

## Credit Transfer Reversal

 See also API reference for Credit Transfer

[Check API](#) >

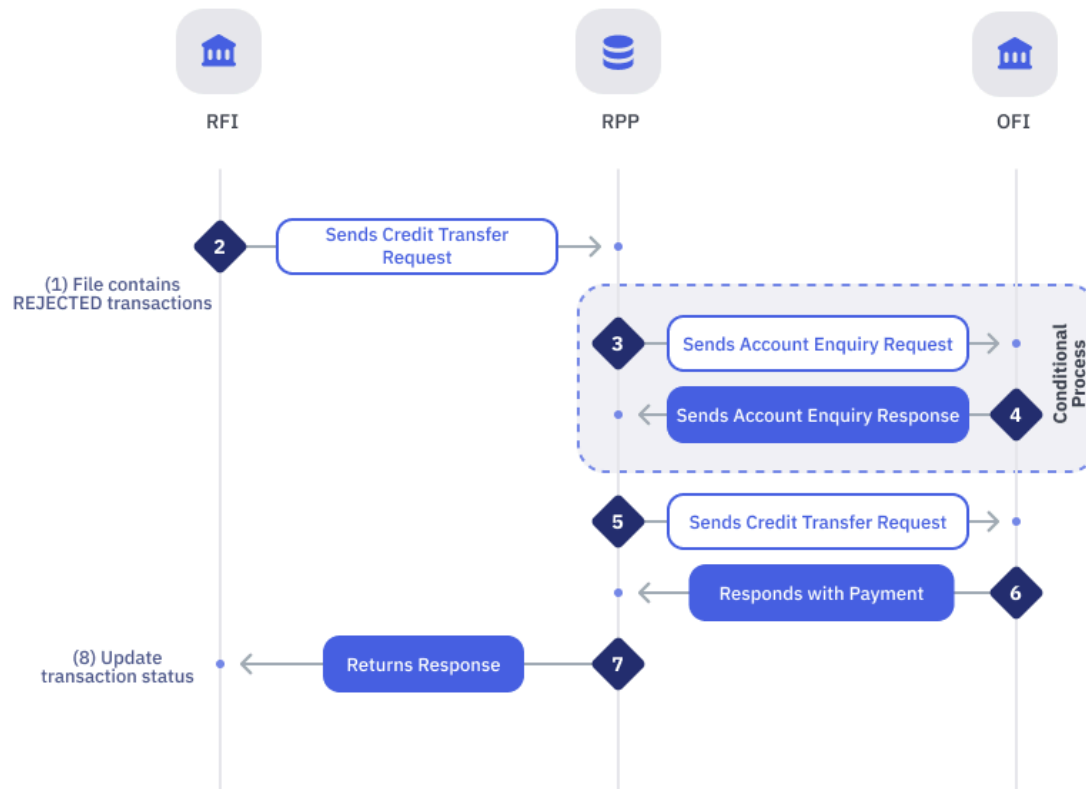
When there's a timeout at RPP (which can occur if the request wasn't sent to the RFI or if RPP didn't receive a response from the RFI), the status of the transaction becomes unknown. To handle this, the transaction is saved in the Store and Forward (SAF) queue so that it can be sent to the RFI again. After resending, some transactions may succeed, while others may be rejected or still remain unknown if the timeouts keep happening and the maximum retry attempts have been reached. Reversal transactions with the status ACSP and ACTC can be updated immediately.

When transactions encounter timeout issues at the RFI and remain unknown even after reaching the maximum number of retries, the OFI and RFI will need to address them separately from RPP. On the other hand, for successful transactions, the payment amount will be reversed accurately.

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### Credit Transfer Reversal for SAF Rejected Transactions

For this process, only the transactions that have been processed by SAF but then ended with a rejection status will be included into a data file for banks to download from the staging server. When the RFI receives this file, an automated process in the RFI will be triggered to initiate a reverse Credit Transfer back to the Originating FI one by one



Step	Sender	Receiver	Process
1	PayNet	RFI	PayNet will provide a Back Office portal where RFI can view the transactions that were rejected by them Transactions that are in rejected status can either be due to timeout, maximum retries has been exceeded or an outright rejection by the RFI
1	RFI	RPP	RFI performs the following: <ul style="list-style-type: none"> <li>Review and process the transaction one at a time</li> </ul>

Step	Sender	Receiver	Process
			<ul style="list-style-type: none"> <li>Send Credit Transfer Reversal message request <ul style="list-style-type: none"> <li>&lt;EndToEndId&gt; of the Original Transaction (OFI to RFI) must be included in the pacs.008 message under field &lt;PymntDesc&gt; to identify the original transaction that has been rejected</li> </ul> </li> </ul> <p>RPP performs the following:</p> <ul style="list-style-type: none"> <li>Message Validations</li> <li>Business Validations</li> <li>Liquidity Position Validations</li> </ul> <p>If any of the Message Validations fails:</p> <ul style="list-style-type: none"> <li>Send a REJECT response</li> </ul> <p>If any of the Business Validations fails:</p> <ul style="list-style-type: none"> <li>Send a NEGATIVE response</li> </ul> <p>If any of the Liquidity Position Validations fails:</p> <ul style="list-style-type: none"> <li>Send a NEGATIVE response</li> </ul> <p>If all validations are successful:</p> <ul style="list-style-type: none"> <li>Check if an Account Enquiry request has been made in prior within a stipulated time interval</li> <li>If Account Enquiry is <b>NOT</b> found: <ul style="list-style-type: none"> <li>Send Account Enquiry by using the same message but changing the transaction code from Credit Transfer to Account Enquiry</li> <li>Go to Step 4</li> </ul> </li> </ul>

Step	Sender	Receiver	Process
			<ul style="list-style-type: none"> <li>• If Account Enquiry is found: <ul style="list-style-type: none"> <li>◦ Send Credit Transfer message request</li> <li>◦ Go to Step 7</li> </ul> </li> </ul>
<b>CONDITIONAL ACCOUNT ENQUIRY</b>			
4	OFI	RPP	<p>OFI performs the following:</p> <ul style="list-style-type: none"> <li>• <b>Message Validations</b></li> <li>• <b>Business Validations</b></li> <li>• <b>Beneficiary Account Validations</b></li> </ul> <p>If any of the Message Validations fails:</p> <ul style="list-style-type: none"> <li>• Send a <b>REJECT</b> response</li> </ul> <p>If any of the Business Validations fails:</p> <ul style="list-style-type: none"> <li>• Send a <b>NEGATIVE</b> response</li> </ul> <p>If any of the Beneficiary Account Validations fails:</p> <ul style="list-style-type: none"> <li>• Send a <b>NEGATIVE</b> response</li> </ul> <p>If all validations are successful:</p> <ul style="list-style-type: none"> <li>• Send Account Enquiry message response with the necessary beneficiary account information</li> </ul>
5	RPP	RFI	<p>RPP performs the following:</p> <ul style="list-style-type: none"> <li>• <b>Message Validations</b></li> <li>• <b>Business Validations</b></li> </ul>

Step	Sender	Receiver	Process
			<p>If any of the Message Validations fails:</p> <ul style="list-style-type: none"> <li>Return a <b>REJECT</b> response to OFI</li> </ul> <p>If any of the Business Validations fails:</p> <ul style="list-style-type: none"> <li>Return a <b>NEGATIVE</b> response to OFI</li> </ul> <p>If all validations are successful:</p> <ul style="list-style-type: none"> <li>Check the response from RFI</li> <li>If response is <b>SUCCESSFUL</b> <ul style="list-style-type: none"> <li>Send Credit Transfer message request</li> <li>Go to Step 7</li> </ul> </li> <li>If response is <b>UNSUCCESSFUL</b> <ul style="list-style-type: none"> <li>Send <b>NEGATIVE</b> response</li> <li>Credit Transfer will not be triggered</li> </ul> </li> </ul>

Step	Sender	Receiver	Process
6	OFI	Customer	<p>OFI performs the following:</p> <ul style="list-style-type: none"> <li>• <b>Message Validations</b></li> <li>• <b>Business Validations</b></li> </ul> <p>If all validations are successful:</p> <ul style="list-style-type: none"> <li>• If <b>SUCCESSFUL</b> response is received: <ul style="list-style-type: none"> <li>◦ Display the Beneficiary Account Name to the Customer for payment confirmation</li> </ul> </li> <li>• If <b>UNSUCCESSFUL</b> response is received: <ul style="list-style-type: none"> <li>◦ Display an error message to the Customer</li> </ul> </li> </ul>
<b>CREDIT TRANSFER</b>			
7	RFI	RPP	<p>RFI performs the following:</p> <ul style="list-style-type: none"> <li>• <b>Message Validations</b></li> <li>• <b>Business Validations</b></li> <li>• <b>Beneficiary Account Validations</b></li> </ul> <p>If any of the Message Validations fails:</p> <ul style="list-style-type: none"> <li>• Send a <b>REJECT</b> response</li> </ul> <p>If any of the Business Validations fails:</p> <ul style="list-style-type: none"> <li>• Send a <b>NEGATIVE</b> response</li> </ul> <p>If any of the Beneficiary Account Validations fails:</p> <ul style="list-style-type: none"> <li>• Send a <b>NEGATIVE</b> response</li> </ul> <p>If all validations are successful:</p>

Step	Sender	Receiver	Process
			<ul style="list-style-type: none"> <li>Send Credit Transfer with successful message response</li> </ul>
8	RPP	OFI	<p>RPP performs the following:</p> <ul style="list-style-type: none"> <li><b>Message Validations</b></li> <li><b>Business Validations</b></li> </ul> <p>If any of the Message Validations fails:</p> <ul style="list-style-type: none"> <li>Return a <b>REJECT</b> response to OFI</li> </ul> <p>If any of the Business Validations fails:</p> <ul style="list-style-type: none"> <li>Return a <b>NEGATIVE</b> response to OFI</li> </ul> <p>If all validations are successful:</p> <ul style="list-style-type: none"> <li>Update liquidity and settlement positions of both OFI and RFI</li> <li>Send Credit Transfer message response</li> </ul> <p><b>Notes:</b></p> <p>If the signature received from RFI could not be verified:</p> <ul style="list-style-type: none"> <li>RPP will send an ACCEPTED (signature error) response to the OFI if the RFI responds with a SUCCESSFUL transaction status</li> <li>RPP will send an actual REJECT response to the OFI if RFI responds with a REJECT transaction status</li> </ul> <p>This should take care of any message manipulation done within the data when a signature could not be verified</p>
9	OFI	Customer	<p>OFI performs the following:</p> <ul style="list-style-type: none"> <li><b>Message Validations</b></li> </ul>

Step	Sender	Receiver	Process
			<ul style="list-style-type: none"> <li>• <b>Business Validations</b></li> </ul> <p>If all validations are successful:</p> <ul style="list-style-type: none"> <li>• If <b>SUCCESSFUL</b> response is received: <ul style="list-style-type: none"> <li>◦ Display the final payment status to the Customer</li> </ul> </li> <li>• If <b>UNSUCCESSFUL</b> response is received: <ul style="list-style-type: none"> <li>◦ Display an error message to the Customer</li> </ul> </li> </ul>

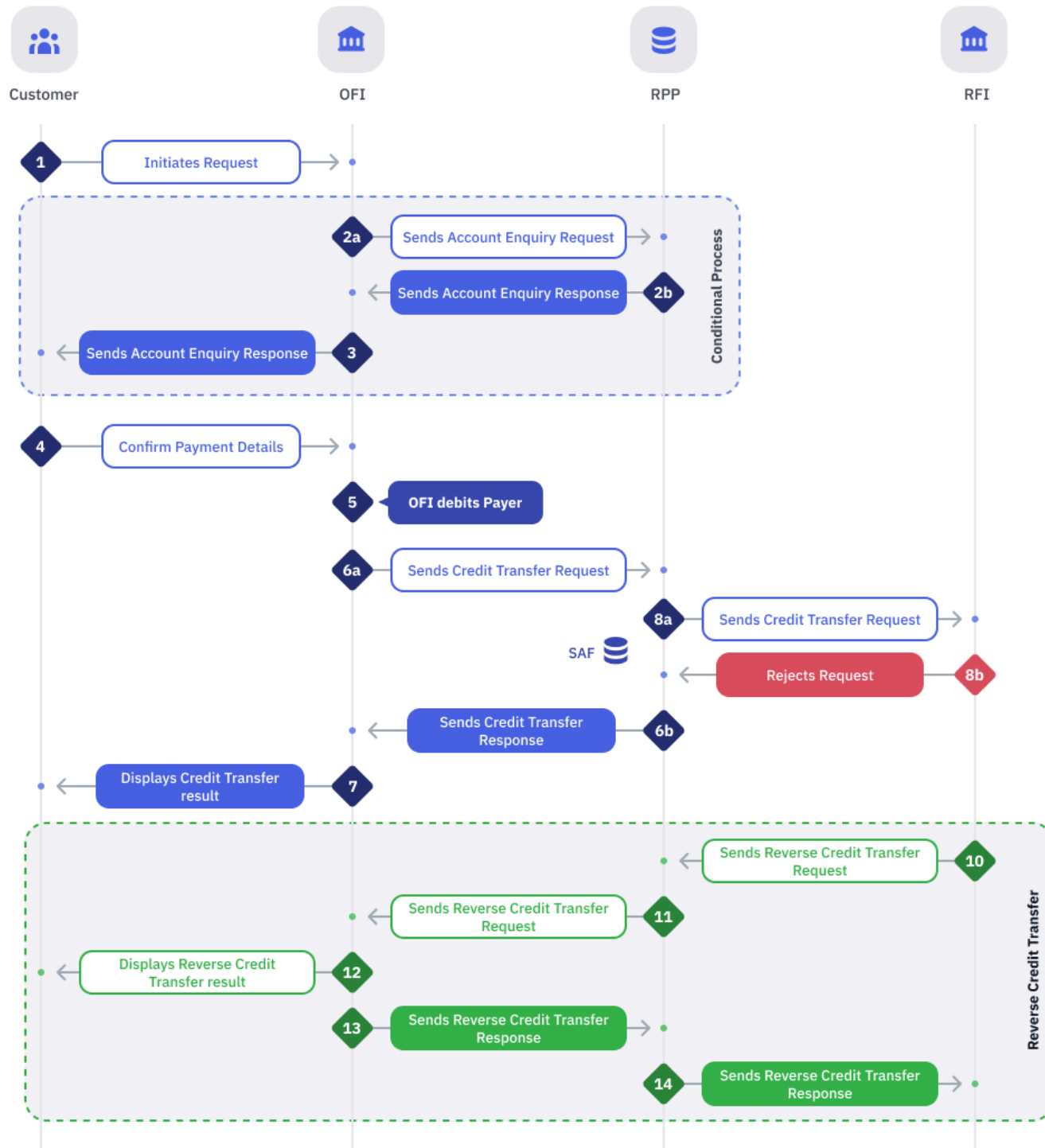
#### NOTE

- The exception scenarios will be handled similarly to [Credit Transfer flows](#)

## Credit Transfer Reversal for Immediate Reversal

For this process, transactions that have been processed by SAF but then ended with a rejection status will be reversed by RPP immediately. This is to support certain payment flows that requires the credit to be reversed immediately to reduce unnecessary manual reconciliation especially to the OFI/Issue





Step	Sender	Receiver	Process
8b	RFI	RPP	<p>RFI performs the following:</p> <ul style="list-style-type: none"> <li>• Reject the Credit Transfer request</li> <li>• Send Credit Transfer message response</li> </ul>
10	RFI	RPP	<p>RFI performs the following:</p> <ul style="list-style-type: none"> <li>• Authorize and validate Credit Transfer Reversal request</li> <li>• Any <b>internal validations</b></li> </ul> <p>If all validations are successful:</p> <ul style="list-style-type: none"> <li>• Send Credit Transfer Reversal message request</li> </ul>
11	RPP	OFI	<p>RPP performs the following:</p> <ul style="list-style-type: none"> <li>• <b>Message Validations</b></li> <li>• <b>Business Validations</b></li> <li>• <b>Liquidity Position Validations</b></li> </ul> <p>If any of the Message Validations fails:</p> <ul style="list-style-type: none"> <li>• Send a REJECT response</li> </ul> <p>If any of the Business Validations fails:</p> <ul style="list-style-type: none"> <li>• Send a NEGATIVE response</li> </ul> <p>If any of the Liquidity Position Validations fails:</p> <ul style="list-style-type: none"> <li>• Send a NEGATIVE response</li> </ul> <p>If all validations are successful:</p> <ul style="list-style-type: none"> <li>• Send Credit Transfer Reversal message request</li> </ul>

Step	Sender	Receiver	Process
12	OFI	Customer	Notify Customer on the reversed payment status
13	OFI	RPP	<p>OFI performs the following:</p> <ul style="list-style-type: none"> <li>• <b>Message Validations</b></li> <li>• <b>Business Validations</b></li> <li>• <b>Beneficiary Account Validations</b></li> </ul> <p>If all validations are successful:</p> <ul style="list-style-type: none"> <li>• Credit the fund to the Customer's account</li> <li>• Send Credit Transfer Reversal message response</li> </ul>
14	RPP	RFI	<p>RPP performs the following:</p> <ul style="list-style-type: none"> <li>• <b>Message Validations</b></li> <li>• <b>Business Validations</b></li> </ul> <p>If all validations are successful:</p> <ul style="list-style-type: none"> <li>• Update liquidity and settlement positions of both OFI and RFI</li> <li>• Send Credit Transfer Reversal message response</li> </ul> <p><b>Notes:</b></p> <p>If the signature received from RFI could not be verified:</p> <ul style="list-style-type: none"> <li>• RPP will send an ACCEPTED (signature error) response to the OFI if the RFI responds with a SUCCESSFUL transaction status</li> <li>• RPP will send an actual REJECT response to the OFI if RFI responds with a REJECT transaction status</li> </ul>

Step	Sender	Receiver	Process
			This should take care of any message manipulation done within the data when a signature could not be verified

#### NOTE

- The exception scenarios will be handled similarly to [Credit Transfer flows](#)
- While performing credit transfer reversals, it is important to keep in mind the maximum time or date allowed for the reversal. It is advisable not to execute reversals too frequently without considering this limitation, as there won't be any checks in place to prevent it.

## See also

- [Recommended validations](#)
- [How does repeat message work](#)