

Payments File Upload Summary

Jira Epic

 [Link to related Jira Epic \(if applicable\). Input from Engineering Team](#)

1. Overview

Payments File Upload Summary is a place where all the payment files which have been uploaded can be viewed irrespective of the status of the processing of the file. Payment files which have been uploaded and are pending user action will also be available as part of the Payment File Summary.

The Payments File Upload Summary acts as a one stop destination for all the verifiers, approvers and releasers to view the uploaded files and the file details, transaction details and take appropriate file level action or transaction level action as per their entitlement privileges. Users with only view access can also access the File Upload Summary for inquiry purposes.

The user can see all payment file uploads that they are entitled to in one place. The user is also able to see the parsing information of the last uploaded file separately along with the file upload summary. Seeing a summary of payment file uploads, helps the user analyze and understand the different statuses of the payment files. If any additional action is needed to correct the file then the user is able to take care of it at a preliminary stage.

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. Maker will have the following action enabled on the File Summary 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 selects the uploaded file and reviews the details for accuracy and irregularities and chooses to verify or reject the file. Only the files with the status "Pending Verification" can be actioned up on by the Verifier
5. Mr. Pathak if entitled with TLA (Transaction Level Approval) rights can either choose to verify the file as a whole or choose to verify a few transactions within the file by drilling down to the Payment File Details page from the Payments File Summary page

6. The verified file or the verified transactions(in case of TLA) then moves to the approval queue
7. Mr. Pathak apart from verify / reject action will also have the following actions enabled on the File Summary inquiry screen
 - 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 selects the uploaded file and 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
5. 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 by drilling down to the Payment File Details page from the Payments File Summary page
6. The approved file or the approved transactions(in case of TLA) then moves to the release queue
7. Mr. Joshi apart from approve / reject action will also have the following actions enabled on the File Summary inquiry screen
 - 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.
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 - 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
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 - 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 selects the file approved by Mr Joshi and reviews all the details
4. 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 within the file by drilling down to the Payment File Details page from the Payments File Summary page
5. 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
6. Ms. Patil apart from release action will also have the following actions enabled on the File Summary inquiry screen
 - 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
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 - 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

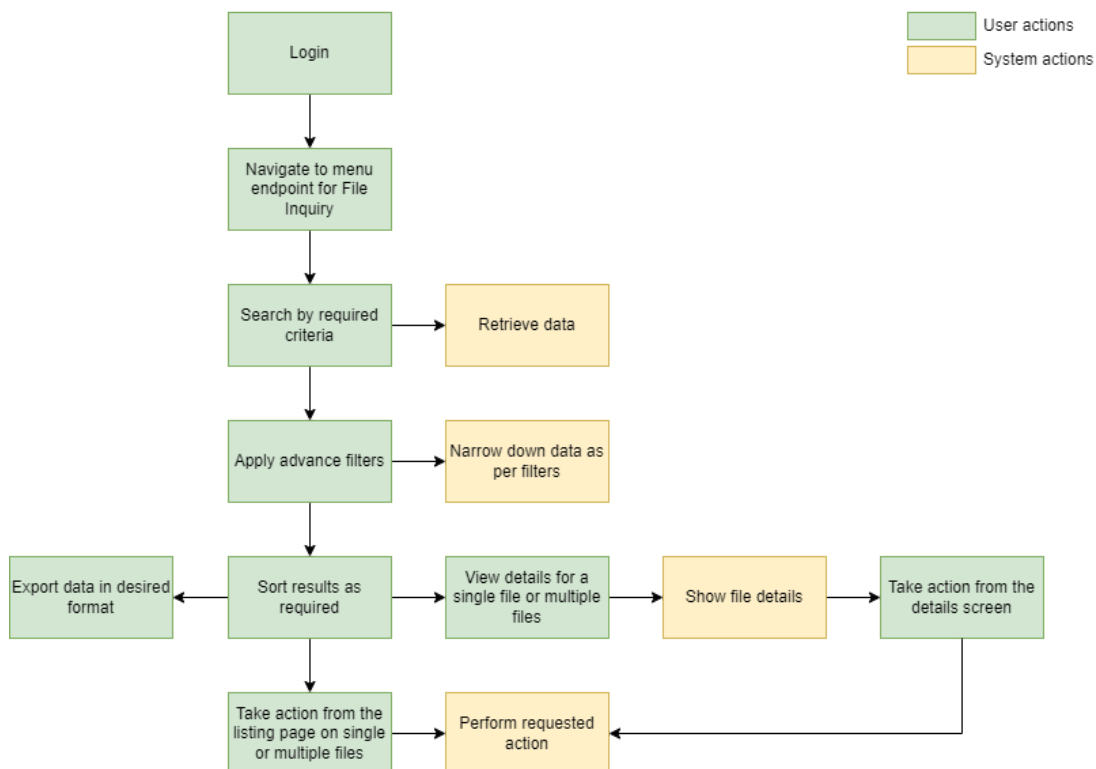
1. In the application, user will navigate to the payment file summary inquiry screen using which the Corporate user can view all the uploaded payment files along with their corresponding statuses
2. The File Summary grid will have information of all the files only post the Submit action has been taken by the Maker on the file post the file upload
3. The files in the File Summary grid will be defaulted sorted in the descending order of the files uploaded based on date and time
4. The File Summary 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

5. Status filter will also be available for the user to search files by status
6. User can also search file by the File Reference number
7. Users can make use of the advance filter options to search on the File Summary grid
8. 'Action Mode' toggle will be available to users. If the toggle is set to off then no actions can be taken from the File Summary grid. 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 files
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 up on each of the files based on their 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 on the file based on their corresponding status
11. The system should display the relevant 'call to action' for a file / transaction based on the file / transaction status in the first column for each file record. The position of the first column is frozen and cannot be changed.
 - a. User can multiselect and take action on a file such as lock, unlock, hold, release hold, verify, approve, release or export
 - b. User can select different files across multiple pages and take action on a file
 - c. User can select all files across all pages and take action
 - d. Any action the user can take on a file will be entitlement driven
 - e. Once the user selects more than one file then the actions at the individual file level will not be further available to the user
12. User will be able to take independent action on the each of the file shown in the file summary screen
 - a. User can select to authorize file 1,select to reject file 2 and select to hold file 3 at the same time
13. FLA: The user can see files only if the user is entitled to all debit accounts of the file
14. TLA: For files pending verification: The user can see transactions within the files for the debit accounts to which the user is entitled
15. Users will be able to navigate to the File details section through the "View Details" link provided in the File Summary grid
16. 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
17. 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
18. 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
19. Corporate User will be enabled with links to download the original file uploaded from the File Summary grid. Similarly the supporting documents attached to the uploaded file can also be downloaded from the File Summary grid
20. User will be able to see the workflow information by clicking on the "View Auth matrix" link available on the File Summary 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
- 21.

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

9. Wireframe Details

10. Field Details

	Name	Type	Size	Mandatory/ Optional	Validations
1	FILE INQUIRY <ul style="list-style-type: none"> • 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 				

2	Actions	String		M	<ul style="list-style-type: none"> Possible actions based on the file statuses are <ul style="list-style-type: none"> Verify / Reject Approve / Reject Release Cancel Lock Unlock Hold Release Hold Recall The files with the all the statuses will be displayed in this grid except for the below mentioned two statuses <ul style="list-style-type: none"> Pending Validation Pending Submit
3	Customer Code	String		M	The customer code for whom the file upload was done will be displayed
4	Customer Name	String		M	The name of the customer will be displayed
5	Business Product	String		M	Displays the business product used against which file was uploaded
6	File Name	String		M	The file name is displayed
7	View Details	Link		M	This link will take the user to the File Details section. Refer the <File Details story> for more details
8	File Template	String		M	The file template used by the maker to do the file upload will be displayed
9	Uploaded On	Date and Time		M	The uploaded on date and time is displayed for the corresponding file records
10	Executed on	Date and Time	NA	M	Displays the date and time of execution of file
11	Uploaded By	String		NA	The name of the maker who had uploaded the file is displayed
12	Upload Type	String		M	The type of Payments File Upload as selected by the maker during File Upload is displayed
13	Total Records Count	Numeric		M	The total number of records in the file is displayed.
14	Successful Records Count	Numeric		M	The total number of successfull records in the file is displayed.
15	Rejected Records Count	Numeric		M	The total number of rejected records in the file is displayed.
16	Total Annexure Count	Numeric		O	The total annexure count is displayed if available for the payment upload
17	Successful Annexure Count	Numeric		O	The total successful annexure count is displayed if available for the payment upload

18	Rejected Annexure Count	Numeric		O	The total rejected annexure count is displayed if available for the payment upload
19	Total Amount	Amount		M	The total amount of all the transactions in the file is displayed
20	Successful Records Amount	Amount		Amount	The total amount of all the successful records in the file is displayed
21	Rejected Records Amount	Amount		Amount	The total amount of all the rejected records in the file is displayed
22	File Reference No	String		M	The unique file reference number generated by the iGTB system for the file is displayed
23	Customer File Reference No	String		M / O	<ul style="list-style-type: none"> During Customer onboarding if the Customer Reference Number has been set as mandatory for the Corporate then the Customer file reference number field value will display the Customer Reference Number input by the maker in the file. In case the maker has not input the Customer Reference Number then this will display the CBX FO generated unique Customer File Reference No During Customer onboarding if the Customer Reference Number has been set as optional for the Corporate then this field will display the Customer File Reference No only if the maker has provided the same else this field will remain empty
24	Debit Account Number	String		M	<ul style="list-style-type: none"> This will display the debit account number which is present in the file If there are multiple debit account numbers then system will display 'Multiple' as a hyperlink and on click of it all the debit account numbers of the Corporate present in the file will be displayed to the user
25	Maker Remarks	String		O	This field will display the maker remarks if provided by the maker
26	Supporting Documents	NA		M	<ul style="list-style-type: none"> This field will display the name of the supporting document if only 1 attachment is available If more than 1 supporting document has been attached then this field will display the number of supporting documents attached The field will be displayed as a downloadable hyperlink which will allow the user to download the supporting documents on click of the link
27	File Status	String		O	<ul style="list-style-type: none"> The status of the file is displayed The files with the all the statuses will be displayed in this grid except for the below mentioned two statuses <ul style="list-style-type: none"> Pending Validation Pending Submit
28	Reject Reason	String		O	<p>If the file has been rejected then the reason for rejection will be displayed</p> <p>E.g. Rejected by bank. Rejected by Approvar</p>

29	File Processing Remarks	String		O	If there are any remarks in addition to the reject reason or the Partial File processing status then such remarks will be displayed to the user on this field E.g. Partial file processing error, View Transactions for detailed reject reason
30	Approver 1 (Date and Time)	Date and Time		M	Displays the date and time of the first approver who approved the file
31	Approver 1	String		M	Displays the name and role of the first approver who approved the file
32	Approver 1 Remarks	Alphanumeric		O	Displays remarks entered by Approver 1
33	Approver 2 (Date and Time)	Date and Time		M	Displays the date and time of the second approver who approved the file
34	Approver 2	String		M	Displays the name and role of the second approver who approved the file
35	Approver 2 Remarks	String		O	Displays remarks entered by Approver 2
36	Approver 3 (Date and Time)	Date and Time		M	Displays the date and time of the third approver who approved the file
37	Approver 3	String		M	Displays the name and role of the third approver who approved the file
38	Approver 3 Remarks	String		O	Displays remarks entered by Approver 3
39	Upload Mode	String		M	Displays the mode of file upload. Possible values include 1. Channel 2. Bank 3. H2H 4. SFTP 5. API 6. SWIFT

11. Actions

	Actions	Action Description	Expectation	User Details
1	Verify	<p>This action will be available for files only with the status "Pending Verification"</p> <p>If user has TLA entitlement then user can verify at the transaction level within the file.</p>	<p>System will provide a success message for successful verification completion.</p> <p>File or Transaction/s will then move to the approval queue with status as "Pending Approval"</p>	Verifier

		If 2FA is applicable for the user then user will be required to input the 2FA details		
2	Approve	<p>This action will be available for files only with the status "Pending Approval" or "Pending Additional Approval"</p> <p>If user has TLA entitlement then user can approve at the transaction level within the file.</p> <p>If 2FA is applicable for the user then user will be required to input the 2FA details</p>	<p>System will provide a success message for successful approval completion</p> <p>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"</p>	Approver
3	Release	<p>This action will be available for files only with the status "Pending Release"</p> <p>If user has TLA entitlement then user can release at the transaction level within the file.</p> <p>If 2FA is applicable for the user then user will be required to input the 2FA details</p>	<p>System will provide a success message for successful release</p> <p>File or Transaction/s will then be sent to bank for further processing</p>	Releaser
4	Reject	<p>Files and Transaction/s within the file can be rejected if they are in the following statuses:-</p> <ul style="list-style-type: none"> • Pending Verification - Verifier can verify or reject • Pending Approval/Additional Approval - Approver can reject • Pending Release - Releaser can reject 	<p>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</p>	<ul style="list-style-type: none"> • Verifier • Approver • Releaser

5	Debit Retry	<p>Files or Transaction/s within the file will have the “Debit Retry” action available if the status is “Debit Failed”</p> <p>The debit retry action will be available to all users who are entitled to the ‘Add’ or ‘Upload’ function</p> <p>Debit Retry will be available based on the Manual Retry parameters captured during Customer onboarding in CIM</p>	<p>The option to do a debit retry will be available to all the users who are entitled to ‘Add’ or ‘Upload’ function</p>	Maker
6	Recall	<p>Files or Transaction/s which have not completed approval workflow process in CBX FO and have been submitted by Maker are eligible for “Recall” by maker.</p> <p>A transaction or a file in “Pending Release” stage cannot be recalled by the maker</p> <p>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.</p>	<p>On click of Recall the system asks for user confirmation to recall the file upload.</p> <ul style="list-style-type: none"> • 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	<p>A record can only be locked once the record has been submitted by the maker and the record is in CBX workflow queue</p>	<p>Lock action will update the record status to “Locked”</p> <p>Once locked by the user then further action on the record will be allowed only after it is unlocked.</p>	Entitled Users
8	Unlock	<p>A record can only be unlocked if in “Locked” status</p>	<p>Unlock action will revert the record status to its previous state from which the user had locked the record</p>	Entitled Users
9	Hold	<p>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</p>	<p>Record status will be updated to “Hold” status and transaction will not be processed until the hold is released.</p> <p>Hold action will require further approval</p>	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. <ul style="list-style-type: none"> 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				
16				

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

		<p>2. Unique transaction reference number is generated by PSH for all the transactions within the file</p> <p>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</p>
2	Generation of Alerts	<ul style="list-style-type: none"> 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	<p>Debit Corporate Account</p> <p>Credit GL account</p> <p>Debit GL account</p> <p>Credit Settlement Account / Beneficiary Account</p>
4	Generation of Advices	<ul style="list-style-type: none"> Debit Advice on successful debit of each transaction in the file Credit Advice on successful credit of each transaction to beneficiary account in the file
5	Impact on Status	<p>Status Changes applicable incase of approved or reject transaction. Standard positive flow of Payment Transaction statuses are as follows</p> <ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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 Charges	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
1	Non STP Flow	STP Flow
2	<ul style="list-style-type: none"> Maker user selects the Corporate, Payment upload type, file template and then inputs the data in the dynamic fields. 	<ul style="list-style-type: none"> Maker user selects the Corporate, Payment upload type, file template and then inputs the data in the dynamic fields.

	<p>After that maker selects the file to upload and uploads the file</p> <ul style="list-style-type: none"> • 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 	<p>After that maker selects the file to upload and uploads the file</p> <ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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 	

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| <ul style="list-style-type: none">• 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 | |
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