Payments File Upload Transaction Details

1. Overview

All File uploads initiated using the online banking platform and H2H system will be available for the user to view as part of the File Upload Transaction details. Users can drill down from the summary to view a detailed view of a particular file upload. This is only possible once a file is successfully parsed and broken down into transactions by the Bank's file processing module, the corporate banking portal allows the user to view the transactions which are part of the uploaded file.

2. User Personas

Maker

1. Ms, Meera is a clerk working for a corporation
2. She has uploaded a file on behalf of the Corporate to process bulk transactions
3. She logs into the system and navigates to the Payments File Upload Summary via the provided menu links
4. She then views the files uploaded by her along with their corresponding statuses
5. She then navigates to the transactions present in the file using the View Details link
6. Maker will have the following action enabled on the File Details inquiry screen
    a. **Recall** - If a maker recalls the file then the entire file will be recalled from its current status to 'Draft' status.
        i. This action is entitlement driven for the user through CBX BO and will not require approval
        ii. If due to a Transaction Level Approval entitlement one or more transactions in the file have been verified or approved and moved to the next stage then recall action will no longer be available to the maker
        iii. Maker can only recall the file till the time it has been released. If file has reached the "Pending Release" stage then it cannot be recalled
    b. **Delete -** This action will be available to the Maker for all the files which are rejected by the Approvers and are updated with the status "Rejected"
        i. This action will be available to all the makers who have the Add/Upload entitlement

Verifier

1. Mr. Pathak is a manager working for a corporation
2. He wants to verify the file upload initiated by Ms Meera
3. He logs into the system and navigates to the Payments File Summary inquiry
4. He then navigates to the transactions present in the file using the View Details link
5. He reviews the details for accuracy and irregularities and choses to verify or reject the file. Only the files with the status "Pending Verification" can be actioned up on by the Verifier
6. Mr. Pathak if entitled with TLA (Transaction Level Approval) rights can either chose to verify the file as a whole or chose to verify a few transactions within the file from this screen
7. The verified file or the verified transactions(in case of TLA) then moves to the approval queue
8. Mr. Pathak apart from verify / reject action will also have the following actions enabled on the File Details inquiry screen at a File level as well as a Transaction Level (if entitled)
    a. **Lock -** This action will be available till the time the file or the transaction/s within the file are in the CBX FO workflow queue. Once locked no further action can be carried out on the file or the transaction/s within the file which have been locked
        i. This action is entitlement driven for the user through CBX BO and will not require any approval
    b. **Unlock -** This action will be available only if the file or the transaction/s within the file are **locked** by another user

i. This action is entitlement driven for the user through CBX BO and will not require any approval

c. **Cancel** - This action will be available only for file or transaction/s within the file which have completed the CBX workflow and are in the PSH warehouse queue as these are future dated transactions. Cancel action will stop or cancel the file or transaction/s within the file for further processing which will lead to the end of their lifecycle.

    i. This action is entitlement driven for the user through CBX BO and will require only approval from one user who is entitled to approve. This means it will have only a standard maker checker flow

    ii. If a file level cancellation is done and some of the transactions within the file have already moved out of the warehouse queue and completed their transaction lifecycle then the cancellation will be processed for the remaining transactions which are still in the warehouse queue

d. **Hold** - This action will be available only for file or transaction/s within the file which have completed the CBX workflow and are in the PSH warehouse queue as these are future dated transactions. Hold action will hold the file or transaction/s within the file and will not allow further processing until 'Release Hold' action is performed.

    i. This action is entitlement driven for the user through CBX BO and will require only approval from one user who is entitled to approve. This means it will have only a standard maker checker flow

    ii. If a file level hold is done and some of the transactions within the file have already moved out of the warehouse queue and completed their transaction lifecycle then the hold will be performed for the remaining transactions which are still in the warehouse queue

    iii. If a file or transaction's within the file is in Hold status and the date of the transactions has passed then the file or the corresponding transaction/s within the file will be marked as 'Expired'

e. **Release Hold -** This action will be available only for file or transaction/s within the file which have completed the CBX workflow and are in the PSH warehouse queue as these are future dated transactions. Release Hold action will release the hold action performed on the file or transaction/s within the file and will allow further processing of the file or the transaction/s within the file

    i. This action is entitlement driven for the user through CBX BO and will require only approval from one user who is entitled to approve. This means it will have only a standard maker checker flow

    ii. If a file level release hold is done and some of the transactions within the file have already moved out of the warehouse queue and completed their transaction lifecycle then the release hold will be performed for the remaining transactions which are still in the warehouse queue and have not have not yet crossed the execution date

    iii. If a file or transaction's within the file is in Hold status and the date of the transactions has passed then the file or the corresponding transaction/s within the file will be marked as 'Expired'. Release Hold will not be applicable for such scenarios

Authorizer

1. Mr. Joshi is a finance officer working for a corporation
2. He wants to authorize the file initiated by Ms. Meera and verified by Mr. Pathak
3. He logs into the system and navigates to the Payments File Summary inquiry
4. He then navigates to the transactions present in the file using the View Details link
5. He reviews the details for accuracy and irregularities and choses to approve or reject. Only the files with the status "Pending Approval" or "Pending Additional Approval" can be actioned up on by the Authorizer
6. Mr. Joshi if entitled with TLA (Transaction Level Approval) rights can either chose to approve the file as a whole or chose to approve a few transactions within the file from this screen
7. The approved file or the approved transactions(in case of TLA) then moves to the release queue
8. Mr. Joshi apart from approve / reject action will also have the following actions enabled on the File Details inquiry screen at a File level as well as a Transaction Level (if entitled)

    a. **Lock -** This action will be available till the time the file or the transaction/s within the file are in the CBX FO workflow queue. Once locked no further action can be carried out on the file or the transaction/s within the file which have been locked

        i. This action is entitlement driven for the user through CBX BO and will not require any approval

    b. **Unlock -** This action will be available only if the file or the transaction/s within the file are **locked** by another user

        i. This action is entitlement driven for the user through CBX BO and will not require any approval

    c. **Cancel** - This action will be available only for file or transaction/s within the file which have completed the CBX workflow and are in the PSH warehouse queue as these are future dated transactions. Cancel action will stop or cancel the file or transaction/s within the

file for further processing which will lead to the end of their lifecycle.

    i. This action is entitlement driven for the user through CBX BO and will require only approval from one user who is entitled to approve. This means it will have only a standard maker checker flow

    ii. If a file level cancellation is done and some of the transactions within the file have already moved out of the warehouse queue and completed their transaction lifecycle then the cancellation will be processed for the remaining transactions which are still in the warehouse queue

d. **Hold** - This action will be available only for file or transaction/s within the file which have completed the CBX workflow and are in the PSH warehouse queue as these are future dated transactions. Hold action will hold the file or transaction/s within the file and will not allow further processing until 'Release Hold' action is performed.

    i. This action is entitlement driven for the user through CBX BO and will require only approval from one user who is entitled to approve. This means it will have only a standard maker checker flow

    ii. If a file level hold is done and some of the transactions within the file have already moved out of the warehouse queue and completed their transaction lifecycle then the hold will be performed for the remaining transactions which are still in the warehouse queue

    iii. If a file or transaction's within the file is in Hold status and the date of the transactions has passed then the file or the corresponding transaction/s within the file will be marked as 'Expired'

e. **Release Hold -** This action will be available only for file or transaction/s within the file which have completed the CBX workflow and are in the PSH warehouse queue as these are future dated transactions. Release Hold action will release the hold action performed on the file or transaction/s within the file and will allow further processing of the file or the transaction/s within the file

    i. This action is entitlement driven for the user through CBX BO and will require only approval from one user who is entitled to approve. This means it will have only a standard maker checker flow

    ii. If a file level release hold is done and some of the transactions within the file have already moved out of the warehouse queue and completed their transaction lifecycle then the release hold will be performed for the remaining transactions which are still in the warehouse queue and have not have not yet crossed the execution date

    iii. If a file or transaction's within the file is in Hold status and the date of the transactions has passed then the file or the corresponding transaction/s within the file will be marked as 'Expired'. Release Hold will not be applicable for such scenarios

Releaser

1. Ms. Patil is an accounts head working in the same corporation as Ms Meera, Mr Pathak and Mr Joshi

2. She logs into the system and navigates to the Payments File Summary inquiry as she needs to release the file approved by Mr Joshi

3. She then navigates to the transactions present in the file using the View Details link

4. She reviews all the details from the File Details screen

5. Ms. Patil if entitled with TLA (Transaction Level Approval) rights can either chose to release the file as a whole or chose to release a few transactions from this screen

6. Finally the released file or the released transactions(in case of TLA) is sent to the bank for processing. Only the files with the status "Pending Release" can be actioned up on by the Releaser

7. Ms. Patil apart from release action will also have the following actions enabled on the File Summary inquiry screen at a File level as well as a Transaction Level (if entitled)

a. **Lock -** This action will be available till the time the file or the transaction/s within the file are in the CBX FO workflow queue. Once locked no further action can be carried out on the file or the transaction/s within the file which have been locked

    i. This action is entitlement driven for the user through CBX BO and will not require any approval

b. **Unlock -** This action will be available only if the file or the transaction/s within the file are **locked** by another user

    i. This action is entitlement driven for the user through CBX BO and will not require any approval

c. **Cancel** - This action will be available only for file or transaction/s within the file which have completed the CBX workflow and are in the PSH warehouse queue as these are future dated transactions. Cancel action will stop or cancel the file or transaction/s within the file for further processing which will lead to the end of their lifecycle.

    i. This action is entitlement driven for the user through CBX BO and will require only approval from one user who is entitled to approve. This means it will have only a standard maker checker flow

     ii. If a file level cancellation is done and some of the transactions within the file have already moved out of the warehouse queue and completed their transaction lifecycle then the cancellation will be processed for the remaining transactions which are still in the warehouse queue

  d. **Hold** - This action will be available only for file or transaction/s within the file which have completed the CBX workflow and are in the PSH warehouse queue as these are future dated transactions. Hold action will hold the file or transaction/s within the file and will not allow further processing until 'Release Hold' action is performed.

     i. This action is entitlement driven for the user through CBX BO and will require only approval from one user who is entitled to approve. This means it will have only a standard maker checker flow

     ii. If a file level hold is done and some of the transactions within the file have already moved out of the warehouse queue and completed their transaction lifecycle then the hold will be performed for the remaining transactions which are still in the warehouse queue

     iii. If a file or transaction's within the file is in Hold status and the date of the transactions has passed then the file or the corresponding transaction/s within the file will be marked as 'Expired'

  e. **Release Hold -** This action will be available only for file or transaction/s within the file which have completed the CBX workflow and are in the PSH warehouse queue as these are future dated transactions. Release Hold action will release the hold action performed on the file or transaction/s within the file and will allow further processing of the file or the transaction/s within the file

     i. This action is entitlement driven for the user through CBX BO and will require only approval from one user who is entitled to approve. This means it will have only a standard maker checker flow

     ii. If a file level release hold is done and some of the transactions within the file have already moved out of the warehouse queue and completed their transaction lifecycle then the release hold will be performed for the remaining transactions which are still in the warehouse queue and have not have not yet crossed the execution date

     iii. If a file or transaction's within the file is in Hold status and the date of the transactions has passed then the file or the corresponding transaction/s within the file will be marked as 'Expired'. Release Hold will not be applicable for such scenarios

*Roles are configurable at CBX Back Office level

*A file can only go through a File Level processing or Transaction Level processing post the submit of the file by the Maker. The file will not be allowed to be processed with a mix of File Level and Transaction Level processing i.e. Verifier verifies the file at file level and then approver and releaser have to approve and release the file at file level and cannot take action at transaction level

3. Customer Segment

1. Large Corporates
2. Government Institutions
3. Co-Operative Banks or Non Banking Financial Companies (NBFC's) who want to process payments on behalf of their Customers to beneficiaries within the same bank or outside the bank
4. Small and Medium Corporates with large supply chains where in their consistent raw material / goods supply depends on timely payments on a regular basis

4. Elaboration

1. From the File Summary Inquiry user can go to view the transactions present within the file by clicking on the View Details link
2. The File Details inquiry will have have multiple sections of information that will be displayed to the user. It will display all the
   a. File Upload level details along with the status of the files e.g. Customer Name, Upload Type, Template Name, etc
   b. File Parsing Summary e.g. Total records, Successful records, Rejected records, etc
   c. All the transactions present in the file as the last section
3. The Transaction grid will be displayed with standard grid date filters. User can select from a predefined list of range or can use the calendar to filter files within a custom date range
4. Status filter will also be available for the user to search files by status
5. User can also search Transactions by the File Reference number

6. Users can make use of the advance filter options to search on the Transactions grid

7. Status filter will also be available for the user to search transactions by status

8. 'Action Mode' toggle will be available to users. If the toggle is set to off then no actions can be taken. However, if the toggle is set to on then users will be able to see the corresponding actions based on their entitlement and status of the transaction and file

    a. Actions will be shown at both File level and transaction level as well when action mode is set to On

9. Standard Grid Settings and Grid Preferences options will be available to the user

    a. System allows the user to select one or more files and export in supported formats

    b. System allows the user to take a print screen and a snapshot

10. The actions that can be taken based on the status is explained on the Personas section in this document. Kindly refer to the Personas section for more details on what all actions can be taken based on their corresponding status

11. The system should display the relevant 'call to action' for the file / transaction based on the file / transaction status in the first column for each transaction record. The position of the first column is frozen and cannot be changed.

    a. User can multiselect and take action on a file/transaction such as lock, unlock, hold, release hold, verify, approve, release or export

    b. User can select different transactions across multiple pages and take action

    c. User can select all transactions across all pages and take action

    d. Any action the user can take on the file/transaction(s) will be entitlement driven

    e. Once the user selects more than one transaction then the actions at the individual transaction level will not be further available to the user

12. User will be able to take independent action on the each of the transaction shown in the file details screen

    a. User can select to authorize transaction 1,select to reject transaction 2 and select to hold transaction 3 at the same time

13. TLA: The user can see transactions and take actions within the files for the debit accounts to which the user is entitled

14. Workflow (defined in CBX BO) for an uploaded file can be configured as File Level approval(FLA) or Transaction Level Approval(TLA). The file will not be allowed to be processed with a mix of File Level and Transaction Level processing **i.e.** Verifier verifies the file at file level and then approver and releaser have to approve and release the file at file level and cannot take action at transaction level

15. Once an action is successfully taken, the system shows a success message for the user and workflow alerts are triggered to the next set of users who are required to take action on the file or transaction/s within the file

16. If user rejects the file or transaction/s within the file then that will be the end of the lifecycle of the file or transaction/s within the file

17. Corporate User will be enabled with links to download the original file uploaded. Similarly the supporting documents attached to the uploaded file can also be downloaded from this screen

18. User will be able to see the workflow information by clicking on the "View Auth matrix" link available on this screen. Workflow information will display the roles along with the user information who have acted on the file and also who can act on the file until its sent to the bank

5. Entitlement

Product	Sub Product	Function	Criteria
Payments	Payment Sub Products	View	Debit Account Number

6. Process Flow

7. Pre-Conditions/Assumptions

- User is logged in
- User has requisite entitlement to view File Inquiry

8. Navigation

File Upload Inquiry, Verification, Authorization and Release

Home → Inquire → Payments → Payment Files → View Details

9. Wireframe Details

10. Field Details

Section 1

		Name	Type	Size	Mandatory/ Optional	Validations
1		**1.1 FILE UPLOAD DETAILS**				
2		File Reference Number	String		M	This displays the CBX FO system generated file reference number
3		Status	String		M	This displays the status of the file
4		Initiation Type	String		M	This displays the Upload Type

Section 2

		Name	Type	Size	Mandatory/ Optional	Validations
1		**TRANSACTION INQUIRY GRID** • Grid will be displayed with standard grid date filters. User can select from a predefined list of range or can use the calendar to filter files within a custom date range • Standard Grid Settings and Grid Preferences options will be available to the user • Users can also search basis the transaction status and the transaction reference number				

2		Actions	String		M	• Possible actions based on the statuses are
						  ○ Verify / Reject
						  ○ Approve / Reject
						  ○ Release
						  ○ Cancel
						  ○ Lock
						  ○ Unlock
						  ○ Hold
						  ○ Release Hold
						  ○ Recall

23					• The actions will be available at each record level if user has TLA entitlements
3	View Details	Link		M	This link will take the user to the Transaction Details section. Refer the <Transaction Details story> for more details
4	Customer Code	String		M	The customer code for whom the file upload was done will be displayed
5	Customer Name	String		M	The name of the customer will be displayed
6	Child Customer Code	String		O	The child customer code for whom the file upload was done is displayed
7	Child Customer Name	String		O	The child customer name will be displayed
8	Division	String		O	Displays the division of the Customer if available
9	Business Product	String		M	Displays the business product used against which file was uploaded
10	Payment Product	String		CM	Displays the payment product using which the payment was processed.
11	Beneficiary Name	String	150	CM	Displays the name of the beneficiary
12	Credit Account Name	Alpha Numeric	25	M	Displays the credit account name as provided in the file
13	Actual Account Name	Alpha Numeric	150	CM	The system displays the actual account name on screen which is as available in the core bank
14	Credit Account Number	Alpha Numeric	4	M	Displays the last 4 digits of the credit account number
15	VPA	Alpha Numeric	70	CM	Displays the any ID of the beneficiary if applicable
16	Beneficiary LEI ID	Alpha Numeric	20	CM	Displays the Beneficiary LEI ID if available for the contact or provided by the user
17	Debit Account Name	Alpha Numeric	25	M	Displays the debit account name
18	Debit Account Number	Alpha Numeric	4	M	Displays the last 4 digits of the debit account number
19	Debit Account Currency	String	3	M	Displays the currency of the debit account
20	Debit Account Country	String	3	M	Displays the country of the debit account
21	Ordering Party Account Number	Alpha Numeric	16	CM	Displays the Ordering Party Account Number if the user has selected the sub member debit account and provided the account number of the ordering party
22	Ordering Party Account Type	String	35	CM	Displays the Ordering Party Account Type selected by the user
23	Ordering Party Name	String	35	CM	Displays the Ordering Party Account Name entered by the user

24	Ordering Party LEI ID	Alpha Numeric	20	CM	Displays the Ordering Party LEI ID if provided by the user
25	Ordering Party Address 1	String		O	Displays the Ordering party address line 1
26	Ordering Party Address 2	String		O	Displays the Ordering party address line 2
27	Ordering Party Address 3	String		O	Displays the Ordering party address line 3
28	Ordering Party Mobile	Alpha Numeric		O	Displays the Ordering party mobile
29	Ordering Party Email	String		O	Displays the Ordering party Email id
30	Instrument Date	Date		O	Displays the Instrument Date
31	Instrument Number	Alpha Numeric		O	Displays the Instrument No
32	Delivery Mode	String		O	Displays the Delivery Mode of the Instrument
33	Delivery Address Line 1	String		O	Displays the Delivery Address Line 1 for instruments
34	Delivery Address Line 2	String		O	Displays the Delivery Address Line 2 for instruments
35	Delivery Address Line 3	String		O	Displays the Delivery Address Line 3 for instruments
36	Pick Up Branch	String		O	Displays the Pick Up Branch for Instruments
37	Payable Location	String		O	Displays the Payable location for instruments
38	Signatory 1	String		O	Displays the authorized signatory 1 for the instrument
39	Signatory 2	String		O	Displays the authorized signatory 2 for the instrument
40	Authorized Person Name	String		O	Displays the authorized person name if delivery mode for instrument is Pick Up for instruments
41	Authorized Person ID Type	String		CM	Displays the authorized person ID types allowed by the bank if delivery mode is Pick Up for isntruments The values in this field are part of Day 0 implementation and needs to be provided by the bank
42	Authorized Person ID	String		O	Displays the Authorized Person ID details if delivery mode for instrument is Pick Up
43	Customer Transaction Reference #	Alpha Numeric	30	CM	Displays the customer transaction reference number for each payment transaction.
44	Debit Date	Date and Time		M	Displays the debit date and time of the transaction

45	Value Date	Date and Time		M	Displays the value date and time of the transaction
46	Status	String	15	M	Displays the status of the individual payment transaction in the file.
47	Payment Amount	Amount	16,2	M	Displays the payment amount of the transaction
48	Payment currency	String	3	M	Displays the payment currency of the transaction
49	Reject Reason	String	35	CM	If the transaction has been rejected then the reason for rejection will be displayed
50	View Supporting Information	Link		O	This will display the user a link to click and view the supporting information linked to the transaction Supporting information can be a multiset information or a single set information for a transaction
51	Debit Remarks	String		O	Displays the Debit Remarks input by the user
52	Credit Remarks	String		O	Displays the Credit Remarks input by the user
53	Initiated (Date and Time)	Date and Time		M	Displays the date and time of initiation of the file
54	Initiated By	String		M	Displays the name of the user who initiated the file
55	Maker Remarks	String		O	The remarks is displayed if any remarks are input by maker
56	Approver 1 (Date and Time)	Date and Time		O	Displays the date and time of the first approver who approved the file
57	Approver 1	String		O	Displays the name and role of the first approver who approved the file
58	Approver 1 Remarks	Alphanumeric		O	Displays remarks entered by Approver 1
59	Approver 2 (Date and Time)	Date and Time		O	Displays the date and time of the second approver who approved the file
60	Approver 2	String		O	Displays the name and role of the second approver who approved the file
61	Approver 2 Remarks	String		O	Displays remarks entered by Approver 2
62	Approver 3 (Date and Time)	Date and Time		O	Displays the date and time of the third approver who approved the file
63	Approver 3	String		O	Displays the name and role of the third approver who approved the file
64	Approver 3 Remarks	String		O	Displays remarks entered by Approver 3

View Supporting Information Fields

	User Defined Field Label 1	User Defined Field Label 2	User Defined Field Label n

1	User Defined Field Value 1	User Defined Field Value 2	User Defined Field Value n

11. Actions

	Actions	Action Description	Expectation	User Details
1	Verify	This action will be available for files only with the status "Pending Verification" If user has TLA entitlement then user can verify at the transaction level within the file. If 2FA is applicable for the user then user will be required to input the 2FA details	System will provide a success message for successful verification completion. File or Transaction/s will then move to the approval queue with status as "Pending Approval"	Verifier
2	Approve	This action will be available for files only with the status "Pending Approval" or "Pending Additional Approval" If user has TLA entitlement then user can approve at the transaction level within the file. If 2FA is applicable for the user then user will be required to input the 2FA details	System will provide a success message for successful approval completion File or Transaction/s will then move to the additional approval queue with status as "Pending Additional Approval" or to the release queue if all approvals are completed with the status as "Pending Release"	Approver
3	Release	This action will be available for files only with the status "Pending Release" If user has TLA entitlement then user can release at the transaction level within the file. If 2FA is applicable for the user then user will be required to input the 2FA details	System will provide a success message for successful release File or Transaction/s will then be sent to bank for further processing	Releaser

4	Reject	Files and Transaction/s within the file can be rejected if they are in the following statuses:- - Pending Verification - Verifier can verify or reject - Pending Approval/Additional Approval - Approver can reject - Pending Release - Releaser can reject	Once a user decides to reject a record then the reject reason will be required to be entered mandatorily which will be captured and displayed in CBX FO alongside the updated status which will now become "Rejected" post rejection	- Verifier - Approver - Releaser
5	Debit Retry	Files or Transaction/s within the file will have the "Debit Retry" action available if the status is "Debit Failed" The debit retry action will be available to all users who are entitled to the 'Add' or 'Upload' function Debit Retry will be available based on the Manual Retry parameters captured during Customer onboarding in CIM	The option to do a debit retry will be available to all the users who are entitled to 'Add' or 'Upload' function	Maker
6	Recall	Files or Transaction/s which have not completed approval workflow process in CBX FO and have been submitted by Maker are elgible for "Recall" by maker. A transaction or a file in "Pending Release" stage cannot be recalled by the maker If any TLA action on the file is taken by the user already then the file cannot be recalled anymore. E.g. Two records in the file have been approved and moved to released queue. Post this the file can not be recalled.	On click of Recall the system asks for user confirmation to recall the file upload. - If user clicks on 'Yes' then the status of the file is updated as "Recalled" from its current status - If user clicks on 'No' then user is redirected back to the screen on which the user was working without any changes	Maker
7	Lock	A record can only be locked once the record has been submitted by the maker and the record is in CBX workflow queue	Lock action will update the record status to "Locked" Once locked by the user then further action on the record will be allowed only after it is unlocked.	Entitled Users

8	Unlock	A record can only be unlocked if in "Locked" status	Unlock action will revert the record status to its previous state from which the user had locked the record	Entitled Users
9	Hold	User can take hold action for records which are warehoused in Payments back office meaning these are future value dated records parked to be processed later	Record status will be updated to "Hold"status and transaction will not be processed until the hold is released. Hold action will require further approval	Entitled Users
10	Release Hold	If any records are in "Hold" status then user can Release Hold to allow the transaction to continue processing if the value date has not yet passed	Release Hold action will revert the record status to warehoused status if the value date is not yet passed. If hold is released post value date of the record then record will get rejected Release hold action will require further approval	Entitled Users
11	Cancel	User can take 'Cancel' action for records which are warehoused and are awaiting processing.	On click of Cancel the system asks for user confirmation to cancel the file upload. • If user clicks on 'Yes' then the status of the file is updated as "Cancelled" • If user clicks on 'No' then user is redirected back to the screen on which the user was working without any changes Cancel action will require further approval	Entitled Users
12	Delete	Delete action is available for all the records which are in Rejected or Recalled state	Once deleted then the record will no longer be available in the CBX FO	Entitled Users
13	View Auth Matrix	User clicks on the View Auth matrix hyperlink to view the entire Authorization workflow	All the users who can take action on the file upload in the workflow chain is displayed and user has the option to close the screen	All Users entitled to the View function
14	Link to Download the uploaded file supporting documents	Clicking on the link downloads the file or supporting documents	Clicking on the link downloads the corresponding file or the corresponding supporting documents	All Users entitled to the View function

15	View Supporting Information	Link will open the window to display all the supporting information pertaining to the selected transaction	Window will open with the user displaying supporting information linked to the payment transaction. User will have the option to close the window and go back to the previous screen	All Users entitled to the View function
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12. Acceptance Criteria

	Acceptance Criteria	Output
1	Generation of Acknowledgement	1. Unique PSH reference no. will be generated by PSH once file is sent to bank 2. Unique transaction reference number is generated by PSH for all the transactions within the file 3. If transactions within the file needs to go to clearing for settlement then unique reference number sent by clearing will be generated and stamped to the transaction. E.g. UTR for RTGS and NEFT
2	Generation of Alerts	• Workflow alerts will be triggered to CBX FO users for each status update of the file or the transaction/s within the file • Debit Alert on successful debit to the corporate • Credit Alert on successful credit to the bene
3	Generation of Accounting Entry	Debit Corporate Account Credit GL account Debit GL account Credit Settlement Account / Beneficiary Account
4	Generation of Advices	• Debit Advice on successful debit of each transaction in the file • Credit Advice on successful credit of each transaction to beneficary account in the file
5	Impact on Status	Status Changes applicable incase of approved or reject transaction. Standard positive flow of Payment Transaction statuses are as follows • Pending Verification • Pending Approval • Pending Release • Sent to Bank • Debit Successful / Debit Failed (Txn level status in the file) • Sent for Clearing (Txn level status in the file) • Processed Successfully / Returned / Rejected (Txn level status in the file) • File Processed / Complete • Hold

		• Locked
		• Recalled
		• Rejected
6	Generation of Reports	• Payment status report generation on every status update of the file or transaction within the file • File status can be viewed on File Inquiry Summary and File Inquiry Details
7	Impact on Carges	Applicable File Upload charge events and transaction charge events for the transactions within the file will be triggered if set for the Corporate

	Happy Path	Unhappy Path

	Happy Path	Unhappy Path
1	**Non STP Flow**	**STP Flow**
2	• Maker user selects the Corporate, Payment upload type, file template and then inputs the data in the dynamic fields. After that maker selects the file to upload and uploads the file • The file is then parsed in the IPSH / Payments Back Office and the parsed file information is displayed to the maker user • Limits of the maker is checked and consumed	• Maker user selects the Corporate, Payment upload type, file template and then inputs the data in the dynamic fields. After that maker selects the file to upload and uploads the file • The file is then parsed in the IPSH / Payments Back Office and the parsed file information is displayed to the maker user • Limits of the maker is checked and consumed
3	• Maker user can then decide to submit the uploaded file for verification. The submit step is a configurable (configured in CBX BO) and optional step • The status update is sent to CBX FO to trigger workflow alerts and also to IPSH so that updated PSR for the transactions in the file can be generated if required by the user from the Documents and Reports Centre	• Once the Maker submits the file then the uploaded file is then directly sent to bank as it is within the self approval limit • File is now available in the File Inquiry screen • Any status update of the transaction in IPSH is relayed back to CBX FO • PSR is available for the file and can be generated from the Documents and Reports Centre • Debit advice is triggered when the Corporate account is debited and credit advice is triggered when the beneficiary account is credited • Charges for the Corporate if applicable are triggered in Common Services application as applicable
4	• Verifier then verifies or rejects the file after reviewing the details • Limits of the verifier is checked and consumed if file is verified successfully • The status update is sent to CBX FO to trigger workflow alerts and also to IPSH so that updated PSR for the transactions in the file can be generated if required by the user from the Documents and Reports Centre	

5	- Approver then approves or rejects the file after reviewing the details - Limits of the approver is checked and consumed if file is approved successfully - The status update is sent to CBX FO to trigger workflow alerts and also to IPSH so that updated PSR for the transactions in the file can be generated if required by the user from the Documents and Reports Centre	
6	- Releaser then releases the File after reviewing the details - Status is updated in CBX FO for the file and its corresponding transactions. The status update information is also sent to IPSH so that the PSR for the transactions in the file can be generated if required by the user from the Documents and Reports Centre	
7	- File is now available in the File Inquiry screen. - Any status update of the transaction in IPSH is relayed back to CBX FO - PSR is available for the file and can be generated from the Documents and Reports Centre - Debit advice is triggered when the Corporate account is debited and credit advice is triggered when the beneficiary account is credited - Charges for the Corporate if applicable are triggered in Common Services application as applicable	