Oracle® Banking Payments

India NEFT User Guide

Release 14.8.2.0.0
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Oracle Banking Payments India NEFT User Guide, Release 14.8.2.0.0

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Contents

3 NEFT Inbound Payments

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

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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

Domestic Low Value Payments - NEFT

1.1 Overview of National Electronic Funds Transfer (NEFT)

National Electronic Funds Transfer (NEFT) is a nation-wide payment system facilitating oneto-one funds transfer in India. Retail and Corporate Customers make use of this mode of payment. It is done via electronic messages conforming as per SFMS standards.

Key features of National Electronic Funds Transfer (NEFT)

- Supports following transactions types and messages:
  - Outbound, Inbound and Return transactions
  - camt.059.001.06 Credit confirmation and F20,F25,F26 and F27 Acknowledgement messages
  - End of Day (EOD) and Start of Day (SOD) messages
  - Indo Nepal Remittances
  - Inbound credit to Loan account and GL account
  - Inbound transaction for Credit Card payments
  - Outbound Prefunded transactions
- Supports following functionalities:
  - 24x7 processing
  - Legal Entity Identifier (LEI) validations
  - Account Type validations - NRE Account
  - Beneficiary registration for outbound transactions
  - Non STP functionality for inbound transactions
  - Bulking of individual N06 messages (10 messages per bundle) and dispatching to SFMS
  - Return processing as per settlement batches
  - Notification to channels on transaction processing
- Initiation of NEFT Outbound transactions using following options:
  - UI screens
  - Single Payment Service
  - Bulk file upload - C2B Pain.001 file
  - GEFU Upload

- Supports maintenance for SFMS Connectivity

1.2 NEFT Maintenance

This section lists the key common maintenance that are required for processing of outbound and inbound NEFT Payments:

- India Payments Common Preferences (PMDNFTPF)
- Network Maintenance (PMDNWMNT)
- Source Maintenance (PMDSORCE)
- Source Network Preferences (PMDSORNW)
- Queue Connection Profile Maintenance (PMDQPROF)
- Beneficiary Registration (PMDBENRN)
- India Payment Account Preferences (PMDEXACP)
- India Tax Preference Detailed (PMDINTXP)
- Dispatch Parameters Maintenance (PADISPTM)
- IFSC Directory (PMDIFSMN)
- Branch and IFSC Code Mapping (PMDIFSBR)

For more details on above mentioned maintenance screens, refer to Payments Core User Guide and Common Core - Core Entities and Services User Guide.

2

NEFT Outbound Payments

2.1 NEFT Outbound Transaction Input

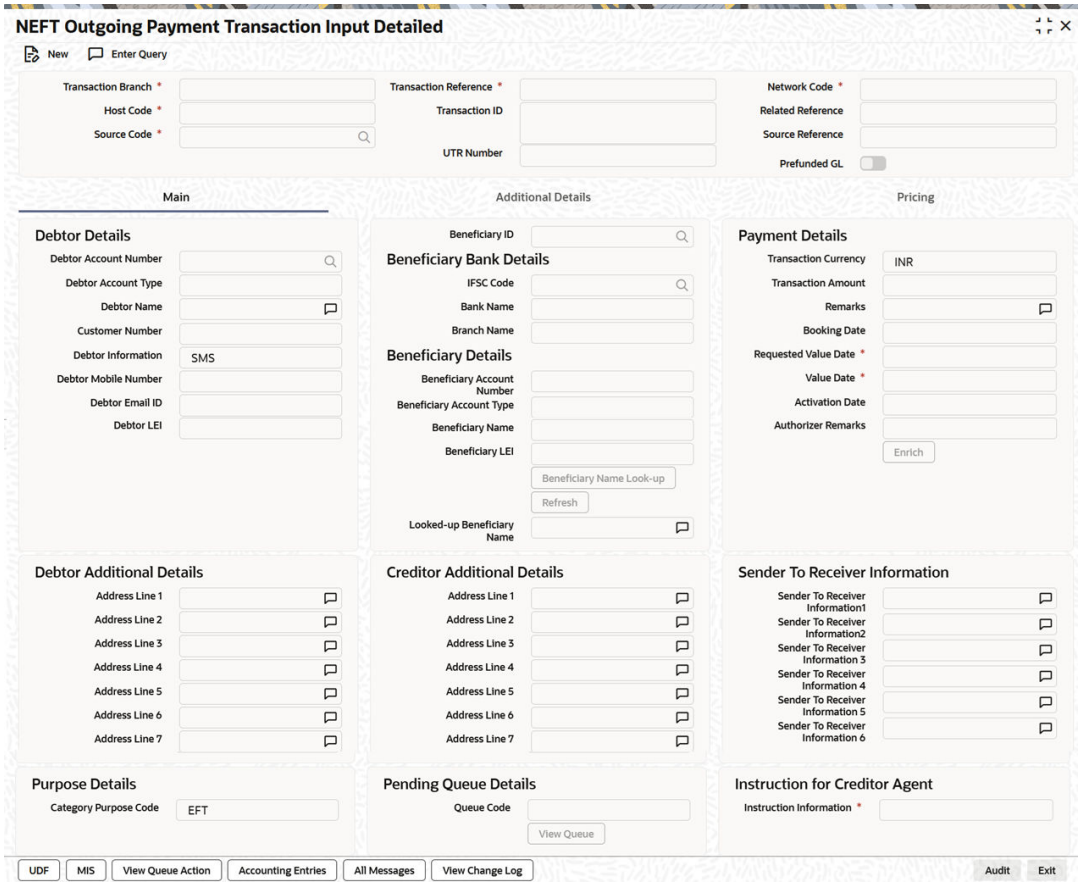
2.1.1 NEFT Outgoing Payment Transaction Input Detailed

The **NEFT Outgoing Payment Transaction Input Detailed** screen allows user to perform NEFT Outbound transaction. All transactions entered using this screen has payment type as **NEFT** and transaction type as **Outbound**.

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

   The **NEFT Outgoing Payment Transaction Input Detailed** screen is displayed.

Figure 2-1 NEFT Outbound Transaction Input



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

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

Table 2-1 NEFT Outgoing Payment Transaction Input Detailed - Field Description

Field	Description
Transaction Branch	The system defaults the Transaction Branch code with the user's logged in branch code.
Host Code	The system defaults the Host Code of transaction branch.
Source Code	Select the Source Code via which the payment request is received. This LOV lists all source codes created in this host.
Network Code	The system displays the Network Code if only one Network is maintained with payment type as NEFT for the host code. If more than one networks are present, you can select the network code from the available list of values.
Transaction Reference Number	System generates the transaction reference number. For more details on the format, refer *Payments Core User Guide*. **Note:** This transaction reference number is passed in the UTR (Unique Transaction Reference Number) - tag 2020, in the NEFT messages.
Transaction ID	System generates the transaction reference number in specified format.

Table 2-1 (Cont.) NEFT Outgoing Payment Transaction Input Detailed - Field Description

Field	Description
UTR Number	System generates UTR number for NEFT outgoing transactions in following format: 'N' + Julian Date + 10-digit unique Number. Refer format table given below.
Related Reference	System defaults transaction reference number. However you can modify this.
Source Reference	System defaults the Source Reference Number for the payment requests received from channels or any other source. You can input the value for manually booked transaction. The maximum length of this field accepts up to 35 characters.
Prefunded Payments	Check this box to indicate that Pre funded payments are allowed for the source.
Indo Nepal Remittance	Select this checkbox to indicate that the outgoing NEFT is Indo Nepal Remittance.

Table 2-2 Format Table

Component	Description	Digits	Position, Length	Example
Initial Character for NEFT	It is always 'N'	1	1,1	N
Date	Julian Date (DDDYY)	5	2,5	1-Sep-2022 = 24422
10-digit No	Server ID - If clustered, each app server will have a number	2	7,2	1 App Server = 01
--	Seconds - Seconds Elapsed past date change 1 Minute = 00060 Seconds 1 Hour = 03600 Seconds 24 Hours = 86400 Seconds Left Padded with 0s	5	9,5	For e.g. If time is 18:00 as per the host date, then Seconds will be calculated as 64800.
--	Sequence No - Sequential Serial Number generated per second Sequence	3	13,3	For e.g., Seconds and Serial Number Representation for 5 Transactions processed @ 18:00 648000001 - 64800004 64800 - Seconds, 001 - Serial Number

- Main Tab
  This topic explains the **Main** tab of the **NEFT Outgoing Payment Transaction Input Detailed** screen.
- Additional Details Tab
  This topic explains the **Additional Details** tab of the **NEFT Outgoing Payment Transaction Input Detailed** screen.
- Pricing Tab
- UDF Button
  This topic provides details of the **Fields** screen.

- MIS Button
  This topic explains the **MIS Details** screen.
- View Change Log Button
  This topic provides details of the **Field Log** screen.
- Saving of Outbound Transaction
- NEFT Outbound Transaction Summary

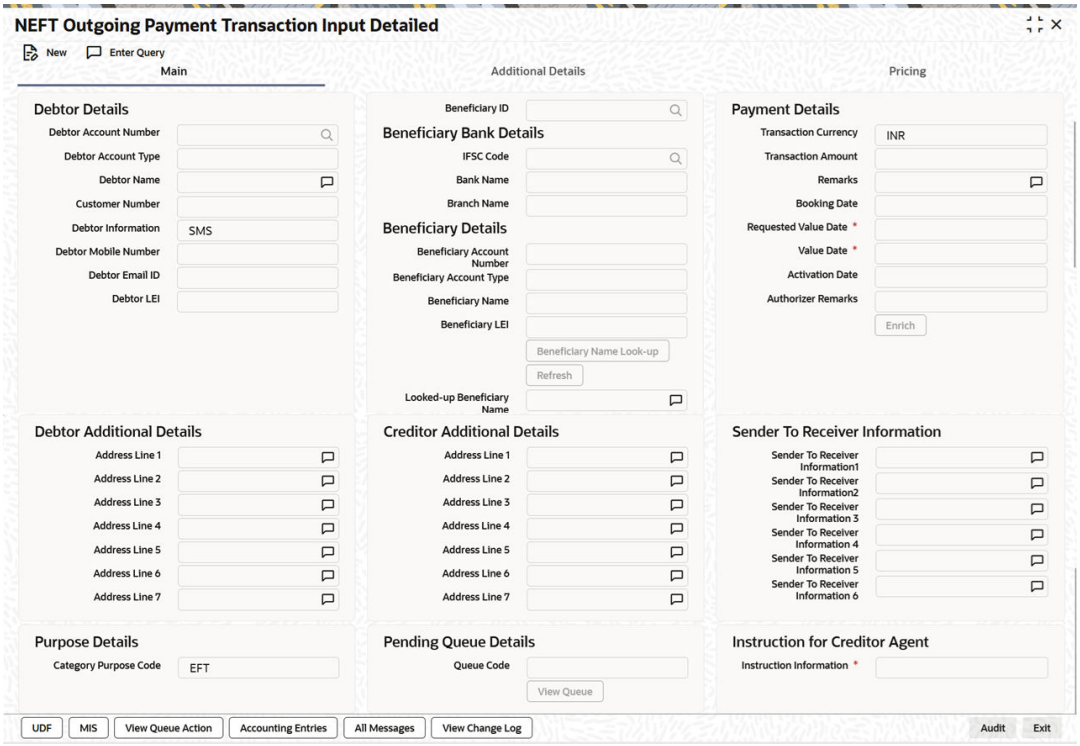
2.1.1.1 Main Tab

This topic explains the **Main** tab of the **NEFT Outgoing Payment Transaction Input Detailed** screen.

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

   The **Main** details are displayed.

Figure 2-2 NEFT Inbound Transaction Input - Main Tab



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

Table 2-3 NEFT Inbound Transaction Input_Main Tab - Field Description

Field	Description
Debtor Details	This section displays the **Debtor Details**.
Debtor Account Number	Specify the debtor/ remitter account number. Alternatively, you can select the debtor account number from the option list. The list displays all open and authorized accounts as available in External Account Maintenance.

Table 2-3 (Cont.) NEFT Inbound Transaction Input_Main Tab - Field Description

Field	Description
Debtor Account Type	Select the Debtor Account type from the following: • Savings Bank (10) • Current Account (11) • Cash Credit (13) • Loan Account (14) • Overdraft (12) • NRE (40) • Cash (50) • Indo Nepal (51) • Credit Card (52) This field displays the text value for the account type. The corresponding number values appears in the NEFT payment messages generated. **Note:** Once you select the 'Indo Nepal Remittance' checkbox, Debtor Account Type defaults to '51' irrespective of Debtor Account is a customer Account or GL.
Debtor Name	System displays the Debtor Name for selected Debtor Account Number.
Customer Number	Specify the Customer Number.
Debtor Information	Select the Debtor Information from the following: • SMS (Default) • EML
Debtor Mobile Number	Specify Debtor Mobile Number. If **Debtor Information** value is selected as **SMS**, then Mobile Number is mandatory.
Debtor Email ID	Specify the Debtor Email ID. If **Debtor Information** value is selected as **EML**, then Email ID is mandatory.
Debtor LEI	System displays the Debtor LEI.
Beneficiary ID	If Beneficiary registration has been done already for the debtor's account at PMDBENRN. The Beneficiary ID can be picked up from the LOV here. All the other details such as beneficiary account number, account type, beneficiary name, beneficiary bank details such as IFSC code, Bank name, Branch Name are defaulted based on the beneficiary registration maintenance. If beneficiary ID is not maintained, Beneficiary Details viz., IFSC Code, Bank Name, Branch Name can be entered in the fields provided in this screen.
Beneficiary Bank Details	This section displays the **Beneficiary Bank Details**.
IFSC Code	Select the IFSC Code from the list of values. All the valid IFSC codes are listed.
Bank Name	Specify the **Bank Name**.
Branch Name	Specify the **Branch Name**.
Beneficiary Details	This section displays the **Beneficiary Details**.
Beneficiary Account Number	Specify the Beneficiary Account Number. You can select the Beneficiary Account Number from the list of values. The list of values lists Loan Account numbers along other customer account.

Table 2-3 (Cont.) NEFT Inbound Transaction Input_Main Tab - Field Description

Field	Description
Beneficiary Account Type	Select the beneficiary/creditor account type from the drop-down values listed. • Savings Bank (10) • Current Account (11) • Cash Credit (13) • Loan Account (14) • Overdraft (12) • NRE (40) • Credit Card (52) This field displays the text value for the account type. The corresponding number values appears in the NEFT payment messages generated.
Beneficiary Name	Specify the Beneficiary/Credit Account Name for the account details specified.
Beneficiary LEI	Specify the Beneficiary LEI.
Beneficiary Name Look-up Button	It is mandatory to provide the following field details, before calling Beneficiary Name Look-up: • Beneficiary Account Number • Beneficiary Bank IFSC code Clicking the **Beneficiary Name Look-up** button triggers the system to call the ReqBeneDetails API of NPCI. Upon request receipt, NPCI sends an acknowledgment.
Refresh	Click the **Refresh** button to view the received Beneficiary Name, which is populated in the **Looked-up Beneficiary Name** field.
Looked-up Beneficiary Name	After **Refresh** button is clicked, **Looked-up Beneficiary Name** is auto-populated.
Payments Details	This section displays the **Payments Details**.
Booking Date	The system defaults the booking date as application server date.
Requested Value Date	You can select the Requested Value Date.
Value Date	The system defaults the current system date as value date. However you can select a future date as Value Date. Currency & Network holiday checks are applicable for Value Date.
Activation Date	Activation date is derived as Instruction Date – Debit Float days as maintained in Process cutoff maintenance. Holiday check is done for Activation date based on Branch holidays maintained if 'Branch Holiday' check is applicable for the Network maintained in the Payments Preferences screen (PMDNFTPF).
Transaction Currency	System defaults the Transaction Currency as 'INR' for NEFT payments.
Transaction Amount	You can enter the Transaction Amount. Transaction amount specified is validated with the daily and transaction limits maintained in the Payments Preferences screen (PMDNFTPF).
Remarks	Specify the Remarks.
Authorizer Remarks	System displays Authorizer Remarks.
Debtor Additional Details	This section displays the **Debtor Additional Details**.
Address Line 1 to Address Line 7	Specify the address.
Creditor Additional Details	This section displays the **Creditor Additional Details**.
Address Line 1 to Address Line 7	Specify the address.

Table 2-3 (Cont.) NEFT Inbound Transaction Input_Main Tab - Field Description

Field	Description
Sender To Receiver Information	System populates the static text automatically on clicking **Enrich** button in the **Sender to Receiver Information** fields, if the **Debtor Account Type** is **NRE**.
Sender to Receiver Information 1-6	Specify the Sender to Receiver Information.
Purpose Details	This section displays the **Purpose Details**.
Category Purpose Code	Select the **Category Purpose Code** from the following: • EFT (Default) • FCRA • INDNPL
Pending Queue Details	This section displays the **Pending Queue Details**.
Queue Details	System displays Queue details.
View Queue Button	Click this button to view Queue action details.
Instruction for Creditor Agent	This section displays the **Instruction for Creditor Agent**.
Instruction Information	Specify the Instruction Information.
Enrich	Following validations are done, on clicking the Enrich button: • System validates if the Debtor Account Type is NRE/NRO for the outbound transactions. • The specified instruction date is validated for network holiday. if yes, same is moved to the next working date. • If the Debtor Account Type is NRE or NRO, the **Sender to Receiver Information** field (from Line 1) is automatically populated with static text as `Sender is NRE. Please ensure compliance to RBI/FEMA regulation before applying funds`. • If you select Beneficiary Account Type 'NRE' (40), then you must select Debtor Account Type also 'NRE' (40). Else system rejects the transaction. • If you select Debtor Account Type 'NRE' (40), then you can select Beneficiary Account Type as any account from drop-down lists, such as Savings Bank (10), Current Account (11), Cash Credit (13), Loan Account (14), Overdraft (12), NRE (40), and Credit Card (52). • System computes the Charges, and Tax on Charges if applicable, based on the maintenance for Pricing Code specified in India Payment Common Preferences (PMDNFTPF).

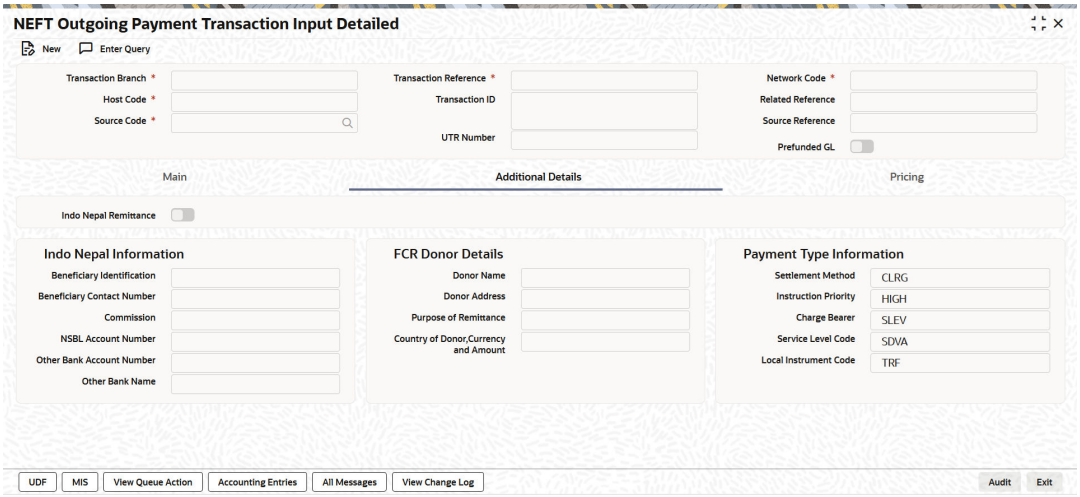
2.1.1.2 Additional Details Tab

This topic explains the **Additional Details** tab of the **NEFT Outgoing Payment Transaction Input Detailed** screen.

1. Click the **Additional Details** tab in the main screen.

   The **Additional Details** are displayed.

Figure 2-3 NEFT Outbound Transaction Input - Additional Details Tab



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

   This tab contains the below fields to capture the address details of debtor/creditor and remittance information from the sender to receiver.

Table 2-4 NEFT Outbound Transaction Input_Additional Details Tab - Field Description

Field	Description
Indo Nepal Remittance	Select this checkbox to indicate that the outgoing NEFT is **Indo Nepal Remittance**.
Indo Nepal Information	This section displays the **Indo Nepal Information**.
Beneficiary Identification	Specify the citizenship/ PAN card/ passport number of the beneficiary or 'X' if no information is available.
Beneficiary Contact Number	Specify the mobile or land line number of the beneficiary.
Commission	Specify the Commission/Charges depending upon the transaction amount.
NSBL Account Number	Specify the Account number of customer to be credited, if user is account holder in Nepal State Bank or **X** if cash is to be disbursed.
Other Bank Account Number	Specify the Account number of customer to be credited, if user is account holder in other bank or **X** if not available.
Other Bank Name	Specify the name of other bank or **X** if not available. **Note:** For Indo Nepal Information fields validation details, refer to Indo Nepal Remittance Processing.
FCR Donor Details	This section displays the **FCR Donor Details**.
Donor Name	Specify the Donor Name.
Donor Address	Specify the Donor Address.
Purpose of Remittance	Specify the Purpose.
Country of Donor, Currency and Amount	Specify the Country.
Payment Type Information	This section displays the **Payment Type Information**.
Settlement Method	System defaults Settlement Method as **CLRG**.
Instruction Priority	System defaults Instruction Priority as **HIGH**.

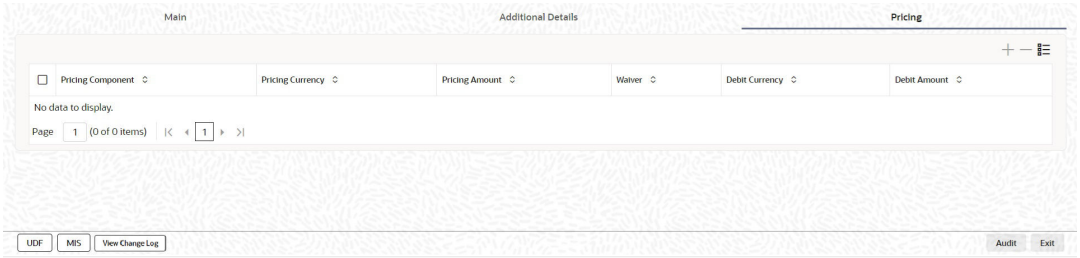
Table 2-4 (Cont.) NEFT Outbound Transaction Input_Additional Details Tab - Field Description

Field	Description
Charge Bearer	System defaults Charge Bearer as **SLEV**.
Service Level Code	System defaults Service Level Code as **SDVA**.
Local Instrument Code	System defaults Local Instrument Code as **TRF**.

2.1.1.3 Pricing Tab

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

Figure 2-4 NEFT Inbound Transaction Input - Pricing Tab



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

Table 2-5 NEFT Inbound Transaction Input_Pricing Tab - 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.
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. **Note** Currency conversions related to charge computation are completed and final amount is populated component wise in the Pricing Tab.

Table 2-5 (Cont.) NEFT Inbound Transaction Input_Pricing Tab - Field Description

Field	Description
Waived	System defaults the waiver. However you can modify this value. **Note** If charge/tax is already waived at price value maintenance, then you cannot uncheck the waiver flag.
Debit Amount	System defaults the customer debit amount for charge/tax.

2.1.1.4 UDF Button

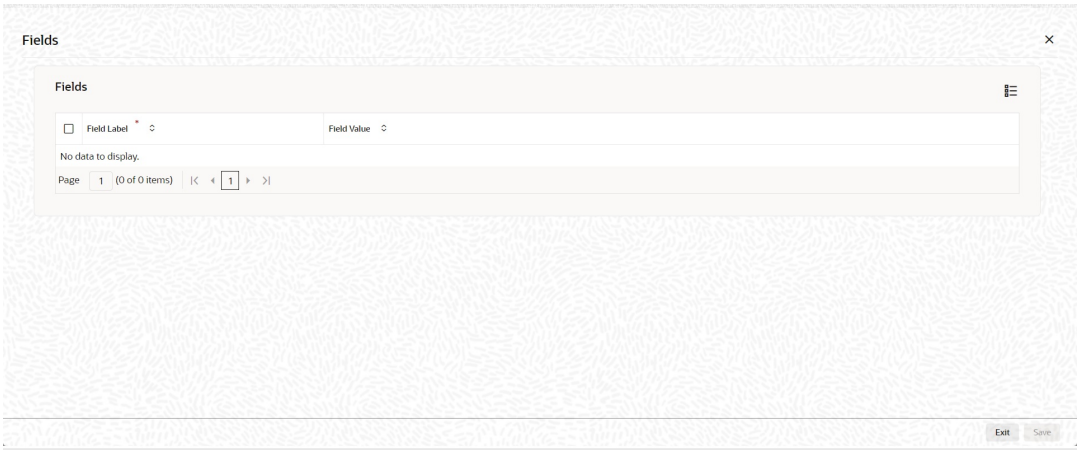
This topic provides details of the **Fields** screen.

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 2-5 UDF Button



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

   The following fields are displayed:

Table 2-6 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.

2.1.1.5 MIS Button

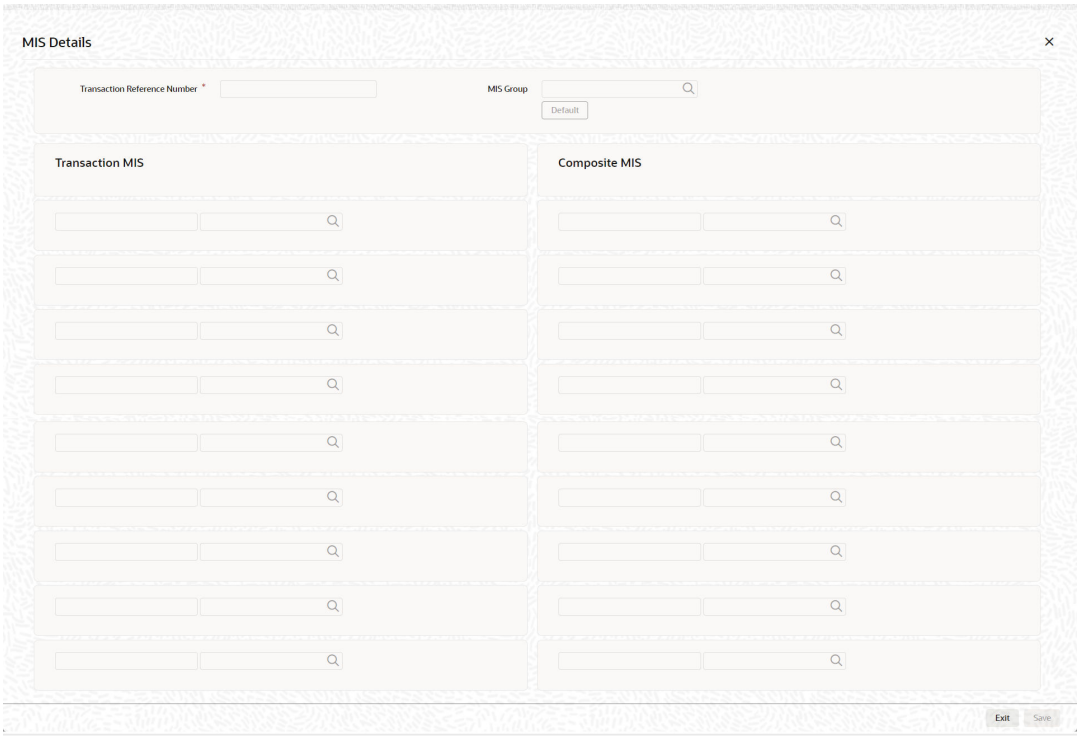
This topic explains the **MIS Details** screen.

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 2-6 MIS Button



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

Table 2-7 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 2-7 (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.

2.1.1.6 View Change Log Button

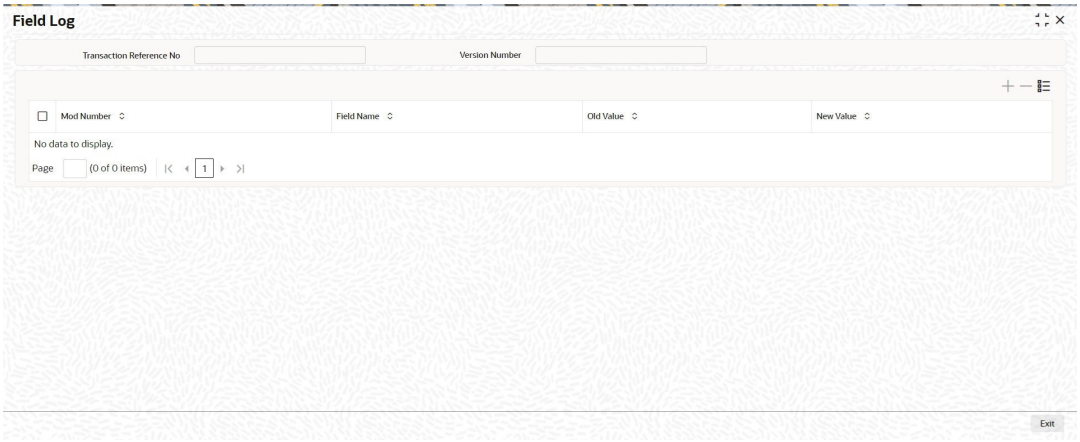
This topic provides details of the **Field Log** screen.

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

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

   The **Field Log** screen is displayed.

Figure 2-7 View Change Log



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

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

Table 2-8 View Change Log Button - Field Description

Field	Description
Transaction Reference Number	System displays the **Transaction Reference Number** of the transaction.
Version Number	System displays the **Version Number**.
Mod Number	System displays the **Mod Number**.
Field Name	System displays the **Field Name**.
Old Value	System displays the **Old Value**.

Table 2-8 (Cont.) View Change Log Button - Field Description

Field	Description
New Value	System displays the **New Value**.

2.1.1.7 Saving of Outbound Transaction

System performs the following mandatory field checks and the referential checks during the save of NEFT Outbound payment transaction. If any of the below validation fails, then the transaction is rejected with an error code.

Following fields are mandatory for requesting NEFT Outbound payments:

- Transaction Branch
- Source Code
- Network code
- Source Reference (for requests received through other channels, Source reference is updated automatically)
- Debtor Account Number
- IFSC Code
- Beneficiary Account Number (creditor account)
- Beneficiary Account Type
- Transfer Currency
- Transfer Amount
- Debit/Credit Value Date

Following are the validations on clicking the ‘Save’ button:

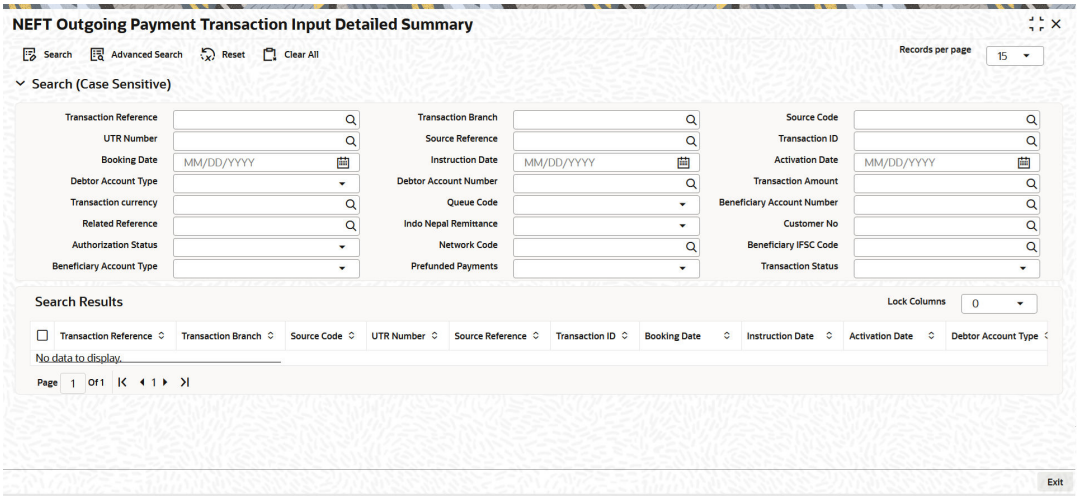
- On the requests initiated from channels, Source reference number is expected as mandatory.
- System validates whether account record is open and authorized.
- Holiday check for instruction date is done, based on the local branch holidays maintained
- Upon saving the transaction, system throws error messages for validation failures, if any. For the error messages displayed, respective action can be taken and can be re-submitted.

2.1.1.8 NEFT Outbound Transaction Summary

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

   NEFT Outgoing Payment Transaction Input Detailed Summary screen is displayed.

Figure 2-8 NEFT Outbound Transaction Summary



2. Search using one or more of the following parameters:
   - **Transaction Reference**
   - **Transaction Branch**
   - **Source Code**
   - **UTR Number**
   - **Source Reference**
   - **Transaction ID**
   - **Booking Date**
   - **Instruction Date**
   - **Activation Date**
   - **Debtor Account Type**
   - **Debtor Account Number**
   - **Transaction Amount**
   - **Transaction Currency**
   - **Queue Code**
   - **Beneficiary Account Number**
   - **Related Reference**
   - **Indo Nepal Remittance**
   - **Customer No**
   - **Authorization Status**
   - **Network Code**
   - **Beneficiary IFSC Code**
   - **Beneficiary Account Type**
   - **Prefunded Payments**
   - **Transaction Status**

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

   System displays the records that match the search criteria.

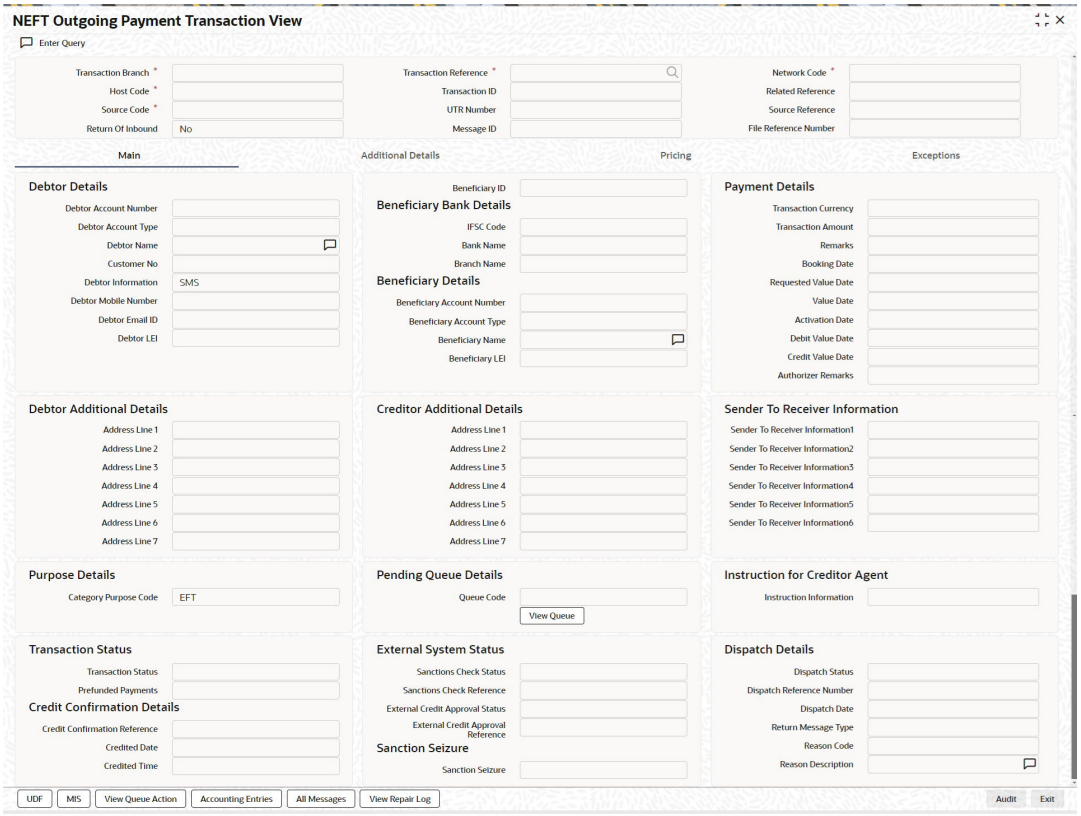
2.1.2 NEFT Outbound Transaction View

The NEFT Outbound Transaction View screen allows user to view the NEFT Outbound transactions.

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

   NEFT Outbound Transaction View screen is displayed.

Figure 2-9 NEFT Outbound Transaction View



2. From this screen, click **Enter Query**. The Transaction Reference field gets enabled which opens an LOV screen.
3. Click the Fetch button and select the required transaction.
4. Along with the transaction details in the Main and Pricing tabs, you can also view the Status details for the following:
   - External System Status
   - Transaction Status (updated as ‘Settled’ on receiving N10 acknowledgment message)
   - Pending Queue Details
   - Sanction Seizure
   - Dispatch Details
   - Credit Confirmation Details

5. Click **Execute Query** to populate the details of the transaction in the Outbound NEFT Transaction View screen. System displays all the fields in the below mentioned tabs based on the transaction reference number selected.

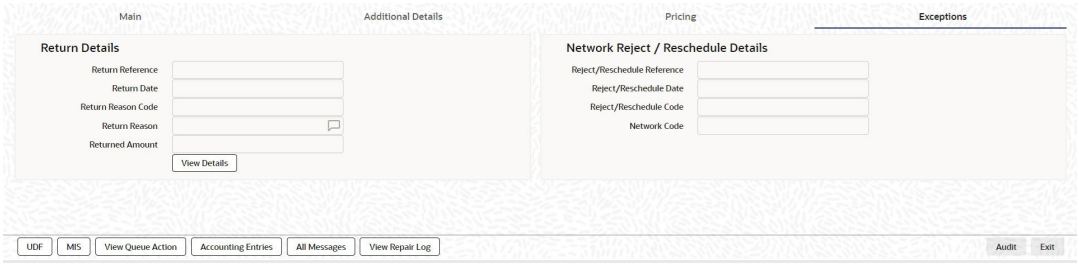
   For more details on Main, Additional Details and Pricing tabs refer to 'PTDOTONL' screen details above.

- Exceptions Tab
- UDF Button
  This topic provides details of the **Fields** screen.
- MIS Button
  This topic explains the **MIS Details** screen.
- View Queue Action
  This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- Accounting Entries
  This topic provides the systematic instructions to process the **Accounting Entries** screen.
- All Messages
- View Repair Log
  This topic explains the details of the **View Repair Log** screen.
- NEFT Outbound Transaction View Summary

2.1.2.1 Exceptions Tab

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

Figure 2-10 NEFT Outbound Transaction View - Exceptions Tab



Click on the 'Exceptions' tab to invoke this screen. All the details pertaining to Return Details, Network Reject Details and External System Status id are displayed here for the entered Transaction Reference Number.

2.1.2.2 UDF Button

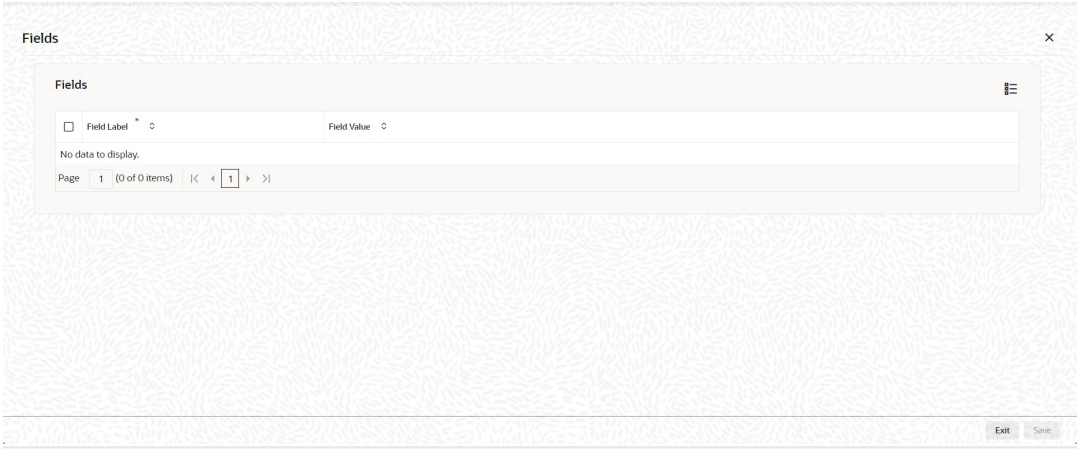
This topic provides details of the **Fields** screen.

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 2-11 UDF Button



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

   The following fields are displayed:

Table 2-9 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.

2.1.2.3 MIS Button

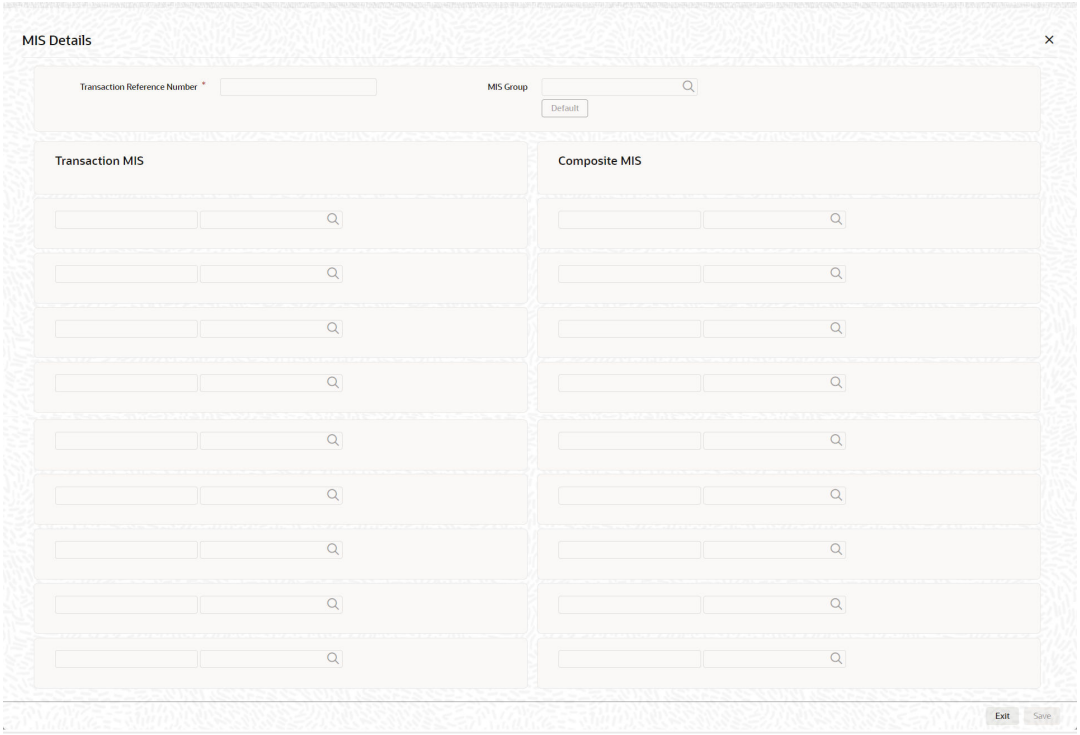
This topic explains the **MIS Details** screen.

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 2-12 MIS Button



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

Table 2-10 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.

2.1.2.4 View Queue Action

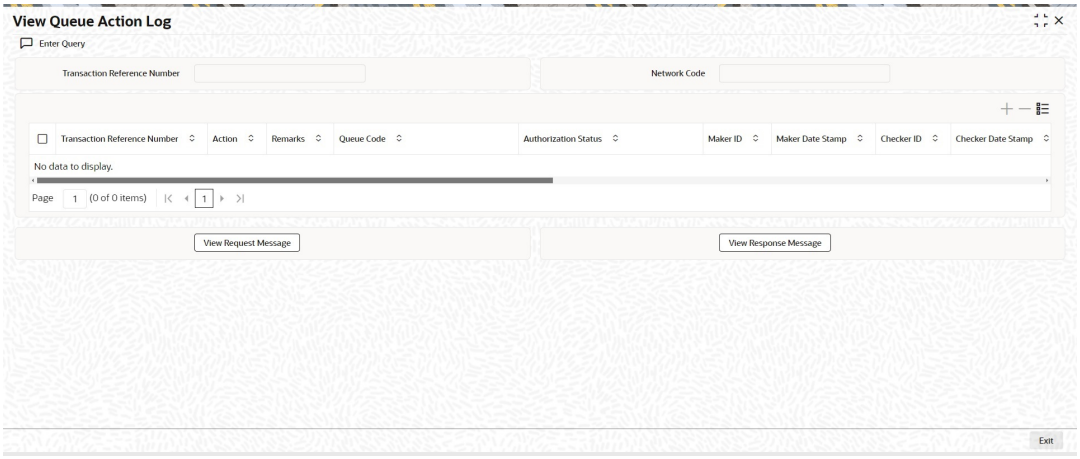
This topic provides the systematic instructions to process the **View Queue Action Log** screen.

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 2-13 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 2-11 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 2-11 (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**

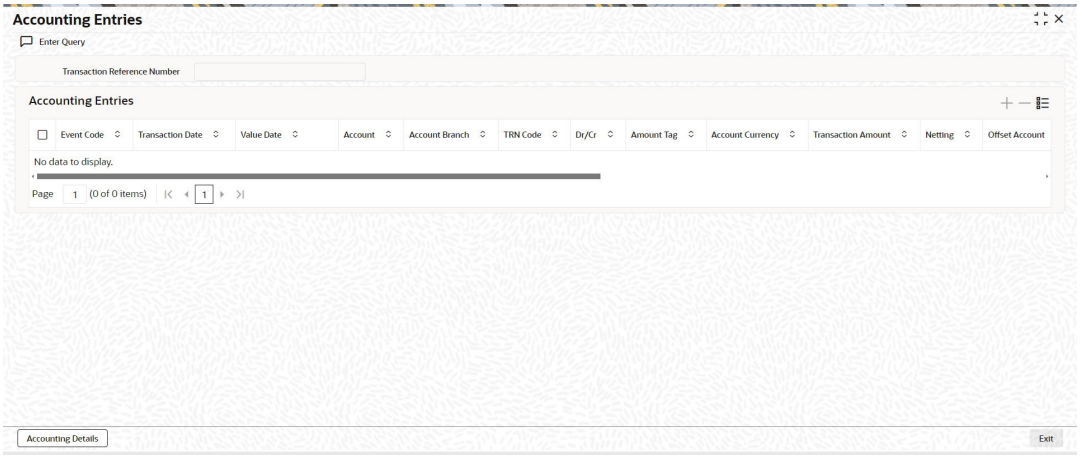
2.1.2.5 Accounting Entries

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

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

   The **Accounting Entries** screen is displayed.

Figure 2-14 Accounting Entries



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

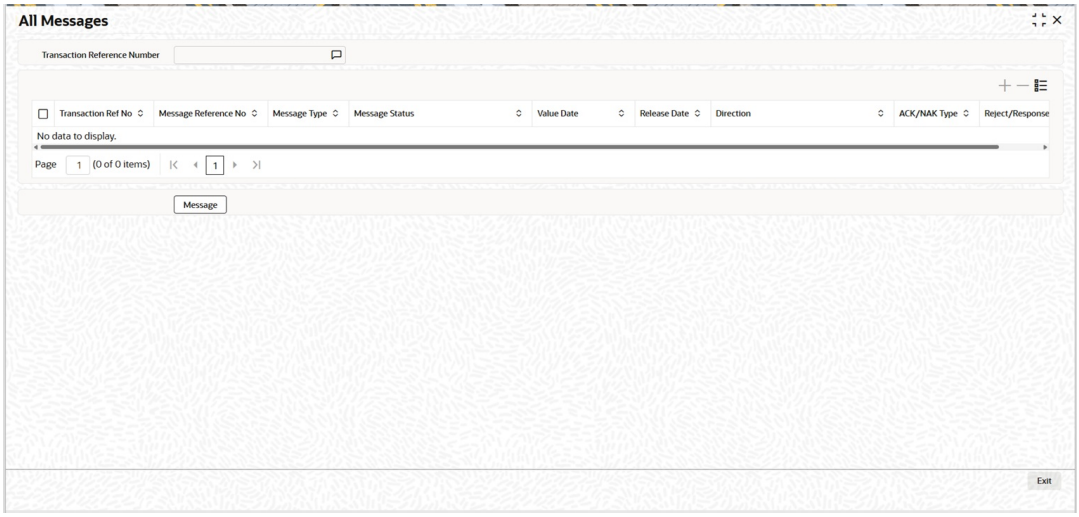
Table 2-12 Accounting Entries - Field Description

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**.

2.1.2.6 All Messages

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

Figure 2-15 All Messages



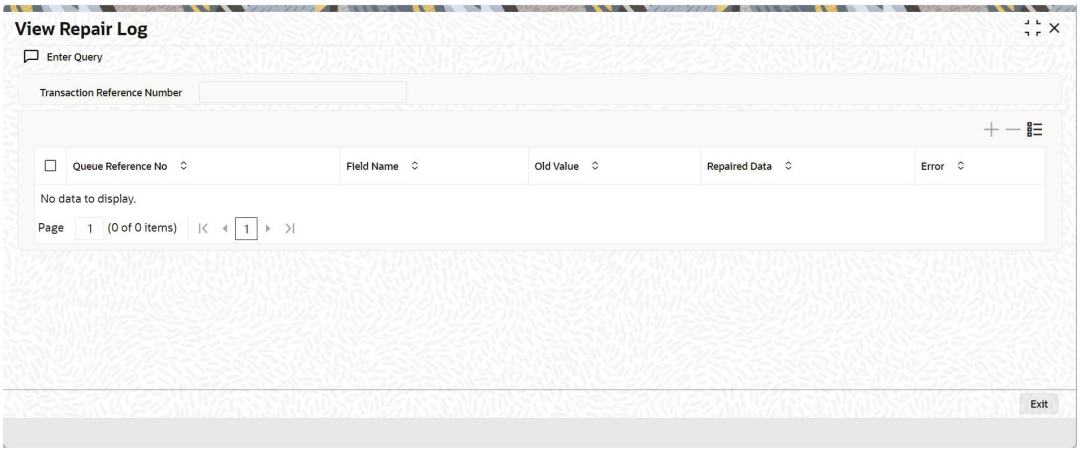
2.1.2.7 View Repair Log

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 2-16 View Repair Log



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

   The following details are displayed:

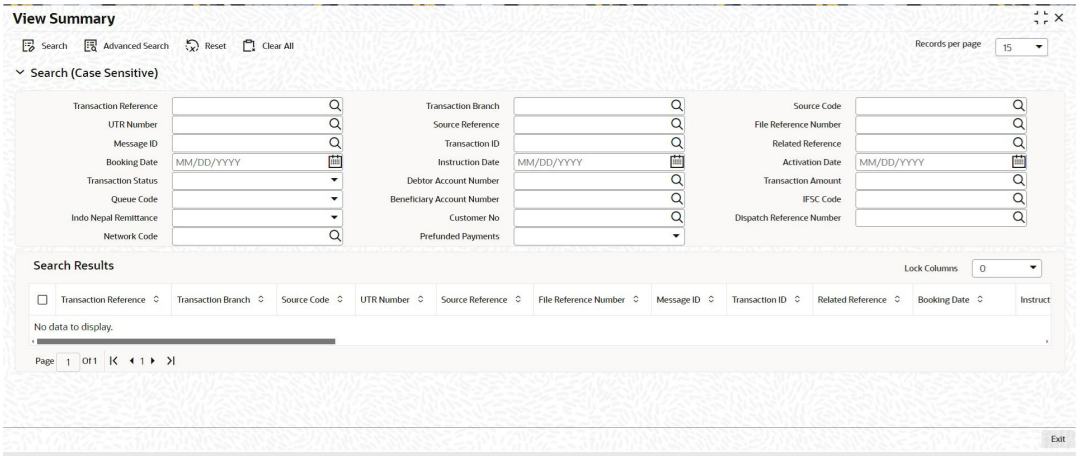
   - **Queue Reference No**
   - **Field Name**
   - **Old Value**
   - **Repaired Data**
   - **Error**

2.1.2.8 NEFT Outbound Transaction View Summary

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

   NEFT Outgoing Payment Transaction Summary screen is displayed.

Figure 2-17 NEFT Outgoing Payment Transaction Summary



2. Search using one or more of the following parameters:
   - **Transaction Reference**
   - **Transaction Branch**
   - **Source Code**
   - **UTR Number**
   - **Source Reference**
   - **File Reference Number**
   - **Message ID**
   - **Transaction ID**
   - **Related Reference**
   - **Booking Date**
   - **Instruction Date**
   - **Activation Date**
   - **Transaction Status**
   - **Debtor Account Number**
   - **Transaction Amount**
   - **Queue Code**
   - **Beneficiary Account Number**
   - **IFSC Code**
   - **Indo Nepal Remittance**
   - **Customer No**

- **Dispatch Reference Number**
- **Network Code**
- **Prefunded Payments**

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

   System displays the records that match the search criteria.

2.1.3 NEFT Outgoing Payment Template

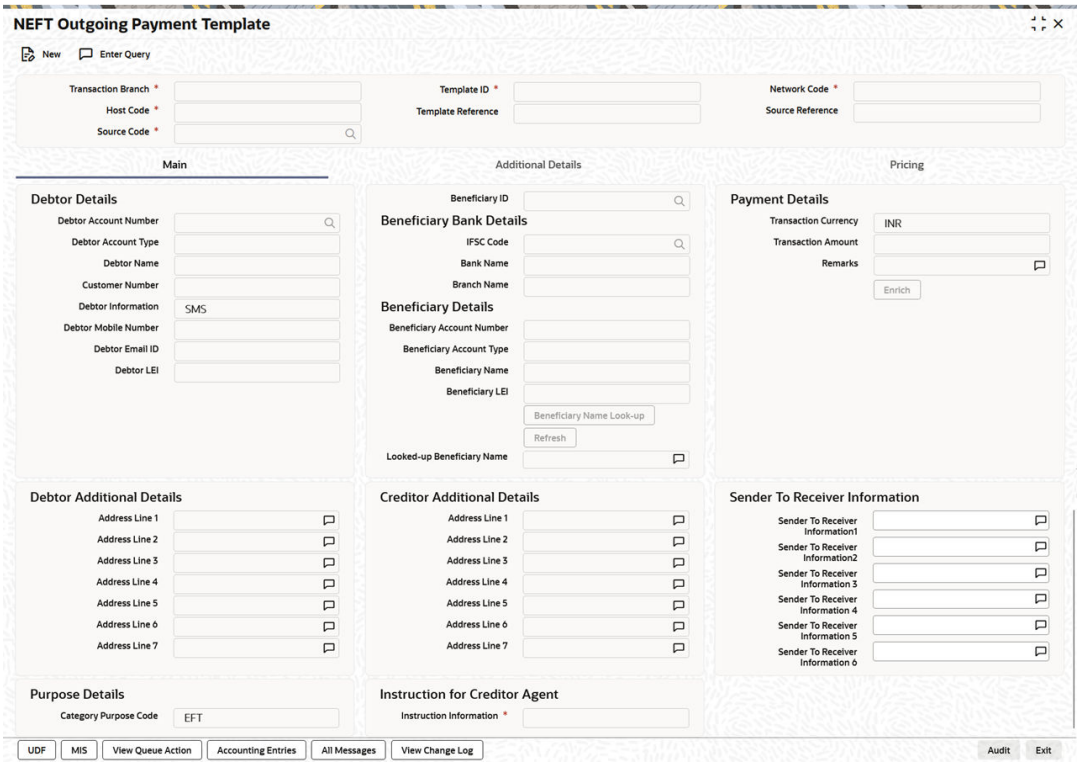
The **NEFT Outgoing Payment Template** screen allows user to maintain the SI for NEFT Outbound Transactions.

This screen is used for creating templates and linking it to Standing Instructions.

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

   The **NEFT Outgoing Payment Template** screen is displayed.

Figure 2-18 NEFT Outgoing Payment Template



2. Click **New** or **Enter Query** button on this screen.

   The **Template Reference** field is enabled and opens a List of Values (LOV) screen.

3. Click **New** action.

   This allows users to create a new Standing Instruction (SI) template. The template can be created with or without a transfer amount.

   The system derives the Template Type as either Complete or Incomplete:

   - If a non-zero transfer amount is entered, the template is marked as Complete.

- If the transfer amount is zero or not provided, the template is marked as Incomplete.

All mandatory validations applicable during enrich or save for India payments are also applied while saving the template.

4. Click **Execute Query** to populate the details of the transaction.

The system displays all the fields in the Main, Additional Details, and Pricing tabs based on the selected template reference number.
Fore more details, refer to PTDOTONL screen details. Saved templates are available in the SI Common Summary screen (Function ID: PMSSITMP). For more details on this screen, refer *Payments Core User Guide*.

2.1.4 NEFT Outbound Transaction Booking via Upload

- Single Payment Service
- C2B File Upload

2.1.4.1 Single Payment Service

Oracle Banking Payments allows you to book the Outbound NEFT payments via Single Payout Service (SOAP/ ReST) and also via the Customer to Bank (C2B) pain.001 bulk file upload.

2.1.4.2 C2B File Upload

Oracle Banking Payments allows to you to process the Outbound NEFT payment requests received in bulk payment files in pain.001 format from Corporate customers to banks(C2B). After validating the bulk file, the Outbound NEFT transactions are created and processed individually. All the transactions created based on the bulk file received are auto authorized.

NEFT transaction Network code is derived using Network Resolution Rule (PMDNWRLE) maintained for the Channel Type 'C2B'.

2.2 NEFT Outbound Payments Processing

Every NEFT outgoing payment transaction is generated as "pacs.008.001.09" outgoing NEFT payment message.

- NEFT Outbound Payment Validations
- Outgoing pacs.008.001.09 Message Generation and Dispatch
- Notification
- Indo Nepal Remittance Processing
- NEFT ISO FCRA Processing
  Describes the process of handling NEFT transactions using ISO messaging standards for Foreign Contribution Regulation Act (FCRA) compliant payments.
- Prefunded Payments Processing
- Outbound SI Processing
  Describes the process of handling Outbound Standing Instructions (SI) within RTGS Outbound Payments Processing.

2.2.1 NEFT Outbound Payment Validations

Following processing changes/ initial validations are done as part of the transaction saving:

- Beneficiary ID Validations
- Mandatory Fields / Referential data checks
- Account Type Validations
- NRE Account Validations
- Processing Cutoff Check
- Intra Bank Transfer Check

For current dated transactions, following processing changes are covered during transaction authorization:

- Network Validations and Special Character Replacement
- Computation of Charge & Tax
- Exception Queue
- Authorization Limits Check
- Transaction cutoff time validation
- Sanction Check
- FX Limit Check
- ECA Check
- Network Cutoff time Check
- Transaction Accounting
- Dispatch Accounting
- Future Value Dated Transaction
- Branch Holiday Parameter
- Beneficiary ID Validation
- Mandatory Fields/ Referential Data Checks
- Account Type Validation
- LEI Validation
- NRE Account Validation
- Processing Cutoff Check
- Intra Bank Transfer Check
- Network Validations and Special Character Replacement
- Computation of Charge and Tax
- Exception Queue
- Authorization Limit Check
- Transaction Cutoff Time Validations
- Sanction Check
- FX Limit Check
- External Credit Approval Check
- Network Cutoff Time Check
- Transaction Accounting

- Dispatch Accounting
- Future Valued Transaction Processing
- Branch Holiday Parameter

2.2.1.1 Beneficiary ID Validation

System validates the Beneficiary ID provided and populates the respective beneficiary details.

Beneficiary Address Details maintained on Beneficiary Registration Detailed (PMDBENRN) screen.

When the user selects a valid Beneficiary ID while initiating Outbound payment, the Beneficiary Address Details are auto-populated to the ‘Creditor Additional Details’ section on the ‘Additional Details’ tab of the NEFT Outgoing Transaction Input Detailed (PTDOTONL) screen.

The address details fields are still enabled for any edition even after the system defaults the address details.

The ‘Creditor Additional Details’ fields remain enabled for edition if the beneficiary ID is not selected.

Beneficiary Address Details are auto-populated to NEFT Outbound Transaction View (PTDOVIEW) screens when the ‘SSI_LABLE’ tag in SPS Service contains valid Beneficiary ID maintained in the system.

2.2.1.2 Mandatory Fields/ Referential Data Checks

Validation of the IFSC Code is done as per the maintenance done in the Local Payment Bank Directory (STDBKMNT) and all the valid IFSC codes are maintained in this screen. Transaction is rejected in case of validation failure.

Debtor Account Branch IFSC check

- This is derived based on the Branch and bank code mapped to the IFSC code in the STDBKMNT screen if maintained. This is also populated in the Outgoing pacs.008.001.09 message in the field:5756 (Sending branch’s IFSC)
- If the Debtor account branch IFSC (Field:5756) is not derived, then the transaction is moved to Process Exception (PE) queue.

System validates the Debtor Account Type for outbound transactions. If the debtor account type is NRE/NRO, then the field (:6305 - Sender’s Account type) is updated with 40 or 10 respectively.

- If the Debtor account type is NRE(40) or NRO, then the Sender to Receiver Information field in the Additional Details tab in PTDOTONL screen is, automatically populated with a static text.
- This static message is displayed in the Outgoing pacs.008.001.09 message in the field: 7495.

System validates the Transfer Amount, if it is within the Min/Max Transaction limit and Per day limit as maintained in the Payment Common Preferences screen (PMDNFTPF). If the transaction does not match the criteria, it is rejected.

2.2.1.3 Account Type Validation

The system checks the Account Type Value present in the incoming channel requests for Debtor Account Type and Beneficiary Account Type.

If the user selects any value other than the LOV available for Debtor Account Type and Beneficiary Account Type, the system rejects the transaction. The error message applicable is PM-MSG-005 'Debtor Account Type is invalid' or PT-TXP-017 'Beneficiary Account Type is invalid.'

The Beneficiary Account Type field is optional. The system checks the Account Type restrictions validations for Beneficiary Account Type, only when Beneficiary Account Type value is present.

2.2.1.4 LEI Validation

Debtor LE

The LEI validation is are done, if the transaction amount is more than the LEI Threshold Amount maintained in India Payments Common Preferences (PMDNFTPF).

The field ‘Debtor LEI’ is populated when the below conditions satisfy, and LEI validation is applicable:

- Debtor is a ‘Non-Individual’ i.e. Customer Type of the Debit account customer is not ‘Individual’.
- LEI is maintained for the Debtor in the India Payments Customer Preferences (PMDEXLEI) and the Value Date of the transaction is equal to (or) less than the LEI expiry date.

An error is raised when all below-listed conditions satisfy, and LEI validation is applicable:

- Debtor is a ‘Non-Individual’ i.e. Customer Type of the Debit account customer is not ‘Individual’.
- LEI is not maintained for the Debtor in the India Payments Customer Preferences (PMDEXLEI) or LEI is maintained but the Value Date of the transaction is more than the LEI expiry date.

Beneficiary LEI

The Beneficiary LEI field is optional. If the user inputs a value, then the system checks the length of the value. If the length is not 20 characters, the system displays the error.

LEI Validation Failure

In case of LEI validation failure:

- For manually booked transactions, the error message is shown on enrich user action.
- For uploaded transactions, the transaction is rejected outright.

In case of non-availability of any one of the data (sender LEI/beneficiary LEI), the other LEI number to be mentioned as NA.

2.2.1.5 NRE Account Validation

When the user clicks the 'Enrich/Save' button, the system checks for the following NRE account type validations:

- If you select Beneficiary Account Type 'NRE' (40), then you must select Debtor Account Type also 'NRE' (40). Else system rejects the transaction with an error message PTTXP-018 'If Beneficiary Account Type is NRE, then Debtor Account Type must be NRE.'
- If you select Debtor Account Type 'NRE' (40), then you can select Beneficiary Account Type as any account from drop-down lists, such as Savings Bank (10), Current Account (11), Cash Credit (13), Loan Account (14), Overdraft (12), NRE (40), and Credit Card (52).

2.2.1.6 Processing Cutoff Check

If Transaction Processing Time is greater than Processing cutoff time, then NEFT outbound transaction moves to Processing Cutoff Queue (PQSPRCUQ). All actions such as Release, Carry Forward, Cancel, Authorize, Delete are allowed.

2.2.1.7 Intra Bank Transfer Check

For Intra Bank Transfer Check the system checks the following:

- System checks if the beneficiary bank IFSC code is of the same bank branch. A ‘Branch’ record is present in the screen Branch IFSC Code Mapping 'PMDIFSBR' for the given IFSC Code.
- If a record is found in screen Branch IFSC Code Mapping 'PMDIFSBR' for the given IFSC Code, then the system checks the following:
  - If the Intra Bank Transfer flag is ‘N’ the system gives an error message PT-TXP-023 ‘Intra Bank Transfer is not allowed'.
  - If the ‘Intra Bank Transfer’ flag is ‘Y’ the system allows to process as ‘Outbound NEFT payment and generate N06 message for dispatch to Network even if beneficiary bank IFSC code is of the same bank branch.

2.2.1.8 Network Validations and Special Character Replacement

IBAN check is not applicable for NEFT Outbound payments.

Debtor Details, Beneficiary Details, Beneficiary Bank details, Additional Debtor/Creditor Details, Sender to Receiver Information entered for a payment transaction is validated against the valid characters allowed for the network.

In case of Network character validation failure, transaction is moved to repair queue with error details.

Permitted character set for NEFT Transfers are as below:

- Alphabetical characters - A to Z (upper case), a to z (lower case)
- Numeric characters - 0 to 9
- Special characters /-?:().,'+ space cr lf
- Special characters entered in a payment transaction are validated and replaced with specific characters as defined in Special Characters maintenance

2.2.1.9 Computation of Charge and Tax

Charge and tax for NEFT Payment transactions are calculated based on the Pricing Code specified in the India Payments Common Preferences screen (PMDNFTPF). Charges and tax are applied to the NEFT transactions based on the pricing code linked.

For current dated transactions, following processing changes are covered during transaction authorization.

2.2.1.10 Exception Queue

Exception Queue checks are applicable as per the functionality. For more details on these queues, refer to Exception Queues user manual.

2.2.1.11 Authorization Limit Check

Two levels of Authorization limit check is done before the process cut over check.

2.2.1.12 Transaction Cutoff Time Validations

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

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

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

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

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

If payment save date time or payment receipt date time exceeds the Cut-off date time derived then the payment is considered as 'Post Cut-off' payment and post cut off status is updated for the transaction.

The failed transactions are further moved to Process cutoff queue and the transactions can be processed further from this queue. For more details on queue, refer to Exception Queue user manual.

2.2.1.13 Sanction Check

If sanction screening is required for the Network and the customer, request is sent to External Sanction System.

If the sanction check status of the transaction is 'Approved', then further processing continues. If the contract's sanction check response status is 'Override' or 'Rejected' or 'Timed Out', then transaction is logged in 'Sanction Check Exception Queue' and the processing of the transaction is stopped at this stage.

2.2.1.14 FX Limit Check

FX Limit Check and Currency conversion is not applicable for NEFT.

2.2.1.15 External Credit Approval Check

Debit accounting entries pertaining to payment amount and charge/tax amounts are sent to external DDA system for credit approval.

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

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

2.2.1.16 Network Cutoff Time Check

The system checks the network cutoff time based on the cut off time maintained in Network Maintenance Detailed (PMDNWMNT) for the network. The system considers the application server time for cutoff time check. The system automatically roll-over the transactions that are not processed within the Network cutoff time and again calculates the Activation Date considering network holidays. These transactions do not move to Network cutoff Queue.

The unprocessed transactions in the queue are further moved to Warehouse queue. These transactions are processed as future value transactions from Warehouse queue and goes through all the transaction processing.

2.2.1.17 Transaction Accounting

Debit liquidation accounting entries have both payment entries and charge/tax entries. Accounting details are handed off to accounting system with debit/credit liquidation accounting code linked at Network Currency preferences. Following are the entries posted for the transactions booked:

Dr / Cr	Account	Value Date	TXN_CCY
Dr	Customer Account	Debit Value Date	Account Currency
Cr	Intermediary GL	Debit Value Date	Transfer ccy
Dr	Intermediary GL	Credit Value Date	Transfer ccy
Cr	Clearing GL	Credit Value Date	Transfer ccy

Accounting handoff is done after Network cutover check.

- Additionally, charge/tax related entries are handed off along with debit liquidation details as per existing process.

Messages are sent only after accounting is successfully completed. Until then, transactions remain in the Accounting Queue with Pending or Exception status. The transaction status changes to Processed upon successful accounting completion.

> **Note**
>
> On payment reject, the reversal entries are posted. However, charges are not reversed as per existing process.

2.2.1.18 Dispatch Accounting

Dispatch accounting is applicable for NEFT outbound payments. System triggers the DCLG event on the dispatch of N06 bundle (as defined in number of transactions per Dispatch). For all the transactions in the bundle, a single entry is posted with the sum of total amount and the no of transactions.

Dr / Cr	Account	Value Date	TXN_CCY
Dr	Clearing GL	Debit Value Date	Account Currency
Cr	Network/Nostro Account	Credit Value Date	Transfer ccy

2.2.1.19 Future Valued Transaction Processing

Future dated NEFT transactions are processed by separate jobs and run on receipt of the Start of Day (SOD, IFN 972) Message.

System identifies the transactions from the Warehouse queue. The transaction job picks up the future dated transactions with the Activation date equal to the current date and also it is equal to the SOD date of the latest IFN 972 message received.

Processing of transactions is completed till sanction check on booking date itself. Transaction processing starts from initial validations again, on the activation date.

- NEFT Outbound payment rules allow the customers to send the payment requests with future value date. Such requests are processed by the system till sanction check on booking date and is marked as future valued.
- On value date future dated transaction job processes the payments starting from the initial validations. Future dated transactions are processed by separate jobs.

2.2.1.20 Branch Holiday Parameter

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

Processing Branch holidays is considered in the Dates resolution only if a particular parameter in India Payment Common Preferences for the ‘Outbound’ or ‘Inbound’ transaction type is checked.

2.2.2 Outgoing pacs.008.001.09 Message Generation and Dispatch

NEFT outbound transactions generates a ‘Outgoing pacs.008.001.09’ outbound payment message.

As per the no. of transactions per dispatch maintained in Payments Common Preferences screen (PMDNFTPF), system bundles the no. of transactions and dispatches Outgoing pacs.008.001.09 message, once the defined number of transactions are met.

On the time interval specified in the Dispatch maintenance, even if the number of transactions are not met, residual messages are dispatched as bundle.

The Outgoing pacs.008.001.09 messages in the bundle are dispatched /handed off to SFMS network for further processing.

Upon successful processing of Outgoing pacs.008.001.09, dispatch accounting is generated and is handed off.

2.2.3 Notification

After receiving the camt.059.001.06 message successfully, notification is sent to the Originator (Debtor).

2.2.4 Indo Nepal Remittance Processing

System performs following validations/processing once the user selects the ‘Indo Nepal Remittance’ check box:

- System fetches the Beneficiary Bank IFSC and Beneficiary Account Number from the India Payments Common Preferences Screen (PMDNFTPF) and auto-populates the values on the input screen.
- System disables the ‘Sender to Receiver Information’ fields and enables the ‘Indo Nepal Information’ fields under the ‘Additional Details’ tab.
- System validates the transfer amount to check the maximum per transaction limit. In case this validation fails:
  - For manually inputted transactions, screens display an appropriate error message.
  - For uploaded transactions, the system rejects the transaction.
- The Indo Nepal Information six lines fields defined for Indo Nepal Remittance are mandatory and cannot be blank.
- When you click the Save button, the system validates Indo Nepal Information six lines fields, In case these fields are blank:
  - For manually inputted transactions, screens display an appropriate error message.
  - For uploaded transactions, the system rejects the transaction.
- System validates and allows only numeric values in the Commission field. For any other value, the screen displays an appropriate error message.

2.2.5 NEFT ISO FCRA Processing

Describes the process of handling NEFT transactions using ISO messaging standards for Foreign Contribution Regulation Act (FCRA) compliant payments.

NEFT ISO FCRA Processing

Transactions are initiated from the PTDOTONL screen:

- The user is required to select Category Purpose Code asFCRA.
- The set of fields for capturing Donor Details are available under the Additional Details tab. For FCRA transactions, these fields are mandatory. If left blank, the system displays an errormessage.
- WhenDonor Details fields are enabled, the Sender to Receiver Information (Lines 1-6) and Indo-Nepal Information fields are disabled for input.
- Duringmessage generation, the system sets the Category Purpose Code to FCRA and maps the Donor Details to Tag RmtInf/Ustrd, Loop 1 to Loop 4, respectively.

FCRA remittance information is mapped as explained below:

Table 2-13 Field and Tag Mapping for RmtInf/Ustrd with and without Batch Time in Pacs.008 Messages

Field/Tag	Code to be Used	Tag - RmtInf/Ustrd with Batch Time	Tag - RmtInf/Ustrd without Batch Time
CtgyPurp / Cd (in Pacs.008 message)	FCRA	loop 1: Batch time	loop 1: Donor Address| Donor Address
CtgyPurp / Cd (in Pacs.008 message)	FCRA	loop 2: Donor Address| Donor Address	loop 2: Name of the Donor|Purpose ofremittance
CtgyPurp / Cd (in Pacs.008 message)	FCRA	loop 3: Name of the Donor|Purpose of remittance	loop 3: Country of the Donor|Currency and Amount
CtgyPurp / Cd (in Pacs.008 message)	FCRA	loop 4: Country of theDonor|Currency and Amount	loop 4

Initiation of Transactions from SPS Requests and C2B Uploads (pain.001 Files)

Transactions are initiated from SPS Request and C2B Upload (pain.001 file):

- Ifthe Category Purpose Code is FCRA, the system validates that RmtInf/Ustrd Lines 1 to 4 are not blank and that Donor Details are available.
- Thevalues received in RmtInf/Ustrd Lines 1 to 4 are mapped to the new Donor Details fields under the Additional Details tab in the PTDOTONL screen.
- Messagegeneration follows the same logic as described for transactions initiated from the PTDOTONL screen.

For each line of type VARCHAR2(140) with no delimiters, the system validates that exactly one pipe (|) delimiter is present in each line or loop.

Eachsegment in the line (i.e., text between delimiters) must be between 1 and 35 characters in length. This needs confirmation from the bank.

If data is missing on either side of the delimiter, the system populates 'NA' in the respective segment.

2.2.6 Prefunded Payments Processing

Customer number/debtor account number is not mandatory.

If Debtor Account currency is not provided in the outbound request, then it gets defaulted to Transfer Currency (INR) in transaction.

If the ‘Prefunded Payments GL’ check box is selected, the system skips the below processing:

- ECA Check
- Pricing
- FX Limit Check

The ‘Prefunded Payments GL’ is always used as Debit account while posting the debit liquidation entries. The ‘Prefunded Payments GL’ value maintained in the Source Maintenance (PMDSORCE).

LEI Validation Failure

In case of LEI validation failure:

- For manually booked transactions, the error message is shown on enrich user action.
- For uploaded transactions, the transaction is rejected outright.

Sender To Receiver Information

Debtor LEI	The LEI validation is done, if transaction amount is more than the LEI Threshold Amount maintained in India Payments Common Preferences (PMDNFTPF).
Beneficiary LEI	The Beneficiary LEI field is optional. If the user inputs a value, then the system checks the length of the value. If the length is not 20 characters, the system displays the error.
Sender To Receiver Information 3-6	At the NEFT payment type product processor level, system performs the below field length validation for the fields Sender To Receiver Information 3-6. If the below condition is matched, then that particular transaction is moved to Repair queue for user action. • Condition: (The Entered Characters :xxx) Is exceeding the Maximum length Allowed 35.

2.2.7 Outbound SI Processing

Describes the process of handling Outbound Standing Instructions (SI) within RTGS Outbound Payments Processing.

This topic contains the following sub-topics:

2.2.7.1 Standing Instruction Maintenance

The Standing Instruction Creation screen (Function ID: PMDSIMNT) is used for SI execution.

2.2.7.2 Standing Instruction Processing

The execution of a Standing Instruction (SI) is triggered based on the Next Generation Date calculated by the system. This date is treated as the Instruction Date, and all other dates, including the Activation Date, are derived from it.

- On the execution date, a new RTGS transaction is created using the SI template details.
- The Source Code is defaulted to SI, and the Source Reference is set to the SI reference.
- The transaction is processed by the respective payment processor.
- The system parameter **SI_REDEFAULT_PRICING** determines pricing behaviour:
  - If set to Y, the pricing code is defaulted from the source.
  - If set to N, the pricing code is defaulted from the template.

2.2.7.3 SI Generation Prior to Execution Date

The number of days before the actual instruction date used to determine when a Standing Instruction (SI) should be executed can be configured in the SI Preferences screen (Function ID: PMDSIPRF). This configuration is optional. If maintained, the specified value is pre-filled in the SI Maintenance screen (PMDSIMNT) when creating a new SI. Users can modify this value as needed.

> **Note**
>
> Only the SI execution record is generated on the SI generation date. The actual transaction is executed on the execution date. Users can modify the execution record before the execution date, if required.

2.2.7.4 Other Standing Instruction Related functionalities

The Skip/Suspend/Defer screen (Function ID: PMDSIDFR) supports RTGS Standing Instructions for deferring, skipping, or suspending the next execution.

Month-end SI execution is also supported for RTGS Standing Instructions.

2.2.7.5 Standing Instruction Template Service

A ReST service is available for creating and modifying RTGS Standing Instruction templates.

2.3 NEFT Message Browser

2.3.1 NEFT Outbound Message Browser

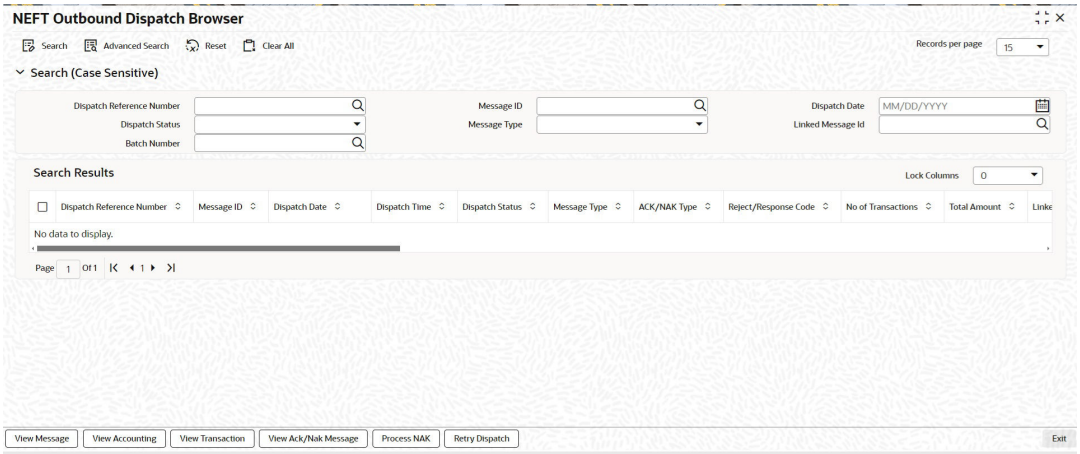
The NEFT Outbound Message Browser screen allows user to view the following outbound NEFT messages generated:

- N06 - Outbound Payment Transfer
- N07 - Return of Inbound Transfer
- N10 - Credit Confirmation for Inbound Transfer
- pacs.008.001.09 - Outbound Payment Transfer
- pacs.004.001.10 - Return of Inbound Transfer
- camt.059.001.06 - Credit Confirmation for Inbound Transfer

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

   NEFT Outbound Message Browser screen is displayed.

Figure 2-19 NEFT Outbound Message Browser



2. Search for the records using one or more of the following parameters:
   - Dispatch Reference Number
   - Message ID
   - Dispatch Date
   - Dispatch Status
   - Message Type
   - Linked Message ID
   - Batch Number
3. Following sub screens/ actions are available in the message browser screen:

Action	Description
View Message	Select a record and click on ‘View Message’ button to view the dispatched message.
View Accounting	Select a record and click on ‘View Accounting’ to view the Dispatch accounting details for the Outgoing pacs.008.001.09 and pacs.004.001.10 message generated. System displays the DCLG event and its respective accounting entries passed during the Outgoing pacs.008.001.09 and pacs.004.001.10 dispatch. Single entry is posted for the bundle dispatched, with total sum of amounts. Entries posted are - Dr. Clearing GL and Cr. Network/ Nostro account. In case of auto reversals (for SFMS NAKs such as F25 and F26) of the N06 dispatched, system displays the reversal accounting entries of DCLG. **Note** Dispatch accounting is not applicable for camt.059.001.06 messages.

Action	Description
View Transaction	Select a record and click on 'View Transaction' to view the complete transaction details. View Summary screen is launched on clicking 'View Transaction'. Double click the record or select a record and click on 'Details' button to view the detailed transaction screen. System launches the NEFT Outbound View Detailed screen (PTDOVIEW).
View ACK/NAK Message	User can view the F20, F25, F26, F27 ACK/NAK messages received and matched for the corresponding Outgoing pacs.008.001.09 dispatch.
Process NAK	Process NAK option helps to validate the negative acknowledgment and perform appropriate action like reverse or regenerate the transaction. Click the 'Process NAK' option to launch Negative Acknowledgment Processing Details screen.
Retry Dispatch	On clicking Retry Dispatch button, NEFT Dispatch Retry sub screen is displayed. On Retry action, error records are re-processed.

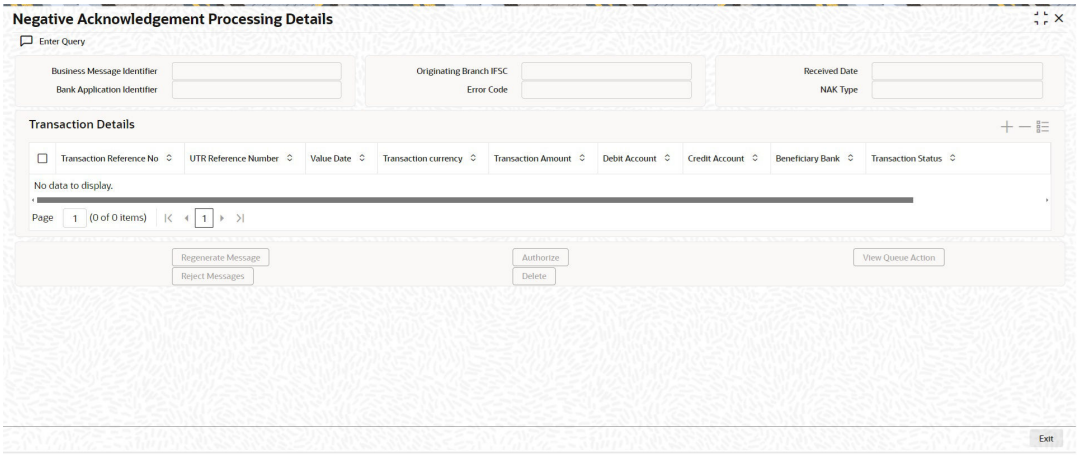
2.3.2 Negative Acknowledgement Processing Details

The Negative Acknowledgement Processing Details screen allows user to view and process the underlying payment for F25/F26/F27 NAK received from RBI.

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

   Negative Acknowledgement Processing Details screen is displayed.

Figure 2-20 Negative Acknowledgement Processing Details



2. Following fields are auto populated:
   - Sequence Number
   - Bank Application Identifier
   - Originating Branch IFSC
   - Error Code
   - Received Date

- NAK Type

3. User can perform following actions:
   - Regenerate Messages
   - Reject Messages
   - Authorize
   - Delete
   - View Queue Action

2.4 NEFT Acknowledgment Processing

2.4.1 SFMS ACK/NAK Messages Processing

Table 2-14 Messages Processing

Message Name	Message Description
F23	This is a Delivery Notification message.
F20	This is an acknowledgment message from SFMS.
F25	This is a Negative acknowledgment message from SFMS. User can take manual action on outgoing payment transaction.
F26	This is a Negative acknowledgment message from SFMS user. User can take manual action on outgoing payment transaction.
F27	This is an acknowledgment message from Bank API (IDRBT/RBI). If this message is Negative Acknowledgment, then user can take manual action on outgoing payment transaction.
F29	This is Delivered At NEFT. This is ISO migration to notify about the delivery of message. This message supports in both format - ISO and IFN.

Processing Steps

ACK Processing:

On receipt of incoming F20/F27 ACK messages from SFMS, system parses the message and process. The parent transaction is fetched based on following matching fields: (Note: F20/F27 ACK is received for the outgoing pacs.008.001.09 messages sent in a bundle of 10)

- **Matching**:
  External Application Sequence number mentioned in the F20/F27 message is matched against the sequence number sent in the original outgoing payment transaction/message (outgoing pacs.008.001.09) in Block A header and the IFSC Code of the Originating branch (Our IFSC Code).
- **Message Status Update**: If matched,
  - For F20 (Message Identifier in the format) received, original outgoing payment gets updated
  - i.e, All the ‘10’ transactions sent in the outgoing pacs.008.001.09 bundle having the same sequence number is updated

- For F27 (Message Identifier in the format) received,
  - System checks the ‘Bank API Response Code’ field
  - i.e, All the ‘10’ transactions sent in the outgoing pacs.008.001.09 bundle having the same sequence number is updated

> **Note**
>
> Notification is generated on receiving & processing ACK of NEFT outbound transactions as F27 message /admi.004.001.02 message with code as F27.

NAK Processing:

On receipt of incoming F25/F26/F27 NAK messages from SFMS, system parses the message and process. The parent transaction is fetched based on following matching fields: (Note: F25/F26/F27 ACK is received for the outgoing pacs.008.001.09 messages sent in a bundle of 10)

Matching:

External Application Sequence number mentioned in the F25/F26/F27 message is matched against the sequence number sent in the original outgoing payment transaction/message (outgoing pacs.008.001.09) in Block A header and the IFSC Code of the Originating branch (Our IFSC Code).

Manual action and Message Status Update: If matched,

- System waits for user action to be taken from the new screen – Negative Acknowledgement Message Details. Screen PTSFNAKQ will no longer be used and removed from the system.
- Below steps are performed form new screen - Negative Acknowledgement Message Details:
  - User will select the outgoing pacs.008.001.09 single record from PTSOUTBR and click **Process NAK** option. In case, multiple records are selected and **Process NAK** option is clicked then system throws an error.
  - System opens the Negative Acknowledgement message details screen.
  - Transaction Details section of the screen lists out the transactions bundled in the original outgoing pacs.008.001.09 message. By default, all the messages are selected. So, the manual action is applicable for all the underlying transactions in the outgoing pacs.008.001.09 bundled message.

Table 2-15 Reversal Dispatch Entries

Dispatch Reversal Accounting for NEFT Outbound	Event	Dr/Cr	Account	Account Type	Amount Tag
NEFT Outbound	DCLG	Dr	Nostro Account	Account	FILE_AMT
NEFT Outbound	DCLG	Cr	Network Clearing GL	GL	FILE_AMT

Table 2-16 Reversal Individual Entries

Dispatch Reversal Accounting for NEFT Outbound	Event	Dr/Cr	Account	Account Type	Amount Tag
NEFT Outbound	DRLQ	Dr	Network Clearing GL	GL	XFER_AMT
NEFT Outbound	DRLQ	Cr	Intermediary GL	GL	XFER_AMT
NEFT Outbound	DRLQ	Dr	Intermediary GL	GL	XFER_AMT
NEFT Outbound	DRLQ	Cr	Customer Account	Account	XFER_AMT

2.4.2 Credit Confirmation ACK Message - camt.059.001.06 Processing

The beneficiary (Creditor) bank sends a positive acknowledgment message (camt.059.001.06) to the Remitter (debtor) bank, upon the successful credit to the beneficiary for the outbound payment. The Inbound camt.059.001.06 credit acknowledgment received, has the bundle of outbound transactions grouped in a single message.

Following details are updated, upon receiving the successful camt.059.001.06 credit acknowledgment message:

- ‘Transaction Status’ field in the NEFT Outbound Payments view screen (PTDOVIEW) is updated as ‘Settled’.
- System updates the value ‘Credit Confirmation Details’ for the respective outbound transactions with - camt.059.001.06 Message Reference, Credited Date and Credited Time.
- Success notification for the acknowledgment received for outbound transactions can be viewed in the Notify Message Details screen (PMSNOTFY).
- And the camt.059.001.06 generated and the message details can be verified in the NEFT Inbound Message Browser (PTSINBRW).

3

NEFT Inbound Payments

3.1 NEFT Inbound Transaction Input

The inbound NEFT payments, are received as Incoming pacs.008.001.09 messages from RBI clearing. In a single inbound payment message (Incoming pacs.008.001.09), group of transactions are bundled together (bundle of 10) and settled in the defined batch time.

- NEFT Inbound Transaction Input
  The **NEFT Incoming Payment Transaction Input Detailed** screen allows user to manually create a NEFT Inbound Payment by providing the details.
- NEFT Inbound Payment View

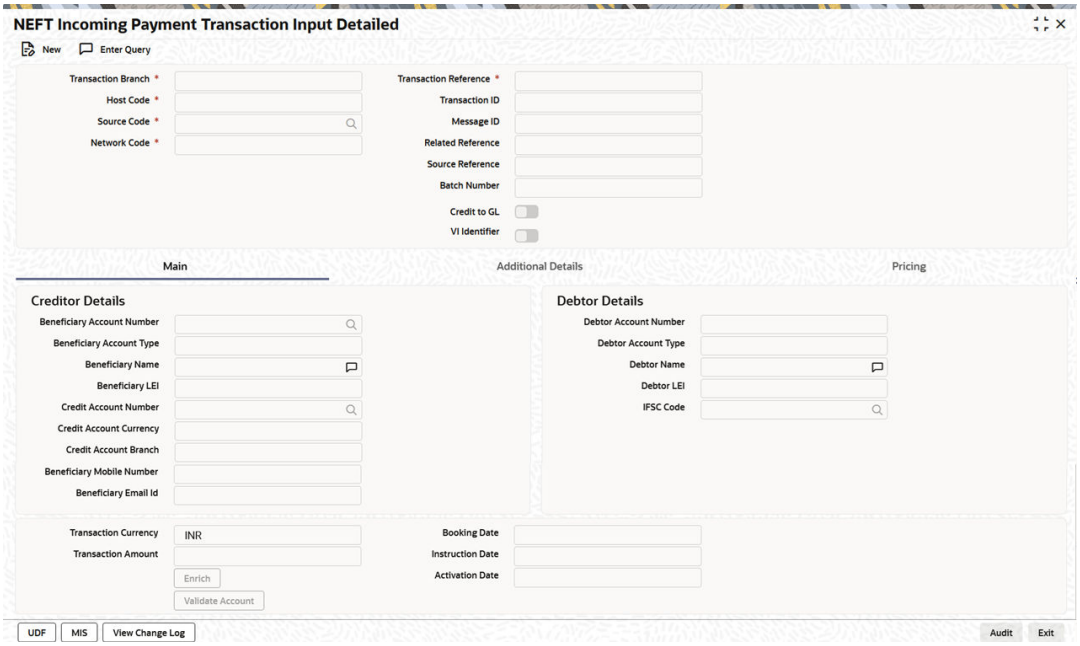
3.1.1 NEFT Inbound Transaction Input

The **NEFT Incoming Payment Transaction Input Detailed** screen allows user to manually create a NEFT Inbound Payment by providing the details.

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

   NEFT Incoming Payment Transaction Input Detailed screen is displayed.

Figure 3-1 NEFT Incoming Payment Transaction Input Detailed



2. On **NEFT Incoming Payment Transaction Input Detailed** screen, specify the fields.

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

Table 3-1 NEFT Incoming Payment Transaction Input Detailed - Field Description

Field	Description
Transaction Branch	System defaults the transaction branch code with the user's logged in branch code.
Host Code	System defaults the host code of transaction branch.
Source Code	Specify the Source Code, via which the transaction is to be booked.
Network Code	System defaults the Network code as 'NEFT' on clicking **New**.
Transaction Reference Number	System generates the transaction reference number. For more details on the format, refer the *Payments Core User Guide*.
Transaction ID	System generates the Transaction ID.
Message ID	System generates the Message ID.
Related Reference	System defaults transaction reference number. However user can modify this.
Source Reference	Specify the Source Reference Number, if required.
Batch Number	Specify the Batch Number.
Credit to GL	Check this flag to enable credit to GL account.
VI Identifier	During account validation of inbound payments, if **VI Identifier** is applicable to Host and the credit account is found to be invalid, on clicking **Validate Account** button, 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
  This topic explains the **Main** tab of the screen.

- Additional Details Tab
  This topic explains the **Additional Details** tab of the **NEFT Incoming Payment Transaction Input Detailed** screen.
- Pricing Tab
- UDF Button
  This topic provides details of the **Fields** screen.
- MIS Button
  This topic explains the **MIS Details** screen.
- View Change Log Button
  This topic provides details of the **Field Log** screen.
- NEFT Inbound Transaction Summary

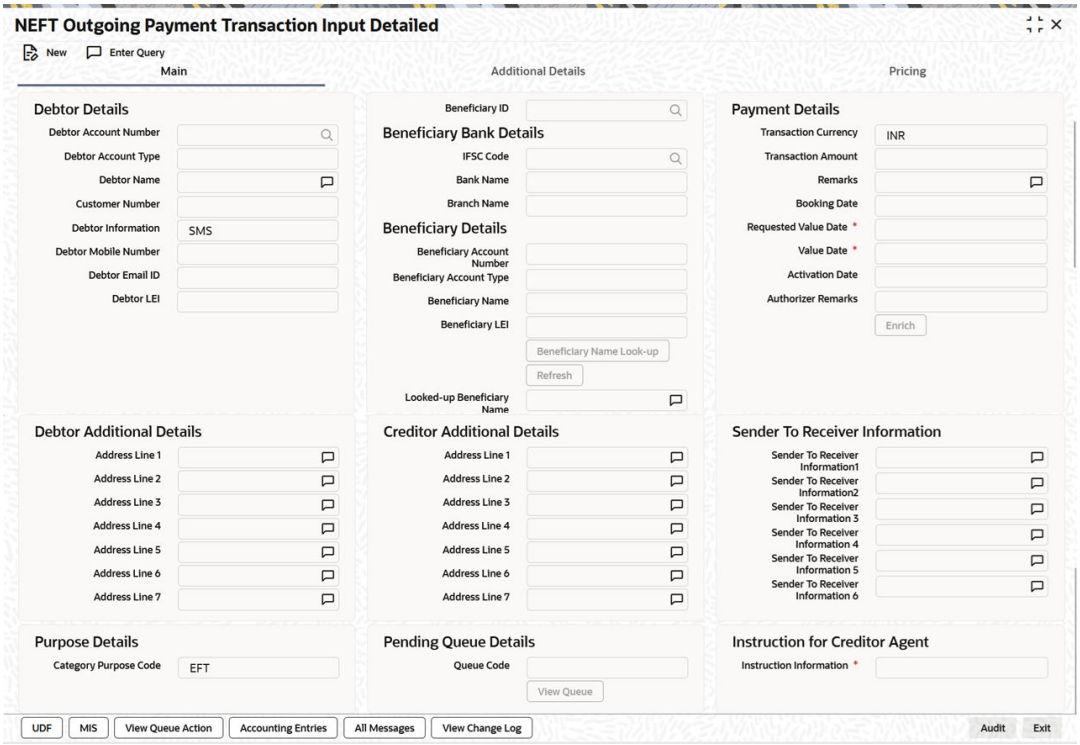
3.1.1.1 Main Tab

This topic explains the **Main** tab of the screen.

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

   The **Main** details are displayed.

Figure 3-2 NEFT Inbound Transaction Input - Main Tab



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

Table 3-2 NEFT Inbound Transaction Input_Main Tab - Field Description

Field	Description
Creditor Details	This section displays the **Creditor Details**. All open and authorized accounts maintained in External Account maintenance are listed. You can select the creditor account. The list of values search page displays the Account along with Customer No & Customer Name.
Beneficiary Account Number	Specify the Beneficiary Account Number. You can select the Beneficiary Account Number from the list of values. The list of values lists Loan Account numbers along other customer account
Beneficiary Account Type	System defaults the Beneficiary Account Type based on the account number selected.
Beneficiary Name	System defaults Beneficiary name of the Beneficiary Account number selected.
Beneficiary LEI	System displays Beneficiary LEI.
Credit Account Number	System displays the biller account which is resolved based on the Credit Card Number received in Incoming pacs.008.001.09 file as Beneficiary Account.
Credit Account Currency	System displays the Credit Account Currency.
Credit Account Branch	System displays the Credit Account Branch.
Transaction Currency	System defaults the Transaction Currency as **INR**. This is not modifiable.
Transaction Amount	Specify the Transaction Amount. This field is populated as the transfer amount converted in credit account currency.
Debtor Details	This section displays the **Creditor Details**.
Debtor Account Number	Specify the Debit Account number.
Debtor Account Type	Select the Debtor Account type from the drop-down values displayed. Following are the options listed: • Savings Bank (10) • Current Account (11) • Cash Credit (13) • Loan Account (14) • Overdraft (12) • NRE (40)
Debtor Name	Specify the Debtor name for the Debtor account specified.
Debtor LEI	System displays Debtor LEI.
IFSC Code	Select the IFSC Code from the list of values. All the valid IFSC codes are listed here.
Booking Date	System defaults the booking date as current date.
Instruction Date	System defaults this date as Current date and the payment is processed on the Instruction Date. System allows to modify the Instruction Date.
Activation Date	System derives the activation date on clicking **Enrich** button.
Validate Account	Validate Account button gets enabled only if all the 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, When user clicks **Validate Account**, the system sends an ECA request to the OBVAM system.

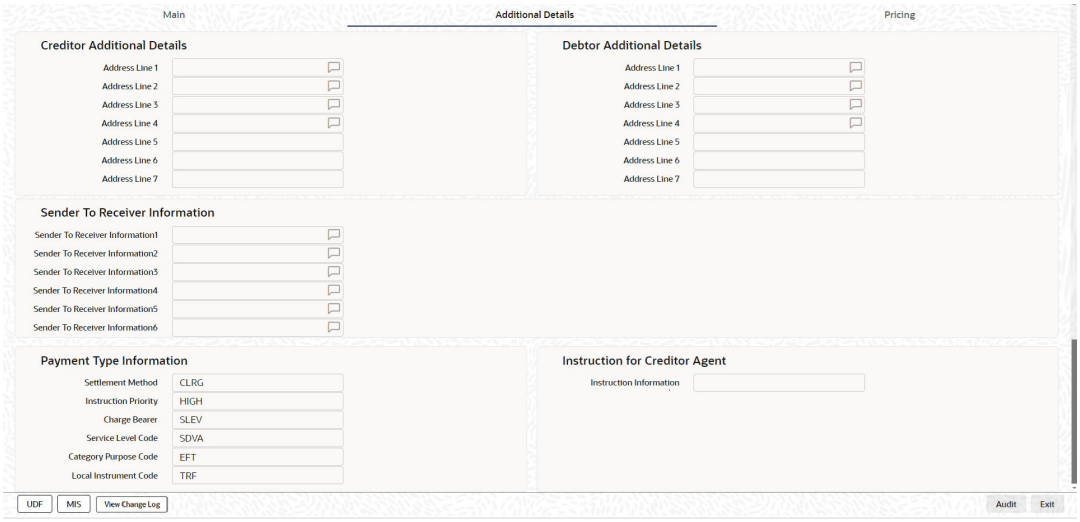
3.1.1.2 Additional Details Tab

This topic explains the **Additional Details** tab of the **NEFT Incoming Payment Transaction Input Detailed** screen.

1. Click the **Additional Details** tab in the main screen.

   The **Additional Details** are displayed.

Figure 3-3 NEFT Inbound Transaction Input - Additional Details Tab



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

   This tab contains the below fields to capture the address details of debtor/creditor and remittance information from the sender to receiver.

Table 3-3 NEFT Inbound Transaction Input_Additional Details Tab - Field Description

Field	Description
Creditor Additional Details	This section displays the **Creditor Additional Details**.
Address Line 1 to Address Line 7	Specify the Address.
Debtor Additional Details	This section displays the **Debtor Additional Details**.
Address Line 1 to Address Line 7	Specify the Address.
Sender To Receiver Information	System populates the static text automatically on clicking Enrich button in the Sender to Receiver Information fields, if the Debtor Account Type is NRE.
Sender to Receiver Information 1- 6	Specify the Sender to Receiver Information.
Payment Type Information	This section displays the **Payment Type Information**.
Settlement Method	System defaults Settlement Method as **CLRG**.
Instruction Priority	System defaults Instruction Priority as **HIGH**.
Charge Bearer	System defaults Charge Bearer as **SLEV**.

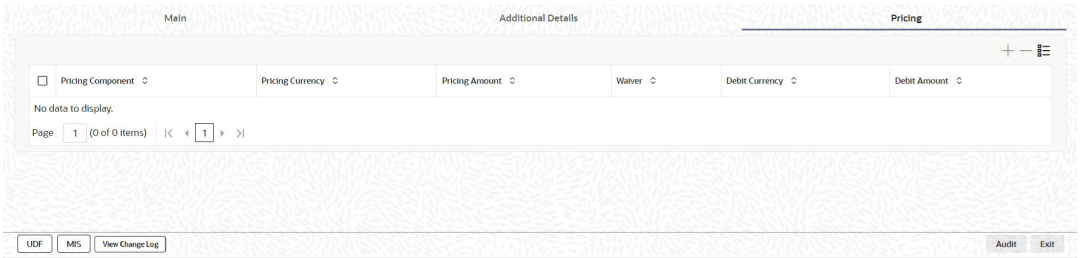
Table 3-3 (Cont.) NEFT Inbound Transaction Input_Additional Details Tab - Field Description

Field	Description
Service Level Code	System defaults Service Level Code as **SDVA**.
Local Instrument Code	System defaults Local Instrument Code as **TRF**.
FCR Donor Details	These fields are disabled by default. Only when user selects the category purpose code as **FCRA** then these fields gets enabled. When these fields are enabled then Sender to Receiver Information line 1 to 6 and Indo Nepal Information fields gets disabled.
Donor Name	Specify the Donor Name.
Donor Address	Specify the Donor Address.
Purpose of Remittance	Specify the Purpose.
Country of Donor, Currency and Amount	Specify the Country.
Instruction for Creditor Agent	This section displays the **Instruction for Creditor Agent**.
Instruction Information	Specify the Instruction Information.

3.1.1.3 Pricing Tab

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

Figure 3-4 NEFT Inbound Transaction Input - Pricing Tab



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

Table 3-4 NEFT Inbound Transaction Input_Pricing Tab - 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.

Table 3-4 (Cont.) NEFT Inbound Transaction Input_Pricing Tab - Field Description

Field	Description
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. **Note** Currency conversions related to charge computation are completed and final amount is populated component wise in the Pricing Tab.
Waived	System defaults the waiver. However you can modify this value. **Note** If charge/tax is already waived at price value maintenance, then you cannot uncheck the waiver flag.
Debit Amount	System defaults the customer debit amount for charge/tax.

3.1.1.4 UDF Button

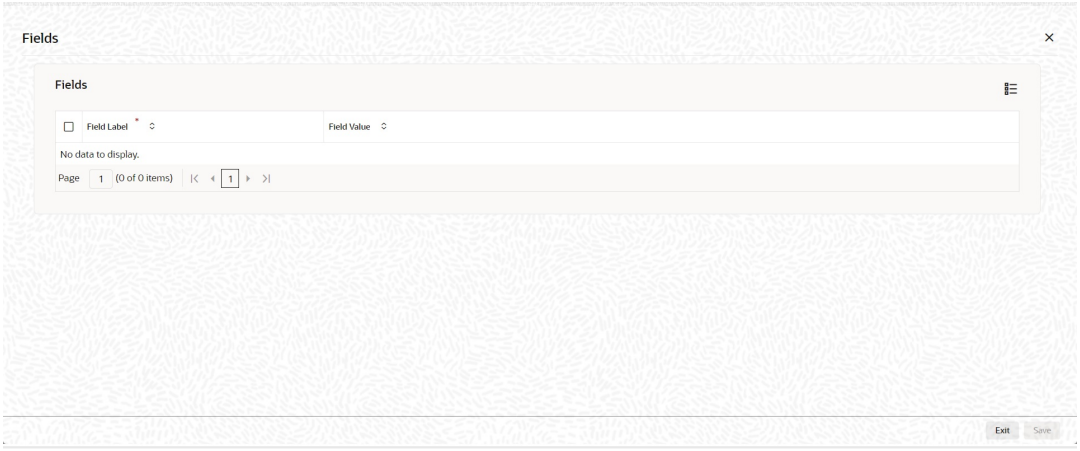
This topic provides details of the **Fields** screen.

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 3-5 UDF Button



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

   The following fields are displayed:

Table 3-5 UDF Button - Field Description

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

3.1.1.5 MIS Button

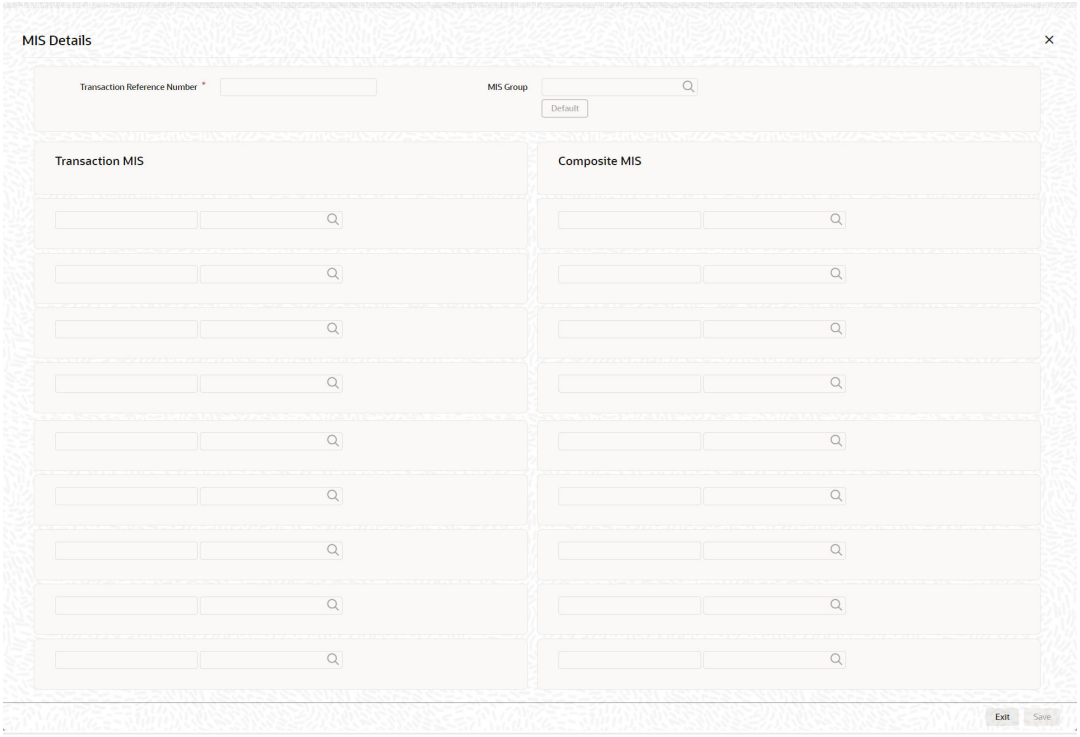
This topic explains the **MIS Details** screen.

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 3-6 MIS Button



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

Table 3-6 MIS Button - Field Description

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

Table 3-6 (Cont.) MIS Button - Field Description

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

3.1.1.6 View Change Log Button

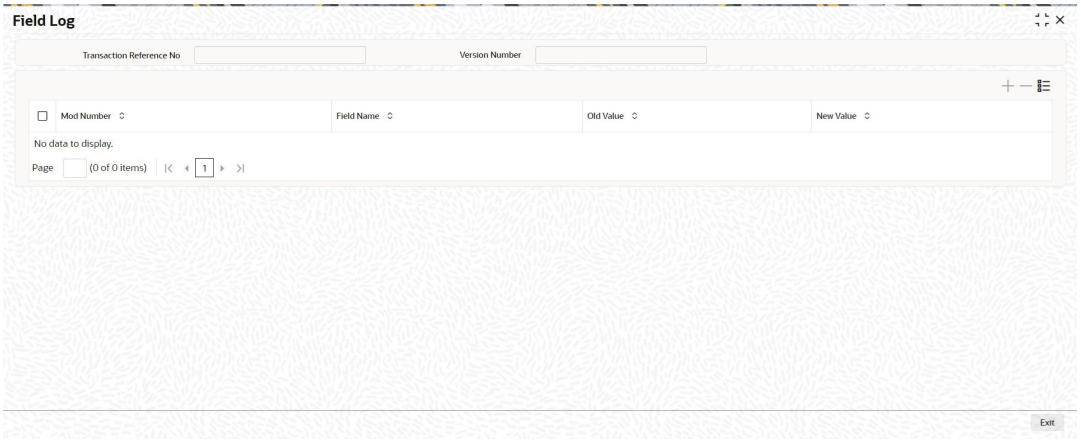
This topic provides details of the **Field Log** screen.

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

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

   The **Field Log** screen is displayed.

Figure 3-7 View Change Log



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

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

Table 3-7 View Change Log Button - Field Description

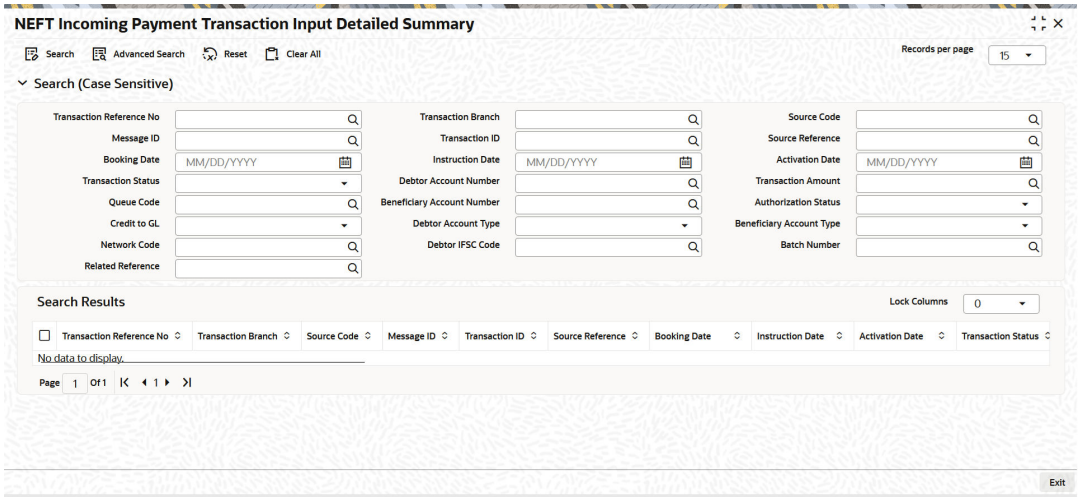
Field	Description
Transaction Reference Number	System displays the **Transaction Reference Number** of the transaction.
Version Number	System displays the **Version Number**.
Mod Number	System displays the **Mod Number**.
Field Name	System displays the **Field Name**.
Old Value	System displays the **Old Value**.
New Value	System displays the **New Value**.

3.1.1.7 NEFT Inbound Transaction Summary

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

   NEFT Incoming Payment Transaction Input Detailed Summary screen is displayed.

Figure 3-8 NEFT Incoming Payment Transaction Input Detailed Summary



2. Search using one or more of the following parameters:
   - **Transaction Reference Number**
   - **Transaction Branch**
   - **Source Code**
   - **Message ID**
   - **Transaction ID**
   - **Source Reference**
   - **Booking Date**
   - **Instruction Date**
   - **Activation Date**
   - **Transaction Status**
   - **Debtor Account Number**

- **Transaction Amount**
- **Queue Code**
- **Beneficiary Account Number**
- **Authorization Status**
- **Credit to GL**
- **Debtor Account Type**
- **Beneficiary Account Type**
- **Network Code**
- **Debtor IFSC Code**
- **Batch Number**
- **Related Reference**

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

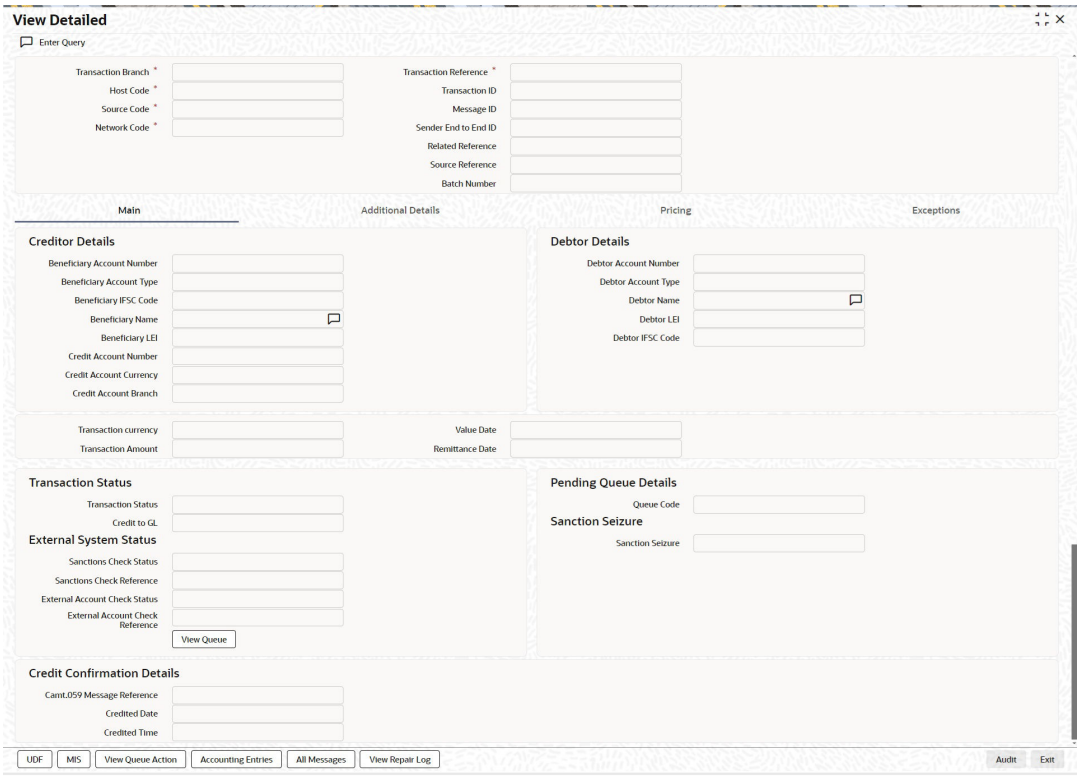
   System displays the records that match the search criteria.

3.1.2 NEFT Inbound Payment View

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

   NEFT Inbound Payment View screen is displayed.

Figure 3-9 NEFT Inbound Payment View



2. From this screen, click **Enter Query**. The Transaction Reference field gets enabled which opens an LOV screen.

3. Click the Fetch button and select the required transaction.
4. Along with the transaction details in the Main and Pricing tabs, you can also view the Status details for the following:
   - Creditor Details
   - Debtor Details
   - External System Status
   - Transaction Status
   - Pending Queue Details
   - Sanction Seizure
   - Dispatch Details
   - Credit Confirmation Details
5. Click **Execute Query** to populate the details of the transaction in the Inbound NEFT Payment View screen. System displays all the fields in the below mentioned tabs based on the transaction reference number selected.

   For more details on Main, Additional Details and Pricing tabs refer to 'PTDITONL' screen details above.

- Exceptions Tab
- UDF Button
  This topic provides details of the **Fields** screen.
- MIS Button
  This topic explains the **MIS Details** screen.
- View Queue Action
  This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- Accounting Entries
  This topic provides the systematic instructions to process the **Accounting Entries** screen.
- All Messages
- View Repair Log
  This topic explains the details of the **View Repair Log** screen.
- NEFT Inbound Payments View Summary

3.1.2.1 Exceptions Tab

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

Figure 3-10 NEFT Inbound Payment View - Exceptions Tab

Click on the ‘Exceptions’ tab to invoke this screen. All the details pertaining to Return Details, Network Reject Details and External System Status id are displayed for the entered Transaction Reference Number.

3.1.2.2 UDF Button

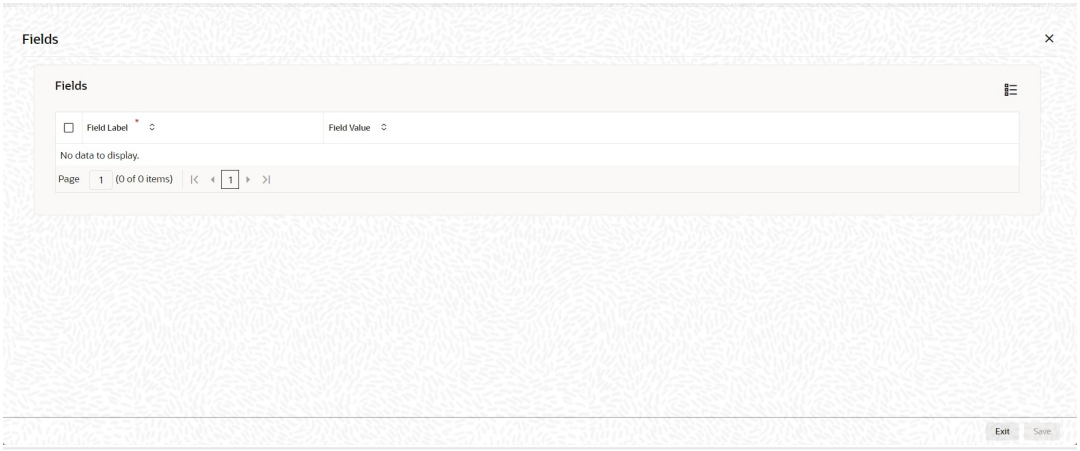
This topic provides details of the **Fields** screen.

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 3-11 UDF Button



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

   The following fields are displayed:

Table 3-8 UDF Button - Field Description

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

3.1.2.3 MIS Button

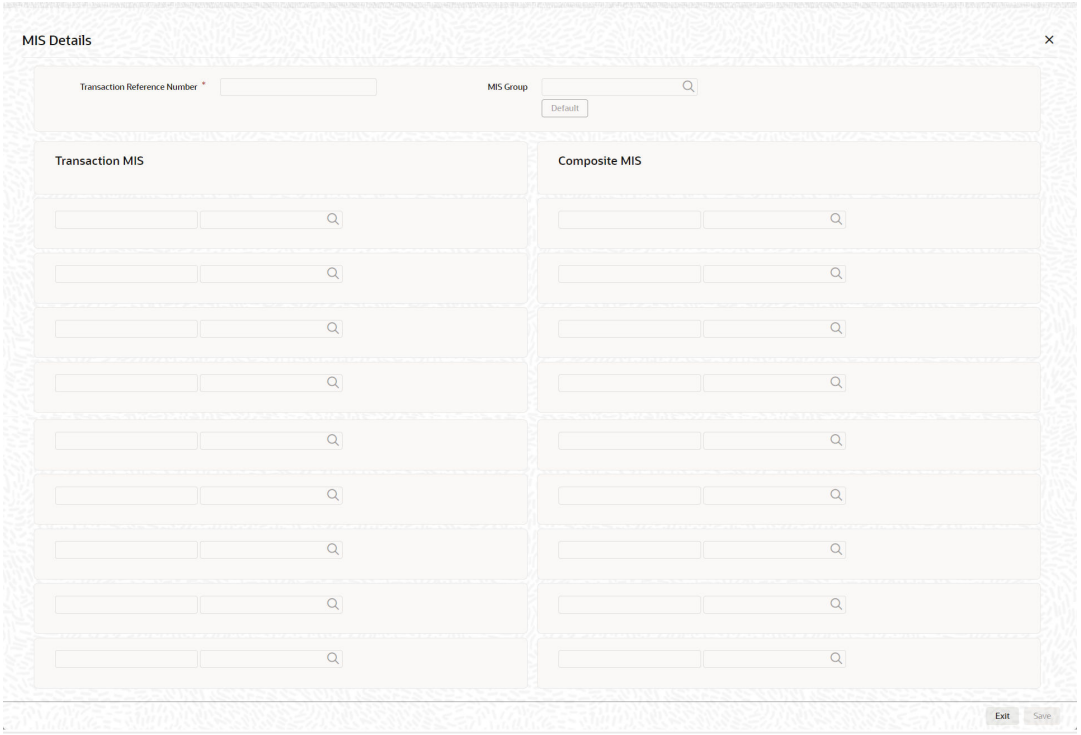
This topic explains the **MIS Details** screen.

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 3-12 MIS Button



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

Table 3-9 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.

3.1.2.4 View Queue Action

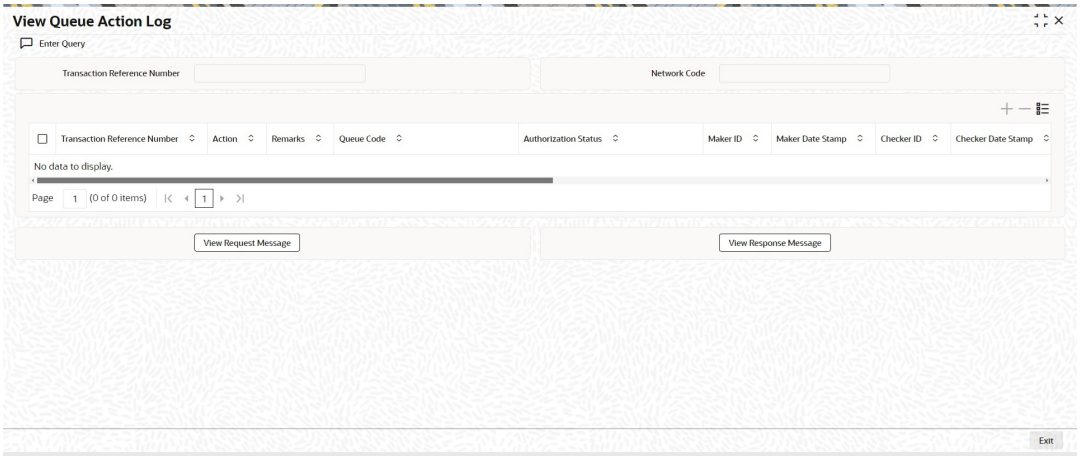
This topic provides the systematic instructions to process the **View Queue Action Log** screen.

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 3-13 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 3-10 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 3-10 (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**

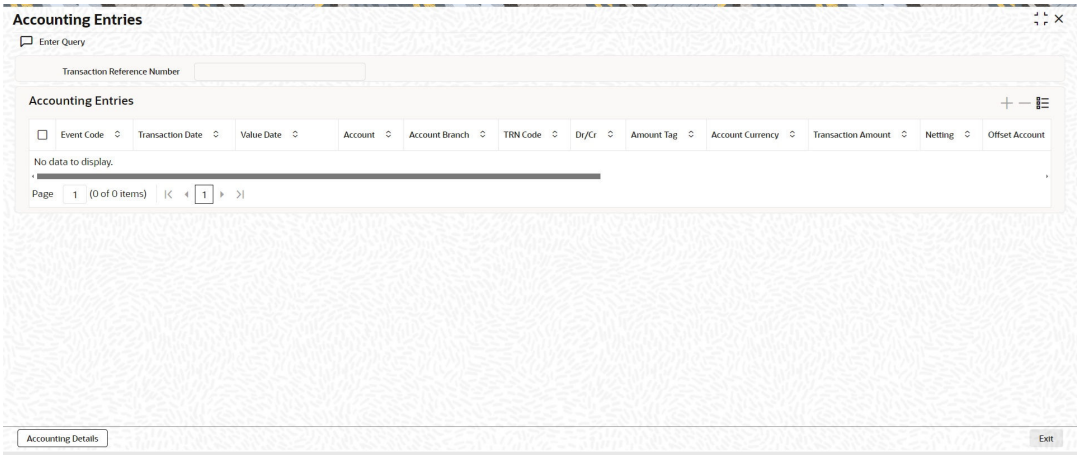
3.1.2.5 Accounting Entries

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

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

   The **Accounting Entries** screen is displayed.

Figure 3-14 Accounting Entries



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

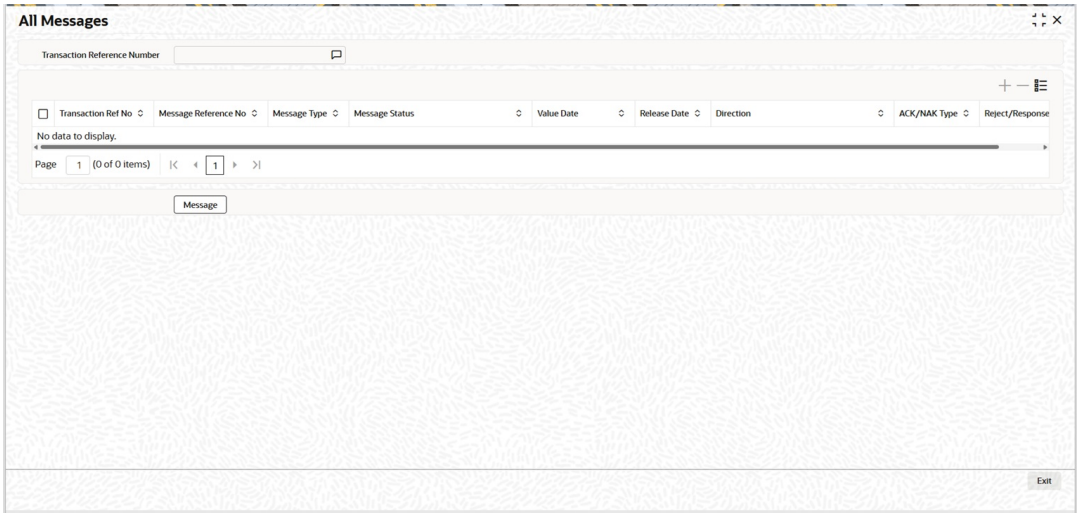
Table 3-11 Accounting Entries - Field Description

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**.

3.1.2.6 All Messages

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

Figure 3-15 All Messages



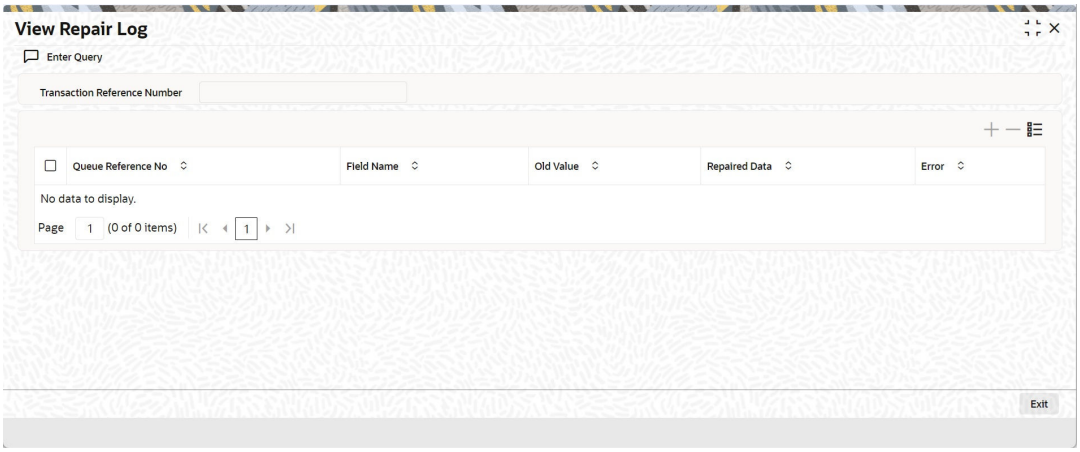
3.1.2.7 View Repair Log

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 3-16 View Repair Log



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

   The following details are displayed:

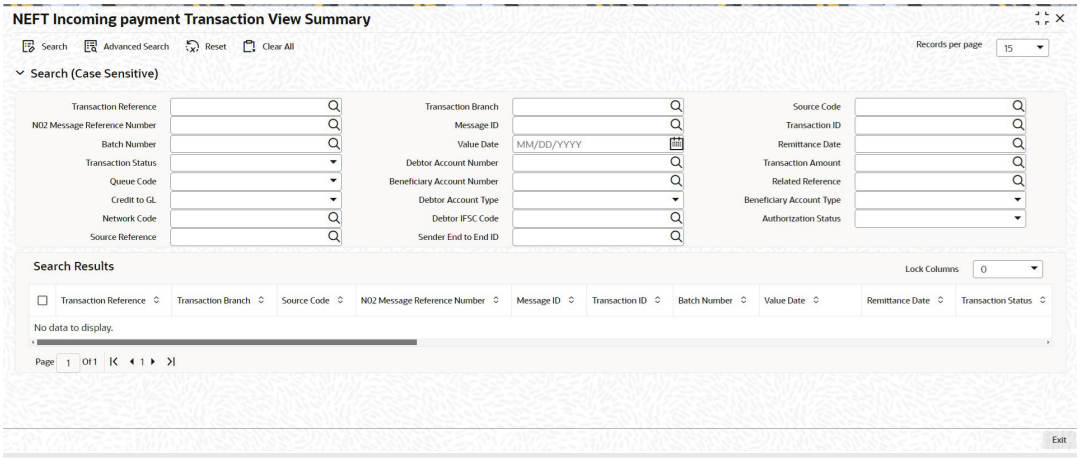
   - **Queue Reference No**
   - **Field Name**
   - **Old Value**
   - **Repaired Data**
   - **Error**

3.1.2.8 NEFT Inbound Payments View Summary

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

   NEFT Incoming payment Transaction View Summary screen is displayed.

Figure 3-17 NEFT Incoming payment Transaction View Summary



2. Search using one or more of the following parameters:
   - **Transaction Reference**
   - **Transaction Branch**
   - **Source Code**
   - **N02 Message Reference Number**
   - **Message ID**
   - **Transaction ID**
   - **Batch Number**
   - **Value Date**
   - **Remittance Date**
   - **Transaction Status**
   - **Debtor Account Number**
   - **Transaction Amount**
   - **Queue Code**
   - **Beneficiary Account Number**
   - **Related Reference**
   - **Credit to GL**
   - **Debtor Account Type**
   - **Beneficiary Account Type**
   - **Network Code**
   - **Debtor IFSC Code**

- **Authorization Status**
- **Source Reference**
- **Sender End to End ID**

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

   System displays the records that match the search criteria.

3.2 NEFT Inbound Payments Processing

The incoming NEFT payments is received as pacs.008.001.09 messages from RBI Clearing.

- NEFT Inbound Payment Validations
- Notifications

3.2.1 NEFT Inbound Payment Validations

Following validations and process changes are handles as part of the NEFT Incoming payments.

- Initial Validations
- Business Override Checks
- Process Exception Checks
- Network Validations
- LEI Validation
- Non - NRE A/c to NRE A/c Payment Check
- Credit Card Payment Processing
- Authorization Limit Check
- Future Valued Check
- FX Limit Check
- camt.054.001.08 and Incoming pacs.008.001.09 Messages Matching & Release Final Credit
- Accounting Handoff

3.2.1.1 Initial Validations

During initial validation, system checks if the incoming pacs.008.001.09 message is for Return of outgoing payment or Normal Incoming payment.

If the field (:2006) ‘Related Reference number’ has any value, then the pacs.008.001.09 message is identified as Return of outgoing payment. For more details on Return, refer to Return of payments section.

If the field (:2006) ‘Related Reference number’ does not have any value and only the field (:2020) ‘Transaction reference number’ has value, it is processed as incoming payment.

> **Note**
>
> This is the transaction reference specified by the sender's bank in originating pacs.008.001.09 message and it is stored in the Related Reference field in the incoming payment screen.

3.2.1.2 Business Override Checks

This is applicable for NEFT transfers as per current functionality.

3.2.1.3 Process Exception Checks

If Account Type and Account Number mapping is not done by the beneficiary bank or in case of account type mismatch, transaction moves to Process Exception queue.

In case of account type mismatch (Beneficiary account type in the system and the account type sent in the message), transaction moves to Process Exception queue.

3.2.1.4 Network Validations

Debtor/Creditor/Bank/Additional details for a payment transaction are validated against valid characters allowed for the network. In case of Network character validation failure, transaction is moved to repair queue.

3.2.1.5 LEI Validation

System validates the Beneficiary LEI field value received in the incoming message when all below listed conditions satisfy as part of Repair Validations processing step:

- Transaction amount is more than the LEI Threshold Amount maintained in India Payments Common Preferences (PMDNFTPF).
- Beneficiary is a 'Non-Individual' .i.e. Customer Type is not 'Individual'.

The incoming transaction moves to Business Override Queue (BO) when any of the below Beneficiary LEI validation fails:

- Beneficiary LEI is not available in the incoming message.
- Beneficiary LEI is available in the incoming message but there is no LEI captured at beneficiary customer level (no maintenance).
- Beneficiary LEI is available in the incoming message, but the LEI captured at beneficiary customer level is different from Beneficiary LEI value received.
- Beneficiary LEI is available in the incoming message, but the LEI captured at beneficiary customer level is expired (Expiry Date is less than value date of the transaction).

On Approval from Business Override Queue, the transaction is processed further.

> **Note**
>
> Beneficiary LEI is validated only for Customer Transfer (pacs.008) message for Incoming RTGS (Only Incoming NEFT / RTGS Customer Transfer in scope).
>
> Since the Beneficiary LEI is received in Line 2 of Sender to Receiver Information field and within '//BL/' & '/', the LEI is extracted and validated.

3.2.1.6 Non - NRE A/c to NRE A/c Payment Check

System checks if the sender's account type (field:6305) belongs to Non-NRE account type.

This is identified based on the below values present in the field:

- 10 - Savings Bank
- 11 - Current Account
- 13 - Cash Credit
- 14 - Loan Account
- 12 - Overdraft
- 40 - NRE

System checks the Beneficiary account type (field:6310) belongs to NRE account type. This is identified based on the above values present in the field.

If it is resolved as Non-NRE a/c type to NRE a/c type payment, the Inbound payment transaction is moved to the Repair queue. Available actions in the Repair queue are:

- Repair - Repair processing logic is the same as per functionality.
- Return - Refer to Return of Payments section for more details

In all other account type cases, the transaction moves to the next processing stage.

Validations for Repair Queue:

- Beneficiary Name Check is done. If the validation fails, the Inbound payment transaction is moved to the Repair queue.
- In cases of Invalid beneficiary account or Credit to FCY account, the Inbound payment transaction is moved to the Repair queue.
- If Beneficiary account branch could not be derived based on the Beneficiary branch IFSC (:5569) from the incoming pacs.008.001.09 message, then it is moved to the Repair queue.

System validates whether account record is open and authorized.

3.2.1.7 Credit Card Payment Processing

Incoming NEFT payments processing remains the same, except changes done for credit card payments. The following are the processing steps:

- System checks the Account type received in pacs.008.001.09 field 6310. If the value of this field is '52', it indicates that it is a credit card payment.
- System then checks the beneficiary branch IFSC received in pacs.008.001.09 field 5569 and validates it for credit card IFSC.

- System checks the credit account resolution as follows:
  - The 16-digit beneficiary account is the credit card number and not the valid customer account number to be credited.
  - Beneficiary name matching validation is not applicable.
  - System checks the first 6-digits of the beneficiary account number (Credit Card Number) against the BIN No. maintained on the Biller maintenance screen.
  - As per BIN No., the system fetches the Credit Account of the biller maintained in the Biller Maintenance screen.
  - For uploaded transactions in case, the system is unable to derive IFSC or the BIN No. then the transaction moves to the Process Exception queue.
  - For manual input screen on click of Enrich user action screen displays an error message.
- For normal Inbound NEFT transactions, if the Beneficiary account is a valid account then the Beneficiary account number populates in the credit account number field. It means that for normal inbound NEFT transactions Beneficiary Account Number and Credit Account Number have the same value.
- System checks the accounting entries as follows:
  - System considers the credit account from the Credit Account Number field while posting the accounting entries to credit the transaction amount.
  - The system maps the Beneficiary Account Number to the field '<CARD_NO></CARD_NO> as it is from the Incoming pacs.008.001.09 field 6061, during Accounting Handoff to FC core.

3.2.1.8 Authorization Limit Check

Authorization limit check supports only one Auth Limit Queue.

3.2.1.9 Future Valued Check

This is not applicable for NEFT Inbound Payments.

3.2.1.10 FX Limit Check

FX Limit check is not applicable for NEFT Inbound payments.

3.2.1.11 camt.054.001.08 and Incoming pacs.008.001.09 Messages Matching & Release Final Credit

Following are the processing steps:

- After the successful EAC Check – Approved, System does not immediately post accounting entries for the incoming credit payments.
- Incoming Payments transactions are marked with below transaction status as:
  - 'Active', (After ECA Check -Approved, but camt.054.001.08 for the batch time/date not received)
  - 'Processed', (After camt.054.001.08 for the corresponding batch time/date received)
  - 'Returned', (In case of return due to valid reasons)

- camt.054.001.08 Match and RCLG Accounting:
  - System checks if camt.054.001.08 is received for the corresponding incoming pacs.008.001.09 based on the fields below.
  - On receipt of camt.054.001.08, system performs automatic matching of the camt.054.001.08 with incoming pacs.008.001.09 based on the fields (:3535) 'Batch Time, (:3385) 'Date', Receiver IFSC code present in the camt.054.001.08 message against the fields (:3535) 'Batch Time, Originating Date, Receiver IFSC code present in the incoming pacs.008.001.09 message.

> **Note**
>
> While incoming pacs.008.001.09 messages are continuously received, camt.054.001.08 end of batch settlement message is sent by RBI Clearing Centre at the end of every 30-minute batch time.

- If matched, system triggers the RCLG event as - Dr. Nostro Account and Cr. Clearing GL.

Transaction accounting

System releases the final credit (DRLQ/CRLQ accounting entries posting) to the beneficiary account. Such successful incoming payment transactions statuses are marked as 'Processed'.

- If Incoming payment could not be credited to the beneficiary account for any valid reasons such as Beneficiary Name Mismatch, Beneficiary Account Invalid, Inward Credit to NRE from Non-NRE account etc.), such transactions are 'Returned' from 'Repair' Queue.
- There can be transactions pending in the exception queues (such as Process Exception/ Business Override/Repair Queue/Authorization Limit Check/ Sanction Check/Pricing Queue/EAC) which can be settled any time before B+2 cut-off time. (Refer Returns Processing section for B+2).
  - Such transactions are placed into the success path of the incoming process flow post Repair/Approval from the respective exception queues.
  - System checks if the corresponding camt.054.001.08 message is received and matched before final credit to beneficiary. If matched, then it triggers DRLQ, CRLQ events as part of transaction accounting.

3.2.1.12 Accounting Handoff

Accounting details are handed off to the accounting system for posting the entries. Following entries are posted for - Receipt accounting and Transaction accounting:

Dr / Cr	Account	Value Date	TXN_CCY
Dr	Nostro Account	Message Processing Date	Transfer Currency
Cr	Clearing GL	Message Processing Date	Transfer Currency

Dr / Cr	Account	Value Date	TXN_CCY
Dr	Clearing GL	Activation Date	Account Currency
Cr	Intermediary GL	Activation Date	Transfer Currency
Dr	Intermediary GL	Activation Date	Transfer Currency
Cr	Customer	Activation Date	Transfer Currency

3.2.2 Notifications

After processing the camt.059.001.06 message successfully, a notification is sent to the external system, to further send it to Beneficiary.

3.3 NEFT Message Browser

- NEFT Outbound Message Browser
- Negative Acknowledgement Processing Details
- NEFT EOB/EOD Browser
- NEFT Inbound Message Browser

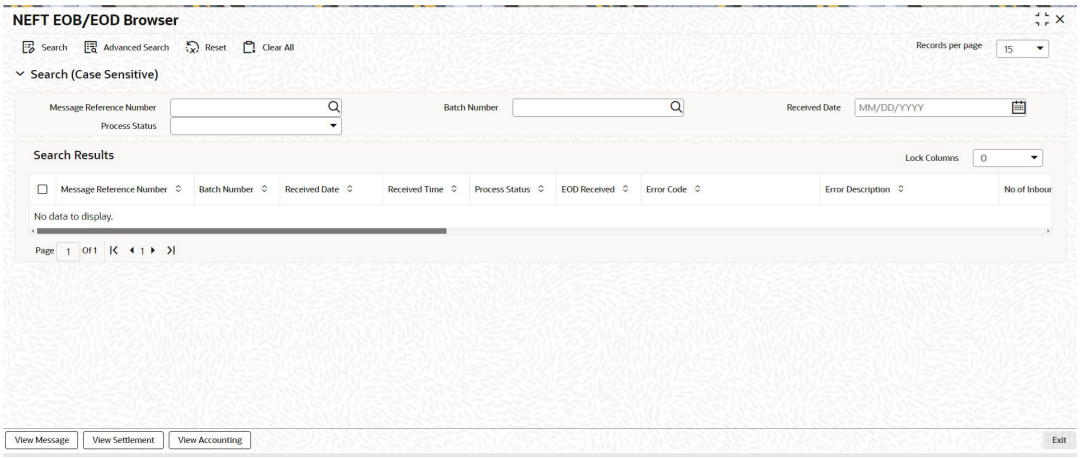
3.3.1 NEFT EOB/EOD Browser

The NEFT EOB/EOD Browser screen allows user to view the camt.054.001.08 messages received. User can query based on batch time and date, to view the specific camt.054.001.08 message.

1. On Homepage, specify **PTSNFN04** in the text box, and click next arrow.

   NEFT EOB/EOD Browser screen is displayed.

Figure 3-18 NEFT EOB/EOD Browser



2. Search using one or more of the following parameters:
   - Message Reference Number
   - Batch Number
   - Received Date
   - Process Status
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.
4. User can perform following actions:

- View Message

- View Settlement
- View Accounting

3.3.1.1 View Message

- On **View Message**, specify the fields.

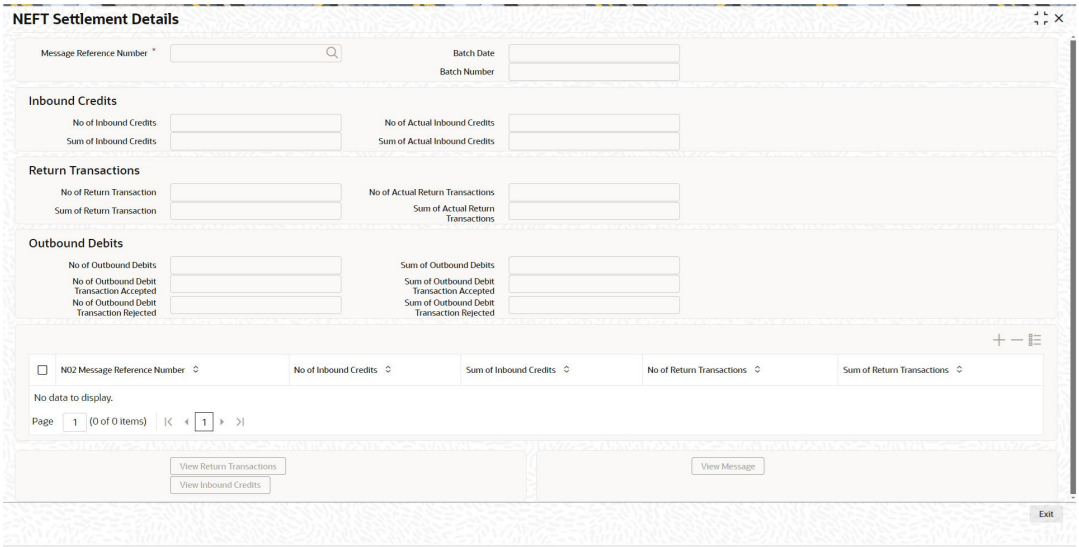
Figure 3-19 NEFT N04 Browser - View Message

You can view the message details and its respective fields by selecting a record.

3.3.1.2 View Settlement

1. On **View Settlement**, specify the fields.

Figure 3-20 NEFT EOB/EOD Browser - View Settlement



2. User can view the all the incoming pacs.008.001.09 messages matched for the corresponding camt.054.001.08 messages received in the ‘View Settlement’ screen.

Matching of the camt.054.001.08 message against the incoming pacs.008.001.09 messages are done based on the fields:

- camt.054.001.08 Fields: Batch Time(3535), Date (3385), Receiver IFSC Code in camt.054.001.08 message.
- Incoming pacs.008.001.09 Fields: Batch Time(3535), Originating Date, Receiver IFSC Code in incoming pacs.008.001.09 message.

3. On **NEFT EOB/EOD Browser - View Settlement** sub-screen, specify the fields.

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

Table 3-12 NEFT EOB/EOD Browser_View Settlement - Field Description

Field	Description
Inbound Credits	--
No of Inbound Credits (Field 5267)	System displays the total no of inbound credits as received in camt.054.001.08 message.
Sum of Inbound Credits (Field 4410)	System displays the total sum of inbound credits as received in camt.054.001.08 message.
No of Actual Inbound Credits	System displays the actual number of successful final credits after settlement to beneficiary as received in incoming pacs.008.001.09 message.
Sum of Actual Inbound Credits	System displays the actual sum of successful final credits after settlement to beneficiary as received in incoming pacs.008.001.09 message.
Return Transactions	--
No of Return Transactions (Field 5047)	System displays the total no of return transactions as received in camt.054.001.08 message.
Sum of Return Transactions (Field 4460)	System displays the total sum of return transactions as received in camt.054.001.08 message.
No of Actual Return Transactions	System displays the number of successful returns after R-Matching and final settlement to the original debtor as received in incoming pacs.008.001.09 message.
Sum of Actual Return Transactions	System displays the sum amount of successful returns after R-Matching and final settlement to the original debtor as received in incoming pacs.008.001.09 message. Grid displays the details about the incoming pacs.008.001.09 Messages references and its respective details like: • incoming pacs.008.001.09 Message Reference Number • No of Inward Credits • Sum of Inward Credits • No of Return Transactions Received • Sum of Return Transactions Received
View Return Transactions	On clicking the 'View Return Transactions' button, Outbound View Summary screen (PTSOVIEW) is launched and lists the underlying outbound payment transactions (in case of returns), in the system.
View Inward Credits	On clicking the 'View Inward Credits' button, Inbound View Summary screen (PTSIVIEW) is launched and lists the underlying inbound payment transactions created in the system.
View Message	Select a incoming pacs.008.001.09 Reference listed in the grid and click on 'View Message' button to view the incoming pacs.008.001.09 message details.
Outbound Debits	--

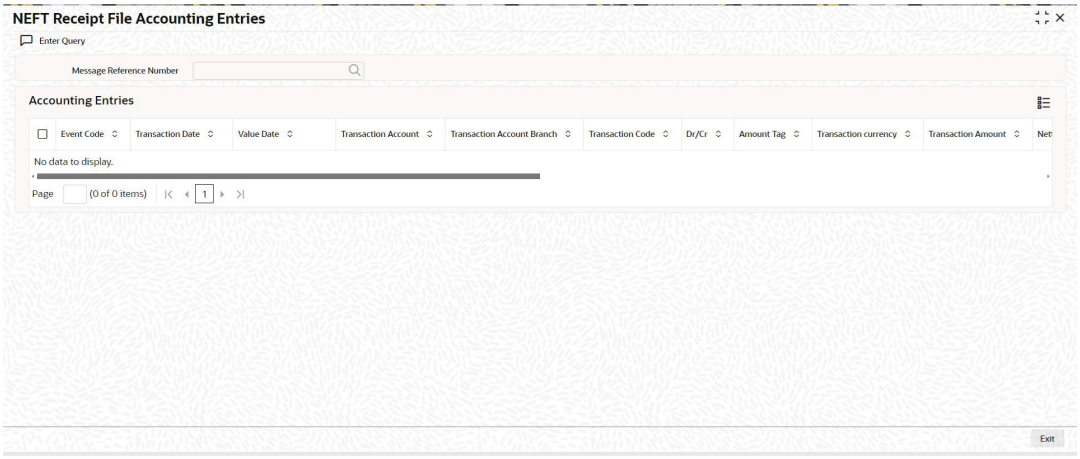
Table 3-12 (Cont.) NEFT EOB/EOD Browser_View Settlement - Field Description

Field	Description
No of Outbound Debits (Field 5175)	System displays the total no of outbound debits as received in camt.054.001.08 message.
Sum of Outbound Debits (Field 4105)	System displays the total sum of outbound debits as received in camt.054.001.08 message.
No of Outbound Debit Transaction Accepted (Field 5180)	System displays the total no of outbound debits accepted in camt.054.001.08 message.
Sum of Outbound Debit Transaction Accepted (Field 4110)	System displays the total sum of outbound debit accepted in camt.054.001.08 message.
No of Outbound Debit Transaction Rejected (Field 5185)	System displays the total no of outbound debit rejected in camt.054.001.08 message.
Sum of Outbound Debit Transaction Rejected (Field 4115)	System displays the total sum of outbound debit rejected in camt.054.001.08 message.

3.3.1.3 View Accounting

- On **View Accounting**, specify the fields.

Figure 3-21 NEFT EOB/EOD Browser - View Accounting



User can view the RCLG accounting entries passed on the receipt of camt.054.001.08 message for the record selected.

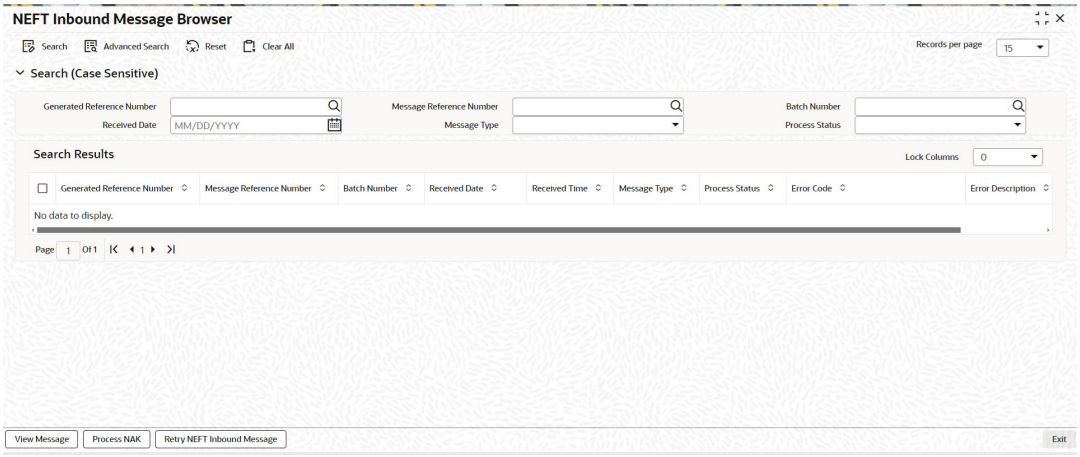
3.3.2 NEFT Inbound Message Browser

The NEFT Inbound Message Browser screen allows user to view all the inbound NEFT messages such as Incoming pacs.008.001.09, N03, camt.054.001.08, N09, N10, and camt.059.001.06 generated.

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

   NEFT Inbound Message Browser screen is displayed.

Figure 3-22 NEFT Inbound Message Browser



2. Search using one or more of the following parameters:
   - Generated Reference Number
   - Message Reference Number
   - Batch Number
   - Received Date
   - Message Type
   - Process Status
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

> **Note**
>
> Inbound SFMS ACK/NAK Messages, can be viewed against respective Outgoing pacs.008.001.09 dispatch in NEFT outbound browser (PTSOUTBR).

4. User can perform following actions:

Action	Description
View Message	All the messages - Incoming pacs.008.001.09, N03, camt.054.001.08, N09 and camt.059.001.06 are listed in this Inbound browser screen. Select a record and click on ‘View Message’ button to view the message details.
Process NAK	Click the 'Process NAK' option to launch N03 Transaction Summary View screen (PTSN03TX). Process NAK option helps to validate the negative acknowledgment and perform appropriate action like reverse or regenerate the transaction.
Retry NEFT Inbound Message	On clicking Retry button, NEFT Upload Retry sub screen is displayed. On Retry action, system re-processes upload of error records. On completion of the upload, Process status is marked as 'Processed'.

3.4 NEFT Acknowledgment Processing

- Message Dispatch - Outbound camt.059.001.06 Credit Confirmation ACK Message

3.4.1 Message Dispatch - Outbound camt.059.001.06 Credit Confirmation ACK Message

After processing the CRLQ event, a background job generates the ‘Credit Acknowledgment Message’ for the incoming payment transactions.

This process groups the number of incoming payments and generates a single ‘Credit Acknowledgment Message’ for those transactions (Number of transactions for group is parametrized in network maintenance).

3.5 NEFT camt.054.001.08 Manual Initiation

- NEFT EOB/EOD Input
- NEFT camt.054.001.08 Manual Processing

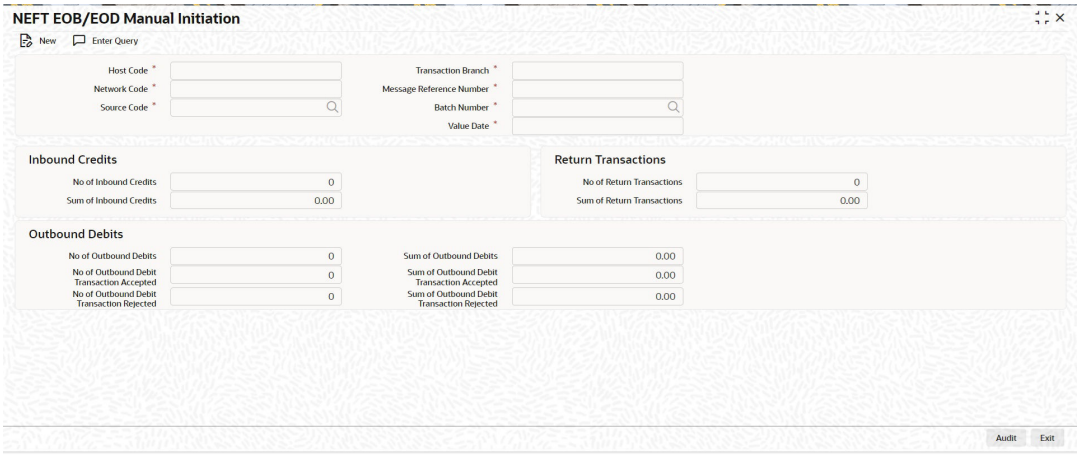
3.5.1 NEFT EOB/EOD Input

The NEFT EOB/EOD Input screen allows user to manually initiate incoming camt.054.001.08 message.

1. On Homepage, specify **PTDMNN04** in the text box, and click next arrow.

   NEFT EOB/EOD Input screen is displayed.

Figure 3-23 NEFT EOB/EOD Input



2. On **NEFT EOB/EOD Input** screen, specify the fields.

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

Table 3-13 NEFT EOB/EOD Input - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Network Code	System defaults the Network Code of transaction branch on clicking ‘New’.
Source Code	Specify the Source Code from the list of values.
Transaction Branch	System defaults the Transaction Branch on clicking ‘New’.
Message Reference Number	System generates the unique Message Reference Number for camt.054.001.08 message.
Batch Number	Specify the NEFT Batch Number from the list of values.
Value Date	Specify the Value Date.
Inbound Credits	--
No of Inbound Credits (Field 5267)	By default, system populates value as '0'. User can modify the value.
Sum of Inbound Credits (Field 4410)	By default, system populates value as '0.00'. User can modify the value.
Return Transactions	System defaults the transaction.
No of Return Transactions (Field 5047)	By default, system populates value as '0'. User can modify the value.
Sum of Return Transactions (Field 4460)	By default, system populates value as '0.00'. User can modify the value.
Outbound Debits	--
No of Outbound Debits (Field 5175)	By default, system populates value as '0'. User can modify the value.
Sum of Outbound Debits (Field 4105)	By default, system populates value as '0.00'. User can modify the value.
No of Outbound Debit Transaction Accepted (Field 5180)	By default, system populates value as '0'. User can modify the value.
Sum of Outbound Debit Transaction Accepted (Field 4110)	By default, system populates value as '0.00'. User can modify the value.
No of Outbound Debit Transaction Rejected (Field 5185)	By default, system populates value as '0'. User can modify the value.
Sum of Outbound Debit Transaction Rejected (Field 4115)	By default, system populates value as '0.00'. User can modify the value.

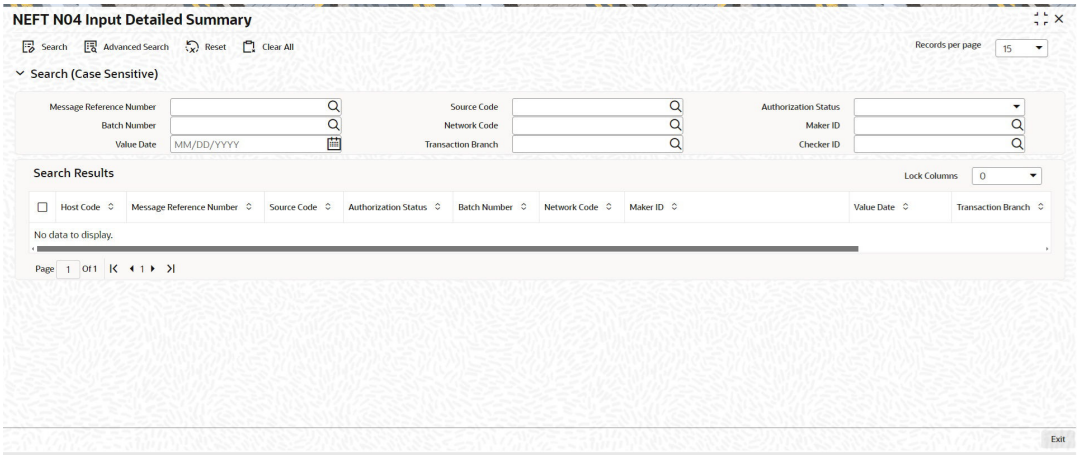
- NEFT N04 Input Detailed Summary

3.5.1.1 NEFT N04 Input Detailed Summary

1. On Homepage, specify **PTSMNN04** in the text box, and click next arrow.

   NEFT N04 Input Detailed Summary screen is displayed.

Figure 3-24 NEFT N04 Input Detailed Summary



2. Search using one or more of the following parameters:
   - Message Reference Number
   - Batch Number
   - Value Date
   - Source Code
   - Network Code
   - Transaction Branch
   - Authorization Status
   - Maker ID
   - Checker ID
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

3.5.2 NEFT camt.054.001.08 Manual Processing

User can initiate camt.054.001.08 message manually from the camt.054.001.08 Manual screen. On clicking 'New' option, system performs below action:

- Auto populate Host Code, Transaction Branch and Message Reference Number.
- Enter Batch Number and Value date.
- Default Inbound credits, Return Transactions and Outbound Debits fields to 0 and 0.00 appropriately. However, you can still update the value and Save the transaction.

Once the transaction is saved, authorizer will authorize the transaction. Audit trail is visible at the bottom of the screen.

After authorization, system creates a dummy camt.054.001.08 message entry in DB table PMTB_NEFT_N04_MSG_IN.

Validations are performed before inserting the dummy camt.054.001.08 entry to DB table.

For dummy camt.054.001.08 message, system generates receipt accounting entries i.e., Dr Nostro Account and Cr Intermediary GL.

This dummy camt.054.001.08 message can be browsed from screen NEFT EOB/EOD Browser (PTSNFN04) using search criteria. Dummy camt.054.001.08 message is not available on PTSINBRW screen.

Summary of all the camt.054.001.08 messages generated manually can be viewed from new screen PTSMNN04.

- Incoming pacs.008.001.09 Message Processing

3.5.2.1 Incoming pacs.008.001.09 Message Processing

System matches the dummy camt.054.001.08 message with incoming pacs.008.001.09 transactions which are in active status and corresponding to the batch number and value date of Dummy camt.054.001.08.

For the matched records, system processes the incoming pacs.008.001.09 similar to when camt.054.001.08 is received from RBI.

When the final camt.054.001.08 is received from RBI, it is received without the Batch Number. This camt.054.001.08 is to be processed as EOD message for the current Network Date and should be used to release the incoming pacs.008.001.09 messages received during the last Batch.

4

NEFT Return Payments

4.1 NEFT Inbound Return Payments

4.1.1 Returns Processing as per B+4 Settlement Batches

The Beneficiary bank must credit the beneficiary or return the transaction to the originating bank within B+4 hours or else it has to be returned as NEFT Outgoing transactions (pacs.008.001.09), wherein B is Batch number received in the inbound pacs.008.001.09 message. Return cutoff time is captured in India Payments Common Preferences.

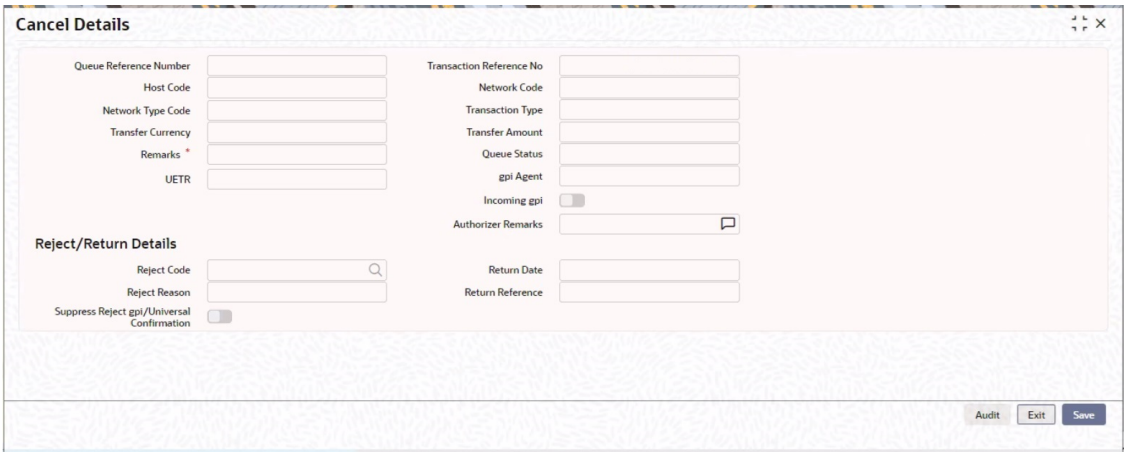
The Return can be initiated for the following reasons:

- Inward Credit to a NRE account from a Non-NRE account
- Invalid Beneficiary account
- Rejection/Cancellation from the Incoming Exception queues

Returns (Cancel action) can be done from any Queue where user can input the Return reason Code and Return Reason.

- The following screen is launched to handle returns manually and generate pacs.004.001.10 within B+2 cutoff time.

Figure 4-1 Cancel Details



On approving Cancel Action from Exception Queues, Inbound transaction is liquidated to Return GL and the transaction is marked as 'Return Initiated'.

Event	Dr/Cr	Account	Account Type	Amount Tag
DRLQ	Dr	Network Clearing GL	GL	XFER_AMT
CRLQ	Cr	Intermediary GL	GL	XFER_AMT
DRLQ	Dr	Intermediary GL	GL	XFER_AMT
CRLQ	Cr	Return GL	GL	XFER_AMT

Maintain a source code as INBOUNDN0 with Prefunded GL flag checked and Prefunded GL as Return GL. Source Network Preferences for transaction Type 'Outgoing' is to be maintained.

An outbound transaction is auto created on processing the return of incoming NEFT transactions, with 'Prefunded GL' flag checked. Outbound transaction Reference is populated as Return reference of the original inbound transaction. The mapping for the outbound transaction is detailed in the below table:

Outbound Transaction Fields	Mapping Details
Host Code, Transaction Branch & Network Code	Same as Inbound Transaction
Source Code	INBOUNDN02
Transaction Reference	Return Reference
UTR Number	Return Reference
Source Reference	Inbound Transaction Reference
Return of Inbound Flag	Marked as Yes
Prefunded Flag	Checked
Booking Date	Current Date
Value Date	Current Date
Activation Date	Current Date
Transaction Currency & Amount	As received in Inbound Transaction
Debtor Details	Beneficiary Details of Inbound transaction
Beneficiary Details	Debtor Details of Inbound Transaction
Beneficiary Bank Details	Debtor Bank Details of Inbound Transaction
Additional Details - Debtor Address	Beneficiary Address Details of inbound transaction
Additional Details - Beneficiary Address	Debtor Address Details of inbound transaction
Sender to Receiver Information	Third line populated as Return of <Source Code of Original Inbound Transaction>

Event	Dr/Cr	Account	Account Type	Amount Tag
DRLQ	Dr	Return GL	GL	XFER_AMT
CRLQ	Cr	Intermediary GL	GL	XFER_AMT
DRLQ	Dr	Intermediary GL	GL	XFER_AMT
CRLQ	Cr	Network Clearing GL	GL	XFER_AMT

All manual rejection within B+4 settlement batch generates pacs.004 message. Any manual rejection/cancellation beyond B+4 settlement batches generate pacs.008.001.09 message.

4.1.2 Returns Processing after B+4 Cutoff Time

After the B+4 settlement batches, On cancel from any queues, system generates pacs.008.001.09 transaction and generation of pacs.008.001.09 is done similar to normal outgoing transaction. This pacs.008.001.09 message is included and sent in the next pacs.008.001.09 dispatch.

When the generation of pacs.008.001.09 message is completed for transactions with Return of Inbound field is 'Yes', then the related Inbound transaction status is marked as 'Returned'.

4.1.3 Message Dispatch - Pacs.004

A background job generates the pacs.004 - Return of Incoming Payment message for all the return transactions.

This process groups the number of outbound return payments and generate a single 'pacs.004 - Return of Incoming Payment message' for those transactions.

System checks whether camt.054.001.08 EOB message is received for the Original inbound pacs.008.001.09 message. If yes, pacs.004 message record is marked as 'Ready for Dispatch'. Only the records marked as Ready for Dispatch are picked up for pacs.004 generation.

When the generation of pacs.004 message is completed for transactions with Return of Inbound field is 'Yes', then the related Inbound transaction status is marked as 'Returned'.

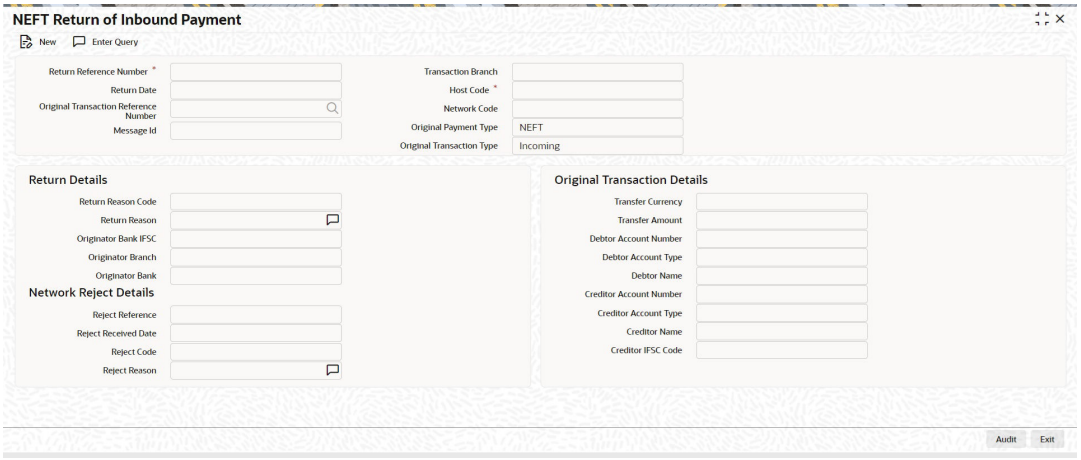
4.1.4 NEFT Return of Inbound Payment

The NEFT Return of Inbound Payment screen allows user to view the return transactions pertaining to the inbound payments.

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

   NEFT Return of Inbound Payment screen is displayed.

Figure 4-2 NEFT Return of Inbound Payment



2. On **NEFT Return of Inbound Payment** screen, specify the fields.

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

Table 4-1 NEFT Return of Inbound Payment - Field Description

Field	Description
Return Reference Number	Specify the Return Reference and click on 'Enter Query'. You can view the inbound transactions that are returned, with payment type as 'NEFT' and Transaction status - 'Returned'.
Return Date	System displays the Return Date as the current date by default.
Transaction Branch	System defaults the Transaction Branch on clicking 'New'.
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Original Transaction Reference	System displays the Original Transaction Reference for which the transaction is Returned.
Network Code	System defaults the Network Code based on the Return Reference Number selected.
Original Transaction Type	System defaults the Original Transaction Type based on the Return Reference Number selected.
Original Payment Type	System defaults the Original Payment Type based on the Return Reference Number selected.
Return Details	--
Return Reason Code	System displays the Return Reason Code as received in N02 message.
Return Reason	System displays the Return Reason based on the selected Reject Code.
Originator Bank IFSC	System displays the IFSC code of the originator of the transaction.
Originator Branch	System displays the Name of the Originator Branch.
Originator Bank	System displays the Originator Bank as received in N02 message.
Network Reject Details	These fields are applicable while querying for a particular Return record which is rejected by the RBI/Clearing Center.
Reject Reference	System displays the Reject Reference details.
Reject Received Date	System displays the date on which the network reject was received.
Reject Code	System displays the Network Reject Code.
Reject Reason	System displays the reason for Network Reject.

3. User can view following Original Transaction Details:
   - Transfer Currency
   - Transfer Amount
   - Debtor Account Number
   - Debit Account Type
   - Debtor Name
   - Creditor Account Number
   - Creditor Account Type
   - Creditor Name
   - Creditor IFSC Code

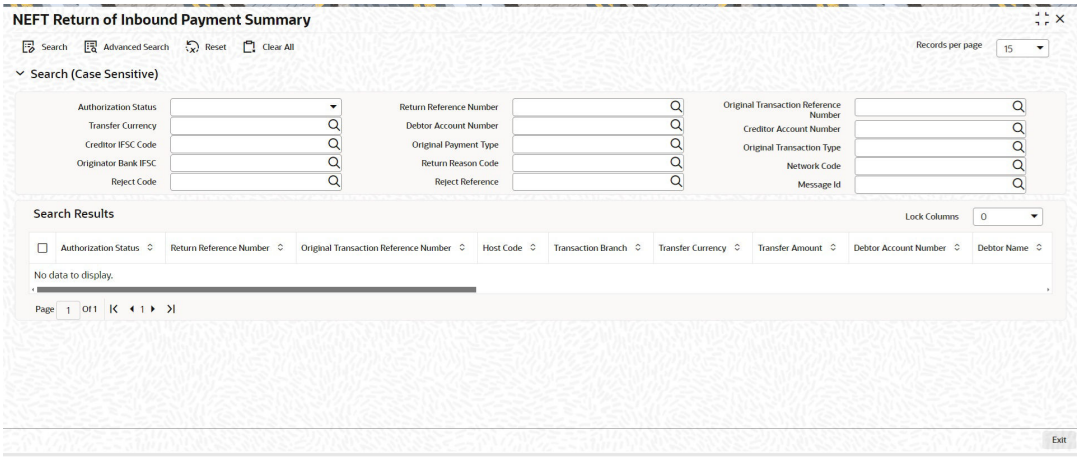
- NEFT Return of Inbound Payment Summary

4.1.4.1 NEFT Return of Inbound Payment Summary

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

NEFT Return of Inbound Payment Summary screen is displayed.

Figure 4-3 NEFT Return of Inbound Payment Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Return Reference Number
   - Original Transaction Reference Number
   - Transfer Currency
   - Debtor Account Number
   - Creditor Account Number
   - Creditor IFSC Code
   - Original Payment Type
   - Original Transaction Type
   - Originator Bank IFSC
   - Return Reason Code
   - Network Code
   - Reject Code
   - Reject Reference
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

4.2 NEFT Outbound Return Payments

- NEFT Outbound Payments - Returns Processing
- NEFT Return of Outbound Payment

4.2.1 NEFT Outbound Payments - Returns Processing

Return of outgoing payment is received as pacs.004 message

Incoming pacs.004 messages can be received as result of any outgoing payment being returned by beneficiary bank.

The parent transaction is fetched based on following matching fields:

pacs.004.001.10 tags	pacs.008.001.09 tags
Original End to End Identification <OrgnlEndToEndId>	End To End Identification <End- ToEndId>
Original Transaction Identification <OrgnlTxId>	Transaction Identification <TxId>

On finding a parent match, a return transaction is internally created. Return reference, return date, reason code and rejection reason are stored for the returned transaction.

EAC check is performed before accounting handoff for the reversal. There is no sanction check.

Return accounting entries are processed with value date as return processing date. Charges applied as part of original transaction are reversed.

Original transaction status is updated as ‘Returned’. Return details are captured for the original transaction and are available for view.

Following are the entries posted for the return of outbound transaction with the negative of transfer amount:

Dr/Cr	Account	Value Date	TXN_CCY
Dr	Clearing GL	Return Processing Date	Account Currency
Cr	Intermediary GL	Return Processing Date	Transfer Currency
Dr	Intermediary GL	Return Processing Date	Transfer Currency
Cr	Customer Account	Return Processing Date	Transfer Currency

This is a backup screen NEFT Return of Outgoing Payment (PTDOTRTN) to manually process return of outgoing payments.

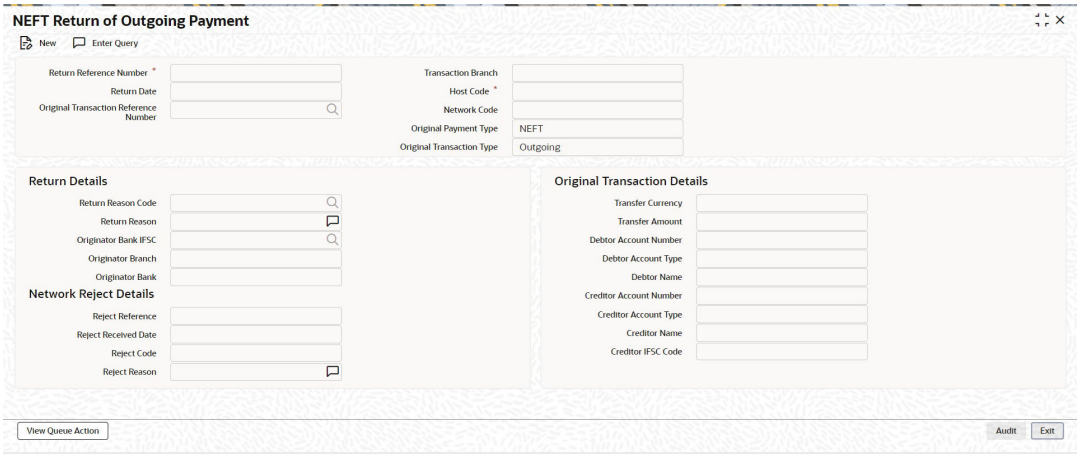
4.2.2 NEFT Return of Outbound Payment

The NEFT Return of Outbound Payment screen allows user to view the return transactions pertaining to the outbound payments.

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

   NEFT Return of Outbound Payment screen is displayed.

Figure 4-4 NEFT Return of Outbound Payment



2. On **NEFT Return of Outbound Payment** screen, specify the fields.

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

Table 4-2 NEFT Return of Outbound Payment - Field Description

Field	Description
Return Reference Number	Specify the Return Reference and click on 'Enter Query'. You can view the outbound transactions that are returned, with payment type as 'NEFT' and Transaction status - 'Returned'.
Return Date	System displays the Return Date as the current date by default.
Transaction Branch	System defaults the Transaction Branch on clicking 'New'.
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Original Transaction Reference	System displays the Original Transaction Reference for which the transaction is Returned.
Network Code	System defaults the Network Code based on the Return Reference Number selected.
Original Transaction Type	System defaults the Original Transaction Type based on the Return Reference Number selected.
Original Payment Type	System defaults the Original Payment Type based on the Return Reference Number selected.
Return Details	--
Return Reason Code	System displays the Return Reason Code as received in N07 message.
Return Reason	System displays the Return Reason based on the Reject Code selected.
Originator Bank IFSC	System displays the IFSC code of the originator of the transaction.
Originator Branch	System displays the Name of the Originator Branch.
Originator Bank	System displays the Originator Bank name.
Network Reject Details	These fields are applicable while querying for a particular Return record which is rejected by the RBI/Clearing Center.
Reject Reference	System displays the Reject Reference details.
Reject Received Date	System displays the date on which the network reject was received.
Reject Code	System displays the Network Reject Code.
Reject Reason	System displays the reason for Network Reject.

3. User can view following Original Transaction Details:
   - Transfer Currency
   - Transfer Amount
   - Debtor Account Number
   - Debit Account Type
   - Debtor Name
   - Creditor Account Number
   - Creditor Name
   - Creditor IFSC Code

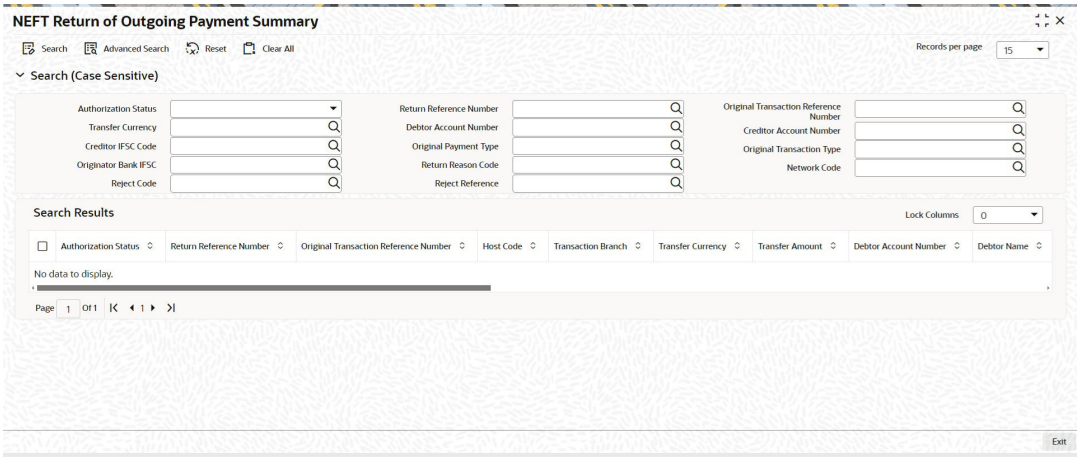
- NEFT Return of Outbound Payment Summary

4.2.2.1 NEFT Return of Outbound Payment Summary

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

   NEFT Return of Outbound Payment Summary screen is displayed.

Figure 4-5 NEFT Return of Outbound Payment Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Return Reference Number
   - Original Transaction Reference Number
   - Transfer Currency
   - Debtor Account Number
   - Creditor Account Number
   - Creditor IFSC Code
   - Original Payment Type
   - Original Transaction Type
   - Originator Bank IFSC

- Return Reason Code
- Network Code
- Reject Code
- Reject Reference

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

   System displays the records that match the search criteria.

5

NEFT Reject Payments

5.1 NEFT - Network Rejects

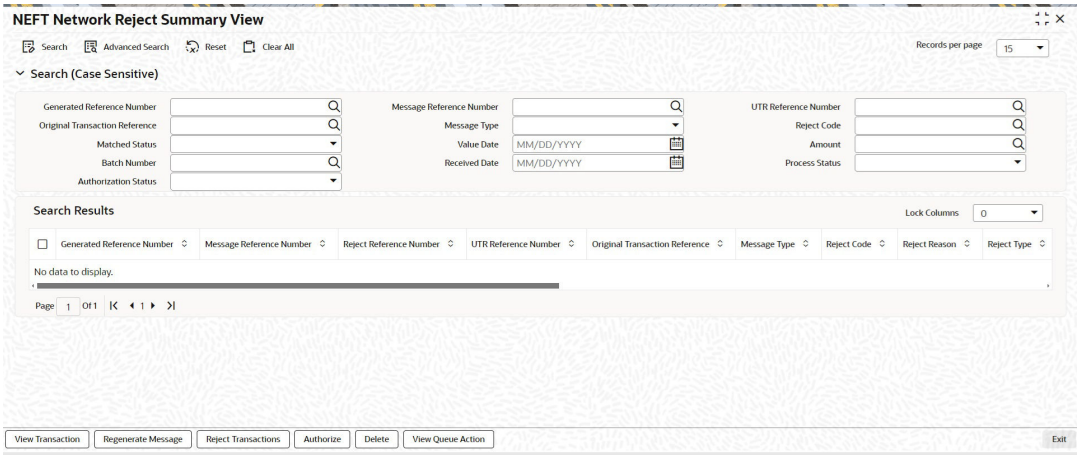
5.1.1 N03 Transaction Summary View

The N03 Transaction Summary screen allows user to view and process the N03 and N09 Reject messages.

1. On Homepage, specify **PTSN03TX** in the text box, and click next arrow.

   N03 Transaction Summary View screen is displayed.

Figure 5-1 N03 Transaction Summary View



2. Search using one or more of the following parameters:
   - Generated Reference Number
   - Original Transaction Reference
   - Matched Status
   - Batch Number
   - Authorization Status
   - Message Reference Number
   - Message Type

- Value Date
- Received Date
- UTR Reference Number
- Reject Code
- Amount
- Process Status

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

   System displays the records that match the search criteria.

4. User can perform following actions:
   - View Transaction
   - Regenerate Messages
   - Reject Messages
   - Authorize
   - Delete
   - View Queue Action

5.1.2 Pacs.002.001.11 - NEFT RBI Reject of Outbound Payment (pacs.008.001.09)/Outbound Return (Pacs.004)

System will parse the incoming pacs.002 reject message having group of outgoing payment transactions bundled in a single message.

The pacs.008.001.09 parent transaction is fetched based on following matching fields:

pacs.002.001.11 tags	**pacs.008.001.09 tags**
Original End to End Identification <OrgnlEndToEndId>	End To End Identification <End- ToEndId>
Original Transaction Identification <OrgnlTxId>	Transaction Identification <TxId>

The pacs.004 parent transaction is fetched based on following matching fields:

pacs.002.001.11 tags	**pacs.004.001.10**
Original End to End Identification <OrgnlEndToEndId>	End To End Identification <End- ToEndId>
Original Transaction Identification <OrgnlTxId>	Transaction Identification <TxId>

System checks the tag Transaction Status <TxSts> and Rejection Code <Rsn><Cd>.

In case of Reject: Transaction Status is RJCT

In case of rescheduling: Transaction Status is ACWP (Accepted without posting)

If the reject code is of 'Reschedule' type & matched transaction is of pacs.008.001.09:

- The original outgoing payment transaction message status is marked as 'Rescheduled'.
- No further action is required on the original transaction.

- Transactions in the 'Rescheduled' message status is allowed for further processing in its life-cycle (Return, Credit Done).
  - Network Reject details are updated with Reject Reference, Reject Code, Rejection Reason for the original Outgoing transaction.
  - This can be viewed under Exception tab of the Outgoing transaction - View Screen.

PPTDOVIEW ->Exception Tab	Pacs.002.001.11 tags
Reject/Reschedule Reference	Status ID <StsId>
Reject/Reschedule Date	<CreDtTm>
Reject/Reschedule Code	Reason Code<Rsn><Cd>

If the reject code is of 'Reschedule' type & If the matched transaction is of pacs.004:

- The return transaction (pacs.004) message status is updated as 'Return Rescheduled'.
- Network Reject details are updated with Reject Reference, Reject Code, Rejection Reason (as per N03 Mapping) for the Inward Return- Network Reject.
- This can be viewed in the Incoming - View Screen. Mapping same.
- No further action is required on the return transaction.

If the reject code is of Reject type -

- When user clicks the 'Process NAK' option from NEFT Inbound Message Browser (PTSINBRW), system launches NEFT Network Reject Summary View (PTSN03TX) screen.

5.1.3 Pacs.002.001.11 - NEFT Clearing Centre Reject of Inbound Payment (Pacs.008.001.09)

System checks the tag Transaction Status <TxSts> and Rejection Code <Rsn><Cd> received in pacs.002 message. In case of Reject: Transaction Status is RJCT.

The pacs.008.001.09 parent transaction is fetched based on following matching fields:

pacs.002.001.11 tags	pacs.008.001.09 tags
Original End to End Identification <OrgnlEndToEndId>	End To End Identification <End- ToEndId>
Original Transaction Identification <OrgnlTxId>	Transaction Identification <TxId>

System checks if the parent transaction is Inward Credit pacs.008.001.09.

- If the Parent transaction is inbound pacs.008.001.09 then system follows following:

- System checks if camt.054.001.08 (End of Batch) message is received for the batch in which the inbound pacs.008.001.09 message is received.
- If N04 message is not received, then system marks the pacs.008.001.09 status as 'Rejected'.
- Reject code details are populated on screen NEFT Incoming View Detailed (Function ID: PTDIVIEW) under 'Exception' tab -> Network Reject / Reschedule Details section.
- Account posting reversal is not required since EOB is not received for pacs.008.001.09.
- If EOB message is received prior to pacs.002 message, then no action to be taken further on pacs.008.001.09 message.

Glossary

PTDINRTN

NEFT Return of Inbound Payment

PTDITONL

NEFT Inbound Transaction Input

PTDIVIEW

NEFT Inbound Payment View

PTDMNN04

NEFT EOB/EOD Input

PTDNAKPR

Negative Acknowledgement Processing Details

PTDOTONL

NEFT Outgoing Payment Transaction Input Detailed

PTDOTRTN

NEFT Return of Outbound Payment

PTDOVIEW

NEFT Outbound Transaction View

PTSINBRW

NEFT Inbound Message Browser

PTSINRTN

NEFT Return of Inbound Payment Summary

PTSITONL

NEFT Inbound Transaction Summary

PTSIVIEW

NEFT Inbound Payments View Summary

PTSMNN04

NEFT N04 Input Detailed Summary

PTSN03TX

N03 Transaction Summary View

PTSNFN04

NEFT EOB/EOD Browser

PTSOTONL

NEFT Outbound Transaction Summary

PTSOTRTN

NEFT Return of Outbound Payment Summary

PTSOUTBR

NEFT Outbound Message Browser

PTSOVIEW

NEFT Outbound Transaction View Summary