction with Mandate ID maintained in Creditor Mandate provided in the DD outgoing transaction. In case of any exceptions, the transaction is moved to Business Override Queue.
- Network related validations
  - Debtor/Creditor/Bank/Additional details entered for a payment transaction is validated against valid characters allowed for the network. SEPA character validations are currently supported.

  - If fields contain any invalid SEPA character, then the transaction is moved to Repair queue with error details.
- IBAN check
  - If ‘IBAN validation required’ flag is checked for the network, then IBAN verification for Debtor IBAN, Creditor IBAN & creditor BIC is done against the IBAN format maintained for the respective country.
  - IBAN is validated based on IBAN Information maintenance (ISDESBAN) available for the country for the following parameters:
    - IBAN Length
    - Check digit of the IBAN
    - National ID of the IBAN
  - If IBAN check fails transaction is moved to Repair Queue.
- Duplicate check
  - Duplicate checks are done during transaction processing.
  - This involves identification of duplicate transactions done for a period as maintained in Host Code level for a network and transaction type combination.
  - If there are any matching transactions with the fields identical with the transaction being processed, the original transaction is identified and linked to this transaction.
  - The transaction is moved to Business Override Queue for further investigation In case of a duplicate transaction.
  - Duplicate transactions are listed as part of the override message for duplicate check. The override details can be viewed from BO queue.
- Sanction check
  - Sanction check for an outgoing DD transaction is done on book date & activation date in Synchronous/Asynchronous mode.
  - System verifies whether sanction check system is applicable in Collections Preferences Maintenance, for outgoing transaction type and initiates sanction check validation.
  - Out queue name for sending the sanction check relevant transaction details and In queue name for the response is fetched from ‘Sanction Check System’ maintenance.
  - Sanction Check system provides a response for the request. This response updates transaction’s sanction check status of the payment and the response date in the sanction check master details.
  - If the sanction check response status for a outgoing DD transaction is ‘Approved’, then further processing continues.
  - If the transaction’s sanction check response status is ’Interim’ or ’Rejected’ or ‘Timed Out’, then transaction is logged in ‘Sanction Check Exception Queue. Processing of the transaction is stopped at this stage.
  - If sanction check is not required at Network preferences, then the payment’s sanction check status remains as Not applicable and no information is placed in the sanction check queue.
- Computation of Charge and Tax
  - Charge and tax for outgoing DD transaction is calculated based on the Pricing Code linked to Network DD preferences.

> **Note**
>
> Charge computation at this stage is applicable for transaction received from SOAP/REST web services. Charges for transactions entered from UI screen is computed during enrichment/save.

  - Pricing components applicable to the price code and the attributes like whether the component is a charge or tax, Pricing currency and the exchange rate type are derived from Pricing Code maintenance (PPDCDMNT).
  - System derives the debit customer from ECA-CIF Account Mapping maintenance.
  - Customer service model linked to the customer is obtained from Service model.
  - Customer Linkage maintenance (PMDCSMLK)
  - Charge components are processed prior to tax components involved.
  - Tax amount is computed based on component value which is linked as basis element in price code. Tax rate is applied on the charge amount calculated. If charge currency and tax currency are different, then charge amount which is the basis for tax is converted in tax currency using mid rate of the exchange rate type linked to the tax component.
  - If waiver flag is checked for a charge component, component charge amount is still calculated. This amount is further awaited and cannot be recovered from debit account.
  - If a charge component is waived, the related tax gets calculated. Application of this tax is based on the waiver flag at tax component level.
  - Customer debit amount for charge/ tax is computed based on the credit account currency involved. If charge/tax currency is different from credit account currency, then currency conversion is done using mid-rate of the exchange rate type linked to the component.
  - Component wise charge/tax currency, amount, debit currency, debit amount and waiver flag value is stored for the transaction.
- Dispatch
  - Once processed, system populates the Outgoing DD transaction data for pacs.003 generation.
  - Support is available for bulk dispatch of pacs.003 message in EBA IDF file format to an Direct participant bank code (if processing branch is an indirect participant) or to CSM directly (if the processing bank is a direct SEPA participant).
  - Once the message is dispatched, the corresponding transactions in the file is updated with transaction status as ‘Active’ and Collection status as ‘Outstanding’.
  - Consolidated credit amount is computed based on the transactions sent in same dispatch file.
  - System creates multiple bulks based on the value date (Interbank settlement date) in a single IDF file.
  - Dispatch accounting entries is triggered based on every message id and dispatch reference no combination with dispatch accounting code.

> **Note**
>
> Dispatch Accounting entries are posted for all the dispatched transactions for the total file amount by debiting the respective Network account defined. and crediting the Clearing Suspense GL.
>
> Transaction Accounting entries are posted on the specified Value date by debiting the Clearing Suspense GL and crediting the individual Creditor accounts. Upon crediting, the transactions are marked as Liquidated.

- Dispatch Processing Changes
  - For a transaction, tracking is based on both Dispatch Reference and File Reference so that when a file re-generation is triggered only the transactions which were part of the original file only should be picked up.
  - Dispatch file generation is based on the activation date. If the activation date is a network holiday, dispatch will be scheduled for first cycle of next network business day.
  - Settlement date population for the bulks is based on the instruction date of the transaction. The dispatch file has separate bulks based on settlement date if future dated transactions are part of the file.
  - If any transaction is with back value instruction date, the settlement date is populated as current date provided it is not a Network holiday or to next network business day.
  - On force release from Network Cutoff queue, if no dispatch cycle available for current date, a new dispatch schedule is created without populating the time. This transaction can be either manually dispatched on the same day or the next day's first dispatch cycle will pick up the transaction.
  - Dispatch accounting consolidation has to be based on settlement date, transaction branch and message type.
- SEPA Direct Debits
  - Batch processing support is available for STEP2 SDD service.
- SDD Features
  - Instructed Agent is stored for each transaction with the batch booking preference.
  - The Input Debit File may contain multiple batches. The number is set by the bank, but is subject to a maximum threshold. Each batch contains the same:
    - Message Type
    - Interbank Settlement Date
    - Instructed Agent / Assignee
- File Name Structure for IDF
  STEP2 network file names structures are as follows:
  - EEVVSSSBBBBBBBBX…X.Z
  - EE must be S2 (STEP2);
  - VV is the format version, that is set as follows for the SDD Batch Processing Mode:
    - "03" must be used by Participant to send IDF Batch Processing file to STEP2 MPEDD
    - "02" must be used by Participant to send IDF Bulk Processing file to STEP2 MPEDD

  - SSS is the three character service identifier, “COR” for Core and “B2B” for B2B;
  - BBBBBBBB is the BIC(8) of the Direct Participant;
  - X…X (optional) is up to 15 characters for use by the Direct Participant.
- Notifications
  - Notifications would be sent on below scenarios and viewed from PMSNOTFY screen.
  - Collections liquidation
  - Collections cancel from any exception queues
  - Collections value date carry forward
- Debit /Credit Accounting
  - BOD batch job of DD picks all the outgoing DD transactions with Collection status as ‘Pending’ and Value date as current application date and post the debit/credit liquidation entries.
  - Accounting details are handed off to accounting system with debit/credit liquidation accounting code linked at Network DD preferences.
- Additionally, charge/tax details is handed off along with the credit liquidation details.
- Once debit/credit liquidation is processed for an outgoing DD transaction, system updates the transaction status as ‘Success’ and Collection Status as ‘Approved’.

3.5 Bulk File Upload for Outbound Collection

3.5.1 File Upload

System supports SDD bulk file upload in the following pain.008 versions:

- pain.008.001.06
- pain.008.001.02 (EPC recommended version)
- pain.008.001.08 (ACH DD version)

Upload using File Envelope

- To upload, use file envelope with file type ACHDDOrigination
- XSD validation is done based on the XSD version maintained in PMDFLPRM and XSD versions can be maintained as one of the versions pain.008.001.02 / pain.008.001.06 or pain.001.001.08.

> **Note**
>
> These files supports both SEPA DD / ACH DD transactions.
>
> If Transaction Branch is available as part of the file envelope, this is updated as Transaction Branch for individual transactions.

Upload from EMS folder

- For direct upload from EMS folder, connector Network linkage maintenance (PMDCONNW) and Connector File Type linkage maintenance (PMDCONFL) is applicable.
- Default Branch linked to the Host is updated as Transaction Branch.
- On upload of a bulk file in pain.008 format, the system performs the below validations:
  - File format validations
  - Validation of Number of transactions and control sum, if available
  - File limit validation, if maintained in Outbound Non urgent Debit Preferences PMDODCST/PMDODPRF

If any of the validations fail, the file is rejected, pain.002 message is generated.

3.5.2 Batch Processing

The Bulk file splits into batches and processing continues for each batch. The following processing steps are completed at batch level before processing is done at individual transaction level.

Generic Validation Framework related validations are skipped for SDD batches/ transactions.

The following validations are done for each batch, failing which the batch is canceled:

- Back date limit days validation: This is based on the 'Back Value Allowed Limit Days maintained in Batch Validation Maintenance Function ID: PMDBTVAL.
- Number of transactions and control sum validation for the Batch, if the details are available.
- Source and Batch ID combination is unique.

Transaction Branch is re-derived if the system parameter C2B_TXN_BR_FROM_DR_BIC, if maintained as Y, from the Creditor Agent BIC. If multiple branches are defined with same BIC, the Credit account branch is considered as transaction Branch.

If BIC is available for the Creditor Agent, Branch code is derived based on the BIC code linked to the Branch.

The following Process Exception validations are done for the batch:

- Credit Account is valid (whether the record is open and authorized).
- Credit /Transfer currencies are valid currencies maintained in the system in PMDNCPRF.

- Credit account currency in pain.008 file and the account currency derived by the system are same.

If any of the above checks fails, the transaction is moved to Process Exception Queue. You can retry the processing after correcting the existing maintenance or can cancel the batch.

3.5.3 Network Resolution

The System performs Network Resolution for individual records based on the rules maintained in Network Rule Maintenance (PMDNWRLE) for the channel type 'Pain.008'. SDD Networks are allowed to be configured if channel type is pain.008.

If the Network resolution fails, the transaction is moved to Network Resolution Queue. From this queue using 'Select Network ' option, Network ID can be provided manually or request details can be repaired.

If the Network payment type is SDD/ ACH DD, the Batch is considered as Non-urgent Debit type.

3.5.4 Batch Duplicate Check

Look-up Order	Host Code	Source Code	Customer/Co ID	Credit Account
1	Specific	Specific	Specific	Specific
2	Specific	All	Specific	Specific
3	Specific	Specific	All	Specific
4	Specific	All	All	Specific

> **Note**
>
> The Non-urgent preference records maintained in Processing Host alone is considered. If the maintenance is not available, the Batch is moved to Process Exception Queue.

Duplicate Check Days maintained for the Source, Customer Number & Customer Account maintained in Outbound Non-urgent Debit Preferences (Function ID: PMDODPRF/ PMDODCST) based on the look-up priority will be considered for Batch duplicate check.

Batch duplicate check is done based on the Duplicate Check parameters as maintained in Batch Validation Maintenance (Function ID: PMDBTVAL):

- Batch ID
- Co ID
- Batch Control sum
- Credit Currency
- Batch Item Count
- Source Code

If the Batch Duplicate check fails, the Batch is moved to Business override Queue.

3.5.5 Re-grouping of the Batch

The batch is re-grouped based on the following parameters and separate consol batches are created:

- Network
- Transfer Currency
- CO ID
- FX reference

The System generated consol batches are sent for Batch level processing. Original Batch ID is retained for tracking.

3.5.6 Customer Agreement Validation

Validation	Error Code	Error Description
Customer Agreement is available or not	PC-DA-01	Customer Agreement is not maintained
Debit Origination is allowed or not	PC-DA-02	Debit origination is not allowed for the Customer Agreement maintained
Start date is in future, if maintained	PC-DA-03	Customer agreement is not valid for current date; Start Date is in future
End date is in the past, if maintained	PC-DA-04	Customer agreement is not valid for current date; End Date is over

3.5.7 Holiday Checks & Date Derivation

This is done based on SDD date derivation logic for outbound collections.

3.5.8 Future Value Check

Dispatch Date is considered as Activation Date for Direct Debit Batches. Batches are segregated as Current dated/Future dated based on the Activation Date. No upfront FX and EAC is applicable for Future valued batches. The transaction records in Future Value batches are sent to SDD processor for completing individual processing till sanctions.

3.5.9 FX Processing

Current dated SDD Batches are processed as Non-urgent Debits with upfront FX and EAC. Total transfer amount for the batch is computed by the system and FX is processed if debit currency and transfer currency are different.

3.5.10 EAC Check

External Account validation request is sent to DDA system. Customer/Account status check is done by the DDA system as part of EAC call.

If the Response status is Rejected or Interim, the transaction is moved to EAC queue.

3.5.11 Transaction Level Processing

Outbound Debits follows the below listed processing steps:

- Bank/Account Re-direction
- Mandatory field validations/IBAN check /Special character replacement
- Business Override Validations - Mandate related validations, transaction duplicate check. Creditor Scheme ID Limit Validations is done at this stage.
- Sanctions screening
- Pricing if Activation Date is current Date

3.5.12 Batch Level Processing Network Cutoff Check & Accounting

For Batches with Activation Date as Current Date, on completion of transaction level processing up to Pricing, Batch level processing is continued. Individual transaction level accounting is posted with Interim status. Dispatch is completed.

Consolidation and handoff of accounting happens on Value Date.

3.5.13 Pain.002 Generation for SDD

Pain.002 generation is also supported for request received as pain.008.

3.5.14 Accounting

On Dispatch Date accounting entries for individual transactions are generated with Interim status. These entries are not handed off only on reaching Instruction date.

The accounting method is decided by the 'Batch Booking' tag value. If the tag is not available in the pain.008 request received, Outbound Non-urgent Debit preferences (Function ID: PMDODPRF) available is considered, so that Itemized accounting or Debit consolidation can be done.

3.6 Branch Holiday Parameter

In addition to Currency and Network Holidays, Branch holidays is considered in determining the Value date and Activation date for SWIFT, ACH, and RTGS payments.

Processing Branch holidays is considered in the Dates resolution only if a particular parameter in Network Preferences for the ‘Outgoing’ or ‘Incoming’ transaction type is checked.

This new parameter is called ‘Consider Branch Holidays in Dates resolution’.

- This parameter is added to this maintenance under a new sub-section called “Value Dating Preferences”.

3.7 Inbound Collections Transaction Input

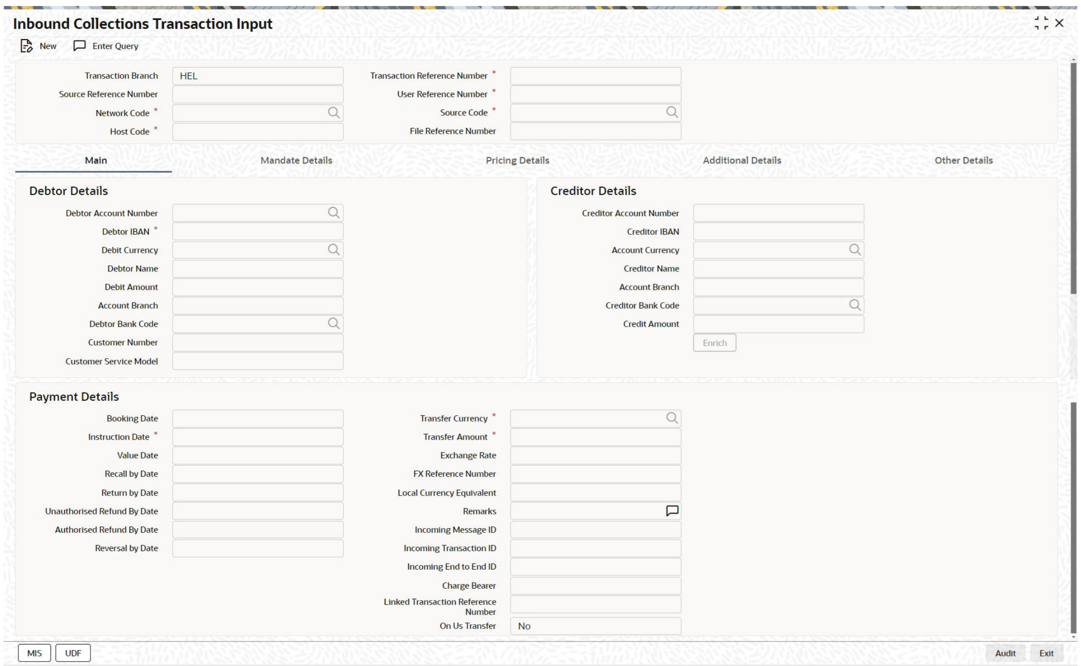
Collections Incoming transactions can be created based on the upload of incoming DNF file received from Clearing Network or using Collections Incoming Transaction screen.

The UI screen is used to capture the details of incoming DD request received from creditor bank, if STP processing fails during Incoming transaction creation.

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

   Inbound Collections Transaction Input screen is displayed.

Figure 3-20 Inbound Collections Transaction Input



2. On **Inbound Collections Transaction Input** screen, specify the fields.

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

Table 3-13 Inbound Collections Transaction Input - Field Description

Field	Description
Transaction Branch	System displays the branch from which the user is logged in.
Transaction Reference Number	System displays a unique identifier of the Collections transaction and it is auto-generated. For more details on the format, refer the Payments Core User Guide.
Source Reference Number	This field is defaulted as Transaction Reference Number.
User Reference Number	This field defaults the User Reference Number field and you can modify the referenced required.
Network Code	Specify the Network Code from the list of values.
Source Code	This is defaulted to 'MANL' and it is non-editable for manually initiated transactions. For transactions created via upload, source would be SEPA & it is mandatory to maintain Source network preference for SEPA source.
Host Code	Specify the Host Code from the list of values.
File Reference Number	Specify the File Reference Number.

- Main Tab
- Mandate Details Tab

- [Pricing Tab]
- [Additional Details Tab]
- [Other Details Tab]
- [UDF Button]
  This topic provides details of the **Fields** screen.
- [MIS Button]
  This topic explains the **MIS Details** screen.
- [Inbound Collections Transaction Summary]

3.7.1 Main Tab

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

Figure 3-21 Inbound Collections Transaction Input - Main Tab

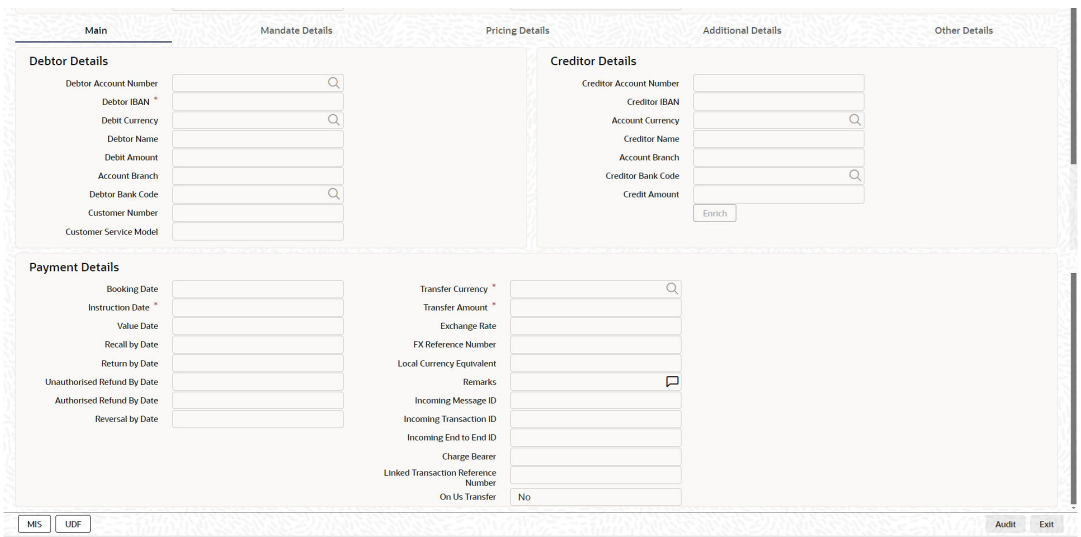


Table 3-14 Inbound Collections Transaction Input_Main Tab - Field Description

Field	Description
Debtor Details	--
Debtor Account Number	Select the Debtor account held with Debtor bank from the list of values.
Debtor IBAN	Specify the Debtor IBAN No held with Debtor bank.
Debtor Currency	Specify the Debtor Currency from the list of values.
Account Branch	System defaults Account Branch on the Debtor Account Number selected.
Debtor Name	System defaults Account Name on the Debtor Account Number selected.
Debtor Amount	Specify the Amount specified for the debit transaction.
Debtor Bank Code	Specify the Bank Code of the Debtor Bank from the list of values.
Customer Number	Debtor customer number is displayed based on the account selected.

Table 3-14 (Cont.) Inbound Collections Transaction Input_Main Tab - Field Description

Field	Description
Customer Service Model	If Service model is linked to the customer number, the same is displayed.
Creditor Details	--
Creditor Account Number	Specify the Creditor's Account held with Creditor bank.
Creditor IBAN	Specify the Creditor Account IBAN maintained with Creditor Bank.
Account Currency	Specify the Currency of the account from the list of values.
Account Branch	Specify the Branch of the debtor account.
Creditor Name	System displays the Account Name based on the selected Creditor Account Number.
Credit Amount	This field populates the Transfer Amount field. If Creditor account currency is different from the transfer amount currency then, exchange rate is applied.
Creditor Bank Code	Specify the Debtor Bank Code from the list of values.
Payment Details	--
Booking Date	This field identifies the date on which the transaction is booked. By default it populates the current application date.
Instruction Date	Specify the Instruction Date of the transaction. This field identifies the original value date that was provided by the creditor during the instruction.
Value Date	Specify the Value Date of the transaction. This fields identifies the date on which the transfer to be made.
Recall by Date	Specify the Date by which the Recall is executed.
Return by Date	Specify the Date by which the Return is executed.
Unauthorised Refund By Date	Specify the Date by which the Unauthorised Refund is executed.
Authorised Refund By Date	Specify the Date by which the Authorised Refund is executed.
Reversal by Date	Specify the Date by which the reversal must be executed.
Transfer Currency	Specify the Currency in which the transfer is initiated from the list of values.
Transfer Amount	Specify the Amount to be transferred.
Exchange Rate	Specify the Exchange Rate.
FX Reference Number	Specify the FX Reference Number.
Local Currency Equivalent	This field displays Local Currency Equivalent of the Transfer Amount.
Remarks	Specify any Remarks, if any.
Incoming Message Id	Specifies the Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.
Incoming Transaction Id	Specifies the Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.
Incoming End to End Id	A customer reference that must be passed on in the end-to-end payment chain. In the event that no reference was given, 'NOTPROVIDED' must be used.
Linked Transaction Reference Number	In case of On Us transfers, outgoing DD transaction booked as part of incoming will be stored in Linked Transaction Reference Number field. This would be auto populated by the system on save, if Dispatch on Us transfer is 'Not checked' at PCDNWDDP.
Charge Bearer	Specify the Charge Bearer details.

Table 3-14 (Cont.) Inbound Collections Transaction Input_Main Tab - Field Description

Field	Description
On Us Transfer	Select the values between Yes or No.

3.7.2 Mandate Details Tab

- On **Mandate Details Tab**, specify the fields.

Figure 3-22 Inbound Collections Transaction Input - Mandate Details Tab

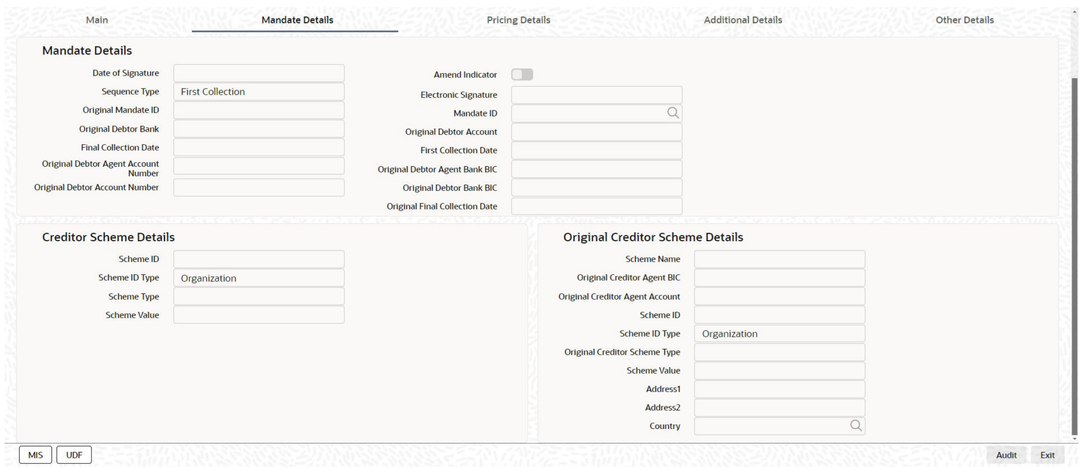


Table 3-15 Inbound Collections Transaction Input_Mandate Details Tab - Field Description

Field	Description
Mandate Details	--
Date of Signature	This field indicates the date on which the mandate was signed by debtor. This is defaulted based on the Mandate ID selected.
Sequence Type	Select the required Sequence Type from the following: • First Collection • Final Collection • One off Transaction • Recurring Transaction
Original Mandate ID	Specify the identification of the original mandate. This field indicates the original mandate ID as assigned by the creditor, to identify the original mandate maintained. This field is mandatory if changes occur in 'Mandate Identification', otherwise not to be used.
Original Debtor Account	Specify the Account details of the Original Debtor.
First Collection Date	Specify the Date of First Collection.
Original Debtor Agent Account Number	Specify the Account Number of the Original Debtor Agent.
Original Debtor Account Number	Specify the Account Number of the Original Debtor.

Table 3-15 (Cont.) Inbound Collections Transaction Input_Mandate Details Tab - Field Description

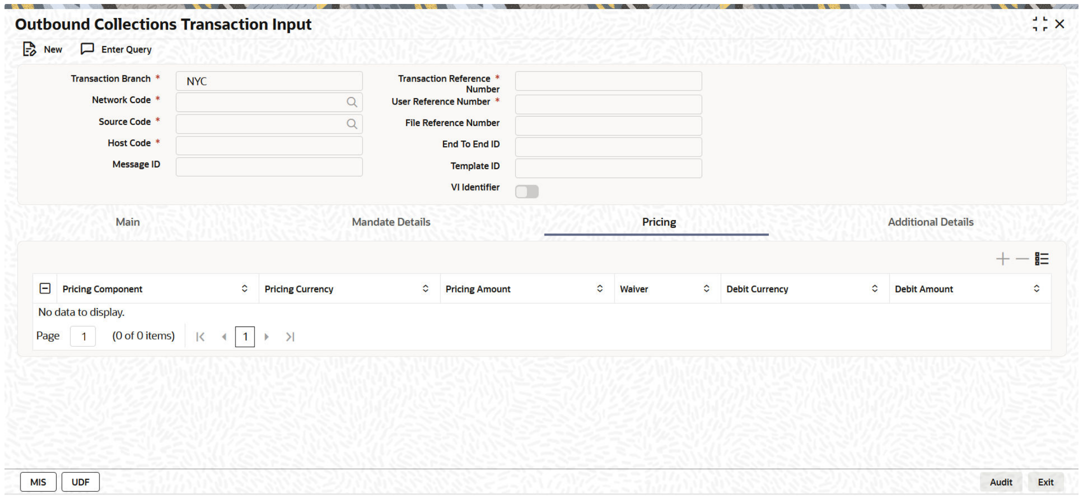
Field	Description
Amend Indicator	This indicator is to notify whether the underlying mandate is amended or not. Check this box if amendment is applicable.
Electronic Signature	Specify the Electronic Signature details.
Mandate ID	Specify the identification of the Mandate from the list of values.
Original Debtor Bank	Specify the details of the Original Debtor Bank.
First Collection Date	Specify the Date of First Collection.
Original Debtor Agent Bank BIC	Specify the BIC of the Original Debtor Agent Bank.
Original Debtor Bank BIC	Specify the BIC of the Original Debtor Bank.
Original Final Collection Date	Specify the Original Final Collection Date.
Creditor Scheme Details	--
Scheme ID	Specify the identification of the Creditor Scheme.
Scheme ID Type	Specify the Type of Scheme identification from the following: • Organization • Private
Scheme Type	Specify the Type of scheme.
Scheme Value	Specify the Value of the creditor scheme.
Original Creditor Scheme Details	Original Creditor Scheme details are required if changes occur in 'Creditor Scheme ID or Name', otherwise not to be used.
Name	Specify the Name of the Original Creditor Scheme.
Original Creditor Agent BIC	Specify the BIC of the Original Creditor Agent.
Original Creditor Agent Account	Specify the Account details of the Original Creditor Agent.
Scheme ID	Specify the identification of the Original Creditor Scheme.
Scheme Id Type	Specify the Type of Scheme identification.
Original Creditor Scheme Type	Specify the Type of Original Creditor Scheme.
Scheme Value	Specify the Value of the Original Creditor Scheme.
Address 1	Specify the first line of the Address of the Original Creditor.
Address 2	Specify the second line of the Address of the Original Creditor.
Country	Specify the Country of the Original Creditor.

3.7.3 Pricing Tab

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

   The **Pricing** details are displayed.

Figure 3-23 Outbound Collections Transaction Input_Pricing Tab



2. You can view the charge/tax details derived for the transaction in Pricing tab. You can amend the price values/waiver flag, if required.
3. On **Pricing** screen, the computed charges, and taxes if applicable, are populated for each charge component in the following fields.

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

Table 3-16 Outbound Collections Transaction Input_Pricing Tab - Field Description

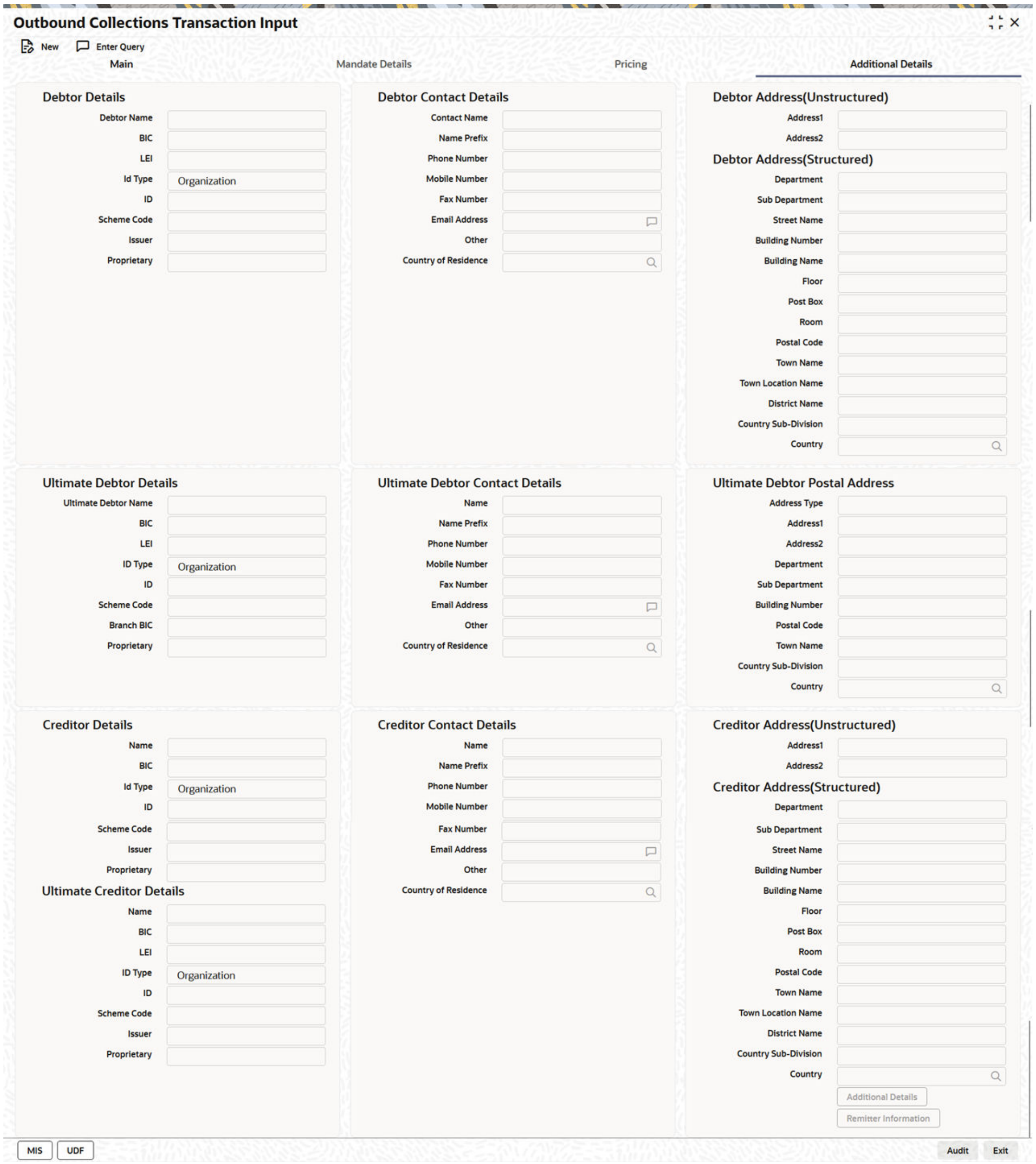
Field	Description
Pricing Component	This field indicates the Pricing Component derived for the DD transaction.
Pricing Currency	This field indicates the Pricing Currency of the component.
Pricing Amount	Specifies the fixed or calculated charge amount using the Pricing Value Maintenance. You can edit this field to a non-zero value.
Waiver	Check this flag to select the charge component to waive the associated charges.
Debit Currency	This field indicates the Currency of the debit account.
Debit amount	This field indicates the Amount debited to the selected debit amount.

3.7.4 Additional Details Tab

1. Click the **Additional Details** tab in the **Outbound Collections Transaction Input** screen.

   The **Additional Details** are displayed.

Figure 3-24 Inbound Collections Transaction Input_Additional Details Tab



2. On **Additional Details** tab, specify the fields.

Table 3-17 Inbound Collections Transaction Input_Additional Details Tab - Field Description

Field	Description
Creditor Details	--
Creditor Name	Specify the Name of the Creditor.
Creditor Bank BIC	Specify the Branch BIC of the Creditor.
ID Type	Specify the Type of Identification.
ID	Specify the Identification of the Creditor.
Scheme Code	Specify the Scheme Code of the Creditor.
Issuer	Specify the Issuer of the Creditor.

Table 3-17 (Cont.) Inbound Collections Transaction Input_Additional Details Tab - Field Description

Field	Description
Proprietary	Specify the Proprietary details of the Creditor.
Date of Birth	Specify the Date of Birth.
Province of Birth	Specify the Province of Birth.
City of Birth	Specify the City of Birth.
Country of Birth	Specify the Country of Birth.
Creditor Contact Details	--
Contact Name	Specify the Contact Name of the Creditor.
Name Prefix	Specify the Prefix Name of the Creditor.
Phone Number	Specify the Phone Number of the Creditor.
Mobile Number	Specify the Mobile Number of the Creditor.
Fax Number	Specify the Fax Number of the Creditor.
Email Address	Specify the Mailing Address of the Creditor.
Other	Specify any other details of the Creditor.
Country of Residence	Specify the Country of Residence of the Creditor.
Creditor Postal Details	--
Address	Select the Address of the Creditor.
Address 1 through to Address 2	Select the Address of the Creditor in the two lines provided.
Department	Specify the Department of the Creditor.
Sub Department	Specify the Sub Department of the Creditor.
Building Number	Specify the Building Number.
Postal Code	Specify the Postal Code.
Country Sub-Division	Specify the Country Sub-Division .
Country	Specify the Country of the Creditor.
Ultimate Creditor Details	--
Ultimate Creditor Name	Specify the Name of the Ultimate Creditor.
BIC	Specify the BIC of Ultimate Creditor.
ID Type	Specify the Type of Identification.
ID	Specify the Identification of Ultimate Creditor.
Scheme Code	Specify the Scheme Code details of Ultimate Creditor.
Proprietary	Specify the Ultimate Creditor proprietary information.
Issuer	Specify the Issuer of the Ultimate Creditor.
Date of Birth	Specify the Date of Birth.
Province of Birth	Specify the Province of Birth.
City of Birth	Specify the City of Birth.
Country of Birth	Specify the Country of Birth.
Country of Residence	Specify the Country of Residence.
Ultimate Creditor Contact Details	--
Contact Name	Specify the Contact Name of the Ultimate Creditor.
Name Prefix	Specify the Prefix Name of the Ultimate Creditor.
Phone Number	Specify the Phone Number of the Ultimate Creditor.
Mobile Number	Specify the Mobile Number of the Ultimate Creditor.
Fax Number	Specify the Fax Number of the Ultimate Creditor.

Table 3-17 (Cont.) Inbound Collections Transaction Input_Additional Details Tab - Field Description

Field	Description
Email	Specify the Mailing Address of the Ultimate Creditor.
Other	Specify any other details of the Ultimate Creditor.
Ultimate Creditor Postal Details	--
Address	Select the Address of the Ultimate Creditor.
Address 1 through to Address 2	Select the Address of the Ultimate Creditor in the two lines provided.
Department	Specify the Department of the Ultimate Creditor.
Sub Department	Specify the Sub Department of the Ultimate Creditor.
Building Number	Specify the Building Number.
Postal Code	Specify the Postal Code.
Town Name	Specify the Name of the Town.
Country Sub-Division	Specify the Country Sub-Division .
Country	Specify the Country of the Creditor.
Debtor Details	--
Name	Specify the Name of the Debtor.
Debtor Bank BIC	Specify the Bank BIC of the Debtor.
Id Type	Specify the Type of Identification.
ID	Specify the Identification of the Debtor.
Scheme Code	Specify the Scheme Code of the Debtor.
Proprietary	Specify the Proprietary details of the Debtor.
Issuer	Specify the Issuer of the Debtor.
Date of Birth	Specify the Date of Birth.
Province of Birth	Specify the Province of Birth.
City of Birth	Specify the City of Birth.
Country of Birth	Specify the Country of Birth.
Country of Residence	Specify the Country of Residence.
Debtor Contact Details	--
Name	Specify the Contact Name of the Debtor.
Name Prefix	Specify the Prefix Name of the Debtor.
Phone Number	Specify the Phone Number of the Debtor.
Mobile Number	Specify the Mobile Number of the Debtor.
Fax Number	Specify the Fax Number of the Debtor.
Email Address	Specify the Mailing Address of the Debtor.
Other	Specify any other details of the Debtor.
Debtor Postal Details	--
Address	Select the Address of the Debtor.
Address 1 through to Address 2	Select the Address of the Debtor in the two lines provided.
Department	Specify the Department of the Debtor.
Sub Department	Specify the Sub Department of the Debtor.
Street Name	Specify the Street Name.
Building Number	Specify the Building Number.
Postal Code	Specify the Postal Code.

Table 3-17 (Cont.) Inbound Collections Transaction Input_Additional Details Tab - Field Description

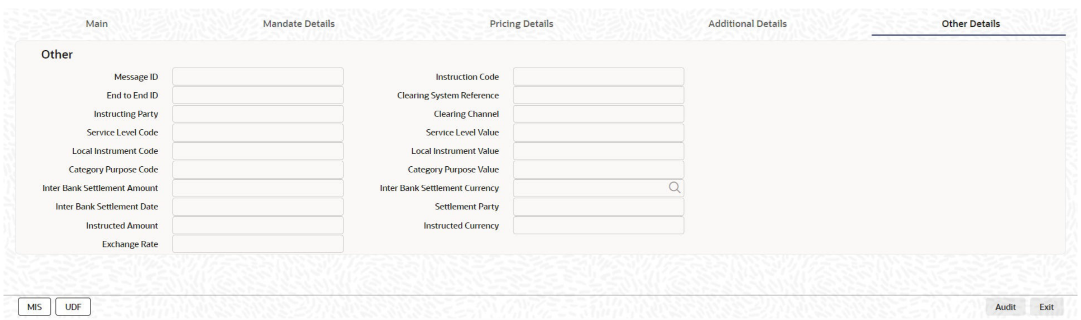
Field	Description
Town Name	Specify the Name of the Town.
Country Sub-Division	Specify the Country Sub-Division.
Country	Specify the Country of the Debtor.

3. Click Other Details to invoke the sub screen and specify available fields.
4. Click Remitter Information to invoke the sub screen and specify available fields.

3.7.5 Other Details Tab

1. On **Other Details Tab**, specify the fields.

Figure 3-25 Inbound Collections Transaction Input - Other Details Tab



2. Specify the following fields:
   - Message ID
   - End to End ID
   - Instructing Party
   - Service Level Code
   - Local Instrument Code
   - Category Purpose Code
   - Inter Bank Settlement Amount
   - Inter Bank Settlement Date
   - Instructed Amount
   - Exchange Rate
   - Instruction Code
   - Clearing System Reference
   - Clearing Channel
   - Service Level Value
   - Local Instrument Value
   - Category Purpose Value

- Inter Bank Settlement Currency
- Settlement Party
- Instructed Currency

3.7.6 UDF Button

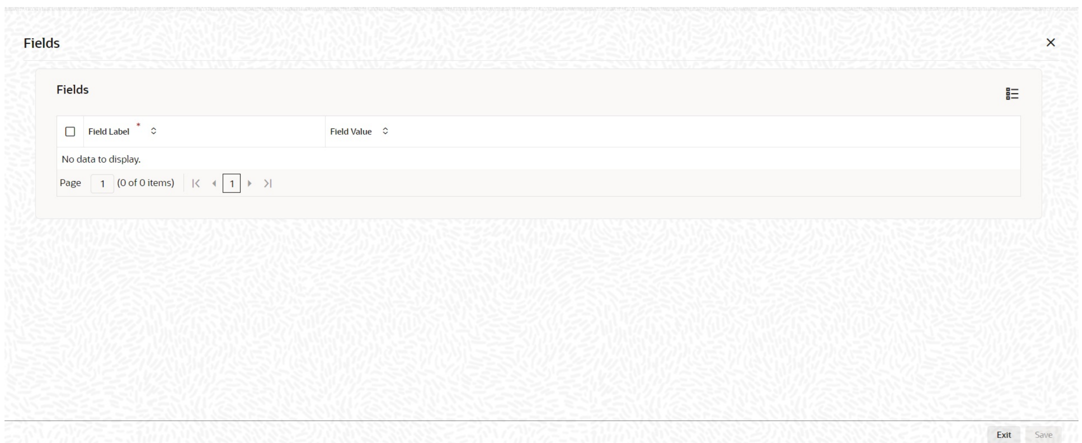
This topic provides details of the **Fields** screen.

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

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

   The **Fields** screen is displayed.

Figure 3-26 UDF Button



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

   The following fields are displayed:

Table 3-18 UDF Button - Field Description

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

3.7.7 MIS Button

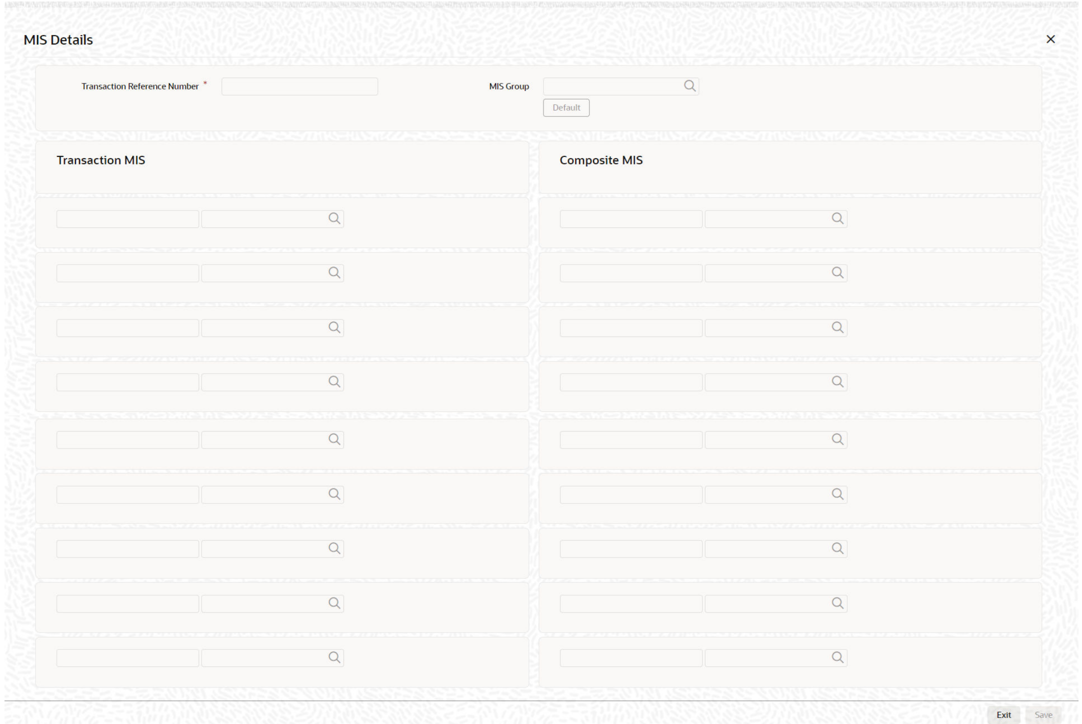
This topic explains the **MIS Details** screen.

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

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

   The **MIS Details** screen is displayed.

Figure 3-27 MIS Button



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

Table 3-19 MIS Button - Field Description

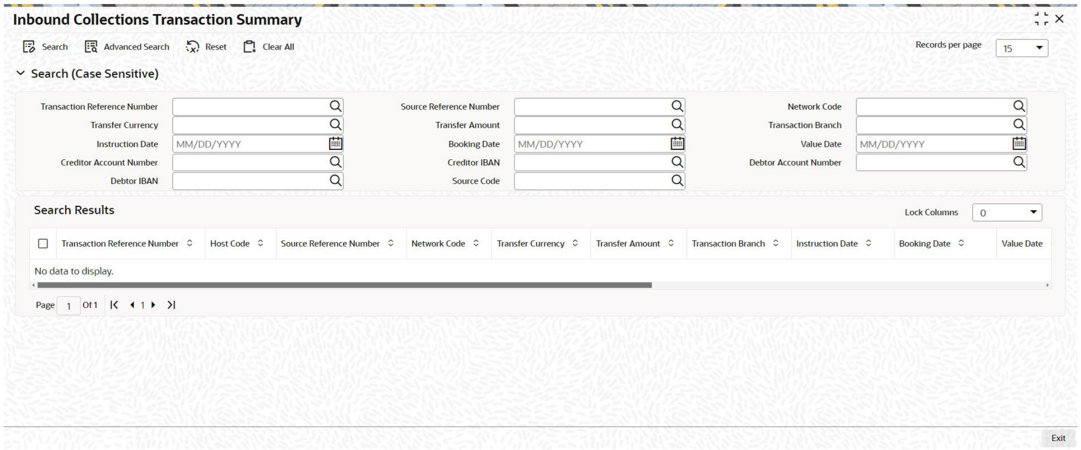
Field	Description
Transaction Reference	System displays the Transaction reference number of the transaction.
MIS Group	The user can select the **MIS Group** Code from the option list or specify the code for the MIS group in **Source Maintenance**. The system displays all valid MIS groups for different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

3.7.8 Inbound Collections Transaction Summary

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

   Inbound Collections Transaction Summary screen is displayed.

Figure 3-28 Inbound Collections Transaction Summary



2. You can search using one or more of the following parameters:
   - Transaction Reference Number
   - Source Reference Number
   - Network Code
   - Transfer Currency
   - Transfer Amount
   - Transaction Branch
   - Instruction Date
   - Booking Date
   - Value Date
   - Creditor Account Number
   - Creditor IBAN
   - Debtor Account Number
   - Debtor IBAN
   - Source Code
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

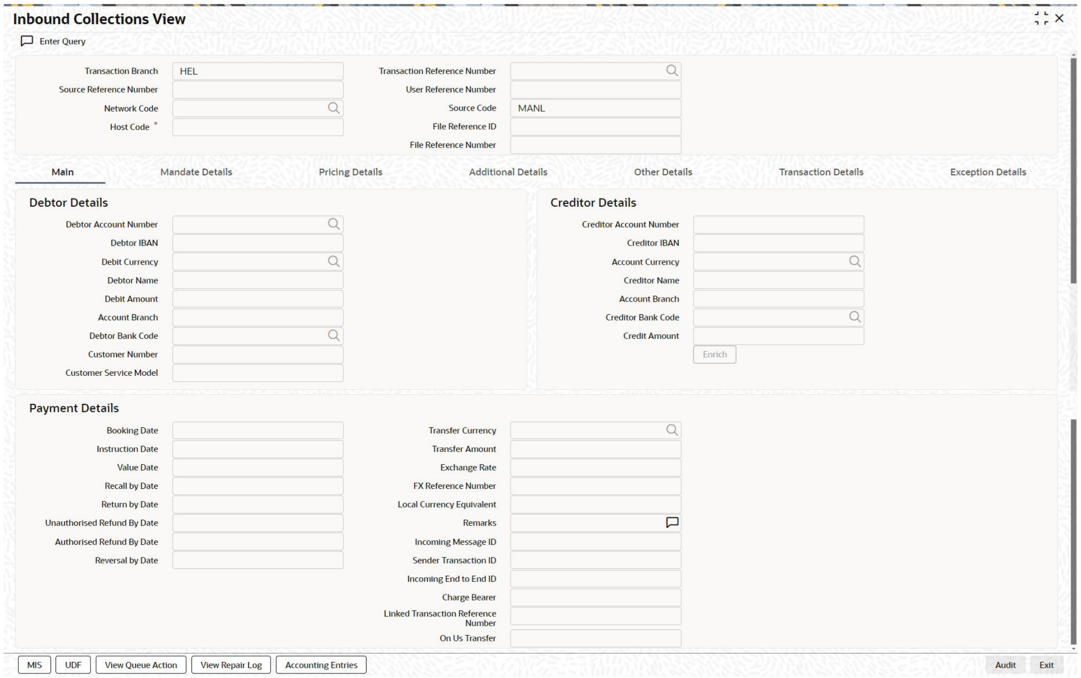
3.8 Inbound Collections View

You can view the complete inbound collections transaction details in this screen.

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

   Inbound Collections View screen is displayed.

Figure 3-29 Inbound Collections View



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

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

3. Click the Fetch button and select the required transaction.
4. Along with the transaction details, you can also view the status details for the following:
   - External System Status
   - Transaction Status
   - Pending Queue Details
   - Sanction Seizure
5. Click Execute Query to populate the details of the transaction in the Inbound Collections View screen.
6. For more details on Main, Mandate Details, Pricing and Additional Details tab, refer to ‘PCDAITXN’ screen details above.

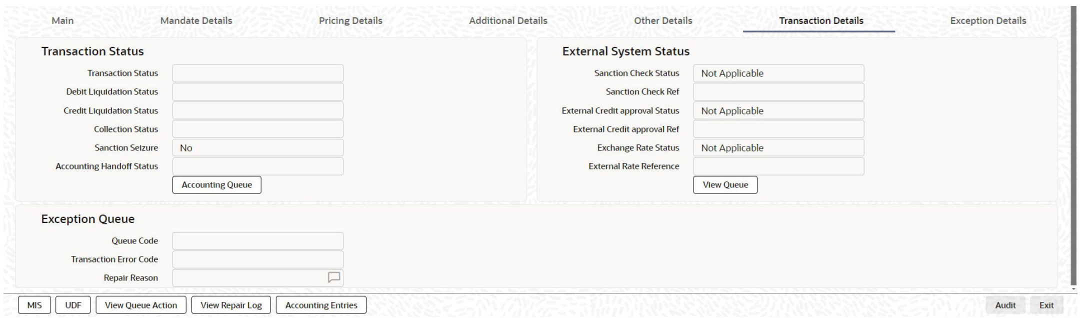
- Transaction Details Tab
- Exception Details Tab
- View Queue Action
  This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- View Repair Log
  This topic explains the details of the **View Repair Log** screen.
- Inbound Collections View Summary
- Incoming Collections Processing on Activation Date
- Settlement Date Processing Changes for Inward Collections
- On Us Transfer Processing

- [Network Character Validation for Other Outgoing Clearing messages]
- [Batch / Transaction Cancellation Processing]
- [Processing Reversal Request at Transaction Level]
- [SDD Reversal Accounting]

3.8.1 Transaction Details Tab

1. On **Transaction Details Tab**, specify the fields.

Figure 3-30 Inbound Collections View - Transaction Details Tab



2. On **Transaction Details Tab**, specify the fields.

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

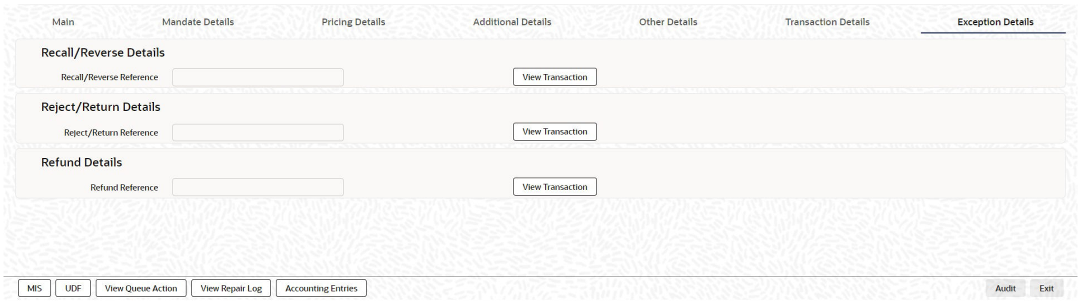
Table 3-20 Inbound Collections View_Transaction Details Tab - Field Description

Field	Description
Transaction Status	For a Collections transaction, you can view the following: • Transaction Status • Debit Liquidation Status - indicates the credit accounting liquidation status • Credit Liquidation Status - indicates the debit accounting liquidation status • Collection Status • Sanction Seizure • Accounting Handoff Status • Accounting Queue - All accounting entries of the transactions in the Accounting Queue are listed. If no entry is available for the transaction error is displayed.
External System Status	Status of the following External System checks are displayed: • Sanction Check Status • Sanction Check Ref • External Account Check Status • External Account Check Reference • Exchange Rate Status • External Rate Reference
Exception Queue	For a Collections transaction, you can view the following: • Queue Code • Transaction Error Code • Repair Reason

3.8.2 Exception Details Tab

- Currently, Exception transactions are not supported.

Figure 3-31 Inbound Collections View - Exception Details Tab



3.8.3 View Queue Action

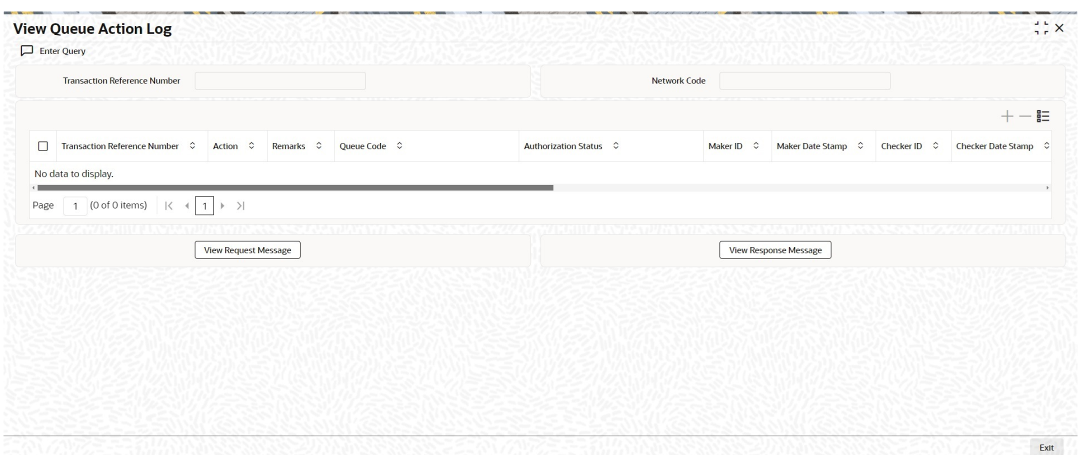
This topic provides the systematic instructions to process the **View Queue Action Log** screen.

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

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

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

Figure 3-32 View Queue Action Log



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

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

Table 3-21 View Queue Action Log - Field Description

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

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

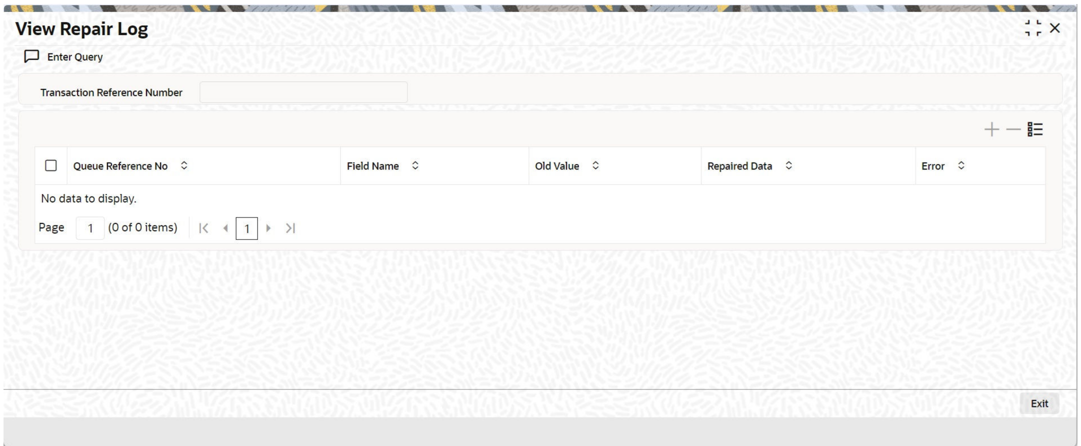
3.8.4 View Repair Log

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

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

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

Figure 3-33 View Repair Log



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

   The following details are displayed:

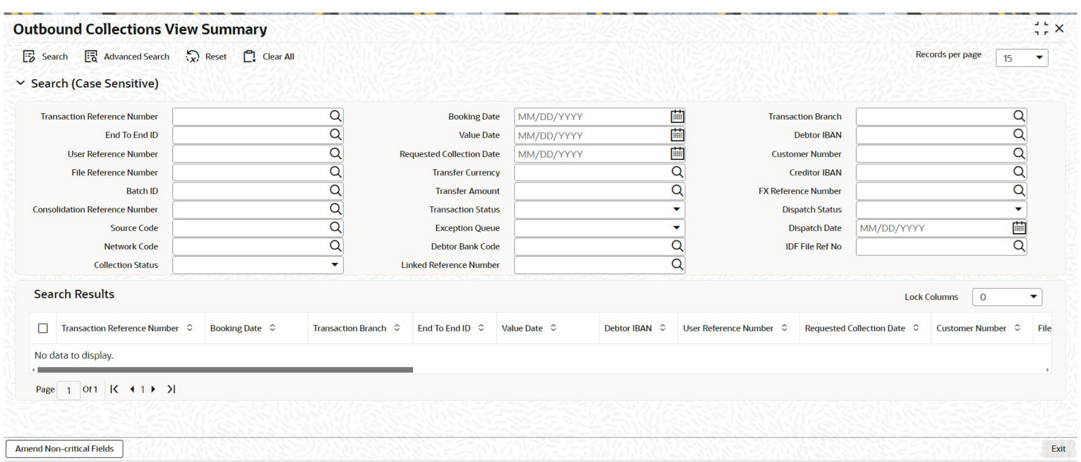
   - **Queue Reference No**
   - **Field Name**
   - **Old Value**
   - **Repaired Data**
   - **Error**

3.8.5 Inbound Collections View Summary

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

   Inbound Collections View Summary screen is displayed.

Figure 3-34 Inbound Collections View Summary



2. You can search using one or more of the following parameters:

   - Transaction Reference Number
   - Sender Transaction ID

- End to End ID
- Instruction ID
- File Reference Number
- Network Code
- Source Code
- Source Reference Number
- Queue Code
- File Reference ID
- Booking Date
- Value Date
- Transfer Currency
- Transfer Amount
- Collection Status
- Sanction Check Status
- External Credit Approval Status
- Debit Liquidation Status
- Credit Liquidation Status
- Transaction Branch
- Debtor Account Number
- Debtor IBAN
- Creditor Account Number
- Creditor IBAN
- FX Reference Number
- External Exchange Rate Status

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

   System displays the records that match the search criteria.

- Amend Non-Critical Fields

3.8.5.1 Amend Non-Critical Fields

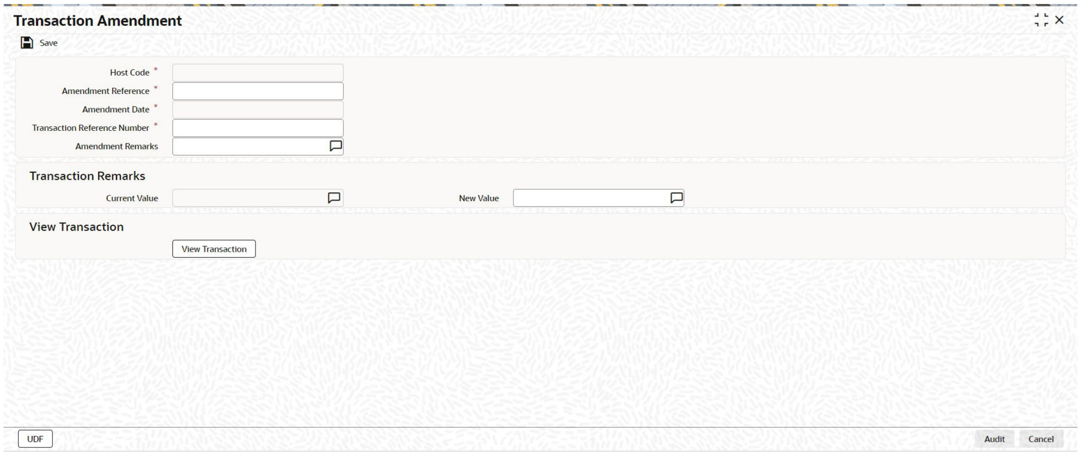
Amendment of non-critical fields are applicable for collections.

Amendment of non-critical fields can be done from ‘Inbound Collections View Summary’ screen (PCSIVIEW) screen by clicking the ‘Amend Non-critical Fields’ button and Transaction Amendment screen is launched.

Also, you can launch the ‘Transaction Amendment’ screen as standalone screen, by typing ‘PMDNCAMD’ in the field at the top right corner of the application tool-bar and clicking the adjoining arrow button. Click ‘New’ button on the Application tool-bar.

1. Click **Amend Non-Critical Fields** to view the message generated for a specific record.

Figure 3-35 Inbound Collections View Summary - Amend Non-Critical Fields



2. Amendment of non critical fields can be initiated from the Collections view summary screen.
3. The deletion by maker or authorization can be initiated by querying the record from the summary screen PMSNCAMD. The user should have access rights for the function ID.
4. Transaction Remarks and Cancellation Remarks can be amended. The UDF values can be amended from UDF sub-screen.
5. Amendment of non-critical fields are allowed irrespective of the transaction status. Only New value fields can be input by the user.
6. Both current value and new value are stored for each amendment.
7. The amended values are updated for the original transaction. The system will log the details in the queue log as well with maker/checker details.

3.8.6 Incoming Collections Processing on Activation Date

Incoming Collections requests are received through CSM or through direct participant of the network.

DNF files received either from CSM (EBA STEP2) or through direct participant bank code containing pacs.003 messages is read through DD background batch job from the designated folder.

This batch job performs the de-bulking process and populates the individual transaction details of the message into staging table.

A set of transactions uploaded from a single file is identified using a unique File reference number.

Receipt file accounting will be posted on the file receipt date with value date as the interbank settlement date for every DNF file based on the message ID and file reference no combination using RCLG event code.

On upload of such pacs.003 messages in staging table, system creates an Incoming DD transaction with Payment type as ‘Collections’ and Transaction type as ‘Incoming’ along with branch and network resolution.

Transaction booking date is considered as the current application date with value date being future dated for DD transactions as specified in the DD incoming instruction.

Credit currency is considered as transfer currency for incoming DD transactions.

Debit account is derived from the Debtor IBAN received in the message. Credit account is derived from the Liquidation accounting code maintained in Network DD Preferences Maintenance.

Incoming DD transaction processing follows the following steps:

- Transaction Validations
- IBAN Check
- Network limit validations
- Duplicate Check
- Sanctions Check
- Charge/Tax Computation
- ECA Approval
- Debit & Credit Liquidation
- Notification

On processing an inward Collections, before doing Mandate validations, the Debtor Instruction table are validated against to check if there is any Allowed/Disallowed Instruction maintained by the Debtor.

Instructions maintained for Debit Customer Number is scanned for the debit account (or if not available for 'ALL' option) and the Collection Scheme type. If no instruction is available, then the system proceeds with the next processing step.

If instructions are exists for the debtor, the following checks are carried out:

- Whether the Collections transaction value date is between the restriction from date and to date.
- Whether all the Collections are restricted for the customer.
- If the option is 'Disallowed', then the Inward Collections detail is not part of the listing on either the Creditor Scheme, or the Creditor Account, or the Mandate.
- If the option is 'Allowed', then the Inward Collections detail is part of the listing on either the Creditor Scheme, or the Creditor Account, or the Mandate.

The transaction is moved into Business Override Queue if all or any one of the above checks is true. The related error code and description gets displayed in the Queue.

- All validations is performed on the activation date except the Debit and Credit liquidation, which is performed on the settlement date/value date specified in the transaction.

3.8.7 Settlement Date Processing Changes for Inward Collections

Electronic collections can be received prior to actual settlement date. The system does the processing till Sanction check and then move the transactions to a future valued table.

The following additional processing are done in the settlement date processing of Inward collections:

- Initial validations
- Customer/Account Validations
- Mandate Validations
- Debtor Instruction Validations

- Sanction Screening

The inward collection is returned with appropriate return code if any of the validations fail.

Notifications are supported as part of an Incoming DD transactions in common format on completion of the transaction processing.

3.8.8 On Us Transfer Processing

While processing an outgoing Collections, if the debit account/IBAN belongs to the same Bank and Host and if ‘Dispatch On Us Transfer’ preference is not applicable for the Network, then ‘Linked Transaction Reference Number’ gets updated which is the reference number specific to inbound transaction created. This indicates that debit account is internal to Bank and dispatch to Network is not applicable.

The outbound transaction is not marked for dispatch. Instead, an inbound transaction is automatically booked by the system.

Recall /reversal is possible for an outbound transaction booked. It is possible to perform Reject/ ‘Return /Refund ‘action on the inbound transaction. Dispatch is not applicable for the R-transactions booked.

Dispatch of Collections transaction message or R-transaction related messages to Network is done if the flag ‘Dispatch On Us Transfer’ is checked in Collections Network preferences.

If the On Us transaction is dispatched to Network, based on the preference, then the transaction is treated similar to a normal Collections booked. No incoming transaction is booked automatically in this case.

3.8.9 Network Character Validation for Other Outgoing Clearing messages

Network Character Validation is done for the R-transactions initiated manually for the following payment types:

- Recall request
- Recall Response
- Return of Incoming payment
- Rejection of Incoming Collection
- Return of Incoming (settled) Collection
- Reversal request

This validation is only on fields input by the user except LOV and drop-down fields.

- The Allowed Character set specified in the Special Character maintenance for the network is used for this validation.
- Error message is displayed on failure of this validation, and the request is saved unless the user corrects the errors.

3.8.10 Batch / Transaction Cancellation Processing

Batch full/partial cancellation can be initiated from Batch cancellation screen PMDBATCN.

System checks at pre-defined processing stages of batch processing whether the Cancel request is received. If yes, the cancellation of the batch/transaction is initiated.

3.8.11 Processing Reversal Request at Transaction Level

The processing of the Cancellation Request depending on the original transaction status is explained below:

Original Transaction Status	Processing Details
In Progress	If accounting is not yet over, system will check whether FX is completed: • If FX processing is over and FX reference is available, FX unwind is done • Complete Sanction screening for the original transaction if not yet done Reversal request is marked as 'Completed' & Original transaction is marked as 'Cancelled'.
Future Valued	**Before Dispatch** • The transaction is moved out of Warehouse queue. • Complete Sanction screening • Reversal request is marked as 'Completed' & Original transaction is marked as 'Cancelled' **After Dispatch** • The transaction is moved out of Warehouse queue. Mark the accounting entries in pending status as cancelled. • Sanction screening is done • Reversal request is marked as 'Completed' & Original transaction is marked as 'Cancelled'.
Exception - Internal Exception Queue	The transaction is moved out of the exception queue, Cancellation is processed • If FX processing is over and FX reference is available, FX unwind is done • Complete Sanction screening for the original transaction if not yet done Reversal request is marked as 'Completed' & Original transaction is marked as 'Cancelled'.
Exception - External Exception Queue	On receiving the approval response from the External system or on releasing the transaction from the exception queue, Cancellation is processed. • If FX processing is over and FX reference is available, FX unwind is done • Complete Sanction screening for the original transaction if not yet done Cancellation Request is marked as 'Completed' & Original transaction is marked as 'Cancelled'.
Processed - Not yet dispatched	Dispatch entries to be marked as cancelled. The accounting with Pending status is marked as cancelled. Cancellation Request is marked as 'Completed' & Original transaction is marked as 'Cancelled'.
Processed - Not yet dispatched	Dispatch entries to be marked as cancelled. If accounting is already completed, reverse the accounting Cancellation Request is marked as 'Completed' & Original transaction is marked as 'Cancelled'.
Processed & dispatched - before accounting	The accounting with Pending status is marked as cancelled. SDD Transaction Recall (cancellation) is initiated for outbound transaction and camt.056 is generated. Cancellation Request is marked as 'Completed' & Original transaction is marked as 'Cancelled'.
Settlement date Accounting is over	SDD Reversal transaction is created, and reversal processing is initiated (existing processing) and pacs.007 is generated. Reversal accounting is posted. Cancellation Request is marked as 'Completed' & Original transaction is marked as 'Reversed'.

System checks at pre-defined processing stages of batch processing whether the Cancel request is received. If yes, the cancellation of the batch/transaction is initiated.

3.8.12 SDD Reversal Accounting

For transactions, for which settlement sate accounting is posted, Reversal transaction is created and reversal entries is posted.

Event	Dr / Cr	Account	Account Type	Amount Tag
DRLQ	Dr	Customer Account	GL	Reversal Amount
DRLQ	Dr	Clearing Suspense	GL	Reversal Amount
CRLQ	Cr	Clearing Suspense	GL	Reversal Amount
CRLQ	Cr	Network Clearing GL	Account	Reversal Amount

Reversal entries are posted for individual transactions.

4

Collections Exception Transactions

When R- transactions are received, system tries to match the transaction with the original Collections sent irrespective of the original transaction status. Transactions pending in exception queues / future value queues are also considered for matching.

If the original transaction fetched is not found or not in the expected status, system moves the R- message to an exception queue with appropriate error message.

You can verify the details of original transaction, initiate appropriate steps for moving the transaction to the required status and then re-initiate the processing of R-message.

More information on R- Messages Queue is available in the Exception Queues User Manual.

- Outbound Collections Reject/Return
- Outbound Reject/Return View
- Outbound Collections Reverse/Recall
- Outbound Reverse/Recall View
- Outbound Collections Refund
- Outbound Collections Refund View
- Inbound Collections Reject/Return
- Inbound Reject/Return Detailed View
- Inbound Collections Reverse/Recall
- Inbound Reverse/Recall Detailed View
- Inbound Collections Refund
- Inbound Collections Refund View
- Network Reject
- Non-urgent R transactions

4.1 Outbound Collections Reject/Return

Outbound Reject

An outgoing Collections transaction can be rejected by the debtor bank, before settlement. The debtor bank sends pacs.002 message for the same. On uploading this message following activities are triggered by the system:

- File level accounting is posted for pacs.002 entries as debit Clearing Suspense GL and credit Nostro with RCLG event.
- The corresponding outgoing collection transaction is marked as rejected, Transaction status & Collection status are marked as Rejected.
- The accounting entries posted on the transaction are reversed, as debit customer account and credit Clearing Suspense GL.

Outbound Return

An outgoing Collections transaction can be returned by the debtor bank, after settlement. The debtor bank sends pacs.004 message for the same. On uploading this message following activities are triggered by the system:

- File level accounting is posted for pacs.004 entries as debit Clearing Suspense GL and credit Nostro with RCLG event.
- The corresponding outgoing collection transaction is marked as returned.
- The accounting entries posted on the transaction are reversed as debit customer account and credit Clearing Suspense GL.

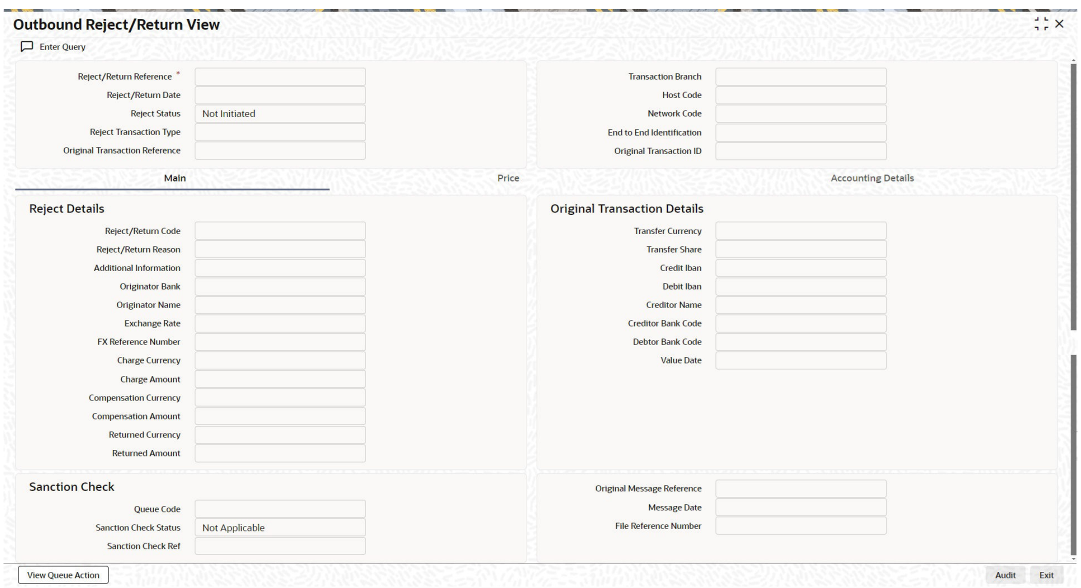
4.2 Outbound Reject/Return View

You can view the outbound reject/return transactions in this screen.

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

   Outbound Reject/Return View screen is displayed.

   Figure 4-1 Outbound Reject/Return View

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

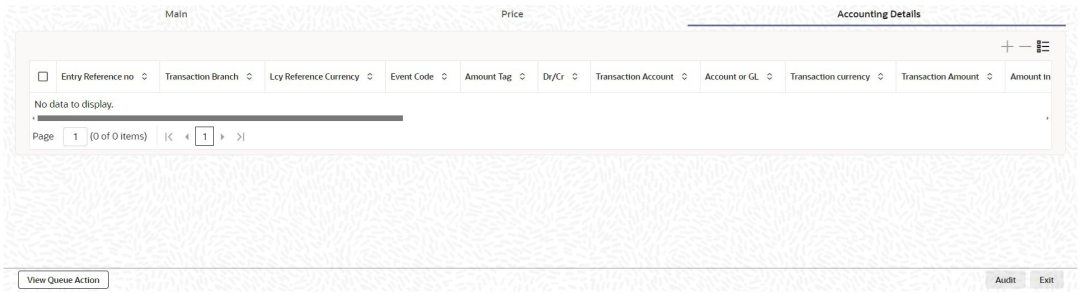
   Specify the Reject/Return Reference.
3. Along with the Reject/Return reference details in the Main and Pricing tabs user can also view the Sanction Check status.
4. Click **Execute Query** to populate the details of the transaction in the Outgoing Reject/ Return Detail View screen.
5. For more details on Main and Pricing tab, refer to 'PCDONRJT' screen details above.

- Accounting Details Tab
- View Queue Action
  This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- Outbound Reject/Return View Summary

4.2.1 Accounting Details Tab

1. On **Accounting Details Tab**, specify the fields.

Figure 4-2 Outbound Reject/Return View - Accounting Details Tab



2. If accounting entries are posted for a transaction, you can view the details from the Accounting Details tab.

4.2.2 View Queue Action

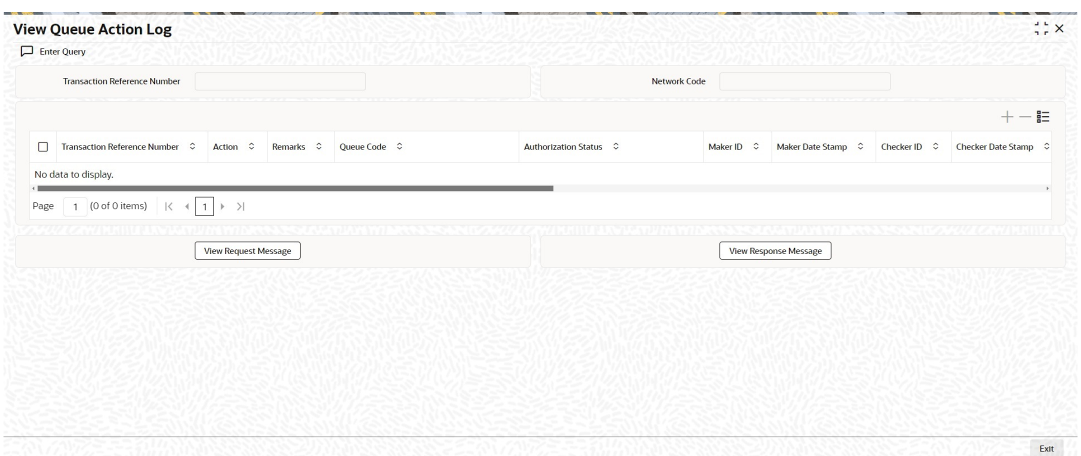
This topic provides the systematic instructions to process the **View Queue Action Log** screen.

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

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

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

Figure 4-3 View Queue Action Log



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

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

Table 4-1 View Queue Action Log - Field Description

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

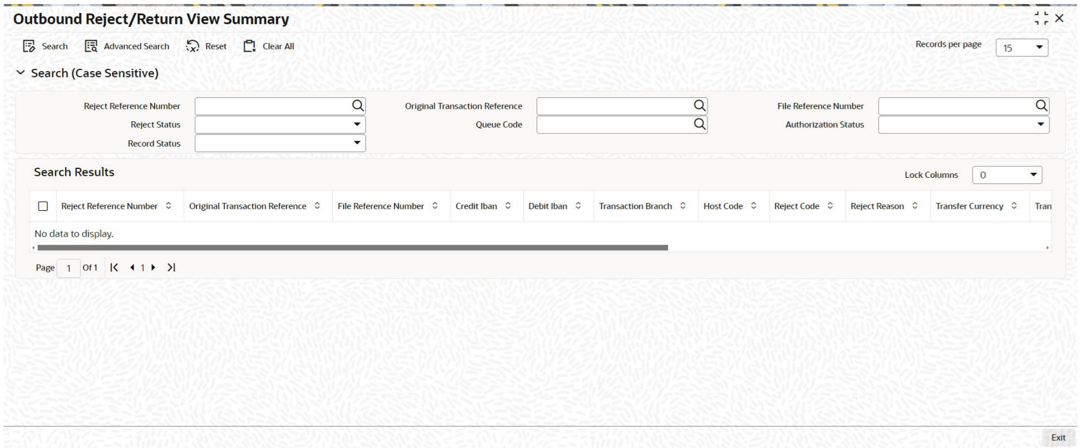
3. If required, user can view the request sent and the response received from external systems for the following:
   - **Sanction System**
   - **External Credit Approval**
   - **External Account Check**
   - **External FX fetch**
   - **External Price Fetch**
   - **Accounting System**

4.2.3 Outbound Reject/Return View Summary

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

   Outbound Reject/Return View Summary screen is displayed.

Figure 4-4 Outbound Reject/Return View Summary



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

   System displays the records that match the search criteria.

4.3 Outbound Collections Reverse/Recall

Outbound Reversal

Select the outgoing transaction to be reversed in the Original Transaction Reference list of values. Fill the Reverse code, reason & additional info. On save & authorization the following activities are triggered by system:

- The underlying original outgoing collection status is marked as Reversed.
- The accounting entries posted are reversed, as debit customer account and credit Clearing Suspense GL.
- pacs.007 message is dispatched with the message details.
- File accounting is posted for the pacs.007 entries, as debit Clearing Suspense GL and credit Nostro account, in DCLG event.

> **Note**
>
> Reversal can be done, only after the settlement date.

Outbound Recall/Cancellation

Select the outgoing transaction to be recalled or canceled in the Original Transaction Reference list of values. Fill the Recall reject code, reason & additional info. On save & authorization the following activities are triggered by system:

- The underlying original outgoing collection status is marked as Recalled.
- If the underlying transaction was already dispatched the following activities are triggered:
  - The accounting entries posted are reversed, as debit customer account and credit Clearing Suspense GL.
  - Camt.056 message is dispatched with the message details.
  - File accounting is posted for the camt.056 entries, as debit Clearing Suspense GL and credit Nostro account, in DCLG event.
- If the underlying transaction was not dispatched yet, following activities are triggered:
  - The underlying transaction is skipped from the next pacs.003 dispatch.
  - No accounting would have been be posted, hence no reversal is posted.
  - Camt.056 message is not dispatched for this transaction.

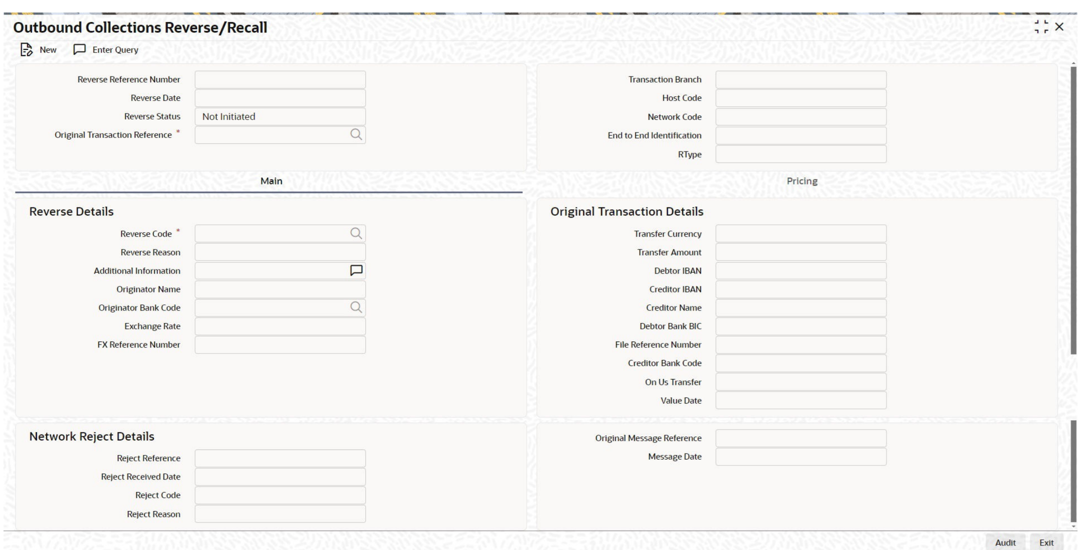
> **Note**
>
> Recall or Cancellation can be done, only before the settlement date.

An outgoing Collections transaction can be reversed/recalled by the creditor bank, after and before settlement respectively through this screen.

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

   Outbound Collections Reverse/Recall screen is displayed.

   Figure 4-5 Outbound Collections Reverse/Recall

2. On **Outbound Collections Reverse/Recall** screen, specify the fields.

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

Table 4-2 Outbound Collections Reverse/Recall - Field Description

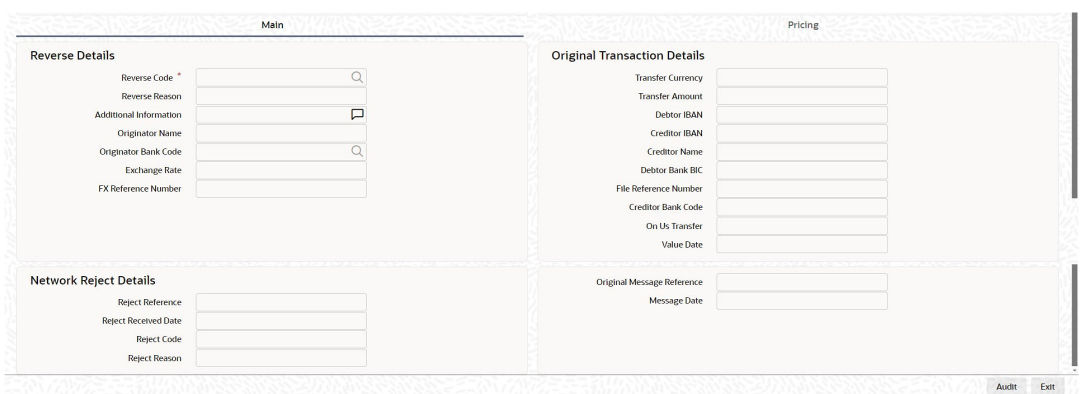
Field	Description
Recall/Reverse Reference Number	This field gets auto-populated with the Reverse Reference Number on clicking New button.
Recall/Reverse Date	This field gets auto-populated with the Reverse Date when you click on New. System displays the current date by default.
Recall/Reverse Status	Specify the Reverse Status.
Original Transaction Reference	Specify the Original Transaction Reference from the list of values.
Transaction Branch	Specify the Transaction Branch.
Host Code	This field gets auto-populated with the host code of the specified branch code on clicking New button.
Network Code	This field gets auto-populated with the Network code of the specified branch code on clicking New button.
End to End ID	Specify the End to End transaction Identification.
RType	This field indicates if the transaction is reversed/recalled. RType gets updated based on the Reference number. The options are - 'Reversal'/ 'Recall'.

- Main Tab
- Pricing Tab
- Sanctions Screening for Reversal of Outbound Debits
- Sanctions Screening for Recall/Cancellation of Outbound Debits
- Outbound Collections Reverse/Recall Summary

4.3.1 Main Tab

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

Figure 4-6 Outbound Collections Reverse/Recall - Main Tab



2. Specify the following Reverse Details:
   - Reverse Code
   - Reverse Reason
   - Additional Information

- Originator Name
- Originator Bank Code
- Exchange Rate
- FX Reference Number

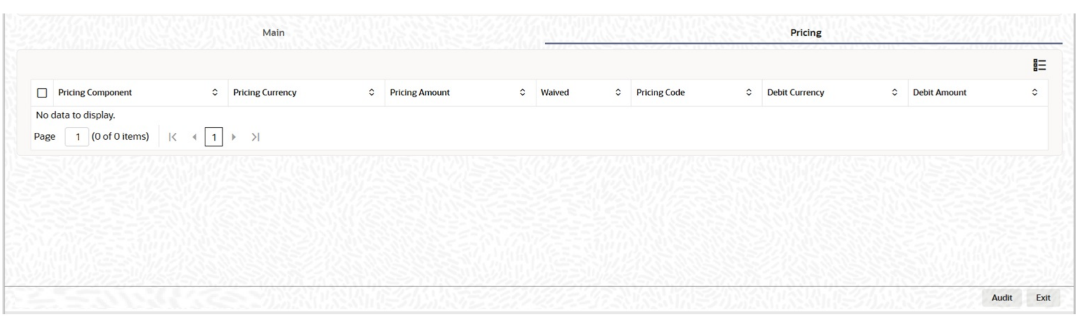
3. System defaults the following Original Transaction Details on selecting a valid Original Transaction Reference:
    - Transfer Currency
    - Transfer Amount
    - Debtor IBAN
    - Creditor IBAN
    - Creditor Name
    - Debtor Bank BIC
    - File Reference Number
    - Creditor Bank Code
    - On Us Transfer (This gets updated if the Dispatch on Us is updated in network preferences (PCDNWDDP))
    - Value Date
4. You can view following Network Reject Details:
    - Reject Reference
    - Reject Received Date
    - Reject Code
    - Reject Reason
5. You can specify following Network Reject Details:
    - Original Message Reference
    - Message Date

4.3.2 Pricing Tab

You can view the pricing details populated by system in this screen on clicking **Enrich**.

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

Figure 4-7 Pricing



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

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

Table 4-3 Pricing

Field	Description
Pricing Component	System defaults the pricing component based on the Pricing code linked in Network Currency Preferences.
Network Code	System defaults the Network Code.
Pricing Currency	System defaults the pricing currency of the component from the Pricing code maintenance.
Pricing Code	System defaults the Pricing Code.
Waived	This field indicates that the charge is waived for the pricing component.
Amount	System displays the charge Amount calculated for each pricing component.
Debtor Account Currency	System displays the customer Debit Currency for charge/tax.
Accounting Code	System defaults the Accounting Code.
Exchange Rate	System defaults the Exchange Rate.

4.3.3 Sanctions Screening for Reversal of Outbound Debits

Sanction screening is done if :

- It is applicable for the customer.
- It is applicable for the Network and source for the transaction type ‘Outgoing’.

Sanction Response	System Action
Approve	Proceed with Collections reversal. Reverse the accounting entries.
Reject	The transaction remains in SC queue. Auto cancel/manual cancel is applicable. On cancellation reversal transaction gets canceled and original transaction status will not be changed.
Seize	Collections status is moved to ‘Seized’. Seizure accounting is posted, if applicable. Since the accounting for original transaction would have already processed, seizure accounting will post the following entries: • Dr. Customer Account • Cr. Seizure GL No message is sent out.

4.3.4 Sanctions Screening for Recall/Cancellation of Outbound Debits

Sanction screening is done if :

- It is applicable for the customer.
- It is applicable for the Network and source for the transaction type ‘Outgoing’.

Sanction Response	System Action
Approve	Proceed with Collections cancellation. If already liquidated, reverse the accounting entries. Generate camt.056.

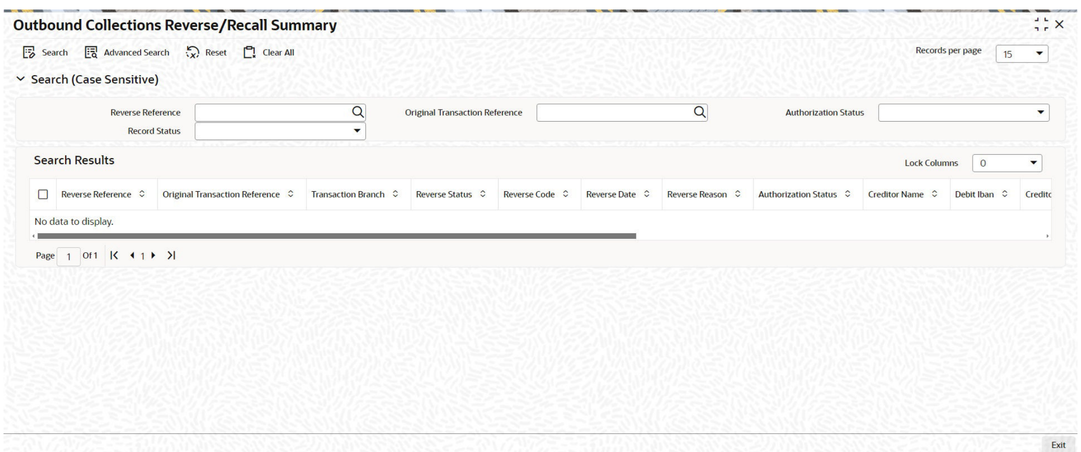
Sanction Response	System Action
Reject	Cancel the reject. Transaction status will be not be changed. No message is processed.
Seize	If settlement is pending: Collections status will be moved to ‘Seized’. Seizure accounting is not applicable. No message is sent out. If settlement is over: • Collections status is moved to ‘Seized’ • Seizure accounting is posted, if applicable. Since the accounting for original transaction would have already processed, seizure accounting will post the following entries: • Dr. Customer Account • Cr. Seizure GL No message is sent out.

4.3.5 Outbound Collections Reverse/Recall Summary

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

   Outbound Collections Reverse/Recall Summary screen is displayed.

   Figure 4-8 Outbound Collections Reverse/Recall Summary

2. You can search using one or more of the following parameters:
   - Reverse Reference
   - Original Transaction Reference
   - Authorization Status
   - Record Status
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

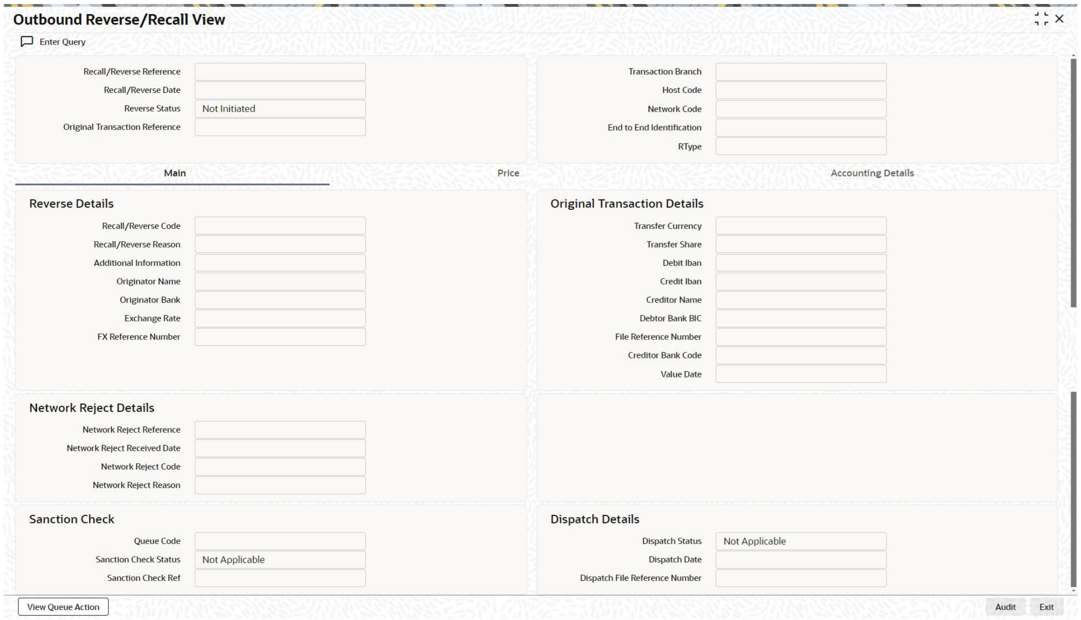
4.4 Outbound Reverse/Recall View

You can view the outbound reverse/recall transactions in this screen.

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

   Outbound Reverse/Recall View screen is displayed.

Figure 4-9 Outbound Reverse/Recall View



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

   Specify the Recall/Reverse Reference.

3. Along with the Recall/Reverse reference details in the Main and Pricing tabs user can also view the Sanction Check status

4. Click **Execute Query** to populate the details of the transaction in the Outgoing Recall/ Reverse Detail View screen.

5. For more details on Main tab, refer to ‘PCDOUREV’ screen details above.

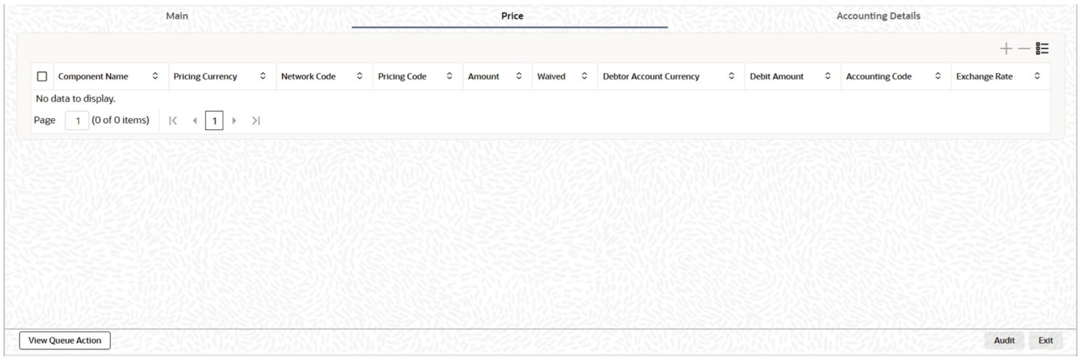
- Price Tab
- Accounting Details
- View Queue Action
  This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- Outbound Reverse/Recall View Summary

4.4.1 Price Tab

You can view the pricing details populated by system in this screen.

1. Click the **Price** tab and view the pricing details.

Figure 4-10 Price Tab



2. There may be one or more applicable Charge and Tax components as defined in the Pricing Code maintenance. The fixed amount or rate is fetched from Pricing Value Maintenance screen (PPDVLMNT) for each Charge and/or Tax component, as applicable for the Payment Source code & Customer Service model.
3. On **Price** tab, the computed charges, and taxes if applicable, are populated for each charge component in the following fields.

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

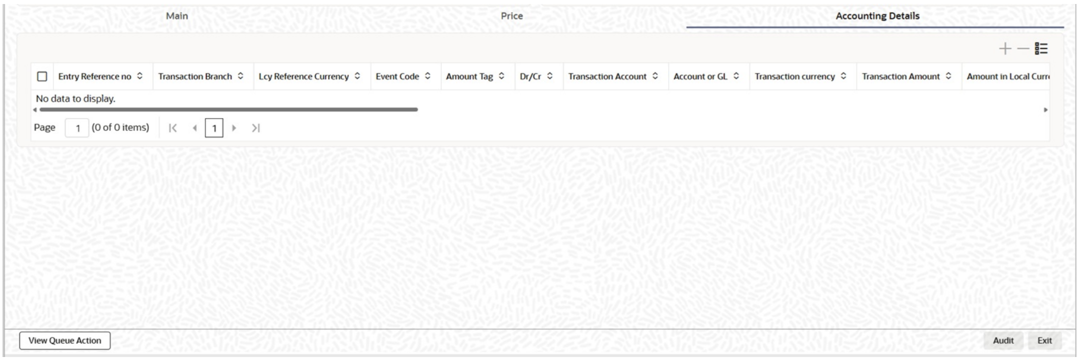
Table 4-4 Price - Field Description

Field	Description
Component Name	System defaults the pricing component based on the Pricing code linked in Network Currency Preferences.
Pricing Currency	System defaults the pricing currency of the component from the Pricing code maintenance.
Network Code	System defaults the Network Code.
Pricing Code	System defaults the Pricing Code.
Pricing Amount	System defaults the Pricing Amount from Pricing Value Maintenance screen (PPDVLMNT) as applicable for the payment value date, Payment Source code and Debit Customer Service Model. However you can modify this value.
Waived	System defaults the waived. However you can modify this value.
Debit Account Currency	System displays the Customer Debit Currency for charge/tax.
Debit Amount	System displays the Amount debited to the selected debit account.
Accounting Code	System defaults the Accounting Code.
Exchange Rate	System defaults the Exchange Rate.

4.4.2 Accounting Details

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

Figure 4-11 Accounting Details



4.4.3 View Queue Action

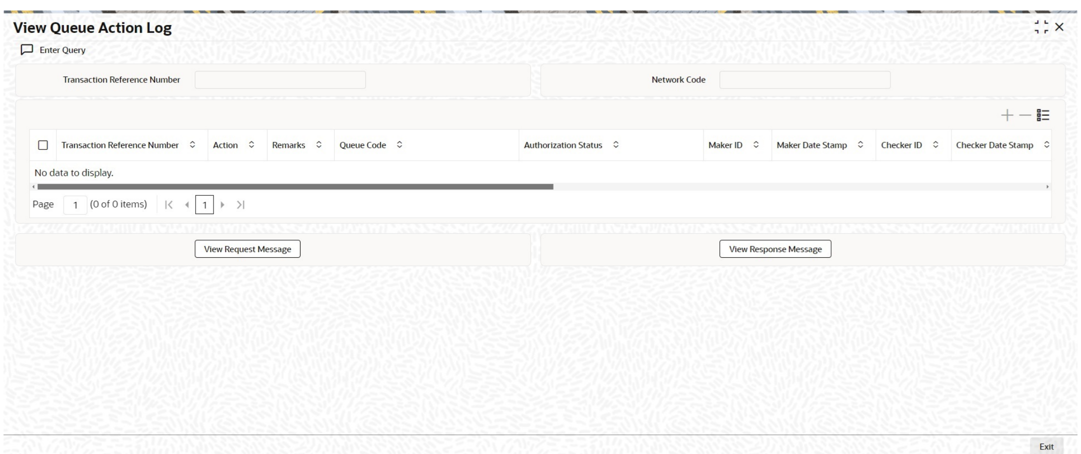
This topic provides the systematic instructions to process the **View Queue Action Log** screen.

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

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

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

Figure 4-12 View Queue Action Log



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

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

Table 4-5 View Queue Action Log - Field Description

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

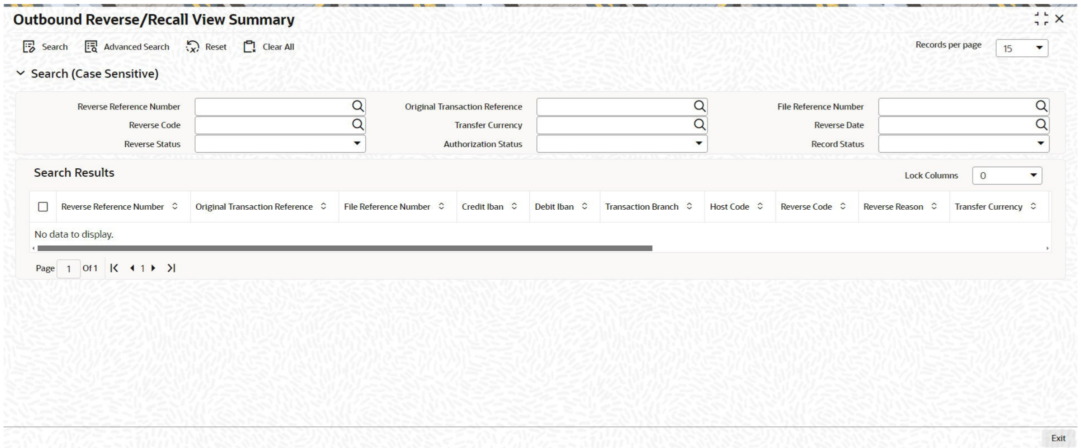
3. If required, user can view the request sent and the response received from external systems for the following:
   - **Sanction System**
   - **External Credit Approval**
   - **External Account Check**
   - **External FX fetch**
   - **External Price Fetch**
   - **Accounting System**

4.4.4 Outbound Reverse/Recall View Summary

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

   Outbound Reverse/Recall View Summary screen is displayed.

Figure 4-13 Outbound Reverse/Recall View Summary



2. You can search using one or more of the following parameters:
   - Reverse Reference Number
   - Original Transaction Reference
   - File Reference Number
   - Reverse Code
   - Transfer Currency
   - Reverse Date
   - Reverse Status
   - Authorization Status
   - Record Status
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

4.5 Outbound Collections Refund

An outgoing collections transaction can be requested for refund by the debtor bank, after settlement. The debtor bank will send a pacs.004 message for the same. On uploading this message following activities are triggered by the system:

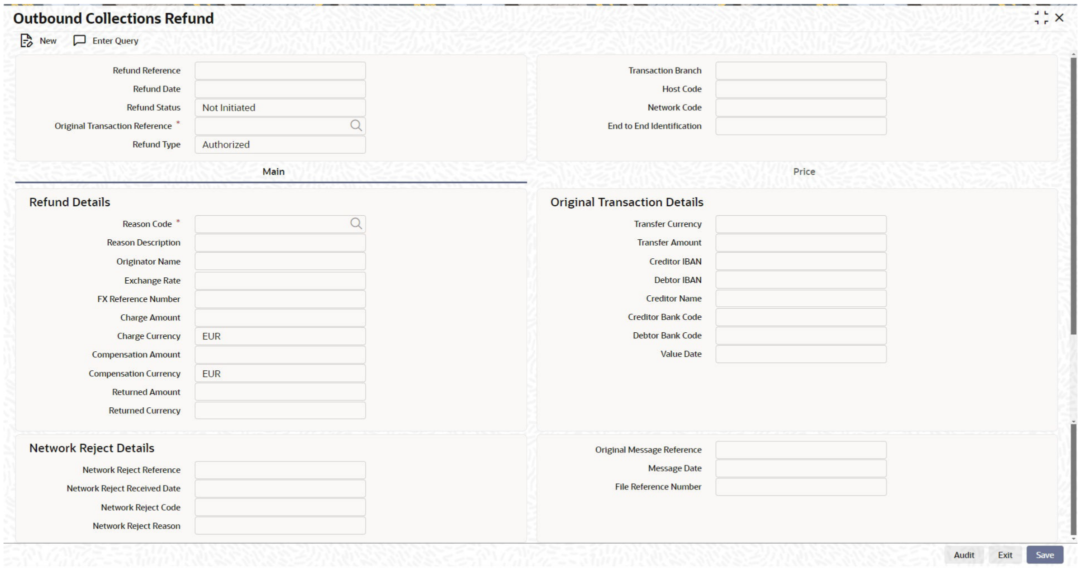
- File level accounting is posted for pacs.004 entries as debit Clearing Suspense GL and credit Nostro with RCLG event.
- The corresponding outgoing collection transaction is marked as refunded.
- The accounting entries posted on the transaction is reversed, as debit customer account and credit Clearing Suspense GL.

You can originate the refund for outgoing collections in this screen. You can mark the refund type as authorized or unauthorized.

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

   Outbound Collections Refund screen is displayed.

Figure 4-14 Outbound Collections Refund



2. On **Outbound Collections Refund** screen, specify the fields.

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

Table 4-6 Outbound Collections Refund - Field Description

Field	Description
Refund Reference	Systems generates the Reference Number on clicking New button.
Refund Date	System defaults the Current Date by default.
Refund Status	System defaults the Refund Status from the following: • Not Initiated (Default) • Initiated
Original Transaction Reference	Specify the Transaction Reference from the list of values of the initiated transactions.
Refund Type	System defaults the Refund Type from the following: • Authorized • Unauthorized **Note** Authorized refunds are validated based on Refund period maintained in the Network preferences for transaction type ‘Outgoing’. Unauthorized refunds are validated based on Unauthorized Refund period maintained. It is mandatory to maintain the reason code for unauthorized refunds as ‘MD01’.
Transaction Branch	Specify the Transaction Branch.
Host Code	This field gets auto-populated with the Host Code of the specified branch code on clicking New button.
Network Code	This field gets auto-populated with the Network Code of the specified branch code on clicking New button.

Table 4-6 (Cont.) Outbound Collections Refund - Field Description

Field	Description
End to End Identification	Specifies the End to End transaction Identification.

- Main Tab
- Price Tab
- Outbound Collections Refund Summary

4.5.1 Main Tab

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

Figure 4-15 Outbound Collections Refund - Main Tab

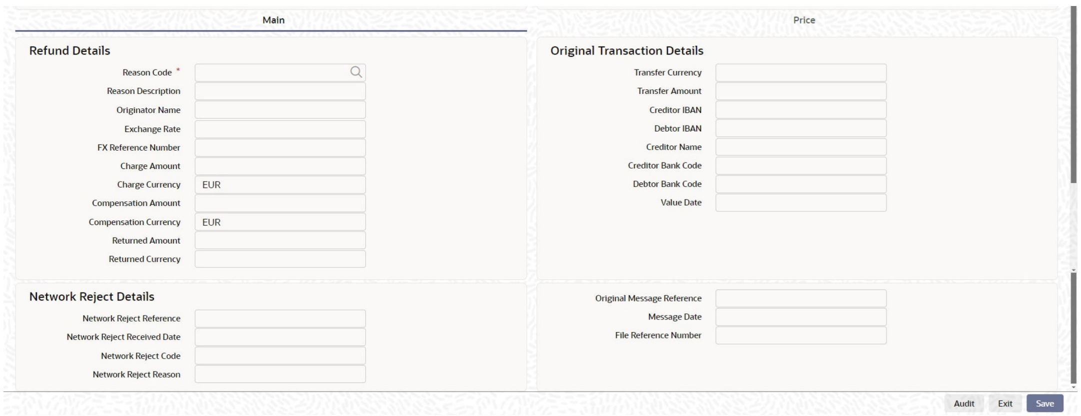


Table 4-7 Outbound Collections Refund_Main Tab - Field Description

Field	Description
Refund Details	--
Reason Code	Select the Reason Code for initiating the Refund.
Reject Description	System defaults the Reject Description for the Reason Code selected.
Originator Name	Specify the Originator Name. It is mandatory enter the name. Only customer originated refunds are allowed from this screen.
Exchange Rate	Specify the Exchange Rate.
FX Reference Number	Specify the FX Reference Number.
Charge Amount	Specify the Charge Amount specified by the Debtor PSP.
Charge Currency	This field displays Currency of the Charge amount.
Compensation Amount	Specify the Compensation amount specified by the Debtor PSP.
Compensation Currency	This field displays Currency of the compensation amount.
Returned Amount	This field displays Total amount returned by the Creditor PSP.
Returned Currency	This field displays Currency of the returned amount.

2. System defaults the following Original Transaction Details on selecting a valid Original Transaction Reference:
   - Transfer Currency

- Transfer Amount
- Debtor IBAN
- Creditor IBAN
- Creditor Name
- On Us Transfer (This gets updated if the Dispatch on Us is updated in network preferences (PCDNWDDP))
- Creditor Bank Code
- Debtor Bank Code
- Value Date

3. You can view following Network Reject Details:
   - Network Reject Reference
   - Network Reject Received Date
   - Network Reject Code
   - Network Reject Reason
4. You can specify following Network Reject Details:
   - Original Message Reference
   - Message Date
   - File Reference Number

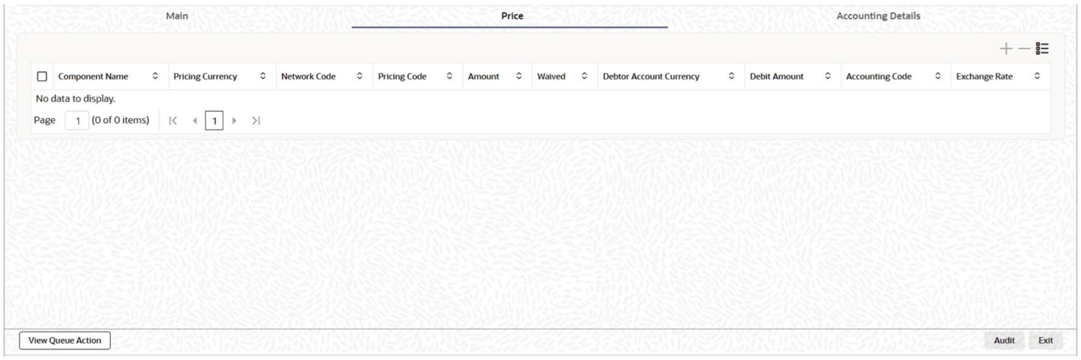
> **Note**
>
> Refund is applicable for Core scheme only. Collections booked under B2B scheme are not listed for initiating B2B refund requests.
>
> While refund are uploaded (pacs.004 messages with Originator name), the validation is based on Recall allowed period.
>
> When the reason code is MD01, system validates for unauthorized refund period and in other cases it validates for the normal refund period.
>
> While refund are uploaded (pacs.004 messages with Originator name), the validation is based on Recall allowed period.

4.5.2 Price Tab

You can view the pricing details populated by system in this screen.

1. Click the **Price** tab and view the pricing details.

Figure 4-16 Price Tab



2. There may be one or more applicable Charge and Tax components as defined in the Pricing Code maintenance. The fixed amount or rate is fetched from Pricing Value Maintenance screen (PPDVLMNT) for each Charge and/or Tax component, as applicable for the Payment Source code & Customer Service model.
3. On **Price** tab, the computed charges, and taxes if applicable, are populated for each charge component in the following fields.

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

Table 4-8 Price - Field Description

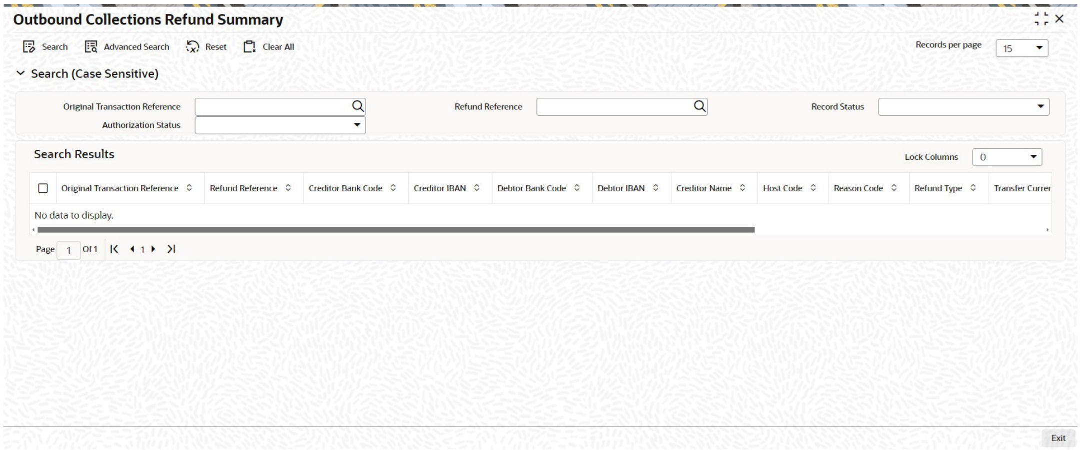
Field	Description
Component Name	System defaults the pricing component based on the Pricing code linked in Network Currency Preferences.
Pricing Currency	System defaults the pricing currency of the component from the Pricing code maintenance.
Network Code	System defaults the Network Code.
Pricing Code	System defaults the Pricing Code.
Pricing Amount	System defaults the Pricing Amount from Pricing Value Maintenance screen (PPDVLMNT) as applicable for the payment value date, Payment Source code and Debit Customer Service Model. However you can modify this value.
Waived	System defaults the waived. However you can modify this value.
Debit Account Currency	System displays the Customer Debit Currency for charge/tax.
Debit Amount	System displays the Amount debited to the selected debit account.
Accounting Code	System defaults the Accounting Code.
Exchange Rate	System defaults the Exchange Rate.

4.5.3 Outbound Collections Refund Summary

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

   Outbound Collections Refund Summary screen is displayed.

Figure 4-17 Outbound Collections Refund Summary



2. You can search using one or more of the following parameters:
   - Original Transaction Reference
   - Refund Reference
   - Record Status
   - Authorization Status
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

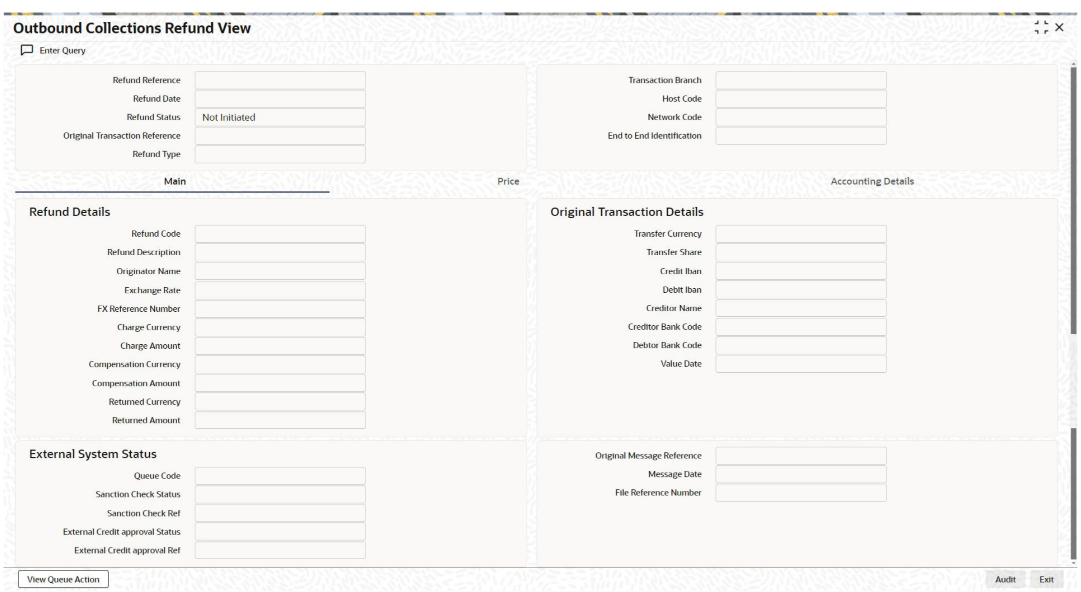
4.6 Outbound Collections Refund View

You can view the outbound refund transactions in this screen.

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

   Outbound Collections Refund View screen is displayed.

Figure 4-18 Outbound Collections Refund View



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

   Specify Refund Reference.

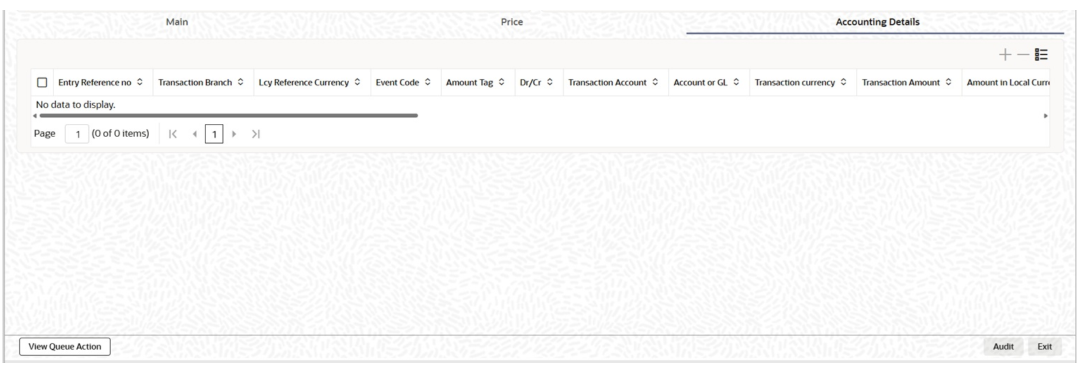
3. Along with the Refund reference details, you can also view the status details for the following:
   - Original Transaction Details
   - External System Status
4. Click **Execute Query** to populate the details of the transaction in the Outbound Collections Refund View screen.
5. For more details on Main and Price tab, refer to ‘PCDORFND’ screen details above.

- Accounting Details
- View Queue Action
  This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- Outbound Collections Refund View Summary

4.6.1 Accounting Details

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

Figure 4-19 Accounting Details



4.6.2 View Queue Action

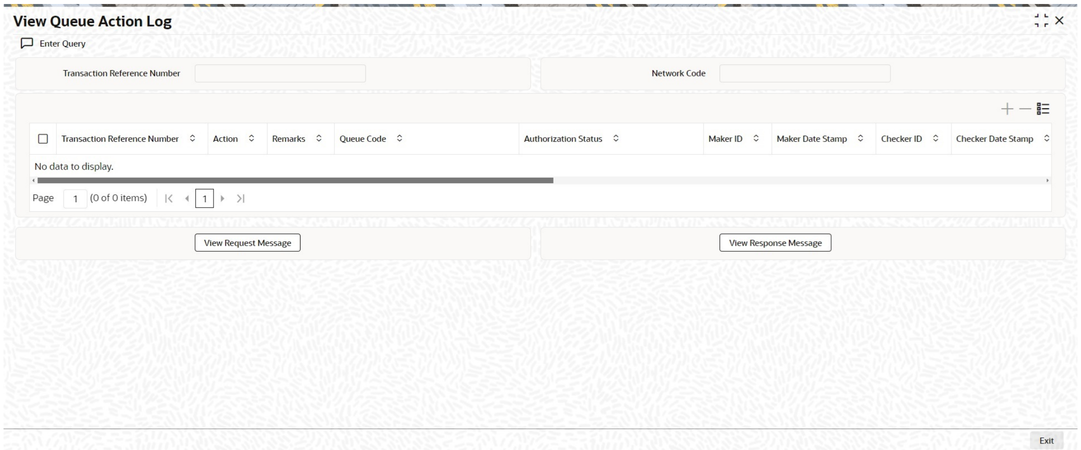
This topic provides the systematic instructions to process the **View Queue Action Log** screen.

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

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

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

Figure 4-20 View Queue Action Log



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

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

Table 4-9 View Queue Action Log - Field Description

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

Table 4-9 (Cont.) View Queue Action Log - Field Description

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

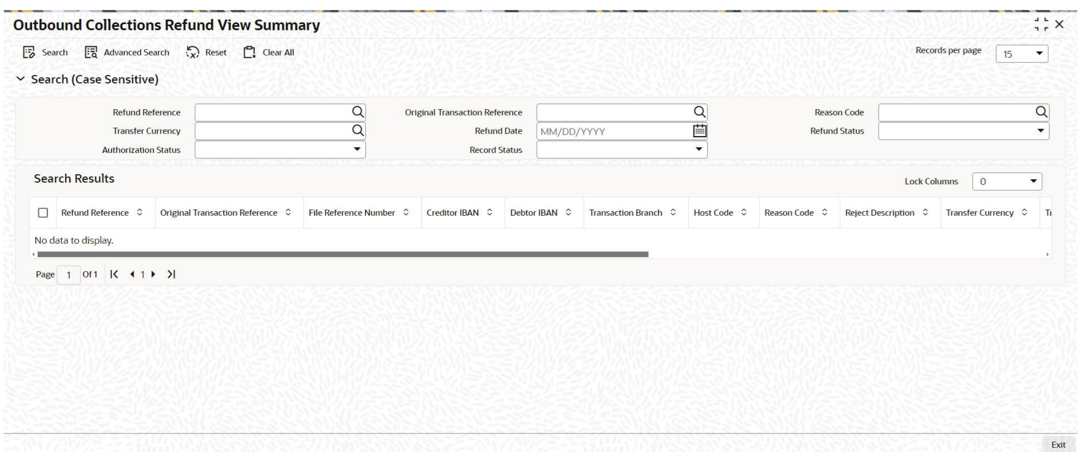
3. If required, user can view the request sent and the response received from external systems for the following:
   - **Sanction System**
   - **External Credit Approval**
   - **External Account Check**
   - **External FX fetch**
   - **External Price Fetch**
   - **Accounting System**

4.6.3 Outbound Collections Refund View Summary

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

   Outbound Collections Refund View Summary screen is displayed.

Figure 4-21 Outbound Collections Refund View Summary



2. You can search using one or more of the following parameters:
   - Refund Reference
   - Original Transaction Reference
   - Reason Code
   - Transfer Currency
   - Refund Date
   - Refund Status
   - Authorization Status

- Record Status

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

   System displays the records that match the search criteria.

4.7 Inbound Collections Reject/Return

Inbound Reject

An incoming collections transaction can be rejected by the debtor bank before settlement. This is possible on the below scenarios:

- The debtor account is in invalid status / has insufficient fund.
- Sanction check failed on debtor.
- Invalid status of Debtor Mandate / no Debtor Mandate available.

In these cases, the incoming collection transaction moves in to appropriate queue & does not gets liquidated. If the exception could not be resolved, user need to cancel the transaction from the current queue and move it to Repair Queue. And from Repair Queue, the transaction needs to be rejected. On rejection, system triggers the following actions:

- The transaction is rejected, pre-settlement. Transaction status & collection status is marked as Rejected.
- No accounting entries are posted on the transaction level.
- Pacs.002 message is generated & dispatched that contain the transaction details.

For the pre-settlement rejected transaction amount, debit Nostro & credit Clearing Suspense GL entry is posted, with DCLG event.

The pre-settlement R-Messages must follow the same processing option (either Single Transaction Processing or Batch Processing) as the original Collections.

Inbound Return

An incoming collections transaction can be returned by the debtor bank, post its settlement. The debtor bank initiates the same based on the debtor customer request or due to debtor bank internal reasons.

Return is initiated on or after the value date of the incoming collection transaction. Thus, the transaction is liquidated.

Select the original transaction reference number, via list of values, which needs to be returned. Fill the reject code, reject reason details. On save & authorize of this return action the following gets triggered:

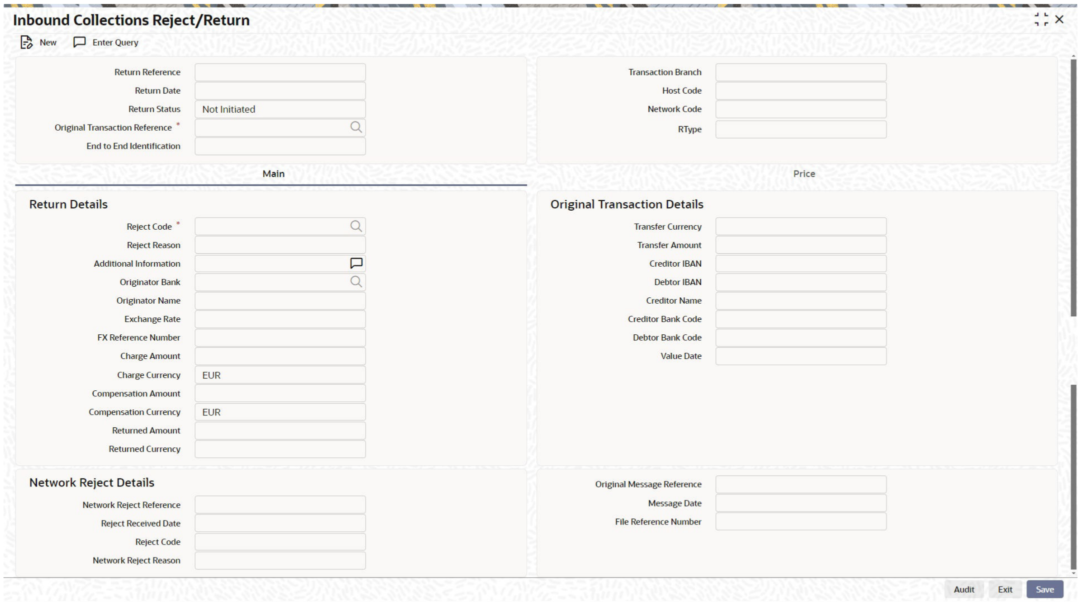
- The underlying parent transaction is marked as returned. The accounting entries in the transaction is reversed.
- pacs.004 message is dispatched containing the transaction details.
- File accounting is posted for pacs.004 entries as debit Nostro and credit Clearing Suspense GL, with DCLG event.

> **Note**
>
> Return action is allowed only before return days stamped in the transaction.

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

   Inbound Collections Reject/Return screen is displayed.

Figure 4-22 Inbound Collections Reject/Return



2. On **Inbound Collections Reject/Return** screen, specify the fields.

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

Table 4-10 Inbound Collections Reject/Return - Field Description

Field	Description
Return Reference	System displays the Return Reference of selected branch of the logged in user on clicking ‘New’ button.
Return Date	System displays the Return Reference of selected branch of the logged in user on clicking ‘New’ button. System displays the current date by default.
Return Status	Return Status is defaulted as Not Initiated.
Original Transaction Reference	Specify the Original Transaction Reference from the list of values.
End to End Identification	System displays the End to End transaction Identification.
Transaction Branch	Transaction Branch is defaulted based on the Original Transaction Reference selected.
Host Code	Host Code is defaulted based on the Original Transaction Reference selected.
Network Code	Network Code is defaulted based on the Original Transaction Reference selected.
RType	This indicates if the transaction is rejected/returned. RType gets updated based on the Reference number. The options are following: • Reject • Return

- Main Tab

- [Price Tab]
- [Sanctions Screening for Reject/Return of Incoming Collections]
- [Inbound Collections Reject/Return Summary]

4.7.1 Main Tab

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

Figure 4-23 Inbound Collections Reject/Return - Main Tab

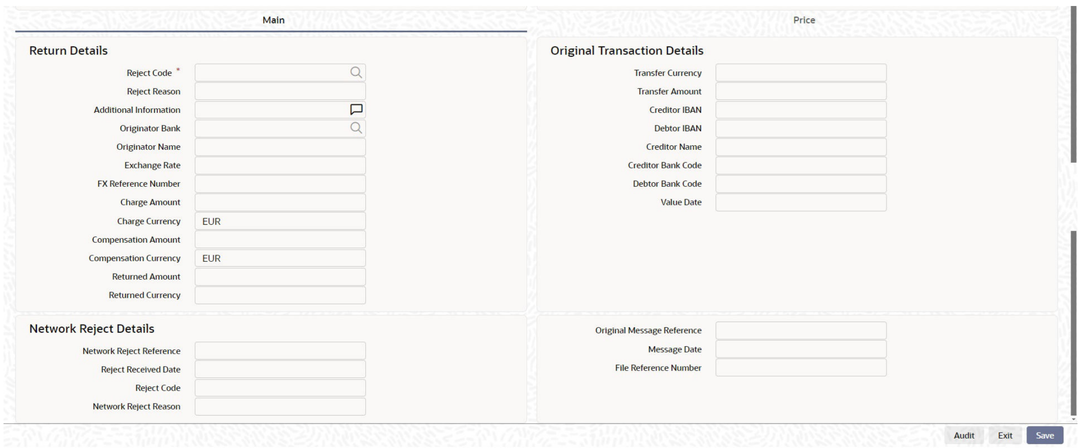


Table 4-11 Inbound Collections Reject/Return_Main Tab - Field Description

Field	Description
Return Details	--
Reject Code	Specify the Bank Code of the Debtor bank.
Reject Reason	Specify the Reason for Reject.
Additional Information	Specify the any Additional Information.
Originator Bank	Specify the Originator Bank from the list of values.

Table 4-11 (Cont.) Inbound Collections Reject/Return_Main Tab - Field Description

Field	Description
Originator Name	Specify the Name of the Originator. **Note** If the bank is initiating a return of a settled incoming Collections, then Originator Bank field needs to be provided. If a Refund is getting processed on customer’s request, Originator Name field has to be input with Customer’s name. It is mandatory to have one of the values as Originator. It is not be possible to provide both Originator Bank and Originator Name together. If the originator Bank is provided, the transaction is considered as a return of the incoming Collections initiated by the bank and validation is done based on Return Days maintained in Collections Network Preferences for ‘Incoming’ transaction type. If the originator name is provided, the transaction is considered as a request of refund by the customer of an incoming Collections and validation is done based on Refund Days maintained in Collections Network Preferences for ‘Incoming’ transaction type.
Exchange Rate	Specify the Exchange Rate. **Note** Exchange rate processing is done as part of settlement date processing.
FX Reference Number	Specify the FX Reference Number.
Charge Amount	Specify the Charge amount specified by the Debtor PSP.
Charge Currency	This field displays Currency of the Charge amount.
Compensation Amount	Specify the Compensation amount specified by the Debtor PSP.
Compensation Currency	This field displays Currency of the compensation amount.
Returned Amount	This field displays Total amount returned by the Creditor PSP.
Returned Currency	This field displays Currency of the returned amount.

2. System defaults the following Original Transaction Details on selecting a valid Original Transaction Reference:
   - Transfer Currency
   - Transfer Amount
   - Debtor IBAN
   - Creditor IBAN
   - Creditor Name
   - Creditor Bank Code

- Debtor Bank Code
- Value Date

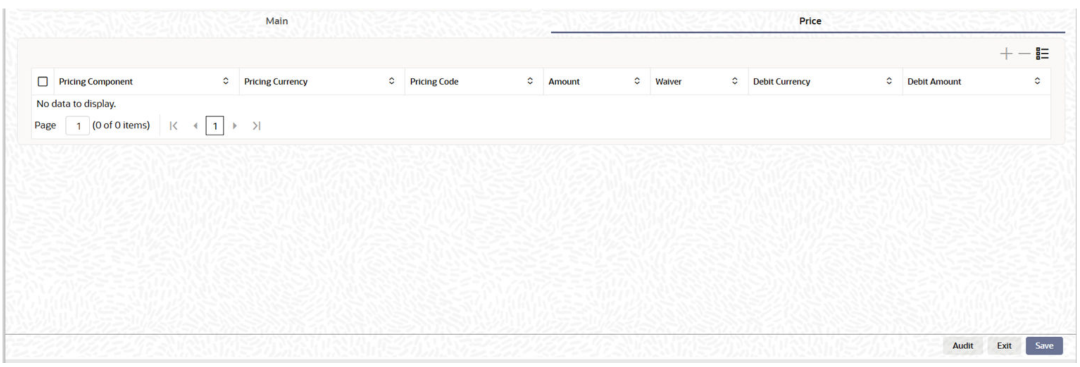
3. You can view following Network Reject Details:
   - Network Reject Reference
   - Network Reject Received Date
   - Network Reject Code
   - Network Reject Reason
4. You can specify following Network Reject Details:
   - Original Message Reference
   - Message Date

4.7.2 Price Tab

You can view the pricing details populated by system in this screen.

1. Click the **Price** tab and view the pricing details.

Figure 4-24 Price Tab



2. There may be one or more applicable Charge and Tax components as defined in the Pricing Code maintenance. The fixed amount or rate is fetched from Pricing Value Maintenance screen (PPDVLMNT) for each Charge and/or Tax component, as applicable for the Payment Source code & Customer Service model.
3. On **Price** tab, the computed charges, and taxes if applicable, are populated for each charge component in the following fields.

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

Table 4-12 Price - Field Description

Field	Description
Pricing Component	System defaults the Pricing Component based on the Pricing code linked in Network Currency Preferences.
Pricing Currency	System defaults the Pricing Currency of the component from the Pricing code maintenance.
Pricing Code	System defaults the Pricing Code.

Table 4-12 (Cont.) Price - Field Description

Field	Description
Amount	System defaults the Pricing Amount from Pricing Value Maintenance screen (PPDVLMNT) as applicable for the payment value date, Payment Source code and Debit Customer Service Model. However you can modify this value.
Waiver	System defaults the waiver. However you can modify this value.
Debit Currency	System displays the Customer Debit Currency for charge/tax.
Debit Amount	System displays the Amount debited to the selected debit account.

4.7.3 Sanctions Screening for Reject/Return of Incoming Collections

Sanction screening is done if :

- It is applicable for the customer.
- It is applicable for the Network and source for the transaction type 'Incoming'.
- Transaction is fetched from Future valued queue or is in settled status.

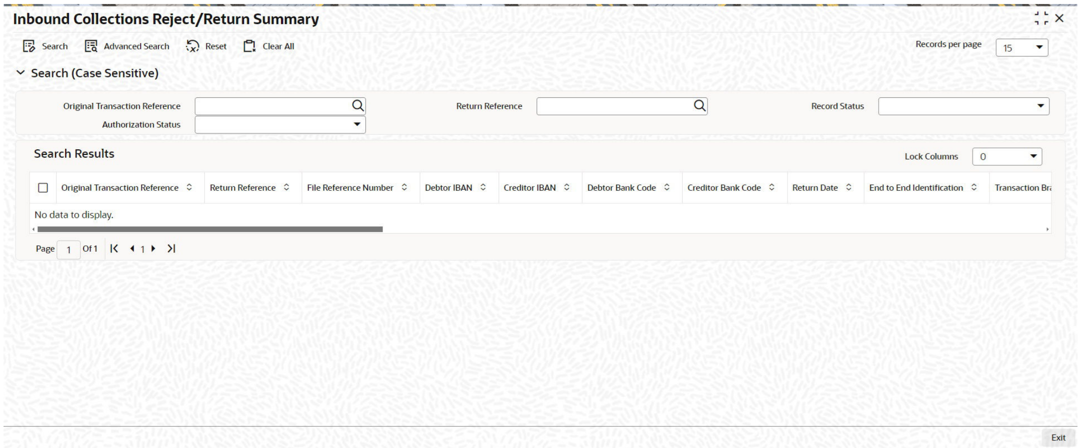
Sanction Response	System Action
Approve	Proceed with Collections reject/return. If already liquidated, reverse the accounting entries. Generate pac.002/pacs.004 as the case may be.
Reject	Mark Reject/Return transaction as Sanction reject. No further processing, no message generation/accounting. Transaction status will be not be changed.
Seize	Collections status is moved to 'Seized'. Seizure accounting is posted, if applicable. If accounting is pending: • Dr. Customer • Cr. Seizure GL If the accounting is over: • Dr. Customer • Cr. Seizure GL pacs.004/pacs.002 message is sent out.

4.7.4 Inbound Collections Reject/Return Summary

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

   Inbound Collections Reject/Return Summary screen is displayed.

Figure 4-25 Inbound Collections Reject/Return Summary



2. You can search using one or more of the following parameters:
   - Original Transaction Reference
   - Return Reference
   - Record Status
   - Authorization Status
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

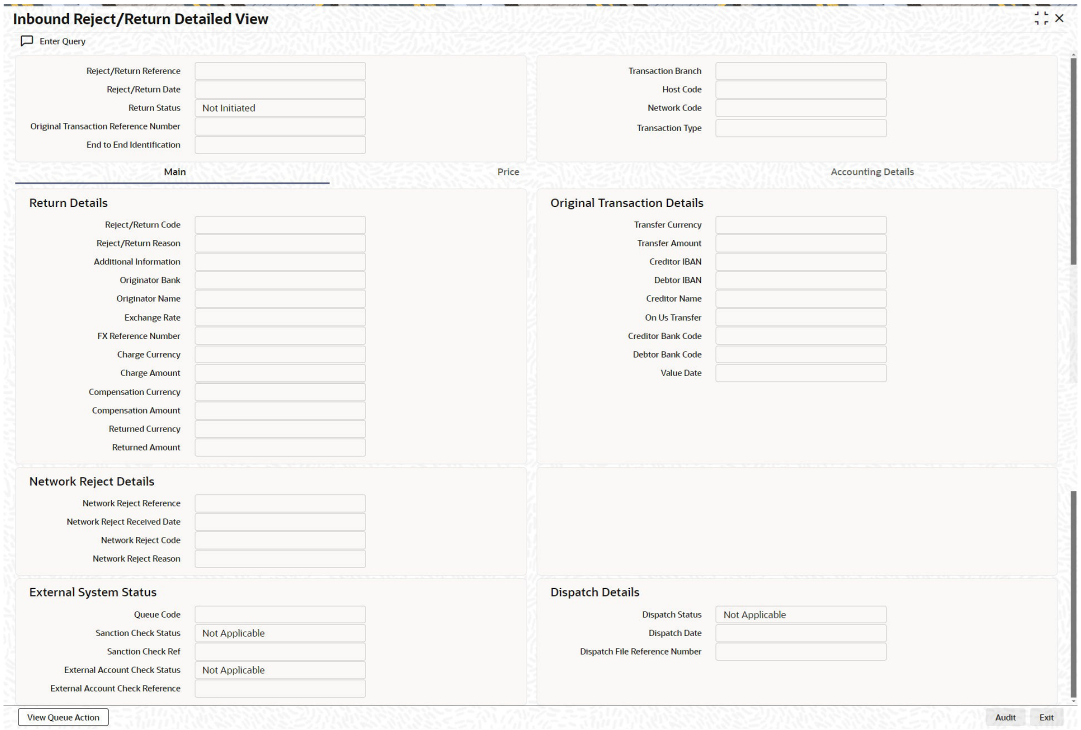
4.8 Inbound Reject/Return Detailed View

You can view the inbound reject/return transactions in this screen.

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

   Inbound Reject/Return Detailed View screen is displayed.

Figure 4-26 Inbound Reject/Return Detailed View



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

   Specify the Reject/Return Reference field and click the **Execute Query** button.

3. Along with the transaction details, you can also view the status details for the following:
   - Return Details
   - Original Transaction Details
   - Network Reject Details
   - External System Status
   - Dispatch Details

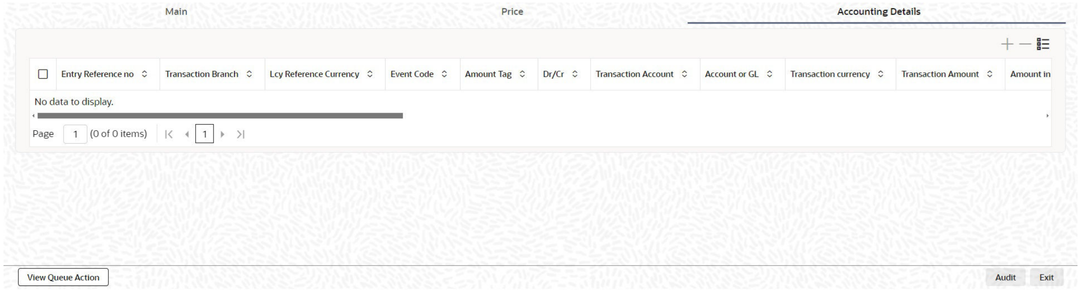
4. For more details on Main and Price tab, refer to ‘PCDINRTN’ screen details above.

- Accounting Details Tab
- View Queue Action
  This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- Inbound Reject/Return View Summary

4.8.1 Accounting Details Tab

1. On **Accounting Details Tab**, specify the fields.

Figure 4-27 Inbound Reject/Return Detailed View - Accounting Details Tab



2. If accounting entries are posted for a transaction, you can view the details from the Accounting Details tab.

4.8.2 View Queue Action

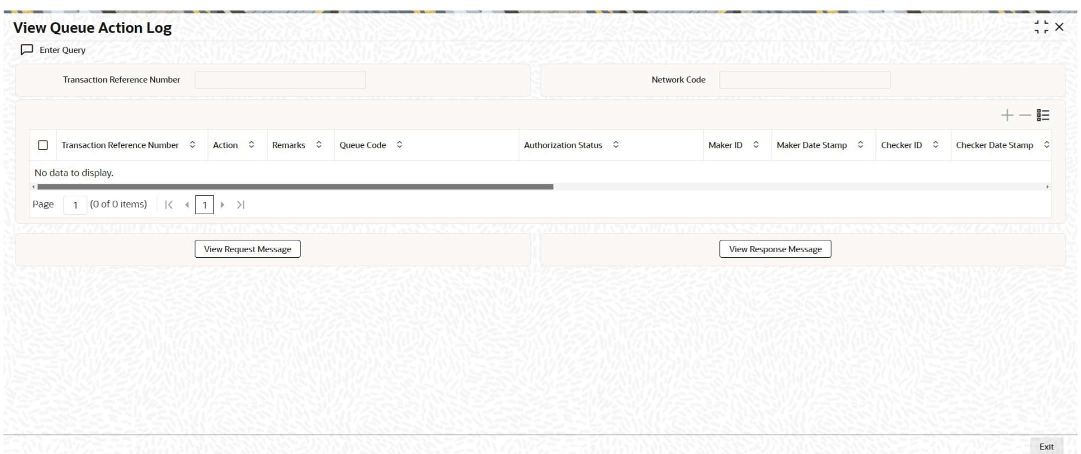
This topic provides the systematic instructions to process the **View Queue Action Log** screen.

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

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

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

Figure 4-28 View Queue Action Log



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

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

Table 4-13 View Queue Action Log - Field Description

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

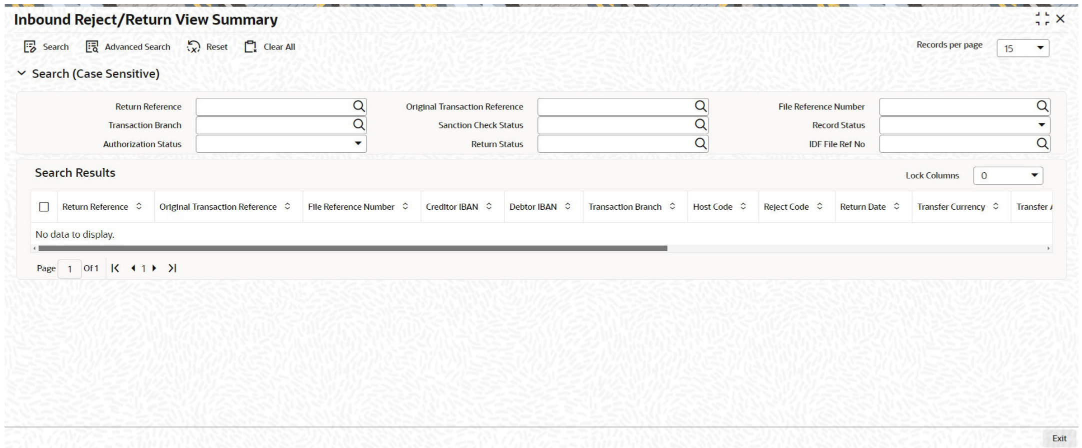
3. If required, user can view the request sent and the response received from external systems for the following:
   - **Sanction System**
   - **External Credit Approval**
   - **External Account Check**
   - **External FX fetch**
   - **External Price Fetch**
   - **Accounting System**

4.8.3 Inbound Reject/Return View Summary

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

   Inbound Reject/Return View Summary screen is displayed.

Figure 4-29 Inbound Reject/Return View Summary



2. You can search using one or more of the following parameters:
   - Return Reference
   - Original Transaction Reference
   - File Reference Number
   - Transaction Branch
   - Sanction Check Status
   - Authorization Status
   - Record Status
   - Return Status
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

4.9 Inbound Collections Reverse/Recall

Inbound Reversal

An incoming collections transaction can be reversed by the creditor bank, after settlement. The creditor bank sends a pacs.007 message for the same. On uploading this message following activities are triggered by the system:

- File level accounting is posted for pacs.007 entries as debit Nostro and credit Clearing Suspense GL with RCLG event.
- The corresponding outgoing collection transaction is marked as reversed.
- The accounting entries posted on the transaction is reversed as debit Clearing Suspense GL and credit Nostro account.

In case of any issues in pacs.007 file upload, you can also initiate the reversal request from inbound reverse/recall screen.

Inbound Recall/Cancellation

An incoming Collections transaction can be recalled or canceled by the creditor bank before settlement. The creditor bank sends a camt.056 message for the same. On uploading this message following activities are triggered by the system:

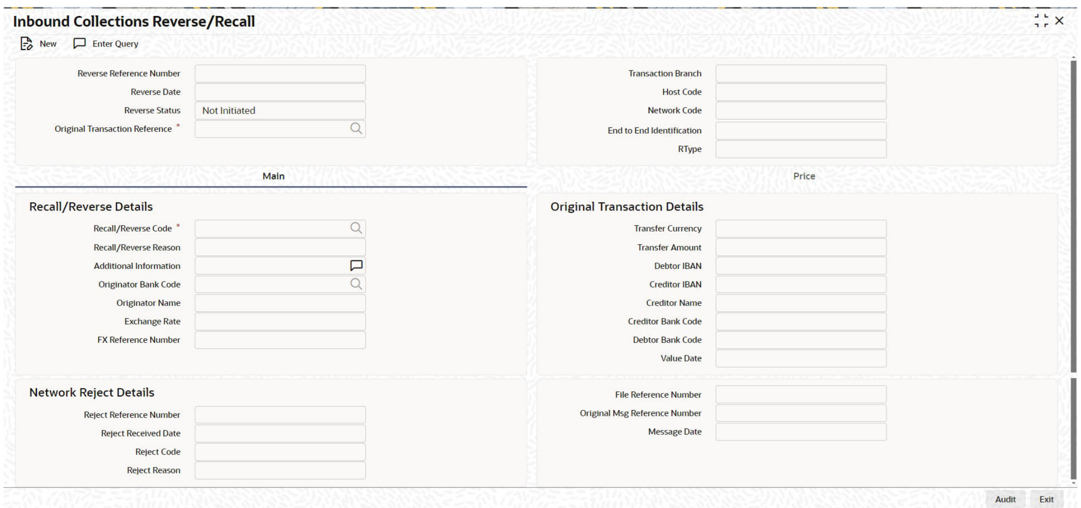
- File level accounting is posted for camt.056 entries as debit Nostro and credit Clearing Suspense GL with RCLG event.
- The corresponding outgoing collection transaction is marked as recalled.
- As the recall or cancel is triggered before settlement date, no transaction level accounting would have been posted on the transaction yet. Hence no accounting reversal is triggered on the transaction level.

In case of any issues in camt.056 file upload, you can also initiate the recall request from inbound reversal/recall screen.

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

   Inbound Collections Reverse/Recall screen is displayed.

Figure 4-30 Inbound Collections Reverse/Recall



2. On **Inbound Collections Reverse/Recall** screen, specify the fields.

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

Table 4-14 Inbound Collections Reverse/Recall - Field Description

Field	Description
Recall/Reverse Reference Number	This field gets auto-populated with the Reverse Reference Number on clicking New button.
Recall/Reverse Date	This field gets auto-populated with the Reverse Date when you click on New. System displays the current date by default.
Recall/Reverse Status	Specify the Reverse Status.
Original Transaction Reference	Specify the Original Transaction Reference from the list of values.
Transaction Branch	Specify the Transaction Branch.
Host Code	This field gets auto-populated with the Host Code of the specified branch code on clicking New button.
Network Code	This field gets auto-populated with the Network Code of the specified branch code on clicking New button.
End to End ID	Specify the End to End transaction Identification.

Table 4-14 (Cont.) Inbound Collections Reverse/Recall - Field Description

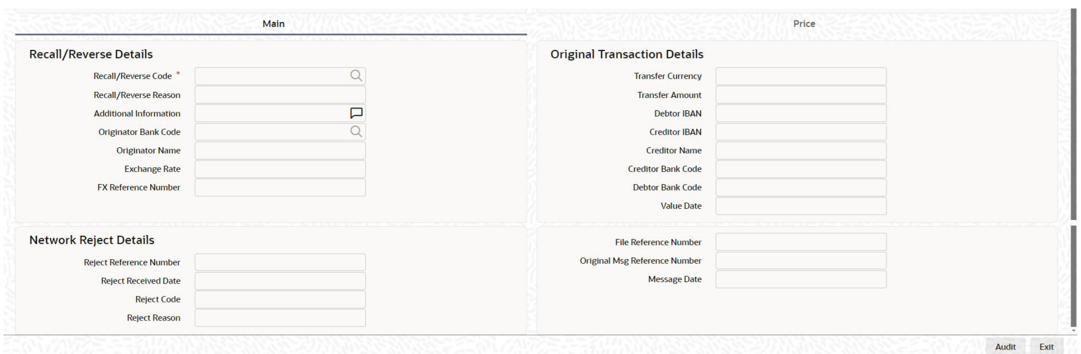
Field	Description
RType	This indicates if the transaction is reversed/recalled. RType gets updated based on the Reference number. The options are following: • Reversal • Recall

- Main Tab
- Price Tab
- Sanctions Screening for Reversal of Inbound Debits
- Sanctions Screening for Recall/Cancellation of Inbound Debits
- Inbound Collections Reverse/Recall Summary

4.9.1 Main Tab

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

Figure 4-31 Inbound Collections Reverse/Recall - Main Tab



2. Specify the following Recall/Reverse Details:
   - Recall/Reverse Code
   - Recall/Reverse Reason
   - Additional Information
   - Originator Bank Code
   - Originator Name
   - Exchange Rate
   - FX Reference Number
3. System defaults the following Original Transaction Details on selecting a valid Original Transaction Reference:
   - Transfer Currency
   - Transfer Amount
   - Debtor IBAN

- Creditor IBAN
- Creditor Name
- Creditor Bank Code
- Debtor Bank Code
- Value Date

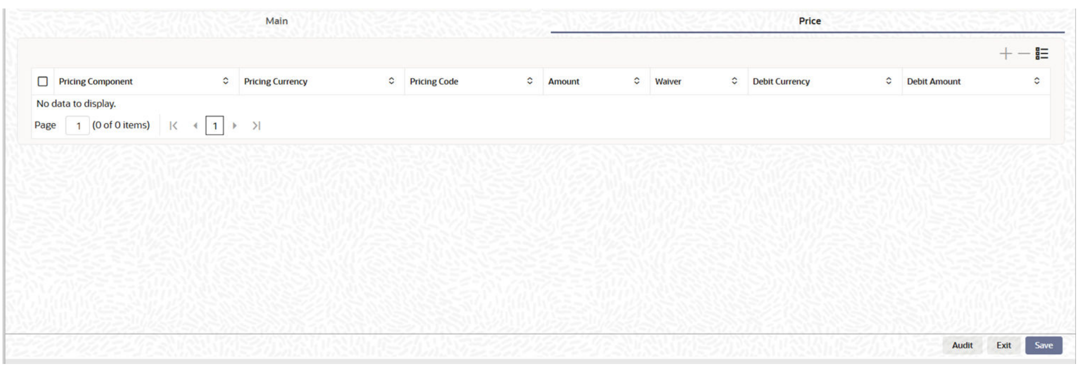
4. You can view following Network Reject Details:
   - Reject Reference Number
   - Reject Received Date
   - Reject Code
   - Reject Reason
   - File Reference Number
   - Original Message Reference
   - Message Date

4.9.2 Price Tab

You can view the pricing details populated by system in this screen.

1. Click the **Price** tab and view the pricing details.

Figure 4-32 Price Tab



2. There may be one or more applicable Charge and Tax components as defined in the Pricing Code maintenance. The fixed amount or rate is fetched from Pricing Value Maintenance screen (PPDVLMNT) for each Charge and/or Tax component, as applicable for the Payment Source code & Customer Service model.
3. On **Price** tab, the computed charges, and taxes if applicable, are populated for each charge component in the following fields.

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

Table 4-15 Price - Field Description

Field	Description
Component Name	System defaults the Pricing Component based on the Pricing code linked in Network Currency Preferences.

Table 4-15 (Cont.) Price - Field Description

Field	Description
Pricing Currency	System defaults the Pricing Currency of the component from the Pricing code maintenance.
Pricing Code	System defaults the Pricing Code.
Amount	System defaults the Pricing Amount from Pricing Value Maintenance screen (PPDVLMNT) as applicable for the payment value date, Payment Source code and Debit Customer Service Model. However you can modify this value.
Waived	System defaults the waived. However you can modify this value.
Debit Account Currency	System displays the Customer Debit Currency for charge/tax.
Debit Amount	System displays the Amount debited to the selected debit account.

4.9.3 Sanctions Screening for Reversal of Inbound Debits

Sanction screening is done if :

- It is applicable for the customer.
- It is applicable for the Network and source for the transaction type ‘Incoming’.

Sanction Response	System Action
Approve	Proceed with Collections reversal. If already liquidated, reverse the accounting entries.
Reject	The transaction remains in SC queue. Auto cancel/manual cancel is applicable. On cancellation reversal transaction gets canceled and original transaction status will not be changed.
Seize	Collections status is moved to ‘Seized’. Seizure accounting is posted, if applicable. Since the accounting for original transaction would have already processed, seizure accounting will post the following entries: • Dr. Clearing GL • Cr. Seizure GL

4.9.4 Sanctions Screening for Recall/Cancellation of Inbound Debits

Sanction screening is done if :

- It is applicable for the customer.
- It is applicable for the Network and source for the transaction type ‘Incoming’.
- Transaction is in Future valued queue or in settled status.

Sanction Response	System Action
Approve	Proceed with Collections cancellation. If already liquidated, reverse the accounting entries.
Reject	Proceed with Collections cancellation, if not yet liquidated. If already liquidated, reverse the accounting entries.

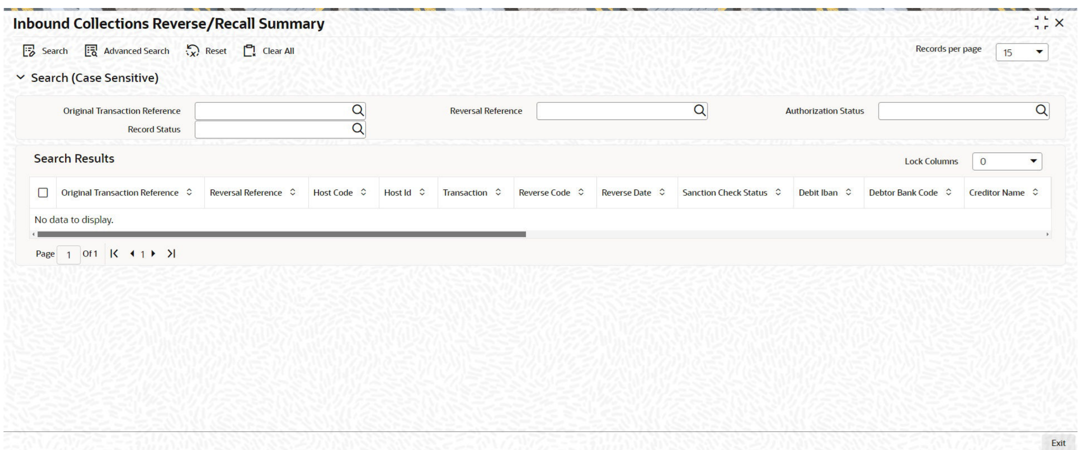
Sanction Response	System Action
Seize	Collections status will be moved to 'Seized'. Seizure accounting will be posted, if applicable. If accounting for original transaction is pending: • Dr. Customer • Cr. Seizure GL If the accounting is over: • Dr. Customer • Cr. Seizure GL

4.9.5 Inbound Collections Reverse/Recall Summary

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

   Inbound Collections Reverse/Recall Summary screen is displayed.

Figure 4-33 Inbound Collections Reverse/Recall Summary



2. You can search using one or more of the following parameters:
   - Original Transaction Reference
   - Reverse Reference
   - Authorization Status
   - Record Status
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

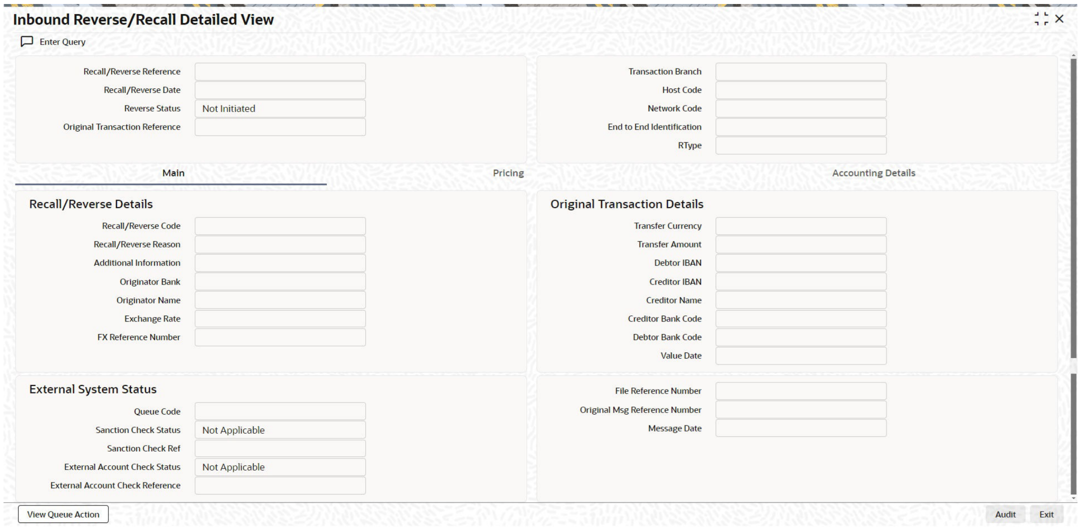
4.10 Inbound Reverse/Recall Detailed View

You can view the inbound reverse/recall transactions in this screen.

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

   Inbound Reverse/Recall Detailed View screen is displayed.

Figure 4-34 Inbound Reverse/Recall Detailed View



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

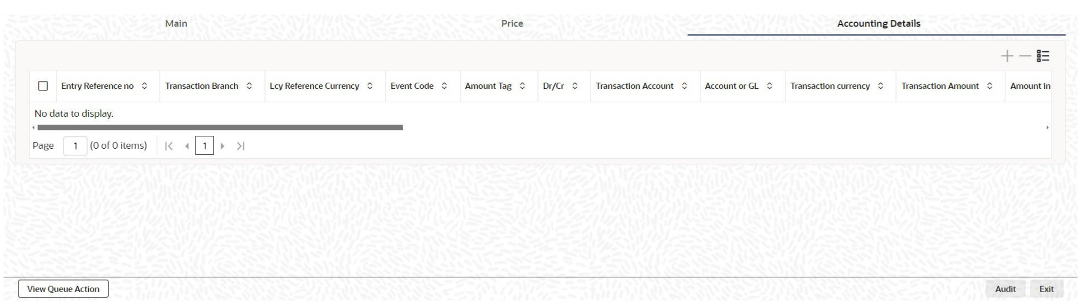
   Specify the Recall/Reverse Reference.
3. Along with the Recall/Reverse reference details in the Main and Pricing tabs user can also view the Sanction Check status.
4. Click **Execute Query** to populate the details of the transaction in the Outgoing Recall/ Reverse Detail View screen.
5. For more details on Main and Price tab, refer to 'PCDINREV' screen details above.

- Accounting Details Tab
- View Queue Action
  This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- Inbound Reverse/Recall View Summary

4.10.1 Accounting Details Tab

1. On **Accounting Details Tab**, specify the fields.

Figure 4-35 Inbound Reverse/Recall Detailed View - Accounting Details Tab



2. If accounting entries are posted for a transaction, you can view the details from the Accounting Details tab.

4.10.2 View Queue Action

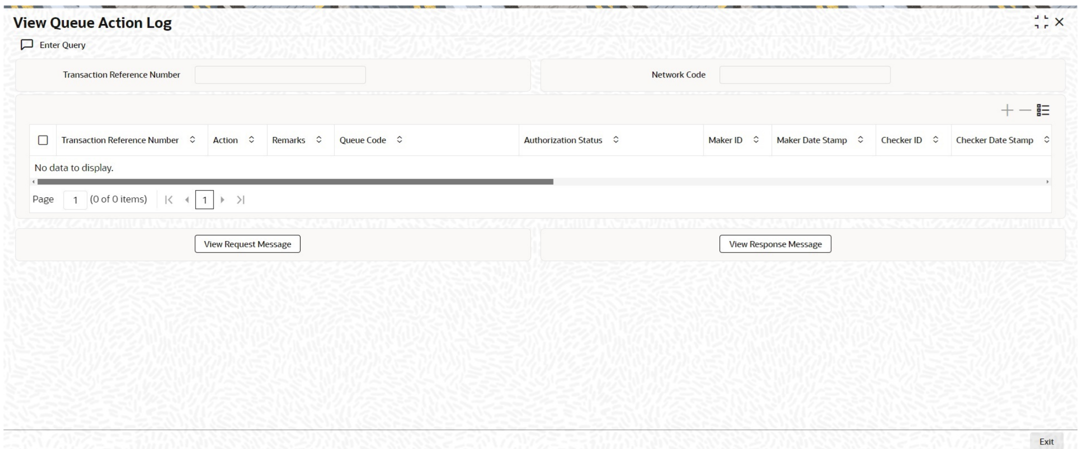
This topic provides the systematic instructions to process the **View Queue Action Log** screen.

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

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

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

Figure 4-36 View Queue Action Log



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

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

Table 4-16 View Queue Action Log - Field Description

Field	Description
Transaction Reference Number	Displays the unique reference number for the transaction.
Network Code	Displays the **Network Code** of the transaction.
Transaction Reference Number	Displays the unique reference number for the transaction.
Action	Displays the **Action** performed on the transaction.
Remarks	Displays the **Remarks**, if any.
Exception Queue	Displays the **Exception Queue** code.
Authorization Status	Displays the current **Authoization Status** of the transaction.
Maker ID	Displays the transaction's **Maker ID**.
Maker Date Stamp	Displays the date stamp of the maker.
Checker ID	Displays the transaction's **Checker ID**.

Table 4-16 (Cont.) View Queue Action Log - Field Description

Field	Description
Checker Date Stamp	Displays the date stamp of the checker.
Queue Status	Displays the current status of the transaction in queue.
Queue Reference No	Displays the transaction reference number in queue.
Primary External Status	Displays the status of the primary external.
Secondry External Status	Displays the status of the secondry external.
External Reference Number	Displays the external reference number.
Cancel Reason Code	Displays the reason code for the cancellation request.
Cancel Reason Description	Displays the reason description for the cancellation.
Verification Status	Displays the current verification status.
Verifier ID	Displays the unique **Verifier ID**.
Verifier Date Stamp	Displays the date stamp of the verifier.
Authorizer Remarks	Displays the **Authorizer Remarks**, if any.
Verifier Remarks	Displays the **Verifier Remarks**, if any.

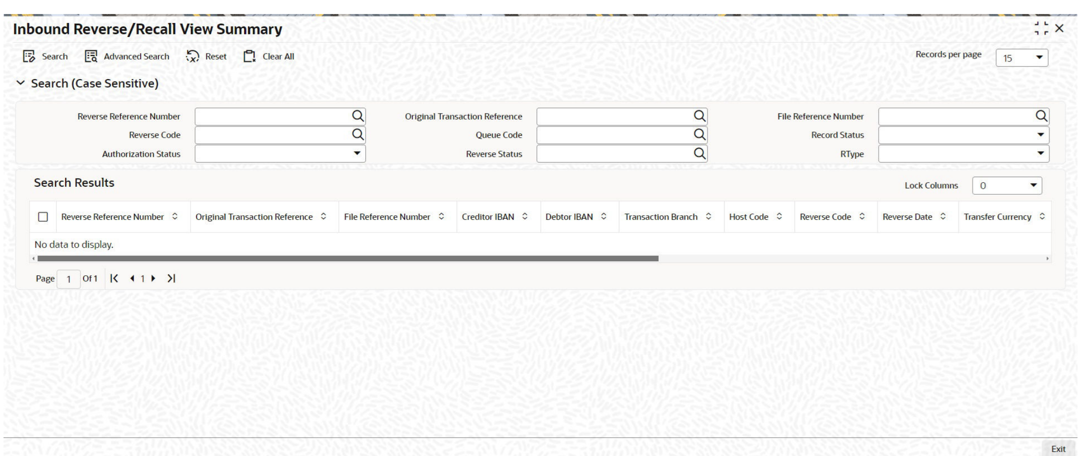
3. If required, user can view the request sent and the response received from external systems for the following:
   - **Sanction System**
   - **External Credit Approval**
   - **External Account Check**
   - **External FX fetch**
   - **External Price Fetch**
   - **Accounting System**

4.10.3 Inbound Reverse/Recall View Summary

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

   Inbound Reverse/Recall View Summary screen is displayed.

Figure 4-37 Inbound Reverse/Recall View Summary



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

   System displays the records that match the search criteria.

4.11 Inbound Collections Refund

An incoming collections transaction can be requested for refund by the debtor bank, post its settlement. The debtor bank initiates the same based on the debtor customer request or due to debtor bank internal reasons.

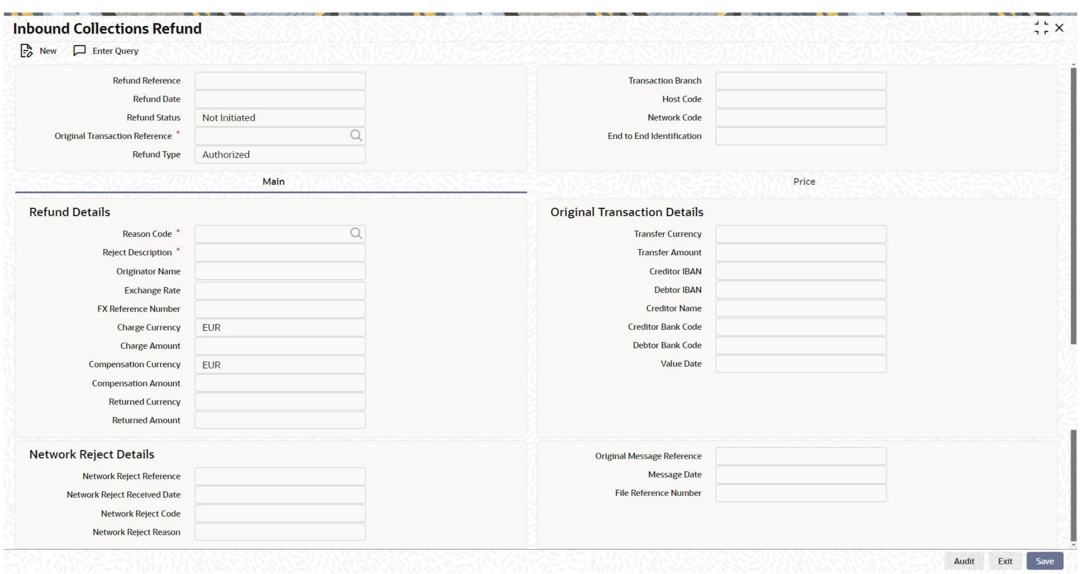
Refund is initiated on or after the value date of the incoming collection transaction. Thus, the transaction is liquidated by then.

To originate the refund for incoming collections, this screen is used. Provision to mark the refund type as authorized or unauthorized is available.

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

   Inbound Collections Refund screen is displayed.

Figure 4-38 Inbound Collections Refund



2. On **Inbound Collections Refund** screen, specify the fields.

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

Table 4-17 Inbound Collections Refund - Field Description

Field	Description
Refund Reference	Systems generates the Reference Number on clicking New button.
Refund Date	System defaults the Current Date by default.
Refund Status	System defaults the Refund Status from the following: • Not Initiated (Default) • Initiated
Original Transaction Reference	Specify the Transaction Reference from the list of values of the initiated transactions.
Refund Type	System defaults the Refund Type from the following: • Authorized • Unauthorized **Note** Authorized refunds are validated based on Refund period maintained in the Network preferences for transaction type 'Incoming'. Unauthorized refunds are validated based on Unauthorized Refund period maintained. It is mandatory to maintain the reason code for unauthorized refunds as 'MD01'.
Transaction Branch	Specify the Transaction Branch.
Host Code	This field gets auto-populated with the Host Code of the specified branch code on clicking New button.
Network Code	This field gets auto-populated with the Network Code of the specified branch code on clicking New button.
End to End Identification	Specifies the End to End transaction Identification.

- Main Tab
- Price Tab
- Inbound Collections Refund Summary

4.11.1 Main Tab

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

Figure 4-39 Inbound Collections Refund - Main Tab

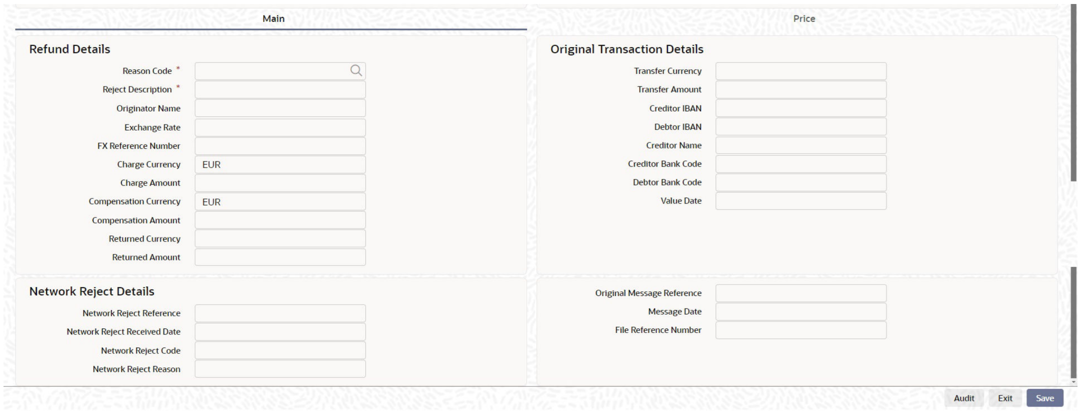


Table 4-18 Inbound Collections Refund_Main Tab - Field Description

Field	Description
Refund Details	--
Reason Code	Select the Reason Code for initiating the Refund.
Reject Description	System defaults the Reject Description for the Reason Code selected.
Originator Name	Specify the Originator Name. It is mandatory enter the name. Only customer originated refunds are allowed from this screen.

> **Note**
>
> Refund is applicable for Core scheme only. Collections booked under B2B scheme is not listed for initiating B2B refund requests.
>
> While refund are uploaded (pacs.004 messages with Originator name), the validation is based on Recall allowed period.
>
> When the reason code is MD01, system validates for unauthorized refund period and in other cases it validates for the normal refund period.
>
> While refund are uploaded (pacs.004 messages with Originator name), the validation is based on Recall allowed period.

Field	Description
Exchange Rate	Specify the Exchange Rate.
FX Reference Number	Specify the FX Reference Number.
Charge Currency	This field displays Currency of the Charge amount.
Charge Amount	Specify the Charge Amount specified by the Debtor PSP.
Compensation Currency	This field displays Currency of the compensation amount.
Compensation Amount	Specify the Compensation amount specified by the Debtor PSP.
Returned Currency	This field displays Currency of the returned amount.

Table 4-18 (Cont.) Inbound Collections Refund_Main Tab - Field Description

Field	Description
Returned Amount	This field displays Total amount returned by the Creditor PSP. **Note** Refund is applicable for Core scheme only. Collections booked under B2B scheme is not listed for initiating B2B refund requests. While refund are uploaded (pacs.004 messages with Originator name), the validation is based on Recall allowed period. When the reason code is MD01, system validates for unauthorized refund period and in other cases it validates for the normal refund period. While refund are uploaded (pacs.004 messages with Originator name), the validation is based on Recall allowed period.

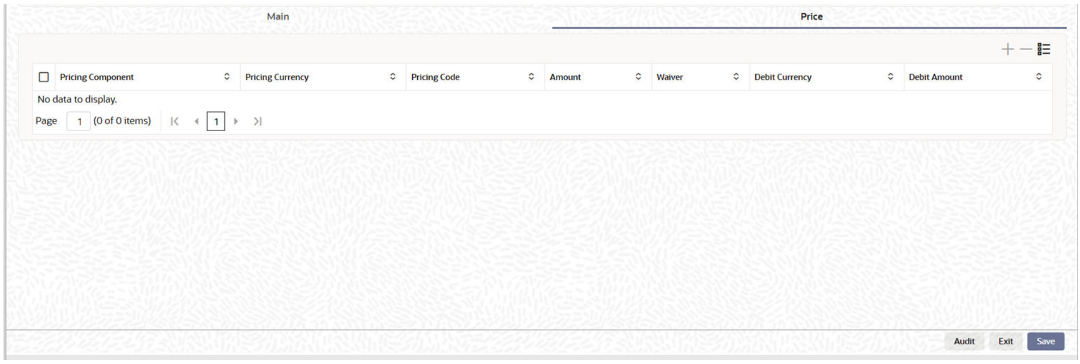
2. System defaults the following Original Transaction Details on selecting a valid Original Transaction Reference:
   - Transfer Currency
   - Transfer Amount
   - Creditor IBAN
   - Debtor IBAN
   - Creditor Name
   - Creditor Bank Code
   - Debtor Bank Code
   - Value Date
3. You can view following Network Reject Details:
   - Network Reject Reference
   - Network Reject Received Date
   - Network Reject Code
   - Network Reject Reason
4. You can specify following Network Reject Details:
   - Original Message Reference
   - Message Date
   - File Reference Number

4.11.2 Price Tab

You can view the pricing details populated by system in this screen.

1. Click the **Price** tab and view the pricing details.

Figure 4-40 Price Tab



2. There may be one or more applicable Charge and Tax components as defined in the Pricing Code maintenance. The fixed amount or rate is fetched from Pricing Value Maintenance screen (PPDVLMNT) for each Charge and/or Tax component, as applicable for the Payment Source code & Customer Service model.
3. On **Price** tab, the computed charges, and taxes if applicable, are populated for each charge component in the following fields.

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

Table 4-19 Price - Field Description

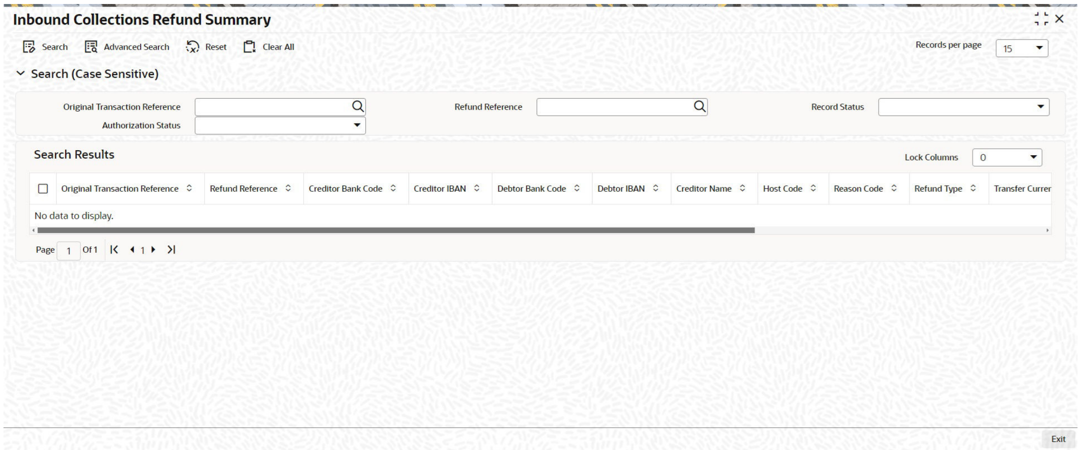
Field	Description
Component Name	System defaults the Pricing Component based on the Pricing code linked in Network Currency Preferences.
Pricing Currency	System defaults the Pricing Currency of the component from the Pricing code maintenance.
Pricing Code	System defaults the Pricing Code.
Amount	System defaults the Pricing Amount from Pricing Value Maintenance screen (PPDVLMNT) as applicable for the payment value date, Payment Source code and Debit Customer Service Model. However you can modify this value.
Waived	System defaults the waived. However you can modify this value.
Debit Account Currency	System displays the Customer Debit Currency for charge/tax.
Debit Amount	System displays the Amount debited to the selected debit account.

4.11.3 Inbound Collections Refund Summary

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

   Inbound Collections Refund Summary screen is displayed.

Figure 4-41 Inbound Collections Refund Summary



2. You can search using one or more of the following parameters:
   - Original Transaction Reference
   - Refund Reference
   - Record Status
   - Authorization Status
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

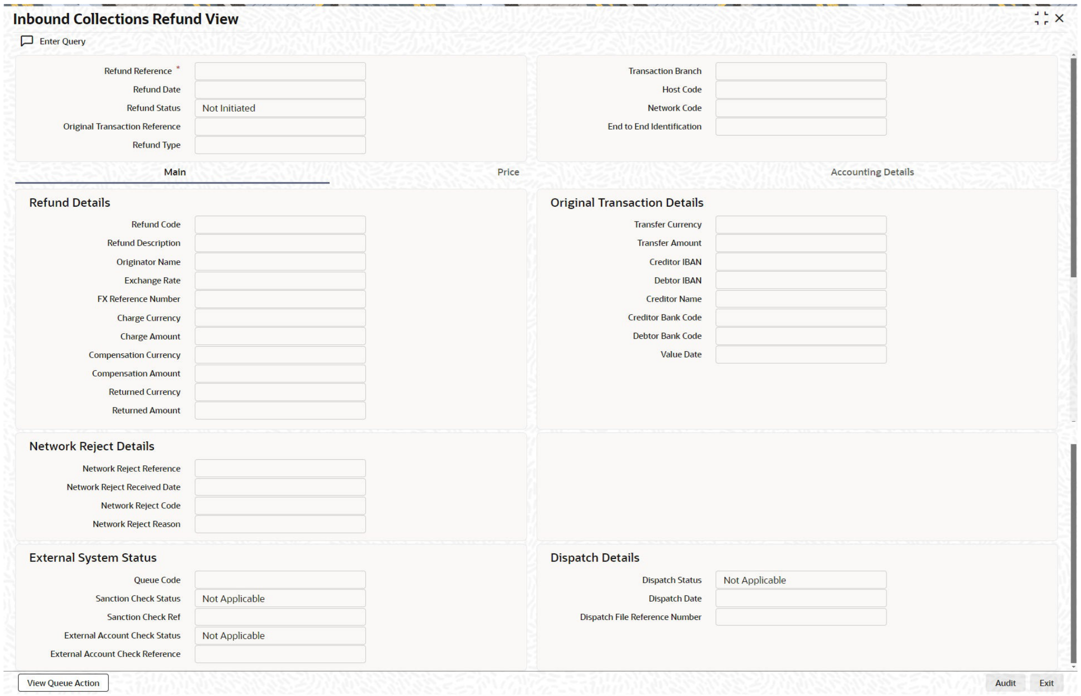
4.12 Inbound Collections Refund View

You can view the inbound refund transactions in this screen.

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

   Inbound Collections Refund View screen is displayed.

Figure 4-42 Inbound Collections Refund View



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

   Specify Refund Reference.

3. Along with the Refund reference details, you can also view the status details for the following:
   - Refund Details
   - Original Transaction Details
   - Network Reject Details
   - External System Status
   - Dispatch Details

4. Click Execute Query to populate the details of the transaction in the Outbound Collections Refund View screen.

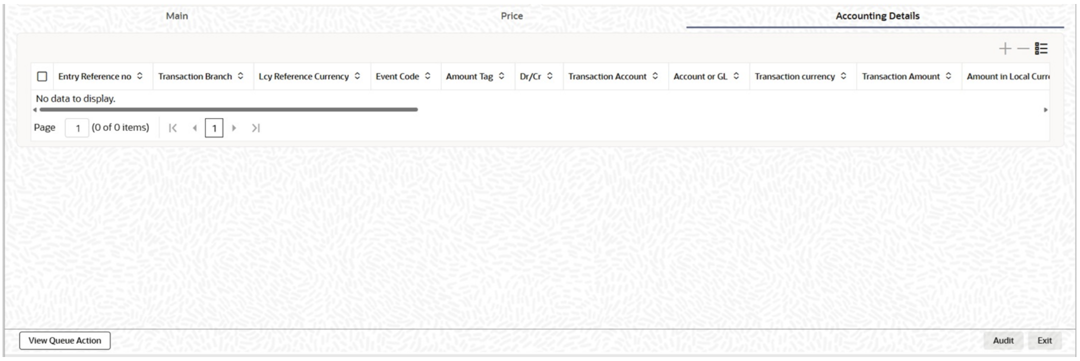
5. For more details on Main and Price tab, refer to 'PCDIRFND' screen details above.

- Accounting Details
- View Queue Action
  This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- Inbound Collections Refund View Summary

4.12.1 Accounting Details

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

Figure 4-43 Accounting Details



4.12.2 View Queue Action

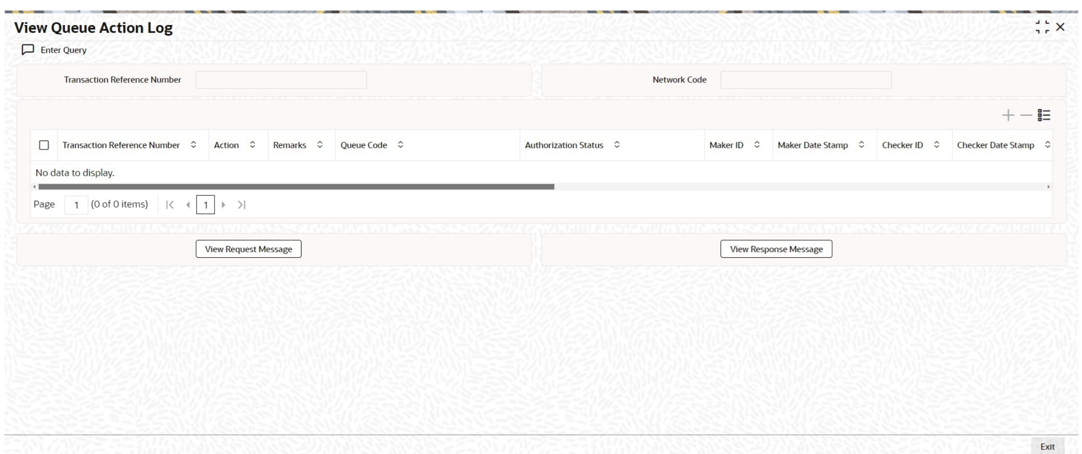
This topic provides the systematic instructions to process the **View Queue Action Log** screen.

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

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

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

Figure 4-44 View Queue Action Log



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

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

Table 4-20 View Queue Action Log - Field Description

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

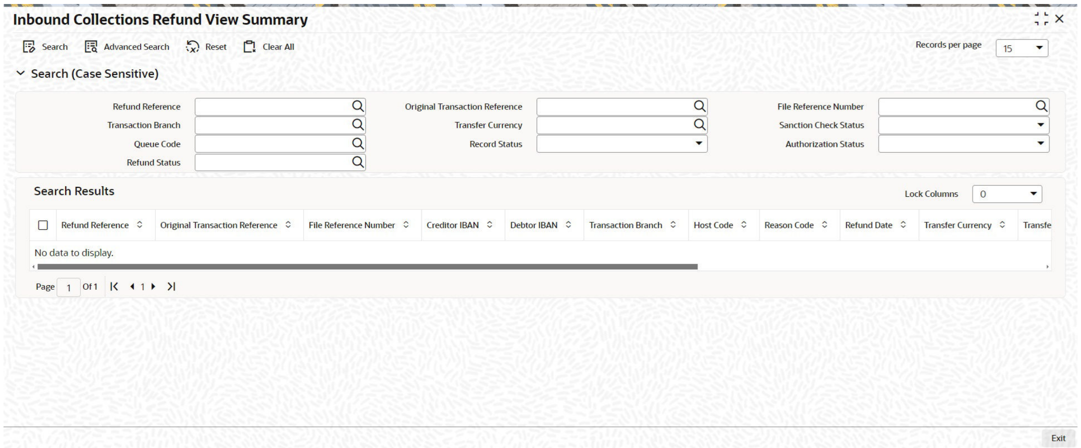
3. If required, user can view the request sent and the response received from external systems for the following:
   - **Sanction System**
   - **External Credit Approval**
   - **External Account Check**
   - **External FX fetch**
   - **External Price Fetch**
   - **Accounting System**

4.12.3 Inbound Collections Refund View Summary

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

   Inbound Collections Refund View Summary screen is displayed.

Figure 4-45 Inbound Collections Refund View Summary



2. You can search using one or more of the following parameters:
   - Refund Reference
   - Original Transaction Reference
   - File Reference Number
   - Transaction Branch
   - Transfer Currency
   - Sanction Check Status
   - Queue Code
   - Record Status
   - Authorization Status
   - Refund Status
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

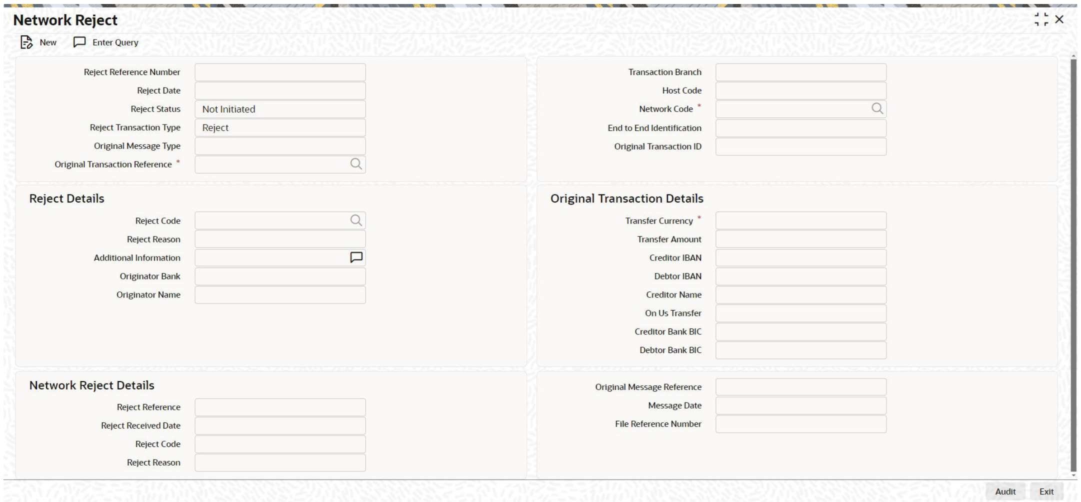
4.13 Network Reject

You can view both inbound/outbound collections network rejects in this screen. Files uploaded are created as records in this screen.

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

   Network Reject screen is displayed.

Figure 4-46   Network Reject



2. On **Network Reject** screen, specify the fields.

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

Table 4-21   Network Reject - Field Description

Field	Description
Reject Reference Number	System displays the Reject Reference of selected branch of the logged in user on clicking ‘New’ button.
Reject Date	System displays the Reject Reference of selected branch of the logged in user on clicking ‘New’ button. System displays the current date by default.
Reject Status	Return Status is defaulted as Not Initiated. You can also select from the following: • Not Initiated • Exception • Success • Pending
Reject Transaction Type	Select Reject Transaction Type from the following: • Reject • Return • Refund • Recall • Reverse • Original Transaction
Original Transaction Reference	Specify the Original Transaction Reference.
Original Message Type	Select Original Message Type from the following: • Pacs.003 • pacs.004 • Camt.056 • Pacs.007 • Pacs.002
Transaction Branch	System displays the Transaction Branch of selected branch of the logged in user on clicking ‘New’ button.
Host Code	System displays the Host Code of selected branch of the logged in user on clicking ‘New’ button.

Table 4-21 (Cont.) Network Reject - Field Description

Field	Description
Network Code	System displays the Network Code of selected branch of the logged in user on clicking ‘New’ button.
End to End Identification	System displays the End to End transaction Identification.
Original Transaction ID	Original Transaction ID is matched with original recall reference.

3. You can specify following Reject Details:
   - Reject Code
   - Reject Reason
   - Additional Information
   - Originator Bank
   - Originator Name

> **Note**
>
> If the bank is initiating a return of a settled incoming collections, then Originator Bank field needs to be provided. If a Refund is getting processed on customer request, Originator Name field has to be input with customer name.
>
> It is mandatory to have one of the values as Originator. It is not be possible to provide both Originator Bank and Originator Name together.
>
> If the originator Bank is provided, the transaction is considered as a return of the incoming Collections initiated by the bank and validation is done based on Return Days maintained in Collections Network Preferences for ‘Incoming’ transaction type.
>
> If the originator name is provided, the transaction is considered as a request of refund by the customer of an incoming collections and validation is done based on Refund Days maintained in Collections Network Preferences for ‘Incoming’ transaction type.

4. System defaults the following Original Transaction Details on selecting a valid Original Transaction Reference:
   - Transfer Currency
   - Transfer Amount
   - Creditor IBAN
   - Debtor IBAN
   - Creditor Name
   - On Us Transfer (This gets updated if the Dispatch on Us is updated in network preferences (PCDNWDDP))
   - Creditor Bank Code
   - Debtor Bank Code
5. You can specify following Original Transaction Details:
   - Original Message Reference

- Message Date
- File Reference Number

6. You can view following Network Reject Details:
   - Reject Reference
   - Reject Received Date
   - Reject Code
   - Reject Reason

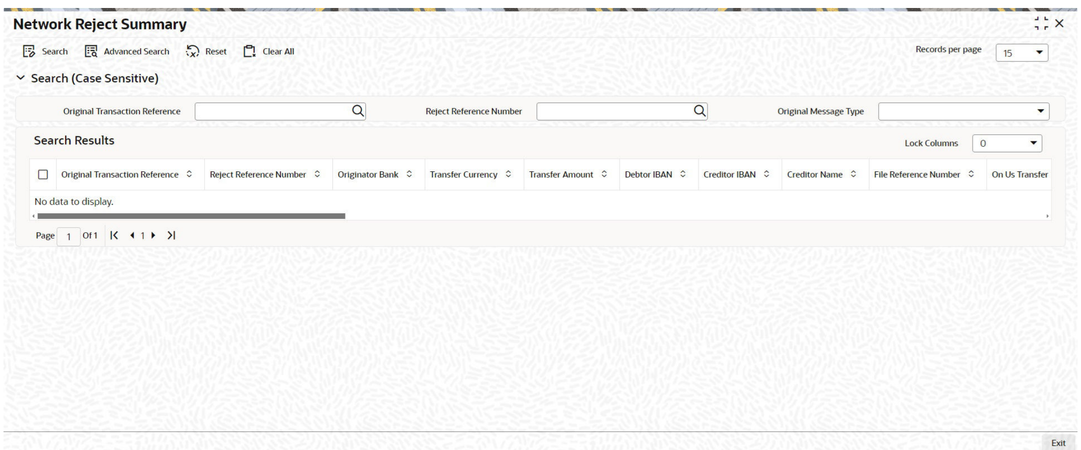
- Network Reject Summary

4.13.1 Network Reject Summary

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

   Network Reject Summary screen is displayed.

Figure 4-47 Network Reject Summary



2. You can search using one or more of the following parameters:
   - Original Transaction Reference
   - Reject Reference Number
   - Original Message Type

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

   System displays the records that match the search criteria.

4.14 Non-urgent R transactions

The preferences for R-transactions is same as the preferences applicable for the original parent transaction. No specific maintenance is available for R-transactions.

While processing a return transaction for a non-urgent outward payment, the Return account maintained in the preferences is fetched for posting the return accounting. If no maintenance is found, the original transaction account itself is used as Return Account.

The currency of the return account must be same as the currency of the original debit account or transfer currency. If the validation fails, the original debit account is considered as the return account.

If return account currency is same as the currency of original debit account, reversal happens with the original exchange rate. If the currency of the return account is same as transfer currency no conversion is required while posting the accounting entries for the return.

5 R-Transactions Dispatch

The Network cutoff check is done for all R-transactions. If the Network Cutoff is over, R transaction processing date is moved to next Network business day.

Reversal accounting entries, if applicable, are posted on the current day itself with value date as the new date derived.

R-Transaction details are logged in the dispatch table with dispatch date as next Network business day.

Dispatch file generated for the first cycle on the dispatch date includes these R-transactions.

- FX Fetch for R-Processing

5.1 FX Fetch for R-Processing

Changes are done in R-processing to fetch the new rate for the below listed transactions if the preference is set in Network preferences for re-do of FX:

- Return or positive response of recall of SCT pacs.004
- Reject (received after accounting)/return /refund of SDD pacs.004
- Reversal of SDD pacs.007
- Recall of SDD camt.056 (received after accounting)
- Network reject of SDD/SCT messages which results in reversal of accounting

The new rate are fetched from internal rates or as a call to external FX system based on FX preference for the original transaction.

The reversal accounting is passed using the amount derived using the new rate. Transfer amount is converted back to account amount.

If Re-do FX for R-transactions flag is not checked in Network preferences (PCDNWDDP) then the R-transaction accounting will be reversal of original accounting.

Glossary

PCDAITXN

Inbound Collections Transaction Input

PCDAOTXN

Outbound Collections Transaction Input

PCDCSCHM

Creditor Scheme ID Detailed

PCDDMAND

Mandate Maintenance

PCDINREV

Inbound Collections Reverse/Recall

PCDINRTN

Inbound Collections Reject/Return

PCDINWRJ

Network Reject

PCDIREVW

Inbound Reverse/Recall Detailed View

PCDIRFND

Inbound Collections Refund

PCDIRFVW

Inbound Collections Refund View

PCSORJVW

Outbound Reject/Return View Summary

PCDIRTVW

Inbound Reject/Return Detailed View

PCDIVIEW

Inbound Collections View

PCDNWDDP

Collections Network Preferences Detailed

PCDOREVW

Outbound Reverse/Recall View

PCDORFND

Outbound Collections Refund

PCDORFVW

Outbound Collections Refund View

PCDORJVW

Outbound Reject/Return View

PCDOTSTM

Collections Outbound Standing Instruction Template Detailed

PCDOUREV

Outbound Collections Reverse/Recall

PCDOVIEW

Outbound Collections View

PCSAITXN

Inbound Collections Transaction Summary

PCSAOTXN

Outbound Collections Transaction Summary

PCSCSCHM

Creditor Scheme ID Summary

PCSDMAND

Mandate Maintenance Summary

PCSINREV

Inbound Collections Reverse/Recall Summary

PCSINRTN

Inbound Collections Reject/Return Summary

PCSINWRJ

Network Reject Summary

PCSIREVW

Inbound Reverse/Recall View Summary

PCSIRFND

Inbound Collections Refund Summary

PCSIRFVW

Inbound Collections Refund View Summary

PCSIRTVW

Inbound Reject/Return View Summary

PCSIVIEW

Inbound Collections View Summary

PCSNWDDP

Collections Network Preferences Summary

PCSOREVW

Outbound Reverse/Recall View Summary

PCSORFND

Outbound Collections Refund Summary

PCSORFVW

Outbound Collections Refund View Summary

PCSOUREV

Outbound Collections Reverse/Recall Summary

PCSOVIEW

Outbound Collections View Summary

PMDCSCHL

Creditor Scheme ID Limit Maintenance

PMSCSCHL

Creditor Scheme ID Limit Maintenance Summary