

SEPA Credit Transfer User Guide
Oracle Banking Payments
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SEPA Credit Transfer User Guide
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1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with the SEPA Credit Transfer support of Oracle Banking Payments. It takes you through the various stages in processing a payment transaction.

1.2 Audience

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

Role	Function
Payment Department Operators	Payments Transaction Input functions except Authorization.
Back Office Payment Department Operators	Payments related maintenances/Payment Transaction Input functions except Authorization
Payment Department Officers	Payments Maintenance/ Transaction Authorization
Bank's Financial Controller/ Payment Department Manager	Host level processing related setup for PM module and PM Dashboard/Query functions

1.3 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>.

1.4 Organization

This manual is organized into the following chapters.:

Chapter	Description
Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Domestic Low Value Payments</i> provides a snapshot of the local payments or payments limited to a specific region.
Chapter 3	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 Glossary of Icons

This User Manual may refer to all or some of the following icons:

Icons	Function
	Exit

Icons	Function
	Add row
	Delete row
	Option List

2. Domestic Low Value Payments

This chapter contains the following sections:

- [Section 2.1, "Overview of Domestic Low Value Payments"](#)
- [Section 2.2, "ACH Outbound Transactions"](#)
- [Section 2.3, "ACH Outbound Transaction Processes and Validations"](#)
- [Section 2.4, "ACH Inbound Transactions"](#)
- [Section 2.5, "ACH Inbound Transaction Processes and Validations"](#)
- [Section 2.6, "Processing R-transactions"](#)
- [Section 2.7, "R-Transactions Dispatch"](#)
- [Section 2.8, "Inquiry Process"](#)

2.1 Overview of Domestic Low Value Payments

Automated Clearing House Networks facilitate transmission and settlement of electronic payments originated by individuals, businesses, financial institutions and government organizations. Domestic low value payments are local payments or payments limited to a specific region. Depending on the network specifications, messages are processed in batch mode and dispatched at the specified time during the day.

Below listed functionalities for SEPA credit transfer (SCT) are explained in this user manual:

- Outbound payment processing and message file generation
- Straight through Processing of Inbound payment files

For Domestic Low value payments, the payment type is 'ACH'.

Below transaction types are supported for ACH payments:

- I – Inbound
- O - Outbound

2.2 ACH Outbound Transactions

This section contains the following topics:

- [Section 2.2.1, "Outbound ACH Payments Transaction Input"](#)
- [Section 2.2.1.7, "Outbound ACH Payments Transaction Summary"](#)
- [Section 2.2.2, "Outbound ACH Payments Transaction View"](#)
- [Section 2.2.2.7, "Outbound Payments ACH Transaction View Summary"](#)

2.2.1 Outbound ACH Payments Transaction Input

You can perform ACH Outbound transaction. All transactions that are entered using this screen has payment type as 'ACH' and transaction type as 'Outbound'. You can invoke 'Outbound Low Value Payments (ACH) Transaction Input' screen by typing 'PADOTONL' in

the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click 'New' button on the Application toolbar.

You can specify the following fields:

Transaction Branch code

The system defaults the transaction branch code with the user's logged in branch code.

Branch Name

The system defaults the Branch Name of the transaction branch code.

Host Code

The system defaults the host code of transaction branch on clicking 'New'

Host Code Description

The system defaults the Description of the Host Code.

Source Code

For manual transactions source code is defaulted as MANL. This denotes that the it is a manually input transaction.

Source Code Description

The system defaults the description on selecting the Source Code.

Network Code

The system displays the network code if only one Network is maintained with payment type as ACH for the host code. If more than one networks are present, you can select the network code from the available list of values.

Network Code Description

The system defaults the description on selecting the Network Code.

Transaction Reference number

The system generates the transaction reference number. For more details on the format, refer the Payments Core User Guide.

User Reference Number

The system defaults transaction reference number. However you can modify this.

Source Reference Number

Specify the Source Reference Number.

Prefunded Payments

On checking 'Prefunded Payments', Debit Account Number gets defaulted, when the Prefunded GL is defined for that Source and Network

- It is not mandatory to have a debit account /customer for the transaction if Pre funded Payments flag is checked, if the 'Prefunded Payment GL' maintained in Source Maintenance (PMDSORCE).
- If debit account is not available, check 'Prefunded Payments flag and click on 'Enrich' and 'Save' button to populate debit account details.
- System will post the entries as per the GL's maintained

End to End ID

Specify the End to End ID.

Note

- There is a facility to process an outbound transaction with activation date and instruction date received in the request. It is possible to update the dates later from Network cutoff Queue /Future Value Queue considering the funds availability etc.
 - If the transaction is moved to Network cut off queue, it is possible to provide Activation Date and Instruction date while performing Carry Forward action. For Force release action, Instruction Date should be provided.
 - The 'Value Date change' action from Future Valued Queue will allow providing a new Activation date & Instruction date.
-

2.2.1.1 Main Tab

Click 'Main' tab to capture the Creditor/ Debtor/ Payments details:

The screenshot shows the 'Main' tab of a payment application. The interface is divided into several sections:

- Debtor Details:** Contains fields for Debtor Account Number, Debtor Account IBAN, Account Currency, Debit Currency Name, Debtor Account Branch, Debtor Name, Debit Amount, Customer Number, Customer Service Model, SSI Label, Company Identifier, and Company Name.
- Payment Details:** Contains fields for Booking Date, Instruction Date (marked with an asterisk), Activation Date, Instructed Currency Indicator (with a dropdown menu for Transfer Currency), Instructed Currency Name, Instructed Amount (marked with an asterisk), Transfer Currency (marked with an asterisk), Transfer Currency Name, Transfer Amount, Exchange Rate, FX Reference Number, Local Currency Equivalent, and an 'Enrich' button.
- Creditor Details:** Contains fields for Creditor Account Number, Creditor Account IBAN, Creditor Name, and Creditor Bank Code.
- Additional Details:** Contains tabs for UDF, MIS, and Accounting Details. Under UDF, there are fields for Maker ID, Maker Date Stamp, Checker ID, Checker Date Stamp, Authorization Status, and an 'Exit' button.

Specify the following details:

Debtor Details

Debtor Account Number

Specify the debtor 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.

Debtor Account IBAN

The system defaults the account IBAN based on the debtor account number field selected.

Account Currency

The system defaults account currency based on the debtor account number selected.

Debtor Account Branch

The system defaults the account branch based on the debtor account number selected.

Debtor Name

The system defaults debtor name based on the debtor account number selected.

Debit Amount

The system populates this field as the transfer amount converted in debtor account currency on enrich.

Customer No

This field is defaulted as the customer ID of the Debtor account chosen.

Customer Service Model

Specifies the Customer Service Model. This is displayed if customer is linked to a service model.

SSI Label

Select the required SSI label from the list of values.

Note

This list will be populated with valid SSI Labels, applicable for the customer and the Network.

Company identifier

Select the Company Identifier from the list of values displayed

Company Name

System defaults the Company Name on selecting the Company Identifier Value

Creditor Details

Creditor Account Number

Specify the creditor account number.

Creditor Account IBAN

Specify the creditor account IBAN.

Note

If 'IBAN Check' is enabled for the network then, you must specify creditor account IBAN and creditor details.

Creditor Name

Specify the creditor name.

Creditor Bank Code

Specify the creditor bank code. Alternatively, you can select the creditor bank code from the option list. The list displays all open and authorized Bank Codes/BIC codes available in the local bank directory. This is listed based on the 'Bank Network Identifier' maintained for Network maintenance (PMDNWMNT).

Note

In case the Creditor Bank BIC is not specified, then the system has an additional feature by which you can use the beneficiary IBAN. However, the IBAN validation must be specified in Network maintenance (PMDNWMNT).

Conditions for resolving a Creditor Bank BIC from Beneficiary IBAN

- IBAN Validation is required for the Network
- Beneficiary IBAN adheres to the respective Country IBAN Structure as maintained in IBAN Information maintenance – ISDESBAN
- Beneficiary IBAN has valid check-digits in position 3 and 4
- IBANPLUS_REQD is set as Y in CSTB_PARAM
- Record in IBAN Plus directory

Note

For ACH Outbound payments initiated from Upload channels like C2B, REST, SOAP & JSON over JMS, Creditor Bank BIC is resolved during STP processing.

Payment Details

Booking Date

The system defaults the booking date as application server date.

Instruction Date

The system defaults the Instruction date as current system date. However you can select a future date as Instruction Date. Debit currency/Credit currency & Network holiday checks are applicable for Instruction Date.

Activation Date

System retains the Activation Date input by the user. Also, Activation date will be an optional field. If the activation date is not provided, system will derive the same

Activation Date is calculated in the following way

- The required number of days are present between activation date and instruction date taking into consideration the settlement days, float days and holidays
- Activation date is not a back date
- Activation Date is not a branch holiday

User can correct the dates and retry, if the validation fails on user input. Error message id displayed for the same.

Note

- If the payment request is received through web services, system will re-derive the activation date and will proceed with the payment.
 - If the transaction is moved to Network cut off queue, it is possible to provide Activation Date and Instruction date while performing Carry Forward action.
 - The 'Value Date change' action from Future Valued Queue allows providing a new Activation date & Instruction date
 - ACH/RTGS transactions when force-released with a future instruction date, the transaction processing will be completed with accounting on the current day itself. Dispatch records will be inserted with settlement date as the instruction date. Dispatch of messages/file will happen on the instruction date
-

Instructed Currency Indicator

Select any of the two options:

- Transfer Currency - If the Instructed currency option is 'Transfer Currency' then the Instructed amount provided will be considered as the Transfer Amount.
- Debit Currency - If the option is 'Debit Currency', then the Instructed Amount provided will be the Debit amount.

Instructed Currency

Select the currency from the LOV.

Instructed Amount

You can enter the Instructed Amount.

Transfer Currency

The system defaults transfer currency if the network allows only single currency as per Network currency preferences (PMDNCMNT).

If multiple currencies are allowed then the system allows you to specify the transaction currency. Alternatively, you can select the transaction currency from the option list. The list displays all valid transaction currencies maintained in the system.

Transfer amount

Specify the transaction amount, if required.

Exchange Rate

Specify the exchange rate if debit account currency and credit account currency is different from the transfer currency. The system retains the input value and validate the same against override and stop variances maintained in the Network preference.

If exchange rate is not specified, then the system populates the exchange rate on enrich or save, if the transfer amount is less than small FX limit maintained.

System populates exchange rate, debit amount and charge/tax amounts when you click on the Enrich Button. If exchange rate pick up or charge pick up fails, then the system throws an error. You can provide the values and proceed with the transaction.

FX Reference Number

Specify the FX Reference Number.

Local Currency Equivalent

This field displays Local Currency Equivalent of the Transfer Amount.

Enrich button

Enrich button is provided in transaction input screen to populate exchange rate, debit amount and charge/tax amounts

Credit Value Date

The system defaults as Instruction Date.

Debit Value Date

The system defaults as Activation Date.

Remarks

Specify the internal remarks, if any.

2.2.1.2 Pricing Tab

For Low Value payments transaction, Charge/ Tax is applied based on the pricing code linked in the Network Currency Preferences (PMDNCPRF)

You can view the pricing details populated by system in this screen. You can view and modify charge/tax details from this screen.

Pricing Component	Pricing Currency	Pricing Amount	Waiver	Debit Currency	Debit Amount
-------------------	------------------	----------------	--------	----------------	--------------

UDF | MIS | Accounting Details

Maker ID Maker Date Stamp	Checker ID Checker Date Stamp	Authorization Status
------------------------------	----------------------------------	----------------------

Exit

The following details are available:

Pricing Component

The system defaults the pricing component based on the Pricing code linked in Network Currency Preferences.

Pricing Currency

The system defaults the pricing currency.

Pricing Amount

The 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.

Waiver

The system defaults the waiver. However you can modify this value.

Note

If charge/tax is already waived at price value maintenances, then you cannot un-check the waiver flag.

Debit Currency

The system displays the debit currency.

Debit amount

System defaults the customer debit amount for charge/tax.

2.2.1.3 Additional Details Button

Specify the additional details in this screen. Click on the 'Additional Details' button to invoke this screen.



The screenshot shows the 'ACH Outgoing Payments' window with the 'Additional Details' tab selected. The interface is divided into several sections:

- Header:** ACH Outgoing Payments, Additional Details, Minimize, Close.
- Transaction Reference No:** [Input field]
- Activation Date:** [Input field]
- Host Code:** [Input field]
- Network Code:** [Input field]
- Debt Creditor Details Tab:** Selected. Contains fields for:
 - Address Line 1, Address Line 2, Country
 - Birth Date, Province Of Birth, City Of Birth, Country of Birth
 - Organization Bank ID, Organization Identification, Identification Issuer, Identification Scheme Code, Identification Scheme Proprietary
- Ultimate Debtor Details Tab:** Contains fields for:
 - Name
 - Birth Date, Province Of Birth, City of Birth, Country Of Birth
 - Organization Bank ID, Organization Identification, Private Identification, Identification Issuer, Identification Scheme Code, Identification Scheme Proprietary
- Ultimate Creditor Details Tab:** Contains fields for:
 - Name
 - Birth Date, Province Of Birth, City of Birth, Country Of Birth
 - Organization Bank ID, Organization Identification, Private Identification, Identification Issuer, Identification Scheme Code, Identification Scheme Proprietary
- Buttons at the bottom:** Ok, Exit.

Debt Creditor Details Tab

Specify the debtor and creditor details:

Debtor Details

Address Line 1

Specify the address of the debtor.

Address Line 2

Specify the address of the debtor.

Country

Specify the Country of residence of the debtor. Alternatively, you can select the country from the option list. The list displays all valid country codes maintained in the system.

Debtor Private Details

Birth Date

Select the date of birth of debtor from the adjoining calender.

Province Of Birth

Specify the province of birth of the debtor.

City Of Birth

Specify the city of birth of the debtor.

Country Of Birth

Specify the country of birth of the debtor. Alternatively, you can select the country from the option list. The list displays all valid country codes maintained in the system.

Debtor Identification

Organization Bank ID

Specify the organization bank id of debtor.

Organization Identification

Specify the Organization Identification

Private Identification

Specify the private identification number of debtor.

Identification Issuer

Specify the identification issuer details.

Identification Scheme Code

Specify the identification scheme code.

Identification Scheme Proprietary

Specify the identification scheme proprietary details.

Creditor Details

Address Line 1

Specify the address of the creditor.

Address Line 2

Specify the address of the creditor.

Country

Specify the Country of residence of the creditor. Alternatively, you can select the country from the option list. The list displays all valid country codes maintained in the system.

Creditor Private Details

Birth Date

Select the date of birth of creditor from the adjoining calender.

Province Of Birth

Specify the province of birth.

City Of Birth

Specify the city of birth of the creditor.

Country Of Birth

Specify the country of birth of the creditor. Alternatively, you can select the country from the option list. The list displays all valid country codes maintained in the system.

Creditor Identification

Organization Bank ID

Specify the organization bank id of creditor.

Organization Identification

Specify the Organization Identification

Private Identification

Specify the private identification number of creditor.

Identification Issuer

Specify the identification issuer details.

Identification Scheme Code

Specify the identification scheme code.

Identification Scheme Proprietary

Specify the identification scheme proprietary details

Ultimate Debtor Details

Name

Specify the debtor name.

Ultimate Debtor Private Details

Birth Date

Select the debtor date of birth from the adjoining calender.

Province Of Birth

Specify the debtor province of birth.

City Of Birth

Specify the city of birth of debtor.

Country Of Birth

Specify the country of birth of the debtor. Alternatively you can select the country of birth from the option list. The list displays all valid country codes maintained in the system.

Ultimate Debtor Identification

Organization Bank ID

Specify the organization bank id.

Organization Identification

Specify the Organization Identification

Private Identification

Specify the private identification number.

Identification Issuer

Specify the identification issuer details.

Identification Scheme Code

Specify the identification scheme code.

Identification Scheme Proprietary

Specify the identification scheme proprietary.

Ultimate Creditor Details

Name

specify the creditor name.

Ultimate Creditor Private Details

Birth Date

Select the debtor date of birth from the adjoining calender.

Province Of Birth

Specify the creditor province of birth.

City Of Birth

Specify the city of birth of creditor.

Country Of Birth

Specify the country of birth of the creditor. Alternatively you can select the country of birth from the option list. The list displays all valid country codes maintained in the system.

Ultimate Creditor Identification

Organization Bank ID

Specify the organization bank id.

Organization Identification

Specify the Organization Identification

Private Identification

Specify the private identification number.

Identification Issuer

Specify the identification issuer details.

Identification Scheme Code

Specify the identification scheme code.

Identification Scheme Proprietary

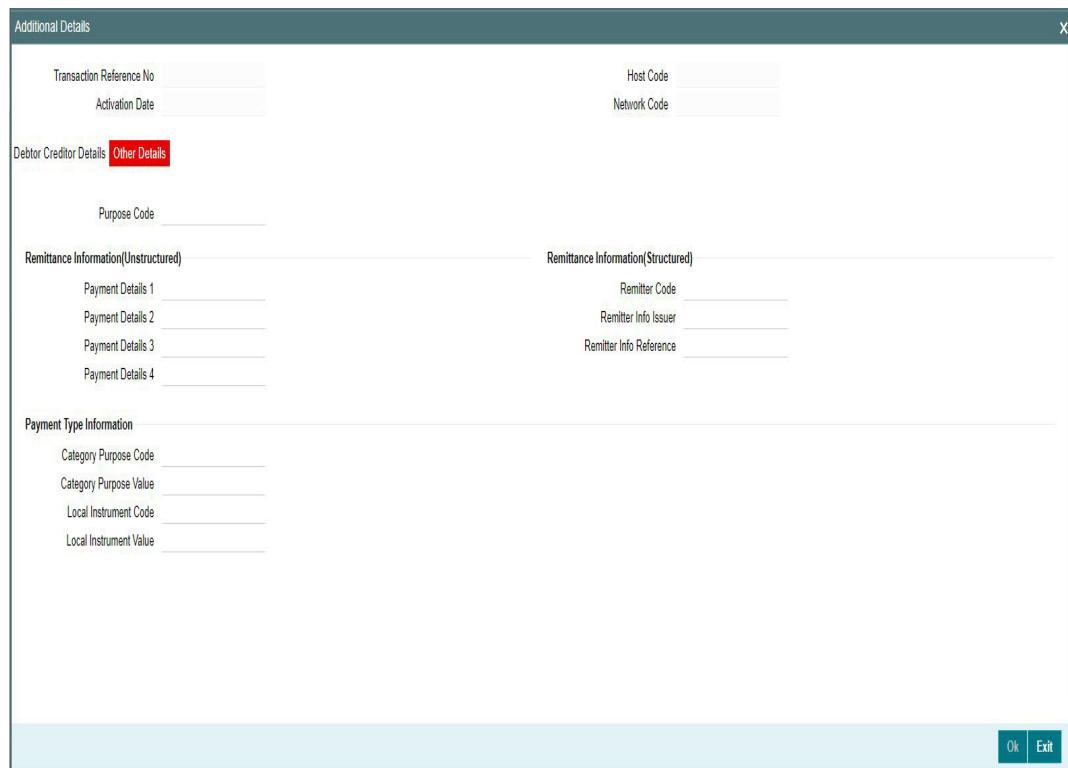
Specify the identification scheme proprietary.

Note

- You can provide only one of the field values for 'Organization Bank ID', 'Organization Identification' or Private Identification.
- If Identification Issuer or Identification Scheme details are present then either Organization Identification or Private Identification has to be present.
- The above mentioned validations are applicable for:
 - Debtor Identification
 - Creditor Identification
 - Ultimate Debtor Identification
 - Ultimate Creditor Identification
 - Initiating Party details

Other Details Tab

You can capture the below details in this screen.



The screenshot shows a dialog box titled 'Additional Details'. It contains several input fields grouped into sections:

- Remittance Information (Unstructured):** Includes fields for Payment Details 1 through 4.
- Remittance Information (Structured):** Includes fields for Remitter Code, Remitter Info Issuer, and Remitter Info Reference.
- Payment Type Information:** Includes fields for Category Purpose Code, Category Purpose Value, Local Instrument Code, and Local Instrument Value.

At the bottom right of the dialog box are 'Ok' and 'Exit' buttons.

Purpose Code

Specify the purpose code.

Remittance Information (Unstructured)

Payment Details 1 - 4

Specify the payment details.

Note

Only one of structured Payment Details or Unstructured Payment details may be present

Remittance Information (Structured)**Remitter Code**

Specify the remitter code.

Remitter Info Issuer

Specify the remitter information.

Remitter Info Reference

Specify the remitter reference number.

Payment Type Information**Category Purpose Code**

Specify the category purpose code.

Category Purpose Value

Specify the category purpose value.

Local Instrument Code

Specify the local instrument code.

Local Instrument Value

Specify the instrument value.

Note

- Only one value (either Code or proprietary value) may be present under Purpose details for the following pair of fields:
 - Category Purpose Code & Category Purpose Value
 - Local Instrument Code & Local Instrument Value
-

2.2.1.4 UDF Tab

Click on the 'UDF' action button in Outbound ACH Transaction Input screen to invoke UDF screen

The screenshot shows a modal window titled 'Fields'. At the top, it says '1 Of 1'. Below that is a table with two columns: 'Field Label' and 'Field Value'. There is one row in the table. The 'Field Label' column contains the text 'Field Label *'. The 'Field Value' column contains the text 'Field Value'. At the bottom right of the window are 'Ok' and 'Exit' buttons.

User defined fields attached to source is displayed and user can edit the UDF values defaulted

2.2.1.5 MIS Tab

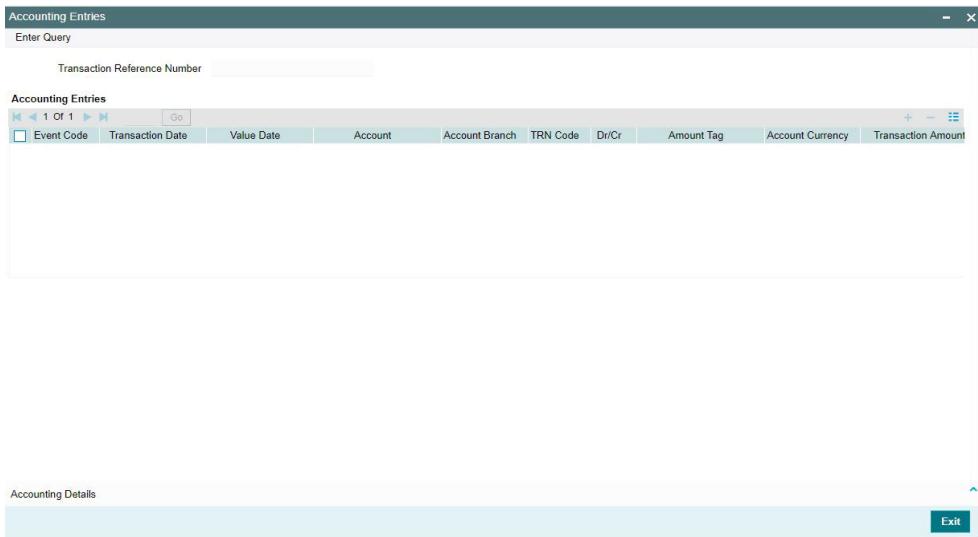
Click on the 'MIS' action button in Outbound ACH Transaction Input screen to invoke MIS screen

The screenshot shows a modal window titled 'MIS Details'. At the top left is a field labeled 'Transaction Reference Number *'. At the top right is a 'MIS Group' dropdown menu with 'Default' selected. Below the header are two tabs: 'Transaction MIS' on the left and 'Composite MIS' on the right. Both tabs have several empty text input fields underneath them. At the bottom right of the window are 'Ok' and 'Exit' buttons.

You can specify the MIS details in this sub-screen.

2.2.1.6 Accounting Details Tab

Click the Accounting Details tab in Transaction Input screen and view the accounting entries for the transaction initiated



By default, the following attributes of the **Accounting Entries** tab are displayed:

- Event Code
- Transaction Date
- Value Date
- Account
- Account Branch
- TRN Code
- Dr/Cr.
- Amount Tag
- Account Currency
- Transaction Amount
- Netting
- Offset Account
- Offset Account Branch
- Offset TRN Code
- Offset Amount Tag
- Offset Currency
- Offset Amount
- Offset Netting
- Handoff Status

Saving of Outbound Transaction

The system performs the following mandatory field checks and the referential checks during the save of ACH 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 ACH Outbound payments:

- Host Code & Transaction Branch Code
- Network Code
- Debtor Account or Debtor IBAN

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

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

Customer/Account status validation is done based on the status details available in External Customer maintenance/External Account maintenance.

Holiday check for instruction date is done based on the local branch holidays maintained.

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

Additional Validation for SCT Processing:

Processing of	Related Message	Validation
SCT processing PADOTONL	pacs.008	For Creditor agent BIC /debtor agent BIC: IF the country code embedded in the BIC has one of the following values: “PF”, “NC” or “WF”, AND the country code embedded in the Creditor Agent BIC does not have one of the following values: “FR”, “GP”, “RE”, “MQ”, “GF”, “PM”, “PF”, “NC”, “WF”, “BL”, “MF” or “YT”, THEN the individual transaction is rejected

ACH Outbound SOAP/REST Web services

Oracle Banking Payments allows you to process the Outbound ACH payment request received from SOAP or REST web services. All the transactions created based on the requests received from SOAP/REST web services are always auto authorized.

The system picks the booking date of the transaction as the application server date. Based on the debit account number through External Account Maintenance, the system derives at the debit account name, debit currency and debit customer.

The following fields are supported for a payment instruction received through REST services:

- Source Reference Number
- Source Code
- Host Code
- Transaction Branch
- Network Code

- Debtor Account (Debtor IBAN if IBAN is mandatory for the network)
- Creditor Bank Code
- Creditor Account (Creditor IBAN if IBAN is mandatory for the network)
- Creditor Name
- Transfer Currency
- Transfer Amount
- Instruction Date

Initial validations as explained in section 2.2.5 are applicable for payment transactions received from channels as well.

If instruction date is a holiday, activation date is derived as next working day

In case of invalid accounts/bank codes, system does Bank/Account re-direction if any maintenance is available for the invalid codes.

Any validation exception moves the transaction to exception queue. For more details please refer to User Manual on Exception Queues.

2.2.1.7 Outbound ACH Payments Transaction Summary

User can view the summary of Outbound ACH transactions in this screen. You can invoke the 'Outbound Low Value Payments (ACH) Transaction Summary' screen by typing 'PASOTONL' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

Transaction Reference Number	Booking Date	Transaction Branch
End to End Identification	Instruction Date	Debtor Account IBAN
Source Reference Number	Activation Date	Customer Number
User Reference Number	Transfer Currency	Company Identifier
Network Code	Transfer Amount	Customer Service Model
Source Code	Maker ID	Creditor Account IBAN
Authorization Status	Checker ID	Creditor Bank Code
Template Id	Linked Transaction Reference	
Records per page: 15	Go	Lock Columns: 0
Transaction Reference Number Booking Date Transaction Branch End to End Identification Instruction Date Debtor Account IBAN Source Reference Number Activation Date Customer Number User Reference Number Transfer Cum		
<input type="button" value="Exit"/>		

You can search for the records using one or more of the following parameters:

- Transaction Reference Number
- End to End Identification
- Source Reference Number
- User Reference Number
- Network Code
- Source Code
- Authorization Status
- Template ID
- Booking Date
- Instruction Date
- Activation Date
- Transfer Currency
- Transfer Amount
- Maker ID
- Checker ID
- Linked Transaction Reference
- Transaction Branch
- Debtor Account IBAN
- Customer Number
- Company Identifier
- Creditor Account IBAN
- Creditor Bank Code

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria. Double click a record or click ‘Details’ button to view the detailed maintenance screen.

2.2.2 Outbound ACH Payments Transaction View

You can view the complete details about the ACH transaction, approvals from the system, Queue actions, and all the details pertaining to the transaction in this screen

You can invoke “Outbound Low Value Payments (ACH) View” screen by typing ‘PADOVIEW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click ‘New’ button on the Application toolbar.

- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required transaction.
- Along with the transaction details, user can also view the Status details for the following:
 - Transaction Status
 - Dispatch Details
 - External System Status
 - Cancellation Request Details (Details pertaining to the cancellation request for the transaction gets updated here)
 -
- Click Execute Query to populate the details of the transaction in the Outbound Low Value Payments (ACH) Transaction View screen. The system displays all the fields in the below mentioned tabs based on the transaction reference number selected.

For more details on Main and Pricing tabs refer to 'PADOTONL' screen details above

2.2.2.1 Exceptions Tab

Click the Exceptions Tab to invoke this screen and specify the all the required details.

The screenshot shows the 'Exceptions' tab interface. At the top, there are tabs for 'Main', 'Pricing', and 'Exceptions'. Below the tabs, there is a section titled 'Recall Details' with a dropdown for 'Recall Status'. The main area is divided into several sections:

- Recall Request:** Contains fields for 'Recall Reference', 'Recall Date', 'Recall Reason Code', 'Recall Reason', and 'Additional Information' (Originator Name, Originator Bank, Dispatch Status).
- Recall Response:** Contains fields for 'Response Type', 'Response Reference', 'Response Date', 'Returned Amount', 'Return Charges', 'Response Reason Code', 'Response Reason', 'Additional Information Line 1', 'Additional Information Line 2', 'Originator Name', and 'Originator Bank'.
- Return Details:** Contains fields for 'Return Reference', 'Return Date', 'Return Reason Code', 'Return Reason', 'Returned Amount', 'Originator Name', and 'Originator Bank'.
- Network Reject Details:** Contains fields for 'Reject Reference', 'Reject Date', 'Reject Reason Code', and 'Reject Reason'.
- External System Status:** Contains fields for 'Sanction Check Status', 'Sanction Check Reference', 'External Account Check Status', and 'External Account Check Reference'.

At the bottom, there are links for 'View Queue Action', 'UDF', 'MIS', 'View Repair Log', and 'Accounting Entries'. A toolbar at the very bottom includes 'Maker Id', 'Checker Id', 'Authorization Status', 'Maker Date Stamp', 'Checker Date Stamp', and an 'Exit' button.

2.2.2.2 View Queue Action Log

User can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the 'View Queue Action' button in 'PADOVIEW' screen, where the Transaction Reference Number is auto populated and related details are displayed

The screenshot shows the 'View Queue Action Log' screen. The title bar says 'View Queue Action Log' and has a close button. Below the title bar is a search bar labeled 'Enter Query'.

The main area contains two input fields: 'Transaction Reference Number' and 'Network Code'.

Below these fields is a toolbar with navigation icons (back, forward, Go) and a search field.

The central part of the screen is a grid table with the following columns:

<input type="checkbox"/>	Transaction Reference Number	Action	Remarks	Queue Code	Authorization Status

At the bottom, there is a toolbar with 'Exit' and other buttons.

Following details are displayed:

- Transaction Reference Number

- Network Code
- Action
- Remarks
- Queue Code
- Authorization Status
- Maker ID
- Maker Date Stamp
- Checker ID
- Checker Date Stamp
- Queue Status
- Queue Reference No
- Primary External Status
- Secondary External Status
- External Reference Number

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

Also user can view the request sent to and the response received from external systems for the following:

- Sanction screening
- External credit approval
- External Account Check
- External FX fetch
- External price fetch
- Accounting system

2.2.2.3 UDF Tab

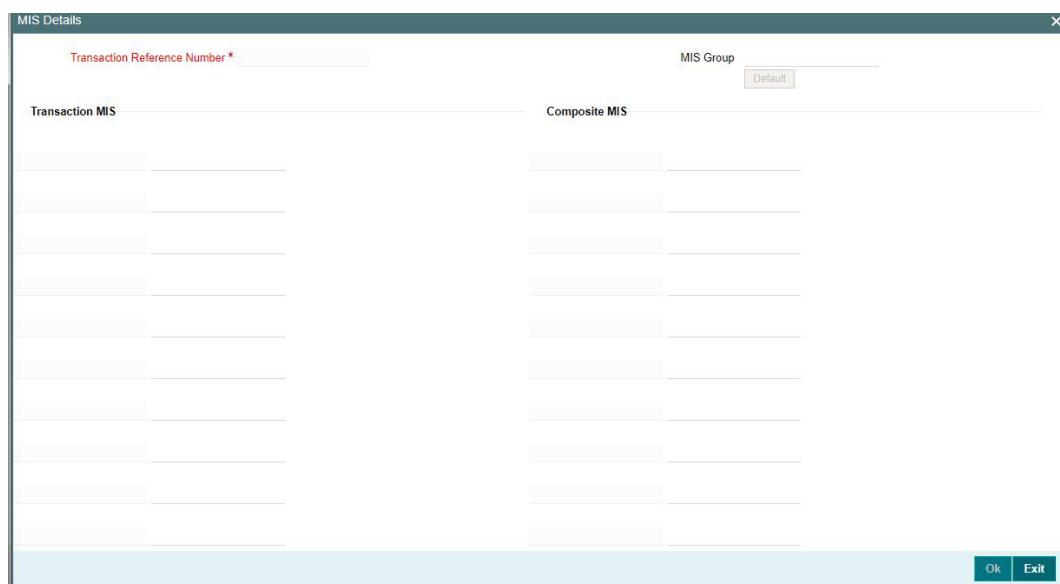
You can invoke this screen by clicking UDF tab in the PADOVIEW screen. For more details on the fields refer to section 2.2.1.4

Fields	
Fields	
1 Of 1	Field Label *
	Field Value

Ok | **Exit**

2.2.2.4 MIS Tab

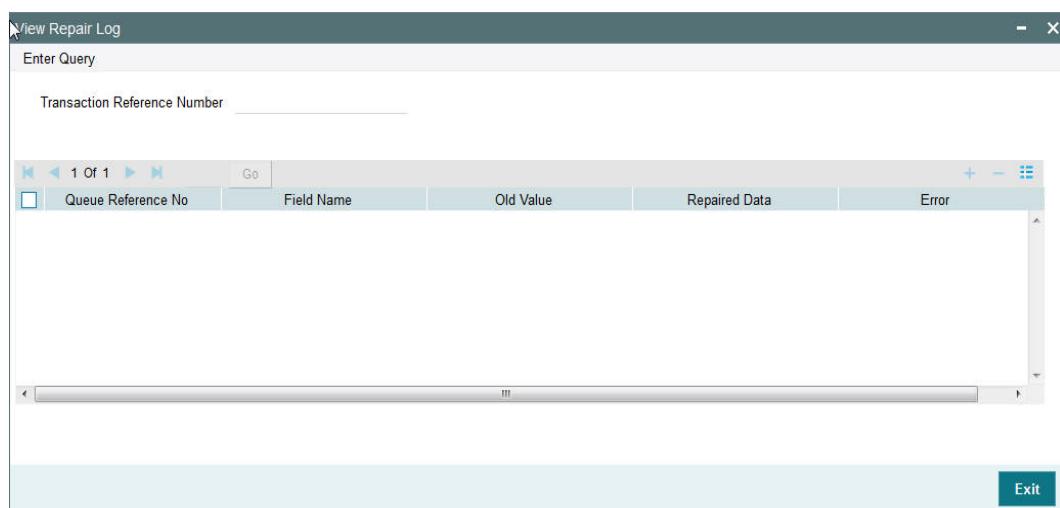
You can invoke this screen by clicking MIS tab in the PADOVIEW screen. For more details on the fields refer to section 2.2.1.5



The MIS Details screen is a window titled 'MIS Details'. It contains two main sections: 'Transaction MIS' on the left and 'Composite MIS' on the right. At the top left, there is a field labeled 'Transaction Reference Number *'. At the top right, there is a 'MIS Group' dropdown menu with an option 'Default'. Below the sections are several empty horizontal lines for data entry. At the bottom right of the window are 'Ok' and 'Exit' buttons.

2.2.2.5 View Repair Log

User can view all the Repair actions for the respective transaction initiated. You can invoke this screen by clicking the 'View Repair Log' button in PADOVIEW screen, where the Transaction Reference Number is auto populated and related details are displayed



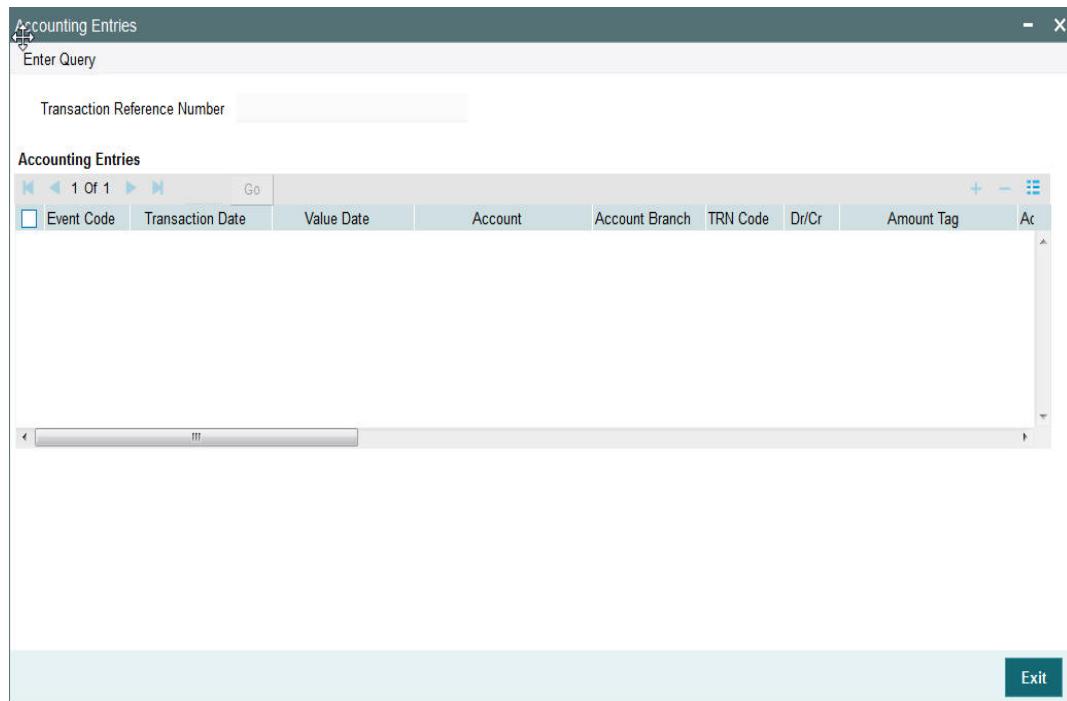
The View Repair Log screen is a window titled 'View Repair Log'. It features a search bar at the top with 'Enter Query' placeholder text and a 'Transaction Reference Number' input field. Below the search bar is a table with the following columns: 'Queue Reference No', 'Field Name', 'Old Value', 'Repaired Data', and 'Error'. The table has a header row with these column names. At the bottom right of the window is an 'Exit' button.

Following details are displayed:

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

2.2.2.6 Accounting Entries Tab

You can invoke this screen by clicking Accounting Entries tab in the PADOVIEW screen. For more details on the fields refer to section 2.2.1.6



2.2.2.7 Outbound Payments ACH Transaction View Summary

You can view the summary in “Outbound Low Value Payments (ACH) View Summary” screen. You can invoke the ACH Outbound Payments Summary screen by typing

'PASOVIEW' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

You can search for the records using one or more of the following parameters:

- Transaction Reference Number
- End to End Identification
- Source Reference Number
- User Reference Number
- File Reference Number
- Payments Batch ID
- Network Code
- Source Code
- Consolidation Reference Number
- FX Reference Number
- SSI Label
- Booking Date
- Instruction Date
- Activation Date
- Transfer Currency
- Transfer Amount
- Transaction Status
- Dispatch Status

- Dispatch Date
- ICF File Reference Number
- Linked Transaction Reference
- Exception Queue
- Prefunded Payments
- Transaction Branch
- Debtor IBAN
- Customer Number
- Company Identifier
- Customer Service Model
- Creditor IBAN
- Creditor Bank Code
- Template Id
- Exception Queue
- Prefunded Payments

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

Double click a record or click ‘Details’ button to view the detailed maintenance screen.

2.2.2.8 ACH Cancellation Request

You can input the cancellation requests for outbound ACH transactions in this screen.

You can invoke this screen by clicking ‘Cancel Request’ action button in the Outbound Low Value Payments (ACH) View Summary screen (PASOVIEW).

Transaction Reference Number	Transaction Status	Network Code	Cancellation Request Status	Cancellation Status	Customer Number	Customer Name	Instr
Maker Id	Checker ID	Authorization Status					Cancel
Maker Date Stamp	Checker Date Stamp						

To initiate a cancellation request for the Domestic Low value (ACH) transaction, select a record in the PASOVIEW screen and click on 'Cancel Request' action.

Following details gets defaulted on selecting the record and is not modifiable:

- Host code
- Source Code
- Cancellation Request Reference
- Source Reference Number (No value is displayed here)
- Requested Date

Remarks

Specify the cancellation request input here, if any.

Cancellation Reason details

Reason Code

Select the Reason code from the list of values. All the ISO cancellation reason codes maintained are listed here.

Reason Description

System defaults the description of the reason code selected.

Reason Proprietary

Specify the Reason Proprietary. Allowed character length is 35.

The following fields in the grid are defaulted with details of the book transaction selected for cancellation:

- Transaction Reference Number
- Transaction Status (Displays the status of the transaction)
- Network Code
- Cancellation Request Status (Drop down options are - 'Cancellation Requested' and 'Cancellation Rejected'. By default it is 'Null')
- Cancellation Status (Drop-down options are - 'Cancelled', 'Exception'. By default it is 'Null')
- Customer Number
- Customer Name
- Instruction Date
- Debtor Account Number
- Debit Amount
- Creditor Account Number
- Credit Amount
- Error Code – Displays the Error code for Rejected requests (or) requests marked as 'Exception'
- Error Description – Error Description for rejection / exception is displayed

Following are the validations, on saving the cancellation request:

- If Reason Code or Reason Proprietary is not inputted, system throws a error message on saving the request
- For the transactions, for which the Cancellation Request Status is marked as 'Cancellation Rejected', on saving further validations are done, such as:

- Previous cancellation request for the transaction is in unauthorized status
- Transaction status is in Cancelled / Seized / Rejected/ Returned/ Processed/ Recall Requested/ Recall Seized

On authorization of the cancellation request:

- For each transaction selected, below validations are done and transaction level cancellation request status are marked as 'Cancellation Rejected'
 - Transaction status is in Cancelled / Seized / Rejected/ Returned/ Processed/ Recall Requested/ Recall Seized
 - Previous cancellation request for the transaction is in unauthorized status
- After successful validations, the cancellation request for successful transactions are logged into a module specific cancellation request table, which is referred during outbound transaction processing
 - Cancellation Request status is marked as 'Cancellation Requested'
 - Cancellation request reference & cancellation reason code are updated in the transaction which can be viewed in the View Detail screen (PADOVIEW)

2.3 ACH Outbound Transaction Processes and Validations

The transaction authorization process involves the following steps for a payment transaction with Activation date as current date:

- Network related validations
- IBAN check
- Duplicate check
- Authorization Limits Check
- Transaction cutoff time check
- Sanction check
- Computation of Charge & Tax
- Exchange rate pickup
- ECA check
- Network cutoff time check
- Debit /Credit Accounting
- Dispatch file generation
- Dispatch Accounting

Other Validations applicable for the Outbound ACH transaction processing are:

- Future Dated Transactions
- Branch Holiday Parameter

2.3.1 Network Related Validations

The system validates any debtor, creditor, bank, additional details specified for a payment transaction against the valid characters allowed for the network. If any field contains invalid SEPA character, then the transaction is moved to repair queue with error details.

2.3.1.1 Network Character Validation for Other Outbound Clearing messages

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

- Recall request
- Recall Response
- Return of Inbound payment

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

- The Allowed Character set specified in the Special Character maintenance for the network is used for this validation.
- Error message is displayed on failure of this validation, and the request would not be saved unless the user corrects the error(s).

2.3.2 IBAN Check

If 'IBAN Validation Required' flag is checked for the network, then IBAN verification for Debtor IBAN, Creditor IBAN and creditor BIC is done against the IBAN format maintained for the respective country.

Please refer to Payments Core User manual for more details on IBAN check.

2.3.3 Duplicate Check

The duplicate check for a transaction is done during transaction processing if Duplicate check is applicable for the Source. Payment fields marked for duplicate check in Source Maintenance are matched with all the payments booked within the duplicate period. Booking date of the payments is considered for evaluating duplicate period.

Duplicate period is considered based on the number of days maintained for the source. If the maintenance is not available, then the duplicate check is not done.

If there are any matching payments with the fields identical with the payment being processed, then the payment is moved to Business Override Queue for further investigation.

2.3.4 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

Cut off time is derived as follows:

SI.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.

If the flag 'Move forward to next working day' is checked then Activation date of the transactions which are post cut off is moved to next business day automatically.

User is allowed to force release the transaction with today's value date from post cut off Queue. Payments released from Post Cutoff queue would not undergo transaction cut-off time checks again.

2.3.5 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.

2.3.6 Computation of Charge and Tax

Charge and tax for ACH Payment transactions are calculated based on the Pricing Code linked to Network Currency Preferences (PMDNCPRF) screen.

For more details on pricing, please refer Pricing Use Manual.

2.3.7 Small FX Limit Check and Currency Conversion

For a cross currency payment transaction where debit currency and transfer currency are different, exchange rate maintained for the transaction branch in the core system is considered.

If small FX limit is defined in Network Currency Preferences, then the auto rate pick up happens only if the transfer amount is within the small FX limit. If Small FX limit is not maintained auto rate pick up is done for all cross currency payment transactions without any limit check.

For an Outbound transaction limit check is based on the small FX limit specified in Network Preferences for transaction type 'Outbound'.

Exchange Rate Type is based on Network preferences maintained. Buy/Sell indicator is derived by the system based on the currency pair maintenance available.

If the transfer amount is above the small FX limit specified, system checks whether External Exchange Rate is applicable in Network Preferences.

If external system is available then system interfaces with external system for receiving the exchange rate.

Payment contract is moved to Exchange Rate Queue in the following cases with proper error code details and exchange rate status:

- Exchange Rate derivation based on core system maintenance fails
- Small FX limit is breached and no external exchange rate system maintenance is available

Payment contract is moved to External Exchange Rate queue in the following cases:

- Response from External Exchange Rate system is failure or timed out

It is possible to provide exchange rate manually from Queue screen so that transaction proceeds with further processing.

2.3.8 External Credit Approval Check

Payments send debit accounting entries pertaining to payment amount and charge/tax amounts 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.

Note

Customer and account status checks are done by the external ECA system along with account balance check.

2.3.9 Network Cutoff Time Check

The system checks the network cutoff time based on the cut off time maintained for the network. The system considers the application server time for cut off time check. Transactions which failed cut off time check is moved to Post Network Cutoff Queue.

2.3.10 Debit/Credit 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.

2.3.11 SEPA Credit Transfers

SCT batch processing mode ('Batch Processing Option') is a value-added service of the STEP2 SCT Service in which files from sending Direct Participants contain batches of Payments Messages which are already sorted per the receiving Direct Participant.

The expected benefits from this variant of the standard bulk processing are better performances, higher processing capacity and lower transaction costs.

The SCT Batch Processing mode can be used for sending Payment Messages in favour of another Direct Participant or a Reachable BIC. The sending Direct Participant is responsible for grouping the Payment Messages that are for Reachable BICs per receiving Direct Participant.

The Batch Processing Option will always route the batches to the receiving Direct Participant indicated by the sender as Instructed Agent provided that:

- Receiver is a Direct Participant listed in the STEP2 SCT Routing Table
- Receiver is entitled to receive batches
- Both the sender and receiver have configured the Bilateral Relationship with each other.

2.3.12 Dispatch Processing

The linked Direct Participant has to be stored in dispatch details as Instructed agent if the creditor agent is an indirect BIC for each payment. Batch processing is applicable for each payment record for dispatch, if the Instructed agent is enabled for Batch processing.

- If Creditor Agent is a direct participant, then the same bank will be the Instructed agent and batch processing preference can be fetched for that bank.
- All payment records for which batch processing is enabled are processed separately while generating the dispatch file.
- Records with same instructed agent creates a batch per settlement date and message type.
- A new batch is created, if the number of messages exceed the maximum number allowed for a batch.
- A new file is created for the rest of the batches, if the number of batches for a single file is exceeding the maximum allowed number of batches.
- Messages with Instructed Agents for which Batch Processing is not applicable creates a separate dispatch file in bulk mode in the existing way.
- Batch level validations:
 - Batches can contain only a single type of message
 - Batches always have a unique identifier (Message ID)
 - Each batch has the same Interbank Settlement Date and Instructed Agent for all the transactions included in the Batch since these parameters are at XML Group Header level
 - Multiple batches with same Settlement Date can be present in a single file
 - Within a file containing different types of messages, batches follow a specific order.

The following messages types are exchanged using the Batch Processing Option:

- pacs.008: Credit transfer message
- camt.056: Recall message
- pacs.004: Return message
- camt.029: Negative answer to a Recall

Batches must be arranged in the same order of message types.

Additional validations on Dispatch Processing

- For a transaction, tracking is based on both Dispatch Reference and File Reference so that when a file re-generation is triggered only the transactions which were part of the original file only should be picked up.
- Dispatch file generation is based on the activation date. If the activation date is a network holiday, dispatch will be scheduled for first cycle of next network business day.
- Settlement date population for the bulks is based on the instruction date of the transaction. The dispatch file has separate bulks based on settlement date if future dated transactions are part of the file.
- If any transaction is with back value instruction date, the settlement date is populated as current date provided, it is not a Network holiday or next network business day.
- On force release from Network Cutoff queue, if no dispatch cycle available for current date, a new dispatch schedule is created without populating the time. This transaction can be either manually dispatched on the same day or the next day's first dispatch cycle will pick up the transaction.
- Dispatch accounting consolidation has to be based on settlement date, transaction branch and message type.

2.3.13 Dispatch file format

Dispatch files in batch processing mode has to be generated with I extension with File name as below:

2.3.13.1 File Naming convention

- EEVVSSSSBBBBBBBX...X.Z
- EE must be S2 (STEP2);
- VV is the format version 03;
- SSS is the three character service identifier, SCT in this case;
- BBBB BBBB is the BIC(8) of the Direct Participant
- X...X (optional) is up to 15 characters for use by the Direct Participant; and
- Z indicates the type of the file, where: I = ICF (SCT)
- The STEP2 central system generates files with X...X fields as follows and the same will be done in FLEXCUBE -
- YYMMDDHHMMSSNNN, where:

YYMMDDHHMMSS, which is the file creation date and time, and NNN, which is an incremental number starting from 000 that is reset to 000 every time DD (date) Changes

2.3.13.2 Dispatch and Validation File Changes

- The pacs.028 messages generated is included in the ICF file generated in the next dispatch cycle as a separate bulk. In batch mode, it will be having a separate bulk per receiving bank-wise.
- ICF file header contains a tag for total number of pacs.028 messages < NumSRBlk>
- Inbound CVF status file contains the Network reject status of pacs.028 message as well.

The Network accept/reject status can be viewed from Status requests details sub screen. No processing impact will be there for Network reject received.

2.3.14 Future Dated Transactions

Future dated ACH transactions are processed by separate jobs. Processing of transactions will be completed till sanction check on booking date itself. During beginning of day, future dated transaction job picks up transactions with Activation date as current date. Transaction processing starts from initial validations again, on activation date.

Future dated transactions job should be run after rate refresh and this has to be operationally handled.

2.3.15 Branch Holiday Parameter

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

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

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

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

2.4 ACH Inbound Transactions

This section contains the following topics:

- [Section 2.4.1, "Inbound ACH Payments Transaction Input"](#)
- [Section 2.4.1.7, "Inbound ACH Payments Transaction Summary"](#)
- [Section 2.4.2, "Inbound ACH Payments Transaction View"](#)
- [Section 2.4.2.7, "ACH Inbound Payments View Summary"](#)

2.4.1 Inbound ACH Payments Transaction Input

You can manually create an ACH Inbound Payment by providing the details in the Input screen.

You can invoke the “Inbound Low Value Payments (ACH) Transaction Input” screen by typing ‘PADITONL’ in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.

The screenshot displays the 'Inbound Low Value Payments (ACH) Transaction Input' window. At the top, there are tabs for 'New' and 'Enter Query'. Below the tabs, there are several input fields grouped into two columns:

- Transaction Branch Code ***: Contains fields for 'Branch Name', 'Host Code *', 'Host Code Description', 'Source Code *', 'Source Code Description', 'Network Code *', and 'Network Code Description'.
- Transaction Reference Number ***: Contains fields for 'File Reference Number *', 'Source Reference Number', 'Incoming Message ID *', 'Sender End to End ID *', 'Sender Transaction ID *', and 'Sender Instruction ID'.

Below these groups, there are two main sections:

- Creditor Details**: Contains fields for 'Creditor Account Number', 'Account Branch', 'Account IBAN', 'Creditor Name', 'Account Currency', 'Credit Currency Name', 'Credit Amount', 'Customer Number', and 'Customer Service Model'.
- Payment Details**: Contains fields for 'Booking Date' (MM/dd/yyyy), 'Instruction Date *' (MM/dd/yyyy), 'Activation Date' (MM/dd/yyyy), 'Transfer Currency *', 'Transfer Currency Name', 'Transfer Amount *', 'Exchange Rate', 'FX Reference Number', and 'Remarks'.

At the bottom left, there are links for 'UDF', 'MIS', and 'Accounting Details'. On the right side, there are buttons for 'Maker ID', 'Checker ID', 'Checker Date Stamp', 'Authorization Status', and 'Exit'.

You can specify the following details

Transaction Branch code

The system defaults the transaction branch code with the user's logged in branch code.

Branch Name

The system defaults the Branch Name of the transaction branch code.

Host Code

The system defaults the host code of transaction branch on clicking ‘New’

Host Code Description

The system defaults the Description of the Host Code.

Source Code

For manual transactions source code is defaulted as MANL. This denotes that it is a manually input transaction.

Source Code Description

The system defaults the description on selecting the Source Code.

Network Code

The system displays the network code if only one Network is maintained with payment type as ACH for the host code. If more than one networks are present, you can select the network code from the available list of values.

Network Code Description

The system defaults the description on selecting the Network Code.

Transaction Reference Number

The system generates the transaction reference number. For more details on the format, refer the Payments Core User Guide.

File Reference Number

Specify the specific File reference number.

Source Reference No

Specify the Source Reference number

Inbound Message ID

In the transaction input screen, Inbound Message ID has to be specified manually from the message received. This is a unique ID

Sender End to End ID

This is a unique ID, that is referred for the complete transaction. End to End ID received has to be entered manually here.

Sender Transaction ID

Specify the Transaction ID. This is a unique ID, specific to the transaction initiated. This Transaction ID is referred, till the end of the transaction

Sender Instruction ID

Sender Instruction ID received for the Inbound message is input here. This is a unique ID

2.4.1.1 Main Tab

You can view Debtor/Creditor/Payment details in this screen. Click on the 'Main' tab to invoke this screen.

The screenshot shows the 'Main' tab selected in a software application. The interface is divided into several sections:

- Creditor Details:** Contains fields for Creditor Account Number, Account Branch, Account IBAN, Creditor Name, Account Currency, Credit Currency Name, Credit Amount, Customer Number, and Customer Service Model.
- Payment Details:** Contains fields for Booking Date (MM/dd/yyyy), Instruction Date (MM/dd/yyyy), Activation Date (MM/dd/yyyy), Transfer Currency (marked as required), Transfer Currency Name, Transfer Amount (marked as required), Exchange Rate, FX Reference Number, Local Currency Equivalent, Remarks, and On Us Transfer (with an 'Enrich' button).
- Debtor Details:** Contains fields for Debtor Account Number, Account IBAN, Debtor Name (marked as required), and Debtor Bank BIC.
- Additional Details:** A button at the bottom of the main form area.
- Footer:** Includes links for UDF, MIS, Accounting Details, and buttons for Maker ID, Checker ID, Authorization Status, and Exit. It also shows Maker Date Stamp and Checker Date Stamp.

Creditor Details

Creditor Account Number

You can select both DDA and loan accounts from the list of values as the Creditor Account Number.

All open and authorized accounts maintained in External Customer Account (STDCRACC) and External Consumer Loan Account (STDCRCLN) are listed here.

Note

- Customer Status Validations and preferences are applied based on the Customer ID linked to Loan/ DDA Account
 - EAC check is skipped, if the Credit account is a Loan account
 - During initial validations, loan account check is done before account re-direction
-

Account Branch

System defaults the Account Branch based on the Creditor Account Number selected.

Account IBAN

Based on the creditor account number, IBAN appears by default in the IBAN field, if it is available.

Creditor Name

System populates the Creditor Name based on Creditor Account chosen.

Account Currency

System populates the Account Currency based on Creditor Account chosen.

Credit Amount

This field is populated as the transfer amount converted in credit account currency. The Exchange rate pick up is based on network preferences.

Customer Number

This field is defaulted as the customer ID of the Debtor account chosen.

Customer Service Model

Specifies the Customer Service Model. This is displayed if customer is linked to a service model.

Debtor Details

Debtor Account Number & Account IBAN

Either debtor account number or account IBAN is mandatory. If the network is 'IBAN Check' enabled, it will be mandatory to specify debtor account IBAN

Debtor Name

Specify Debtor Name.

Debtor Bank BIC

All open and authorized Bank Codes/BIC codes available in local bank directory are listed in this field. The listing is based on the 'Bank Network Identifier' maintained for Network maintenance (PMDNWMNT).

You can choose the appropriate bank code.

Payment Details

Booking Date

The system defaults the booking date as application server date.

Instruction Date

The system defaults the Instruction date as current system date. However you can select a back date /future date as Instruction Date. Debit currency/Credit currency & Network holiday checks are applicable for Instruction Date.

Activation Date

System retains the Activation Date input by the user. Also, Activation date will be an optional field. If the activation date is not provided, system will derive the same

Activation Date is calculated in the following way

- The required number of days are present between activation date and instruction date taking into consideration the settlement days, float days and holidays
- Activation date is not a back date
- Activation Date is not a branch holiday

User can correct the dates and retry, if the validation fails on user input. Error message id displayed for the same.

Note

- If the payment request is received through web services, system will re-derive the activation date and will proceed with the payment.
 - If the transaction is moved to Network cut off queue, it is possible to provide Activation Date and Instruction date while performing Carry Forward action.
 - The 'Value Date change' action from Future Valued Queue allows providing a new Activation date & Instruction date
 - ACH/RTGS transactions when force-released with a future instruction date, the transaction processing will be completed with accounting on the current day itself. Dispatch records will be inserted with settlement date as the instruction date. Dispatch of messages/file will happen on the instruction date
-

Transfer Currency

If the network allows only single currency as per Network currency preferences screen (PMDNCMNT), this currency will be populated as transfer currency. If multiple currencies are allowed, you can select from the list of allowed currencies.

Transfer Currency Name

System defaults the Currency Name on selecting currency.

Transfer Amount

Specifies the amount received in the Inbound payment. This is a mandatory field.

Exchange Rate

If transfer currency & creditor account currency are different, then exchange rate can be provided by the user. The system retain the input value and validates the same against override and stop variances maintained in Network Preferences screen.

If exchange rate is not a user input, the system picks up the exchange rate during 'Enrich' provided the transfer amount is less than the small FX limit maintained. If the exchange rate is not available, system displays an error message.

If transfer amount is more than the small FX limit and if external exchange rate is applicable, then exchange rate pick up will happen during transaction processing.

FX Reference Number

Specify the FX Reference Number.

Local Currency Equivalent

This field displays Local Currency Equivalent of the Transfer Amount.

Enrich button

Enrich button is provided in transaction input screen to populate exchange rate, debit amount and charge/tax amounts.

Remarks

Specify the Remarks.

On Us Transfer

Select the values between Yes or No.

2.4.1.2 Pricing Tab

You can view pricing details in this screen. Click on the 'Pricing' tab to invoke this screen.

Main **Pricing**

1 Of 1		Go				
<input type="checkbox"/> Component Name	Pricing Currency	Pricing Amount	Waived	Debit Currency	Debit Amount	

UDF | MIS | Accounting Details

Maker Id	Checker ID	Authorization Status
Maker Date Stamp	Checker Date Stamp	

Exit

The following Pricing details are available:

Component Name

The system defaults the pricing component based on the Pricing code linked in Network Currency Preferences.

Pricing Currency

The system defaults the pricing currency.

Pricing Amount

The 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.

Waiver

The system defaults the waiver. However you can modify this value.

Note

If charge/tax is already waived at price value maintenances, then you cannot uncheck the waiver flag.

Debit Currency

System defaults the customer debit currency, for the charge/tax to be applied

Debit amount

System defaults the customer debit amount for charge/tax

2.4.1.3 Additional Details Button

Specify the additional details in this screen. Click on the 'Additional Details' button to invoke this screen.

Creditor Debtor Details Tab		
Creditor Details	Creditor Private Details	Creditor Identification
Address Line 1	Birth Date <input type="text"/>	Organization Bank ID <input type="text"/>
Address Line 2	Province Of Birth <input type="text"/>	Organization Identification <input type="text"/>
Country <input type="text"/>	City of Birth <input type="text"/>	Private Identification <input type="text"/>
	Country of Birth <input type="text"/>	Identification Issuer <input type="text"/>
		Identification Scheme Code <input type="text"/>
		Identification Scheme Proprietary <input type="text"/>
Debtor Details	Debtor Private Details	Debtor Identification
Address Line 1	Birth Date <input type="text"/>	Organization Bank ID <input type="text"/>
Address Line 2	Province Of Birth <input type="text"/>	Organization Identification <input type="text"/>
Country <input type="text"/>	City Of Birth <input type="text"/>	Private Identification <input type="text"/>
	Country of Birth <input type="text"/>	Identification Issuer <input type="text"/>
		Identification Scheme Code <input type="text"/>
		Identification Scheme Proprietary <input type="text"/>
Ultimate Creditor Details	Ultimate Creditor Private Details	Ultimate Creditor Identification
Name <input type="text"/>	Birth Date <input type="text"/>	Organization Bank ID <input type="text"/>
	Province Of Birth <input type="text"/>	Organization Identification <input type="text"/>

Creditor Debtor Details Tab

Specify the debtor and creditor details:

Creditor Details

Address Line 1

Specify the address of the debtor.

Address Line 2

Specify the address of the debtor.

Country

Specify the Country of residence of the creditor. Alternatively, you can select the country from the option list. The list displays all valid country codes maintained in the system.

Creditor Private Details**Birth Date**

Select the date of birth of creditor from the adjoining calender.

Province Of Birth

Specify the province of birth of the creditor.

City Of Birth

Specify the city of birth of the creditor.

Country Of Birth

Specify the country of birth of the creditor. Alternatively, you can select the country from the option list. The list displays all valid country codes maintained in the system.

Creditor Identification**Organization Bank ID**

Specify the organization bank id of creditor.

Organization Identification

Specify the Organization Identification

Private Identification

Specify the private identification number of creditor.

Identification Issuer

Specify the identification issuer details.

Identification Scheme Code

Specify the identification scheme code.

Identification Scheme Proprietary

Specify the identification scheme proprietary details.

Debtor Details**Address Line 1**

Specify the address of the debtor.

Address Line 2

Specify the address of the debtor.

Country

Specify the Country of residence of the debtor. Alternatively, you can select the country from the option list. The list displays all valid country codes maintained in the system.

Debtor Private Details

Birth Date

Select the date of birth of debtor from the adjoining calender.

Province Of Birth

Specify the province of birth.

City Of Birth

Specify the city of birth of the debtor.

Country Of Birth

Specify the country of birth of the debtor. Alternatively, you can select the country from the option list. The list displays all valid country codes maintained in the system.

Debtor Identification

Organization Bank ID

Specify the organization bank id of debtor.

Organization Identification

Specify the Organization Identification

Private Identification

Specify the private identification number of debtor.

Identification Issuer

Specify the identification issuer details.

Identification Scheme Code

Specify the identification scheme code.

Identification Scheme Proprietary

Specify the identification scheme proprietary details

Ultimate Creditor Details

Name

specify the creditor name.

Ultimate Creditor Private Details

Birth Date

Select the debtor date of birth from the adjoining calender.

Province Of Birth

Specify the creditor province of birth.

City Of Birth

Specify the city of birth of creditor.

Country Of Birth

Specify the country of birth of the creditor. Alternatively you can select the country of birth from the option list. The list displays all valid country codes maintained in the system.

Ultimate Creditor Identification

Organization Bank ID

Specify the organization bank id.

Organization Identification

Specify the Organization Identification

Private Identification

Specify the private identification number.

Identification Issuer

Specify the identification issuer details.

Identification Scheme Code

Specify the identification scheme code.

Identification Scheme Proprietary

Specify the identification scheme proprietary.

Ultimate Debtor Details

Name

Specify the debtor name.

Ultimate Debtor Private Details

Birth Date

Select the debtor date of birth from the adjoining calender.

Province Of Birth

Specify the debtor province of birth.

City Of Birth

Specify the city of birth of debtor.

Country Of Birth

Specify the country of birth of the debtor. Alternatively you can select the country of birth from the option list. The list displays all valid country codes maintained in the system.

Ultimate Debtor Identification

Organization Bank ID

Specify the organization bank id.

Organization Identification

Specify the Organization Identification

Private Identification

Specify the private identification number.

Identification Issuer

Specify the identification issuer details.

Identification Scheme Code

Specify the identification scheme code.

Identification Scheme Proprietary

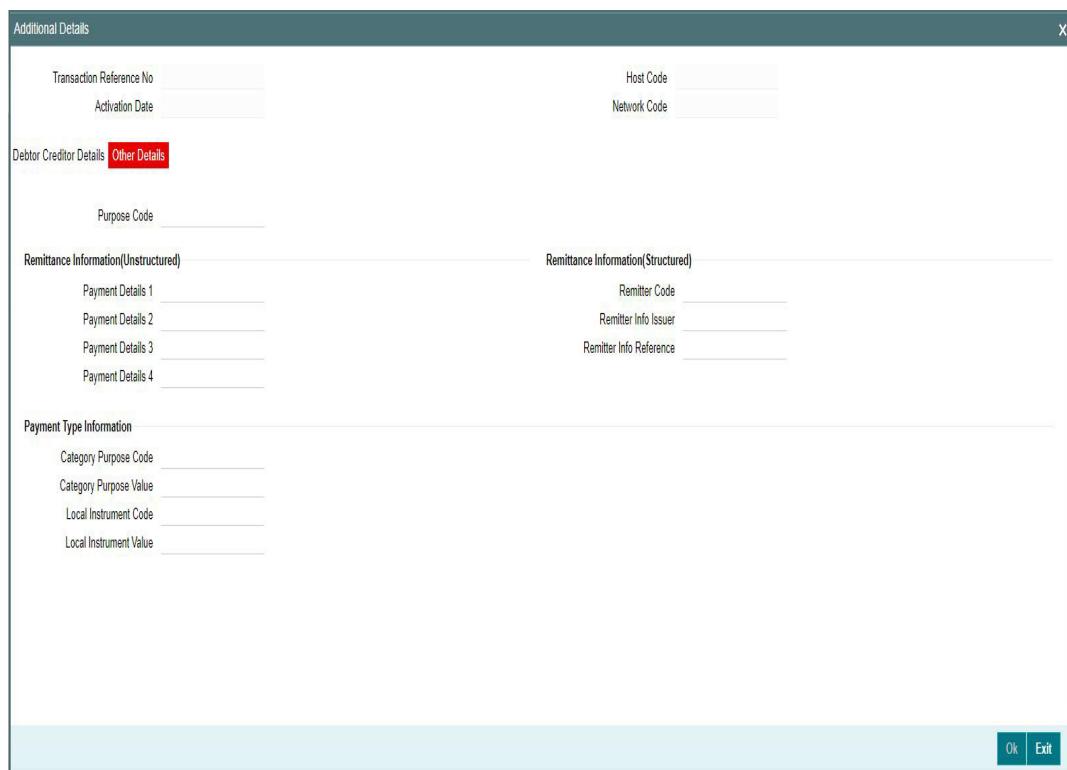
Specify the identification scheme proprietary.

Note

- You can provide only one of the field values for 'Organization Bank ID', 'Organization Identification' or Private Identification.
 - If Identification Issuer or Identification Scheme details are present then either Organization Identification or Private Identification has to be present.
 - The above mentioned validations are applicable for:
 - Debtor Identification
 - Creditor Identification
 - Ultimate Debtor Identification
 - Ultimate Creditor Identification
 - Initiating Party details
-

Other Details Tab

You can capture the below details in this screen.



The screenshot shows a modal dialog box titled 'Additional Details'. It contains several input fields and sections:

- Transaction Reference No**: Input field.
- Activation Date**: Input field.
- Host Code**: Input field.
- Network Code**: Input field.
- Purpose Code**: Input field.
- Remittance Information(Unstructured)**:
 - Payment Details 1**, **Payment Details 2**, **Payment Details 3**, **Payment Details 4**: Input fields.
- Remittance Information(Structured)**:
 - Remitter Code**, **Remitter Info Issuer**, **Remitter Info Reference**: Input fields.
- Payment Type Information**:
 - Category Purpose Code**, **Category Purpose Value**, **Local Instrument Code**, **Local Instrument Value**: Input fields.

At the bottom right of the dialog box are 'Ok' and 'Exit' buttons.

Purpose Code

Specify the purpose code.

Remittance Information (Unstructured)

Payment Details 1 - 4

Specify the payment details.

Note

Only one of structured Payment Details or Unstructured Payment details may be present

Remittance Information (Structured)**Remitter Code**

Specify the remitter code.

Remitter Info Issuer

Specify the remitter information.

Remitter Info Reference

Specify the remitter reference number.

Payment Type Information**Category Purpose Code**

Specify the category purpose code.

Category Purpose Value

Specify the category purpose value.

Local Instrument Code

Specify the local instrument code.

Local Instrument Value

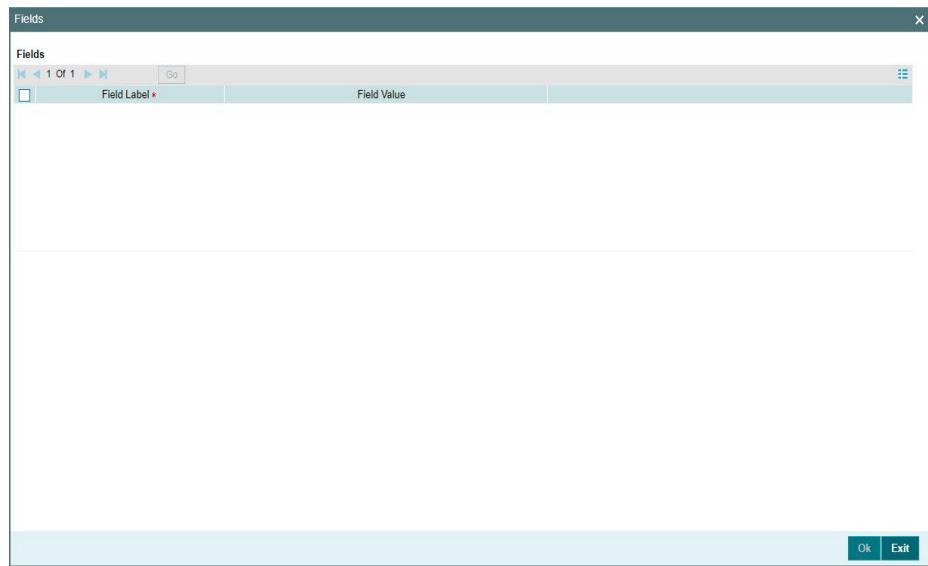
Specify the instrument value.

Note

- Only one value (either Code or proprietary value) may be present under Purpose details for the following pair of fields:
 - Category Purpose Code & Category Purpose Value
 - Local Instrument Code & Local Instrument Value
-

2.4.1.4 UDF Tab

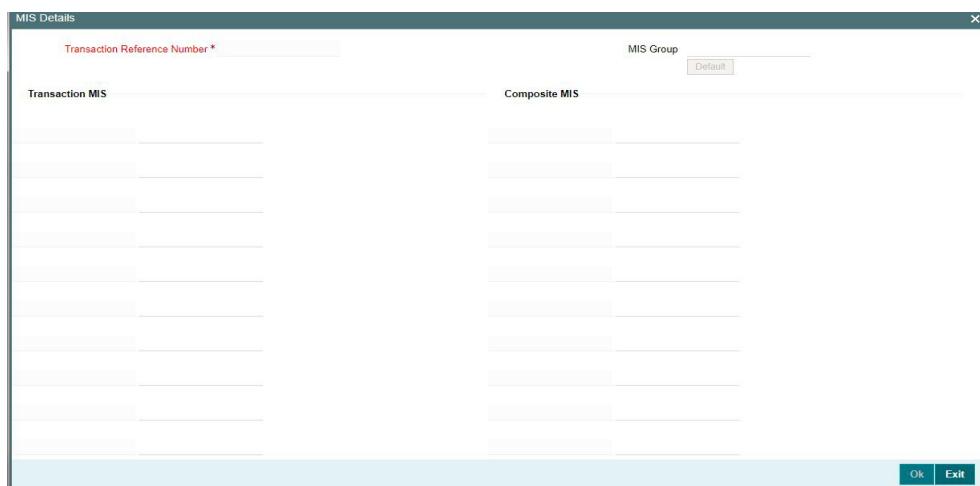
Click on the 'UDF' action button in Inbound ACH Transaction Input screen to invoke UDF screen



User defined fields attached to source is displayed and user can edit the UDF values defaulted

2.4.1.5 MIS Tab

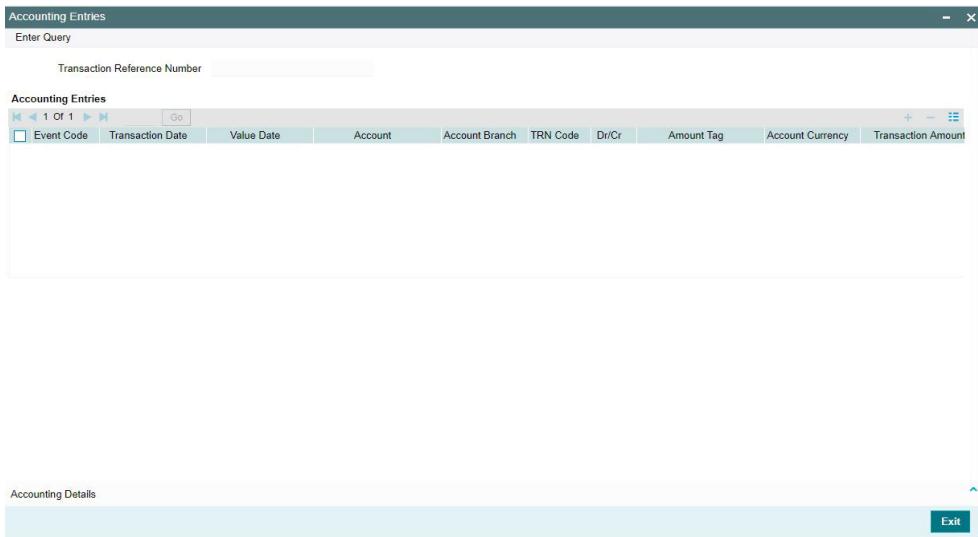
Click on the 'MIS' action button in Inbound ACH Transaction Input screen to invoke MIS screen



You can specify the MIS details in this sub-screen.

2.4.1.6 Accounting Details Tab

Click the Accounting Details tab in Transaction Input screen and view the accounting entries for the transaction initiated



By default, the following attributes of the **Accounting Entries** tab are displayed:

- Event Code
- Transaction Date
- Value Date
- Account
- Account Branch
- TRN Code
- Dr/Cr.
- Amount Tag
- Account Currency
- Transaction Amount
- Netting
- Offset Account
- Offset Account Branch
- Offset TRN Code
- Offset Amount Tag
- Offset Currency
- Offset Amount
- Offset Netting
- Handoff Status

2.4.1.7 Inbound ACH Payments Transaction Summary

You can invoke the ‘Inbound Low Value Payments (ACH) Transaction Summary’ screen by typing ‘PASITONL’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

The screenshot shows the 'Inbound Low Value Payments (ACH) Transaction Summary' screen. At the top, there are search buttons: 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below these are filter fields for 'Case Sensitive' search. The filters include:

- Transaction Reference Number
- Sender Transaction ID
- Sender End to End ID
- File Reference Number
- Network Code
- Source Code
- Authorization Status
- Booking Date
- Instruction Date
- Activation Date
- Transfer Currency
- Transfer Amount
- Maker ID
- Checker ID
- Transaction Branch
- Creditor Account IBAN
- Customer Number
- Customer Service Model
- Debtor Account IBAN
- Debtor Bank Code

Below the filters is a table header row with columns: Transaction Reference Number, Booking Date, Transaction Branch, Sender Transaction ID, Instruction Date, Creditor Account IBAN, Sender End to End ID, Activation Date, Customer Number, File Reference Number, Transfer Currency. The table body contains 15 rows of data, each with a grey background. At the bottom right of the table area is a teal-colored 'Exit' button.

You can click ‘Search’ button to view all the pending functions. However, you can filter your search based on any of the following criteria:

- Transaction Reference Number
- Sender Transaction ID
- Sender End to End ID
- File Reference Number
- Network Code
- Source Code
- Authorization Status
- Booking Date
- Instruction Date
- Activation Date
- Transfer Currency
- Transfer Amount
- Maker ID
- Checker ID
- Transaction Branch
- Creditor Account IBAN
- Customer Number
- Customer Service Model

- Debtor Account IBAN
- Debtor Bank Code

When you click ‘Search’ button the records matching the specified search criteria are displayed.

Double click a record or click ‘Details’ button to view the detailed maintenance screen.

2.4.2 Inbound ACH Payments Transaction View

User can view the complete details about the ACH Inbound transaction, approvals from the system, Queue actions, and all the details pertaining to the transaction in this screen.

You can invoke “Inbound Low Value Payments (ACH) View” screen by typing ‘PADIVIEW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.

- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required value.
- Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
 - External System Status
 - Transaction Status
 - Pending Queue Details
 - Sanction Seizure
- Click Execute Query to populate the details of the transaction in the ACH Inbound Payments View screen.

For more details on Main and Pricing tabs refer to ‘PADITONL’ screen details above.

2.4.2.1 Exceptions Tab

Click the Exceptions Tab to invoke this screen and specify all the required details.

Main | Pricing | **Exceptions**

Recall Details

Recall Reference _____ **View Details**

Return Details

Return Reference _____ **View Details**

[View Queue Action](#) | [UDF](#) | [MIS](#) | [View Repair Log](#) | [Accounting Entries](#)

Maker ID	Checker ID	Authorization Status
Maker Date Stamp	Checker Date Stamp	Exit

2.4.2.2 View Queue Action Log

You can invoke this screen by clicking ‘View Queue Action’ tab in the PADIVIEW screen. For more details on the fields refer to section 2.2.2.2

View Queue Action Log

Enter Query

Transaction Reference Number _____ Network Code _____

Transaction Reference Number	Action	Remarks	Queue Code	Authorization Status
1111				

Exit

2.4.2.3 UDF Tab

You can invoke this screen by clicking UDF tab in the PADIVIEW screen.

The screenshot shows a software interface titled 'Fields'. At the top, there are navigation buttons: a left arrow, '1 Of 1', a right arrow, and a 'Go' button. Below these are two columns: 'Field Label' (containing a red asterisk) and 'Field Value'. A large empty area below these columns represents the list of fields. At the bottom right of the window are 'Ok' and 'Exit' buttons.

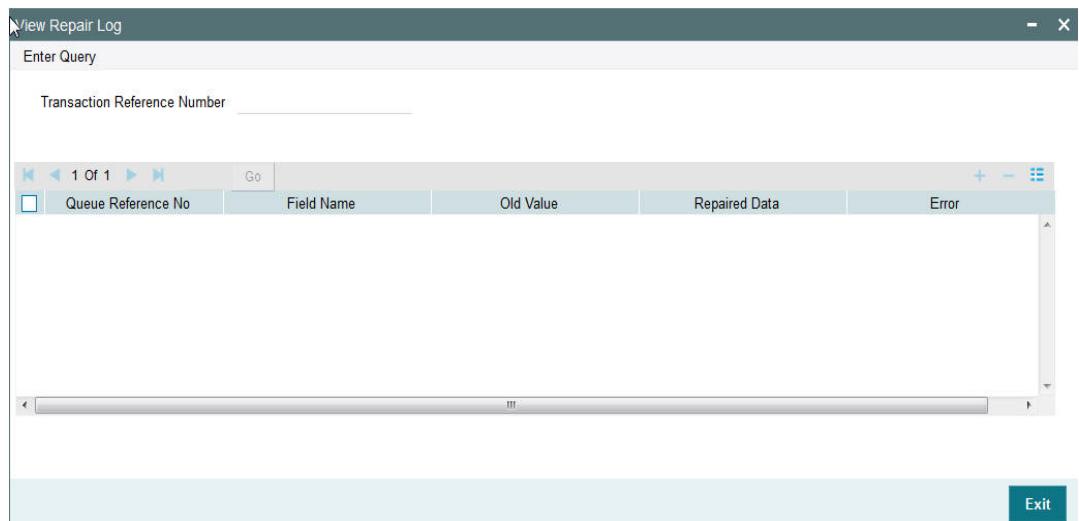
2.4.2.4 MIS Tab

You can invoke this screen by clicking MIS tab in the PADIVIEW screen.

The screenshot shows a software interface titled 'MIS Details'. It includes a 'Transaction Reference Number' input field with a red asterisk. To the right, there is a 'MIS Group' dropdown menu set to 'Default'. Below these are two sections: 'Transaction MIS' and 'Composite MIS', each containing several empty lines for input. At the bottom right of the window are 'Ok' and 'Exit' buttons.

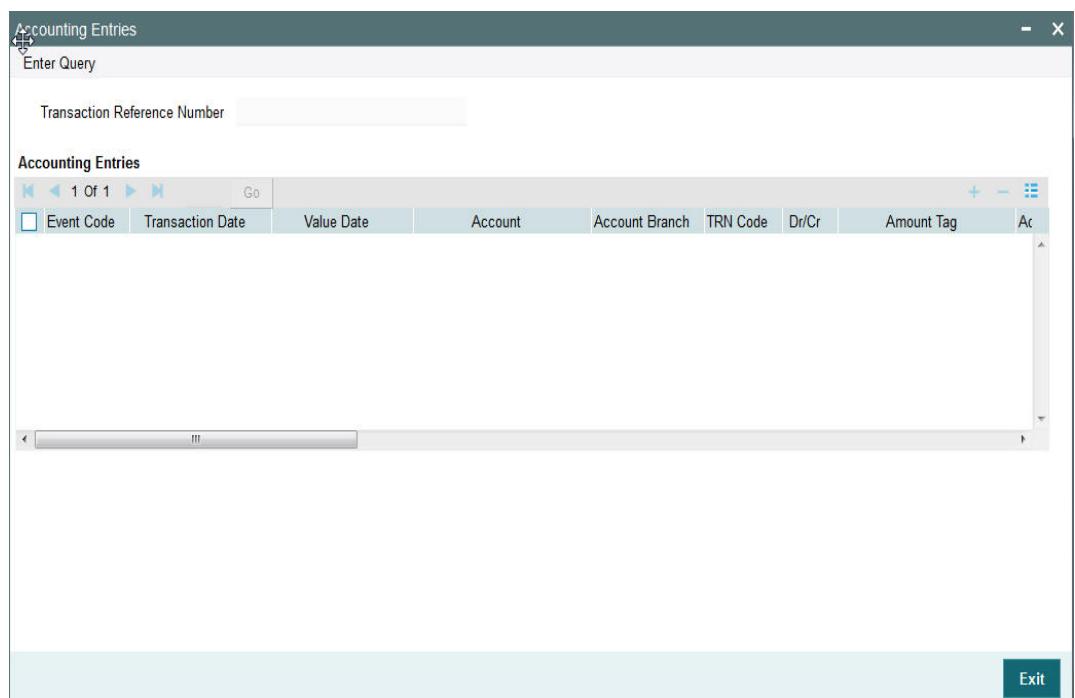
2.4.2.5 View Repair Log

You can invoke this screen by clicking 'View Repair Log' tab in the PADIVIEW screen. For more details on the fields refer to section 2.2.2.5



2.4.2.6 Accounting Entries Tab

You can invoke this screen by clicking Accounting Entries tab in the PADIVIEW screen. For more details on the fields refer to section 2.4.1.6



2.4.2.7 ACH Inbound Payments View Summary

You can invoke the 'Inbound Low Value Payments (ACH) View Summary' screen by typing 'PASIVIEW' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

The screenshot displays the 'Inbound Low Value Payments (ACH) View Summary' screen. At the top, there is a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar is a grid of filter fields. The filters include:

Transaction Reference Number	Booking Date	Transaction Branch
Sender Transaction ID	Instruction Date	Creditor Account IBAN
Sender End to End ID	Activation Date	Customer Number
File Reference Number	Transfer Currency	Customer Service Model
Network Code	Transfer Amount	Debtor Account IBAN
Source Code	Transaction Status	Debtor Bank Code
Source Reference Number	Sanctions Check Status	Linked Transaction Reference
FX Reference Number	External Account Check Status	Exception Queue
Credit Liquidation Status		

Below the filters is a row of buttons labeled 'Records per page' (set to 15), 'Go', 'Lock Columns' (set to 0), and a navigation bar showing '1 Of 1'. The main area contains a grid of data rows, each with columns corresponding to the filter fields. At the bottom right of the grid is a 'Exit' button.

You can search for the records using one or more of the following parameters:

- Transaction Reference Number
- Sender Transaction ID
- Sender End to End ID
- File Reference Number
- Network Code
- Source Code
- Source Reference Number
- FX Reference Number
- Credit Liquidation Status
- Booking Date
- Instruction Date
- Activation Date
- Transfer Currency
- Transfer Amount
- Sanctions Check Status
- External Account Check Status

- Transaction Branch
- Creditor Account IBAN
- Customer Number
- Customer Service Model
- Debtor Account IBAN
- Debtor Bank Code
- Linked Transaction Reference
- Exception Queue

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the following search criteria.

Double click a record or click ‘Details’ button to view the detailed maintenance screen.

2.5 ACH Inbound Transaction Processes and Validations

2.5.1 Inbound File Upload

Background job are available for reading the Inbound SCF file from the designated folder and to populate the data into staging table. File reference number is generated. Transaction details received in a single file can be identified by file reference number.

Note

You can upload of the SEPA files received in ISO format:

Based on the message type received, XSD validation is provided. File type ‘SEPANonCSM’ is available in PMDFLPRM.

2.5.2 Branch & Host Resolution

Instructed Agent BIC in pacs.008 message is considered as transaction branch BIC. Transaction branch BIC is compared with branch codes available in Core maintenance for branches to ascertain Branch code and related Host code.

2.5.3 Network, Payment Type & Transaction Type Resolution

In File parameters Maintenance, you can specify for File type SCF and for a Host code which Network code is applicable. This Network code will be applicable for all transactions listed in the Inbound file. Payment type linked to the Network is considered as the transaction payment type.

2.5.4 Payment Value Date Resolution

Inter bank settlement date in pacs.008 message is considered as payment debit value date for Inbound type of transaction.

2.5.5 Debit Account/Credit Account Resolution

Credit settlement account is the credit IBAN received in the message. This has to be a valid IBAN available in External account mapping. System derives the account number based on the IBAN from the same maintenance.

Debit Account is fetched from the accounting code maintained in Network currency preferences for the transaction type Inbound.

2.5.6 Receipt Accounting

For Inbound payments file receipt accounting of the consolidated amount of pacs.008 and pacs.004 messages is supported. Receipt accounting code can be maintained in Network Currency preferences for Inbound transaction type.

Transaction account and offset account is maintained as part of accounting code itself. Event for accounting entries is 'RCLG'.

The resulting accounting entries are as following:

- Debit: CSM Nostro account
- Credit: Clearing GL

Accounting value date is settlement date a received in the file. No External Credit approval is performed for receipt accounting.

There is a provision for handing off accounting entry details to external accounting system.

2.5.7 Processing of Inbound Payments

Inbound payments are processed in PA module in the following steps:

- Initial Validations
- IBAN check for debtor account and debtor Bank BIC
- Duplicate Check
- Sanction Check
- Charge/Tax Computation
- Exchange Rate Pick up
- External Account Check
- Debit & Credit Liquidation

Debit currency is considered as transfer currency for Inbound transactions

2.5.8 Inbound Payment Validations

System performs mandatory field checks & referential checks during transaction saving.

Mandatory Fields Check

Below fields are mandatory for booking ACH Inbound payment:

- Host Code
- Transaction Branch
- Network Code
- Debtor IBAN
- Debtor Bank Code
- Creditor Account
- Transfer Currency
- Transfer Amount
- Value Date

2.5.9 Referential Check & Initial Validations

Following parameters are validated with the static maintenances available for existence of the values:

- Network code: Validated against the static maintenances (PMDNWMNT) available.
- Currency Codes: Validated against open and authorized currency codes (CYDCDEFE). In Network Currency preferences, a record should be available for the Network, transaction type 'Inbound' and transaction currency.
- Host Code: This field is checked against valid host codes available in Host Code maintenance (STDHSTCD)
- Transaction Branch Code: This has to be a valid branch in core maintenance.
- Customer Account : Credit account will be verified whether account records are open and authorized. .
- Debtor Bank Code: Counter-party Bank is validated based on local clearing bank code maintenance (PMDBKMNT).
- Bank Network Identifier maintained for the network maintenance (PMDNWMNT) is referred by system for this. Based on the option maintained, Counter-party Bank Code is validated against SWIFT address or Local bank code available in PMDBKMNT. Whether the network is allowed for the bank also is validated from the same maintenance.

If any of the above validation fails, transaction is rejected with proper error code. This transaction will be available in Repair queue with error details.

Network Limit Validations

Amount of the transaction should be within the minimum and maximum defined for the Network, Transaction type 'Inbound' & transaction currency combination as maintained in Network Currency Preferences (PMDNCPRF).

In case the transaction amount breaches the transaction limit specified for minimum or maximum amount, an override will be logged and this transaction will be moved to the Repair queue

IBAN Check

If 'IBAN validation required' flag is checked for the network, then IBAN verification for Debtor IBAN & debtor BIC is done against the IBAN format maintained for the respective country.

Duplicate Check

Identification of duplicate transactions done for a period as maintained in Source Maintenance.

The payment is moved to Business Override Queue for further investigation In case of a duplicate transaction.

Sanction Check

If sanction screening is required for the Network (for Inbound transaction type) and the customer, request is sent to External sanction system.

System verifies whether sanction check system is applicable in Network Preferences Maintenance, for 'Inbound' transaction type and initiates sanction check validation.

Charges/tax computation

For more information refer ‘Computation of Charge and Tax’ section in this user manual.

Exchange Rate Pick up

Exchange Rate pick up is based on the FX limits maintained in Network preferences for transaction type ‘Inbound’.

External Account Check

- External account validation is done for the credit account in External Account Check (EAC). Customer and account status checks will be done by the external ECA system along with other validation checks.
- If external account check fails, transaction is available in ECA Queue with error details received.

Debit and Credit Liquidation

For each transaction being processed, debit and credit liquidation are done to the respective settlement accounts. Accounting details are handed off to the accounting system for posting the entries.

2.5.10 Future Dated Inbound Payment

- Local Holiday check will be done for the future date and in case of a holiday Inbound payment value date will be moved to next working day. This will be applicable for uploaded transactions only. For user input transactions, system will throw error.
- Future dated ACH Inbound transactions will be processed by separate jobs.
- Processing of transactions would be completed till sanction check on booking date itself and will be stored in future dated transaction tables.
- During BOD, future dated transaction job picks up transactions with value date as current date and completes steps for processing from initial validations.

Note

Future dated transactions job should be run after rate refresh. This must be handled operationally.

2.5.11 Notifications

Following notifications are generated for Inbound payments.

Notification Code	Details	Text

PM_ACH_CR_1 - Credit Notification for Inbound payment -On Credit Liquidation	Credit Account	Account <Credit Account>is credited for <Credit Currency>,<Credit Amount> on <Credit Liquidation Date> for Payment Reference Number<Transaction Reference Number>. Charge or Tax component and amount deducted details are <Charge Currency><Charge Amount>
	Credit Account currency	
	Credit Amount	
	Credit liquidation date	
	Transaction Reference number	
	Charge/Tax debit amount	
	Charge/Tax debit currency	

2.6 Processing R-transactions

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

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

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

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

2.6.1 Payments Recall

A recall happens when an Originator Bank requests to cancel a SEPA Credit Transfer. The recall procedure must be initiated by the Originator Bank within the number of days maintained as Recall days in Network Preferences after the execution date. A recall procedure is initiated for the following reasons:

- Customer Request
- Duplicate payment
- Technical problems
- Fraudulent Credit Transfers

Note

Only Outbound payment transaction in ‘Processed’ and ‘Future Valued’ status will be allowed to be selected for recall processing.

Recall Processing

- If the original credit transfer message is sent in the regular bulk processing mode in STEP2 SCT Service, and the camt.056 is sent in the Batch Processing Option, the camt.056 is accepted and forwarded as Recall since the Original Group Header

Information block in camt.056 messages is at transaction level and is not available in the Batch Processing Option.

- If the original credit transfer message is sent in the Batch Processing Option in STEP2 SCT Service, and the camt.056 is sent in the regular bulk processing mode, the camt.056 is rejected and the original batch is settled.

The system validates whether the original transaction is sent in Batch mode during Recall saving. The error message "Original transaction sent in Batch mode. Recall cannot be processed in bulk mode", appears if the preference has changed subsequently to Bulk mode for the Assignee bank.

2.6.2 ACH Outbound Recall Request Input

Outbound Recall Processing

- If you process the recall request before the dispatch of the original transaction message, it is considered as a cancellation of the original payment.
- Original transaction status is also marked as 'Cancelled' and payment liquidation entries are reversed. Entries are reversed with negative values.
- If the recall is after the message dispatch, system verifies whether Recall is initiated within the recall days specified in payment preferences. If it exceeds the recall days specified, system displays an override.
- Original transaction is marked as 'Recall Requested' and recall record is inserted in message table. camt.056 message is generated for a recall request during dispatch.
- Recall reference, recall date and recall reason is available for original transaction.

You can access the 'Outbound Low Value Payments (ACH) Recall Request' Screen by typing 'PADOTRCL' in the field in the top right corner of the application tool bar and clicking on the adjoining arrow button.

Recall Reference Number

System defaults the recall reference number.

Branch Code

The system defaults the branch code with the user's logged in branch code

Recall Date

Specifies the date on which the recall was initiated. This date is defaulted as recall booking date.

Host Code

The system defaults the host code of transaction branch.

Customer Initiated

Specify if the customer initiated the recall. System defaults the Value as 'Yes'

Original Reference

Select the Original Payment Reference. All Outbound payments with payment type as 'ACH' and transaction status as 'Processed' or 'Future Valued' are listed for this field.

On selecting the Original Reference, the information related to the transaction is defaulted in the below listed fields:

- Network Code
- End to End ID

Original Transaction Details

System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Debtor IBAN
- Debtor Name
- Creditor IBAN
- Creditor Bank BIC
- File Reference Number
- On Us Transfer
- Instruction Date

Recall Details**Recall Reason**

While initiating a Recall request, you can specify the reason for the recall. All valid reject codes applicable for the Network for the operation 'Payment Recall' are listed for this field.

Reason Description

Based on the Reason code chosen, reason description is defaulted.

Additional Recall Information

If the reason code entered is 'FRAD' then you can provide additional details in this field.

Originator Name

Specifies the name of the Originator.

Originator Bank

Specifies the name of the Originator Bank.

Note

Either Originator name or Originator Bank code can be captured as part of recall request

Response Details

Response details are populated if a positive response is received from Beneficiary bank.

Response Reference

Specifies the reference of the response.

Response Status

Specifies the status of the response.

Response Date

Specifies the date on which the response was created.

Reason Code

Specifies the reason code.

Reason Details

Specifies the reason for recall.

Compensation Amount

Specifies the compensation amount.

Network Reject Details

Network reject details are populated if the recall request sent is rejected by the CSM.

Reject Reference

Specify the reference for rejection.

Reject Received Date

Specify the date on which the reject was received.

Reject Code

Specify the reject code.

Reject Reason

Specify the reason for rejection.

Sanction Scanning on Recall of Outbound Credit Transfers (camt.056 generation)

Recall /Request of recall of credit transfer (ACH) can be initiated from Recall request screen PADOTRCL or through web services.

Sanction screening will be done if

- It is applicable for the customer
- It is applicable for the Network and source for the transaction type 'Outbound'

Sanction Response	System Action
Approve	Proceed with recall processing.
Reject	Auto cancel the recall. No message is sent out.
Seize	Mark transaction as seized. No seizure accounting, No message is sent out.

Additional Validation for SCT Processing:

Processing of	Related Message	Validation
SCT (ACH) – Outward Recall PMDOTRCL	camt.056	If originator name is available the reason code to be used should be CUST (ISO code) or AM09 or AC03 (proprietary codes)
SCT (ACH) – Outward Recall PMDOTRCL	camt.056	++CxlRsnInf +++AddtlInf Additional information tag will be allowed if the “Reason code is set to “FRAD”, AM09 ,AC03 or CUST Only one occurrence of the field is allowed

2.6.2.1 Outbound Recall Request Summary

You can invoke the ‘Outbound Low Value Payments (ACH) Recall Request’ Summary ‘screen by typing “PASOTRCL” in the field at the top right corner of the application tool-bar and clicking the adjoining arrow button. Click new button on the Application tool-bar

The screenshot displays the 'Outbound Low Value Payments (ACH) Recall Request Summary' screen. At the top, there are search options: 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below these are fields for 'Recall Reference Number' and 'Original Reference', along with 'Recall Date' and 'Debtor IBAN'. A toolbar below the search area includes 'Records per page' (set to 15), navigation arrows, a 'Go' button, and a 'Lock Columns' option. The main area is a grid table with columns for Recall Reference Number, Original Reference, Recall Date, Debtor IBAN, Host Code, Network Code, Recall Reason, Transfer Currency, Transfer Amount, and File Reference Num. At the bottom left of the grid, it says 'Generate pacs.028'. In the bottom right corner of the screen, there is a red 'Exit' button.

You can click ‘Search’ button to view all the pending functions. Recall request does not have any accounting impact.

However, you can filter your search based on any of the following criteria:

- Recall Reference Number
- Original Reference

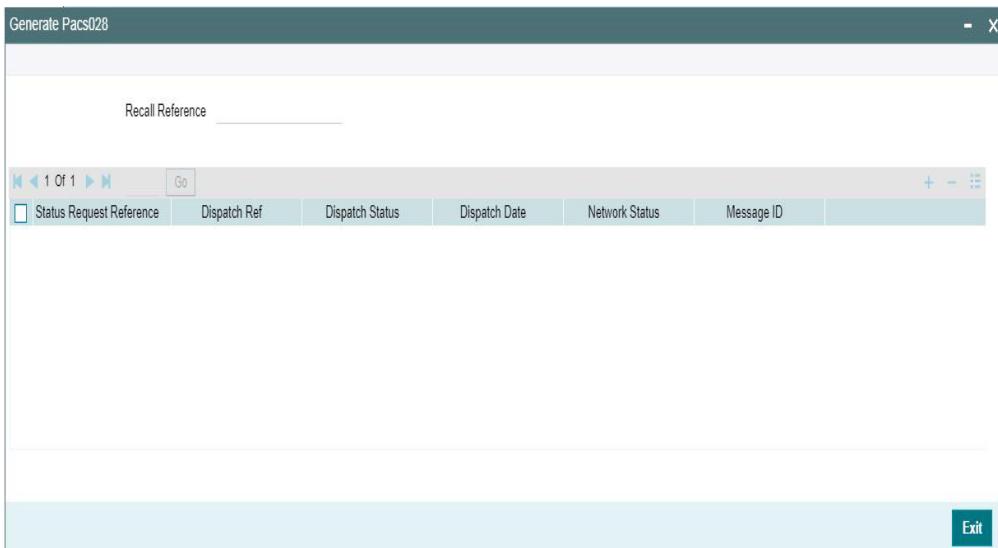
- Recall Date
- Debtor IBAN

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the following search criteria.

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using ‘Export’ button.

2.6.2.2 Generate pacs.028

You can generate a pacs.028 message for the selected record by clicking the, ‘Generate pacs.028’ message button in ‘Outbound ACH Recall Summary’ screen.



- There is a corresponding Webservice as well for generation of ‘Request for status update’ pac.028 message.
- Request for status update is applicable only if the original recall request is having the originator name and the recall request is outstanding without acceptance or rejection from the creditor bank.
- The recall response days maintained for the network should not be over. Else, system will reject the request with the exception details.
- User can generate multiple pacs.028 message for the same recall sent.
- Status reference attached to the message will be different for each message sent.
- You can view the generated pacs.028 message details from Outbound Recall View screen, by clicking the ‘Payment Status Request Sent’

2.6.3 Outbound Recall Details View

You can view the outbound recall transactions in this screen.

You can invoke 'Outbound Recall Details View' screen by typing 'PADORCLV' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.

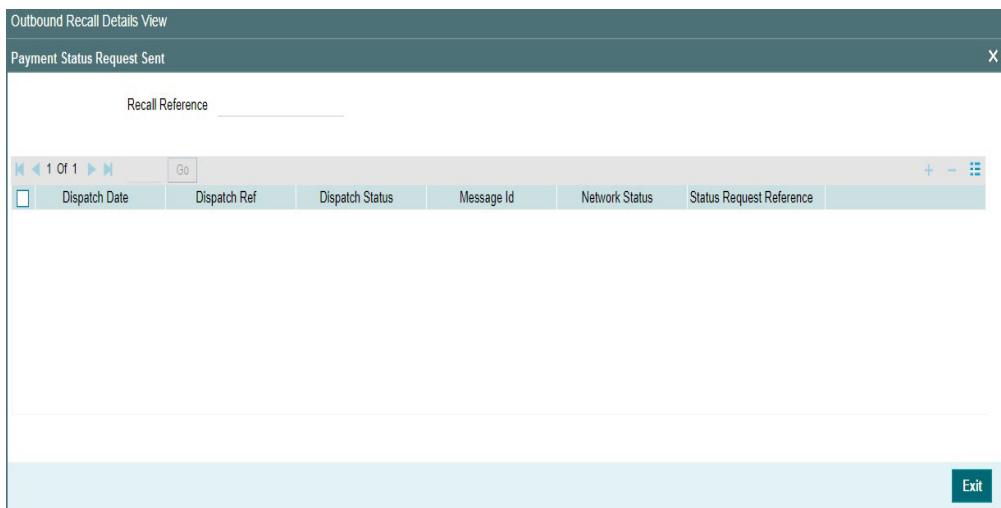
- From this screen, click Enter Query. and specify the Recall Reference.
- Along with the Recall reference details in the Main and Pricing tabs user can also view the following:
 - Sanction Check status
 - External System Status
- Click Execute Query to populate the details of the transaction in the Outbound Recall Details View screen.

For more details on Main and Pricing tabs refer to 'PADOTRCL' screen details above

2.6.3.1 Payment Status Request Sent

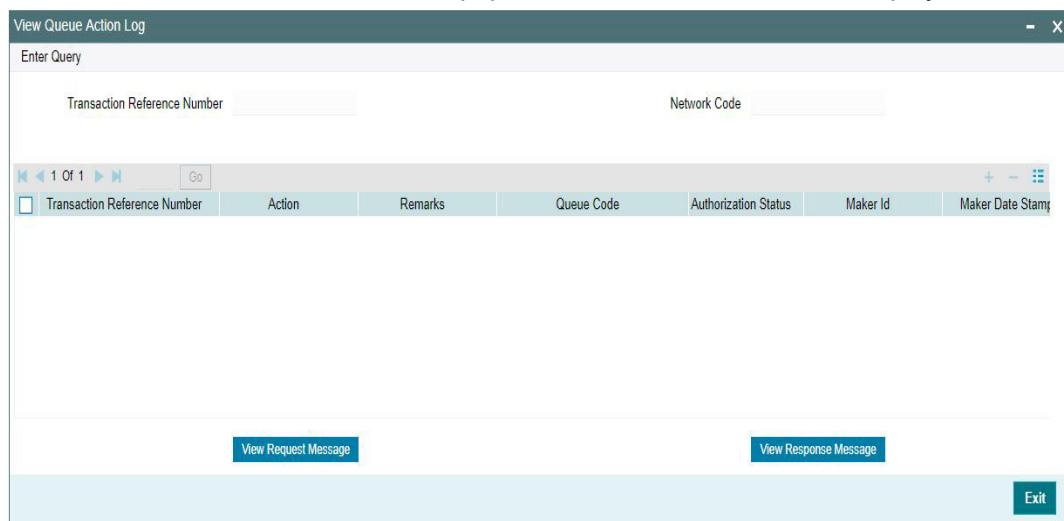
You can view this screen by clicking on 'Payment Status Request Sent' button in the Outbound Recall Details View screen.

You can view the generated pacs.028 message details, through this screen.



2.6.3.2 View Queue Action Log

User can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the 'View Queue Action' button in 'PADORCLV' screen, where the Transaction Reference Number is auto populated and related details are displayed



Following details are displayed:

- Transaction Reference Number
- Network Code
- Action
- Remarks
- Queue Code
- Authorization Status
- Maker ID
- Maker Date Stamp
- Checker ID
- Checker Date Stamp
- Queue Status
- Queue Reference No

- Primary External Status
- Secondary External Status
- External Reference Number

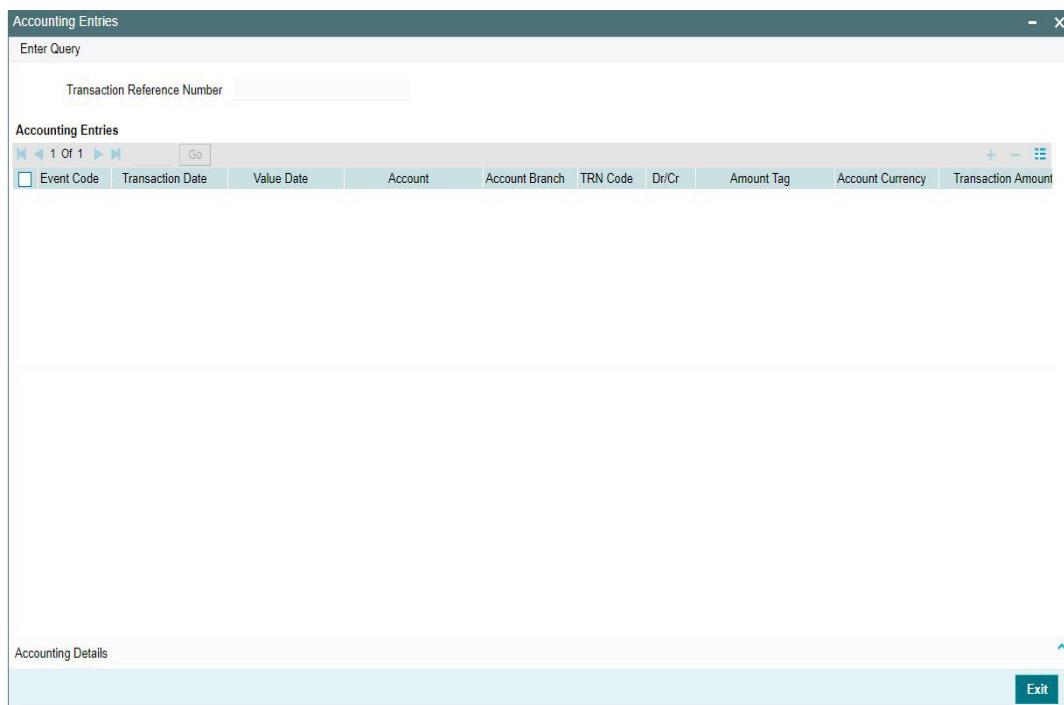
User can view the request sent and the corresponding response received for each row in Queue Action Log.

Also user can view the request sent to and the response received from external systems for the following:

- Sanction screening
- External credit approval
- External Account Check
- External FX fetch
- External price fetch
- Accounting system

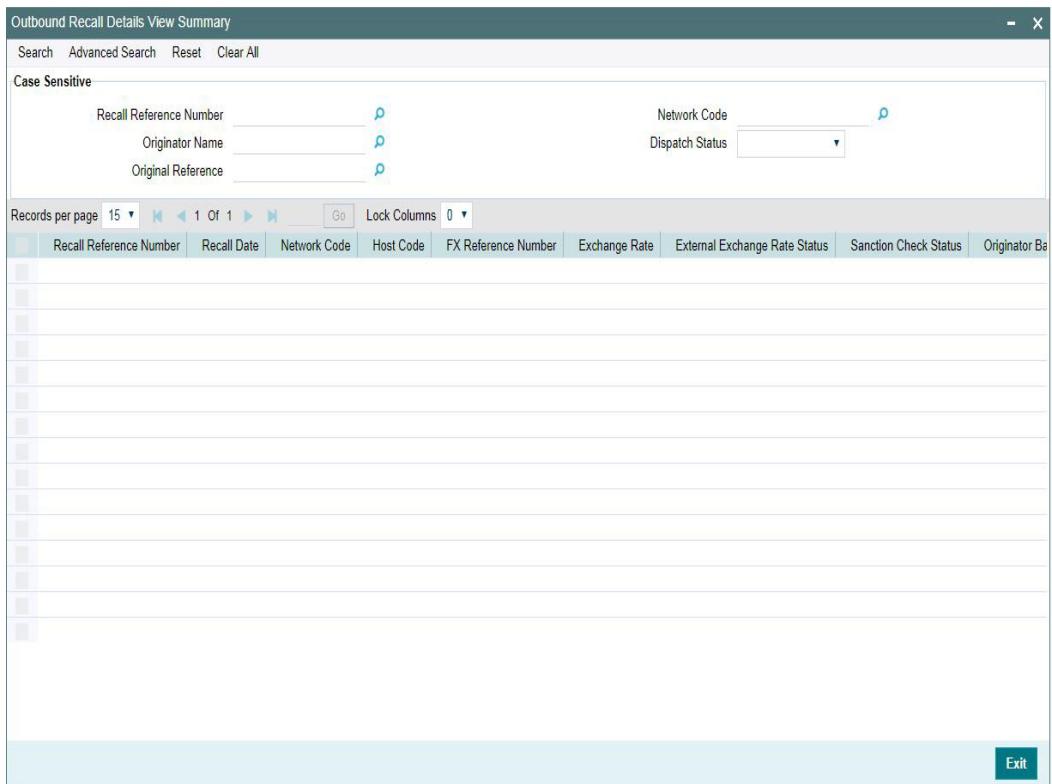
2.6.3.3 Accounting Entries Tab

You can invoke this screen by clicking Accounting Entries tab in the PADORCLV screen. For more details on the fields refer to section 2.4.1.6.



2.6.3.4 Outbound Recall Details View Summary

You can invoke ‘Outbound Recall Details View Summary’ screen by typing ‘PASORCLV’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.



You can search for the records using one or more of the following parameters:

- Recall Reference Number
- Network Code
- Originator Name
- Dispatch Status
- Original Reference

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using ‘Export’ button.

ACH Inbound Recall Request Input

You can access the ‘Inbound Low Value Payments (ACH) Recall Request’ by typing PADINRCL in the field in the top right corner of the application tool bar and clicking on the adjoining arrow button.

Inbound Low Value Payments (ACH) Recall Request

New	Enter Query	
Recall Reference Number Original Transaction Reference *	Branch Code Host Code Network Code Original Payment Type Original Transaction Type	
End to End ID Transaction ID File Reference Number Assignment Identification Cancellation Identification		
Recall Details Recall Reason Reject Description Additional Recall Information Originator Name Originator Bank	Original Transaction Details Transfer Currency Transfer Amount Debtor IBAN Debtor Name Debtor Bank BIC Creditor IBAN Creditor Name On Us Transfer Instruction Date	
Maker Id Checker Id	Maker Date Stamp Checker Date Stamp	Authorization Status
<input type="button" value="Exit"/>		

Specify the following fields:

Recall Reference Number

The system specifies the Recall Reference Number by default when you click on **New**.

Recall Date

The system specifies the Recall Reference Number by default when you click on **New**.

Original Transaction Reference

Select the Original Transaction Reference from the LOV.

End to End ID

Specify the End to End identification.

Transaction ID

Specify the Transaction ID.

File Reference Number

Specify the File Reference Number.

Assignment Identification

Specify the Assignment Identification.

Cancellation Identification

Specify the Cancellation Identification.

Branch Code

The system displays the Branch Code by default when you click on **New**.

Host Code

The system displays the Host Code by default when you click on **New**.

Network Code

Specify the Network Code.

Original Payment Type

The system displays Original Payment Type by default when you click on **New**.

Original Transaction Type

The system displays the Original Transaction Type when you click on **New**.

On selecting the Original Transaction Reference, the information related to the transaction is defaulted in the below listed fields:

- Network Code
- Original Transaction Type
- Original Payment Type
- End to End ID

Original Transaction Details

System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Debtor IBAN
- Debtor Name
- Debtor Bank BIC
- Creditor IBAN
- Creditor Name
- On Us Transfer
- Instruction Date

Recall Details

Recall Reason

While initiating a Recall request, you can specify the reason for the recall. All valid reject codes applicable for the Network for the operation 'Payment Recall' are listed for this field.

Reject Description

Based on the Recall Reason chosen, reject description is defaulted.

Additional Recall Information

If the reason code entered is 'FRAD' then you can provide additional details in this field.

Originator Name

Specifies the name of the Originator.

Originator Bank

Specifies the name of the Originator Bank.

Note

Either Originator name or Originator Bank code can be captured as part of recall request

Sanction Scanning on Recall of Inbound Credit Transfers (Upload of camt.056)

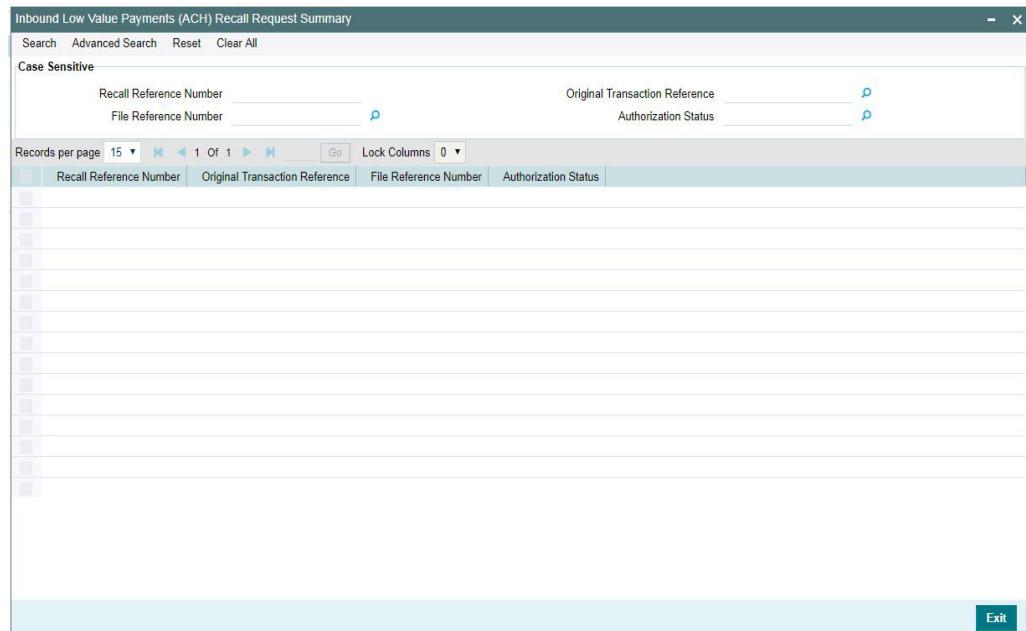
Sanction screening will be done if

- It is applicable for the customer
- It is applicable for the Network and source for the transaction type 'Inbound'

Sanction Response	System Action
Approve	Proceed with recall upload processing.
Reject	Continue process recall upload. On completion, auto process negative response to recall by generating camt.029
Seize	Continue process recall upload. On completion, auto process negative response to recall by generating camt.029 Seizure accounting will be applicable

2.6.3.5 ACH Inbound Recall Request Summary

You can invoke the 'Inbound Low Value Payments (ACH) Recall Request Summary' screen by typing 'PASINRCL' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



You can click 'Search' button to view all the pending functions. However, you can filter your search based on any of the following criteria:

- Recall Reference Number
- Original Transaction Reference
- File Reference Number
- Authorization Status

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

Double click a record or click 'Details' button to view the detailed maintenance screen.

2.6.4 Inbound Recall Details View

You can view the inbound recall transactions in this screen.

You can invoke ‘Inbound Recall Details View’ screen by typing ‘PADIRCLV’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.

- From this screen, click Enter Query. and specify the Recall Reference.
- Along with the Recall reference details in the Main and Pricing tabs user can also view the following:
 - Sanction Check status
 - External System Status
 - Dispatch Status
- Click Execute Query to populate the details of the transaction in the Inbound Recall Details View screen.

For more details on Main and Pricing tabs, refer to ‘PADINRCL’ screen details above

2.6.4.1 View Queue Action Log

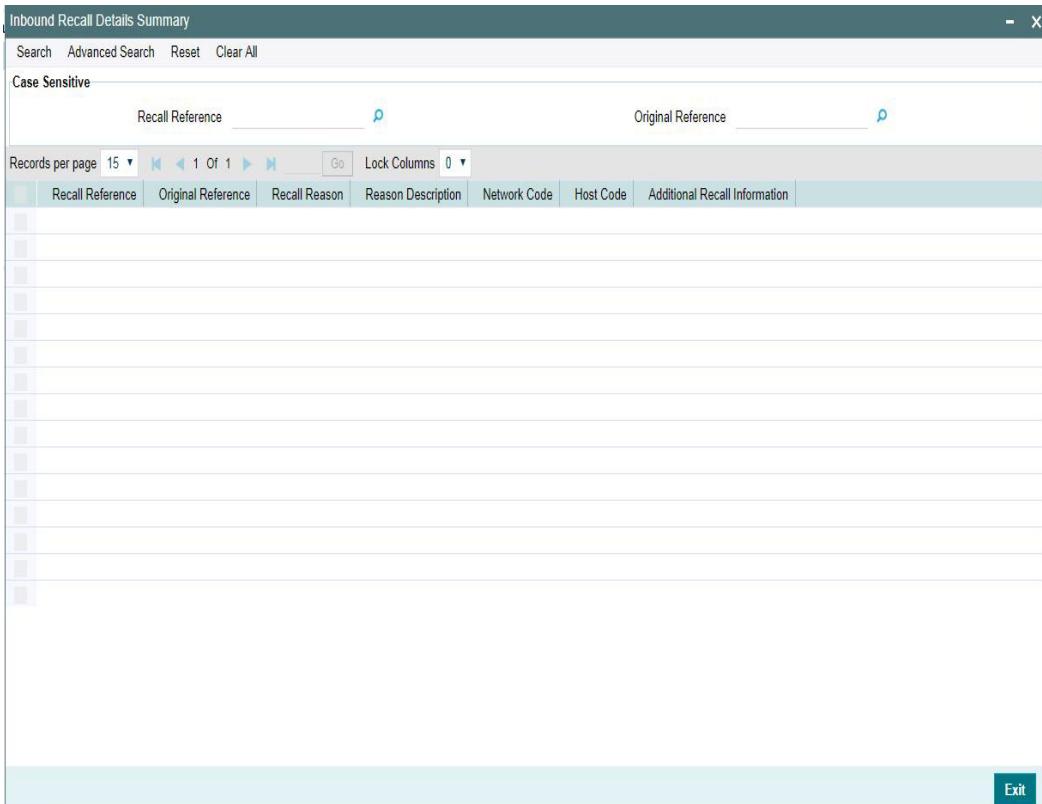
User can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the ‘View Queue Action’ button in ‘PADIRCLV’ screen, where the Transaction Reference Number is auto populated and related details are displayed. For more details on the fields, refer to section 2.6.3.2

2.6.4.2 Accounting Entries Tab

You can invoke this screen by clicking Accounting Entries tab in the PADIRCLV screen. For more details on the fields refer to section 2.4.1.6.

2.6.4.3 Inbound Recall Details View Summary

You can invoke ‘Inbound Recall Details View Summary’ screen by typing ‘PASIRCLV’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.



You can search for the records using one or more of the following parameters:

- Recall Reference Number
- Original Reference

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.6.4.4 Inbound Recall Upload

- When a Inbound camt.056 is received from CSM, matching of the details with original Inbound transaction is done.
- Original transaction ID is mapped with Relate Reference field of Inbound transactions which are processed in 'Processed' status.
- On successful matching with a parent transaction, further matching will be done with the following fields:
 - Transaction Currency
 - Transaction Amount
 - Original debtor IBAN
 - Original Creditor IBAN
 - Original Creditor BIC
- Inbound recall request is uploaded on successful matching and will be available in Inbound Recall Screen. You can manually accept or refuse the recall request from this screen.

Recall days validation is done for Inbound recall message camt.056 received for payments sent.

If the validation is failed, the R-message will be logged in the R-message queue with the exception details.

User will be able to process camt.029 negative response from the queue screen by providing appropriate reject code.

Upload of pacs.028 for Inward Recall Requests Received

- The creditor bank receives pacs.028 request for status update pacs.028 messages for outstanding recall requests for which response is not yet sent.
- Inward SCF files will have bulks of pacs.028 messages which is parsed and uploaded by the system. This is linked to the inward recall message for which the status request is received.

2.6.5 ACH Outbound Recall Response Input

You can access the 'Outbound Low Value Payments (ACH) Recall Response' Screen by typing PADRCRES in the field in the top right corner of the application tool bar and clicking on the adjoining arrow button.

Recall Response Reference		
System defaults the recall reference number.		
Recall Response Date		
Specifies the date on which the recall was initiated. This date is defaulted as recall booking date.		
System defaults the following on clicking 'New' button:		
<ul style="list-style-type: none">• Recall Response Date• Branch Code• Host Code		

Recall Response Reference

System defaults the recall reference number.

Recall Response Date

Specifies the date on which the recall was initiated. This date is defaulted as recall booking date.

System defaults the following on clicking 'New' button:

- Recall Response Date
- Branch Code
- Host Code

- Original Transaction Type
- Original Payment Type

Original Transaction Reference

Select the Original Payment Reference. All Outbound payments with payment type as 'ACH' and transaction status as 'Processed' or 'Future Valued' are listed for this field.

On selecting the Original Transaction Reference, the information related to the transaction is defaulted in the following sections:

- End to End ID
- Network Code
- File Reference Number
- Message Identification
- Return Identification
- Cancellation Identification

Original Transaction Details

System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Debtor IBAN
- Debtor Name
- Creditor IBAN
- Creditor Bank BIC
- On Us Transfer
- Instruction Date

Recall Request Details

- Recall Reference
- Recall Date
- Originator Name
- Originator Bank
- Recall Reason Code
- Recall Reason
- Additional Information

Recall Response Details

Recall Response

Select to accept or decline the response.

Response Reason

While initiating a Recall request, you can specify the reason for the recall. All valid reject codes applicable for the Network for the operation 'Payment Recall' are listed for this field.

Reason Description

Based on the Reason code chosen reason description is defaulted.

Charge Currency

Specify the Charge Currency

Charge Amount

Specify the Charge Amount to be collected

Returned Amount

Specify the amount to be returned

Additional Recall Information 1-2

If the reason code entered is 'FRAD' then you can provide additional details in the fields provided.

Originator Name

Specify the name of the Originator.

Originator Bank

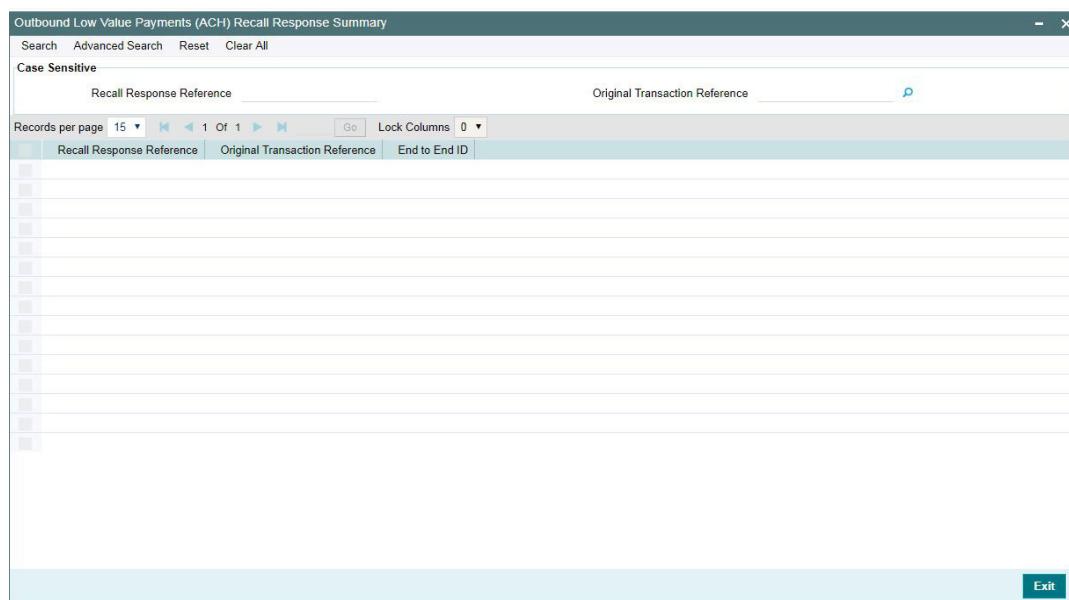
Specifies the name of the Originator Bank.

Note

Either Originator name or Originator Bank code can be captured as part of recall request

2.6.5.1 ACH Outbound Recall Response Summary

You can view the summary in "Outbound Low Value Payments (ACH) Recall Response Summary" screen. You can invoke the ACH Outbound Payments Summary screen by typing 'PASRCRES' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



You can search for the records using one or more of the following parameters:

- Recall Response Reference
- Original Transaction Reference

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the following search criteria.

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.6.5.2 Outbound Recall Response Processing

- On processing Outbound positive response to recall, system validates whether reject reason input is FOCR when recall response type is 'Accept'.
- On tabbing out of the reason code field, charge is populated based on the Recall Acceptance Price code maintenance for the transaction type 'Inbound' in Payment Currency Preferences.
- You can modify the populated charge amount.
- Return accounting is processed with original settlement amount. Charges are processed separately. GL mentioned in price accounting code is the charge recovery account and charge amount is the amount mentioned in Inbound message.
- Reversal details is sent to DDA system for external credit approval. Any failure moves the transaction to ECA queue.

Accounting entries are handed off to accounting system.

2.6.5.3 Negative Response for Recall Request

- On receiving a negative response camt.029 for a recall request from beneficiary bank, the system matches the same with the original transaction.
- Parent transaction is matched using the Original Transaction ID field with Transaction reference of Outbound payments in 'Recall Requested' status.
- On getting the parent transaction, further matching is done based on the following fields:
 - Transaction currency
 - Transaction Amount
 - Original debtor IBAN
 - Original Creditor IBAN
 - Original Creditor BIC
- The original transaction is marked back to 'Completed' status. Further operations are possible for this transaction.
- Response details are available as part of original transaction exception details in the view screen.
- There is no accounting impact.

2.6.5.4 Positive Response for Recall Request

If pacs.004 is received with reject reason 'FOCR' – Following Cancellation Request, as response of a recall request, then it is matched with original Outbound transactions with 'Recall Requested' status.

On getting the parent transaction, further matching is done for the following fields:

- Transaction Currency
- Transaction Amount
- Original Debtor IBAN
- Original Creditor IBAN
- Original Creditor BIC

Original transaction is marked as Returned. Return of the Outbound payment transaction is processed.

ECA and accounting related to Inbound return is done.

No further action is allowed for a Recall Accepted transaction. Acceptance details are available for viewing.

- Return accounting will be original settlement amount and charges will be debited separately. Customer debit account will be the charge recovery account and charge amount will be the amount mentioned in Inbound message. Reversal details will be sent to DDA system for external account check along with charge details. Accounting entries will be handed off to accounting system.
- Accounting code and derived based on the price code linked for third party charges in payment currency preferences for transaction type 'Outbound'.

2.6.6 ACH Inbound Recall Response Input

You can access the "Inbound Low Value Payments (ACH) Recall Response" Screen by typing PADITRCL in the field in the top right corner of the application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Inbound Low Value Payments (ACH) Recall Response' screen. It has the following sections:

- Enter Query:** Contains fields for 'Incoming Recall Reference *', 'Incoming Recall Date', 'Original Payment Reference *', and 'End to End ID'. To the right are columns for 'Response Reference', 'Response Date', 'Branch Code', 'Host Code', and 'Network Code'.
- Recall Response Details:** Includes 'Recall Response' dropdown, 'Response Reason', 'Reason Description', 'Charge Currency', 'Charge Amount', and a 'Process Charge' button. To the right are columns for 'Transfer Currency', 'Transfer Amount', 'Debtor Name', 'Debtor IBAN', 'Debtor Bank BIC', 'Creditor Name', 'Creditor IBAN', 'File Reference Number', 'On Us Transfer' dropdown, and 'Instruction Date'.
- Original Transaction Details:** Columns include 'Transfer Currency', 'Transfer Amount', 'Debtor Name', 'Debtor IBAN', 'Debtor Bank BIC', 'Creditor Name', 'Creditor IBAN', 'File Reference Number', 'On Us Transfer' dropdown, and 'Instruction Date'.
- Network Reject Details:** Includes 'Reject Reference', 'Reject Received Date', 'Reject Code', and 'Reject Reason'.
- Incoming Recall Details:** Columns include 'Recall Reference Number', 'Recall Date', 'Recall Reason', 'Reason Description', and 'Additional Information'.
- Footer:** Shows 'Maker Id', 'Checker ID', 'Date Time', 'Date Time', 'Authorization Status', and an 'Exit' button.

Recall requests received by the Beneficiary Bank are available in this screen. You can query the records and provide positive/negative response to the Originating Bank.

You can query the available records by providing the Inbound Recall reference number.

The following details are defaulted on specifying the Inbound Recall Reference:

- Inbound Recall Date
- Original Payment Reference
- End to End ID
- Response Reference
- Response Date

- Branch Code
- Host Code
- Network Code

Original Transaction Details

System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Debtor Name
- Debtor IBAN
- Debtor Bank BIC
- Creditor IBAN
- Creditor Name
- File Reference Number
- On Us Transfer
- Instruction Date

Recall Request Details

- Recall Reference
- Recall Date
- Originator Name
- Originator Bank
- Recall Reason Code
- Recall Reason
- Additional Information

Network Reject Details (if any)

- Reject Reference
- Reject Received Date
- Reject Code
- Reject Reason

You can unlock the record and provide the recall response details:

Recall Response Details

Recall Response

Select to accept or decline the response.

Response Reason

While initiating a Recall request, you can specify the reason for the recall. All valid reject codes applicable for the Network for the operation 'Payment Recall' are listed for this field.

Reason Description

Based on the Reason code chosen reason description is defaulted.

Charge Currency

Specify the Charge Currency

Charge Amount

If the recall request is accepted you can mention the charge amount applicable. This amount is reduced from the payment amount while returning the funds.

On clicking Process Charge button, the system defined charge is defaulted. The charge is populated based on the Recall Acceptance Price code maintenance for the transaction type 'Inbound' in Network Currency Preferences. You can override the defaulted charge

Additional Recall Information 1-2

If the reason code entered is 'FRAD' then you can provide additional details in the fields provided.

Originator Name

Specify the name of the Originator.

Originator Bank

Specifies the name of the Originator Bank.

Note

Either Originator name or Originator Bank code can be captured as part of recall request

Sanction Scanning on Positive Response to Recall of Inbound Credit Transfers

(Generation of pacs.004)

Positive response for recall is input from 'Recall Response input screen' PADITRCL' with response as 'Accept'.

Sanction screening will be done if

- It is applicable for the customer
- It is applicable for the Network and source for the transaction type 'Inbound'

Sanction Response	System Action
Approve	Proceed with recall response processing. This is available, currently.
Reject	Continue processing as recall response as 'Decline'. On completion of auto processing negative response, generate camt.029
Seize	Continue processing as recall response as 'Decline'. On completion of auto processing negative response, generate camt.029 Post seizure entries: Debit: Customer Account Credit:Seizure GL Mark the transaction status as seized.

Additional Validation for SCT Processing:

Processing of	Related Message	Validation
SCT (ACH) – Inward Recall Response PADIT-RCL	camt.029	<p>++CxlStsRsnInf +++AddtlInfr</p> <p>This field is allowed to be used only when Reason Code is ‘LEGL’ or “CUST” in order to specify the reason.</p> <p>This field is allowed when Proprietary Reason Code is “ARDT”, “AM04” or “NOAS”, AC03 or AM09.</p> <p>Only two occurrences are allowed</p>

2.6.6.1 ACH Recall Response Summary

You can invoke the "Inbound Low Value Payments (ACH) Recall Response Summary" screen by typing 'PASITRCL' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

You can click 'Search' button to view all the pending functions. However, you can filter your search based on any of the following criteria:

- Inbound Recall Reference
- Original Payment Reference
- Inbound Recall Date
- Debtor IBAN
- Response Reference
- Response Date

- Authorization Status

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the following search criteria.

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using ‘Export’ button.

2.6.6.2 Inbound Recall Response Processing

- While processing a Recall response, it will be validated whether response is being sent within the response days specified in Network preferences. If it exceeds the recall days specified, system displays an override.
- Acceptance of recall triggers return of original Inbound and related details gets inserted in message table for sending return message in pacs.004 format.
- Refusal of recall sends out camt.029

2.6.7 ACH Return Of Outbound Payment

You can invoke the “Outbound Low Value Payments (ACH) Return Input” screen by typing ‘PADOTRTN’ in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.

Return Reference Number

The system displays the Return Reference Number by default.

Return Date

The system displays the Return Date as the current date by default.

System defaults the following on clicking ‘New’ button:

- Return Date
- Branch Code

- Host Code
- Original Transaction Type
- Original Payment Type

Original Transaction Reference

Select the Original Payment Reference. All Outbound payments with payment type as 'ACH' and transaction status as 'Processed' or 'Future Valued' are listed for this field.

On selecting the Original Transaction Reference, the information related to the transaction is defaulted in the following sections:

- End to End ID
- Network Code
- File Reference Number
- Message Identification
- Return Identification

Original Transaction Details

System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Debtor IBAN
- Debtor Name
- Creditor IBAN
- Creditor Bank BIC
- On Us Transfer
- Instruction Date

Return Details

Reject Code

Specify the Return Reason Code. Alternatively, you can select the reason from the option list. The list displays all valid reasons maintained in the system.

Note

Only the reject codes applicable for the payment network for the operation 'Payment Return' are listed.

Reject Reason

The system displays the Reject Reason based on the selected Reject Code.

Originator Name

Specify the name of the Originator.

Originator Bank

Specify the Originator Bank. Alternatively, you can select the Originator Bank from the option list. The list displays all valid Originator Banks maintained in the system.

Note

You must either specify the Originator Name or the Originator Bank.

Sanction Scanning on Positive Response to Recall /Return of Outbound Transfers (pacs.004 upload)

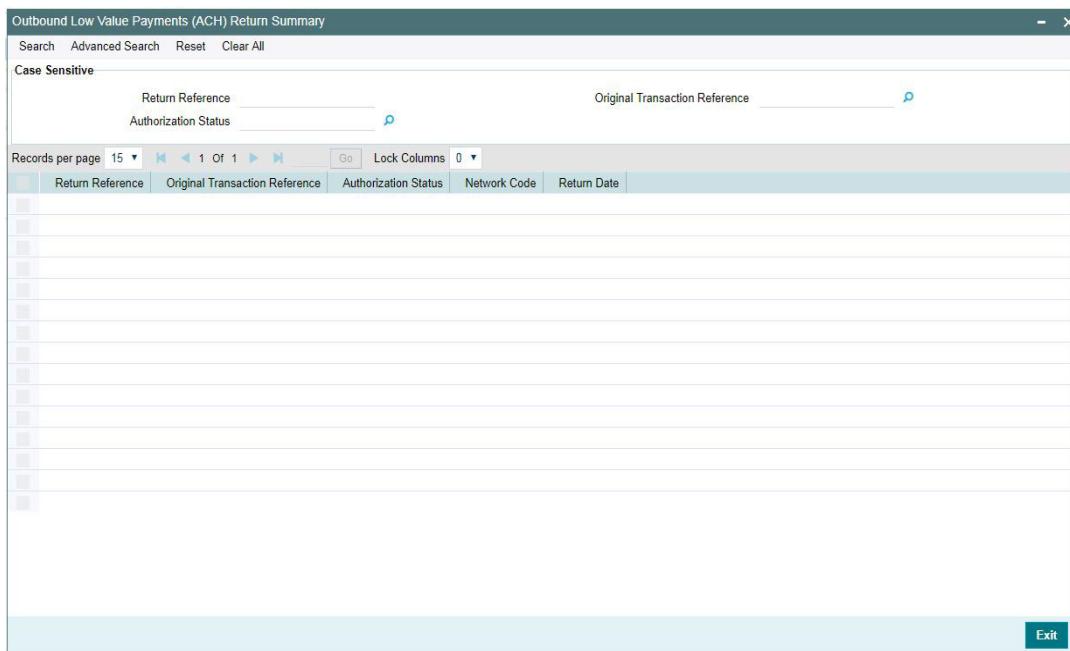
Sanction screening will be done if

- It is applicable for the customer
- It is applicable for the Network and source for the transaction type 'Outbound'

Sanction Response	System Action
Approve	Proceed with return processing.
Reject	Mark as return cancelled. This needs to be operationally handled.
Seize	Mark transaction as seized. Dr. Clearing GL & Cr. Seizure GL for settled amount in pacs.004. No reversal accounting.

2.6.7.1 ACH Return Of Outbound Payment Summary

You can invoke the "Outbound Low Value Payments (ACH) Return Summary" screen by typing 'PASOTRTN' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



You can search for the records using one or more of the following parameters

- Return Reference
- Original Transaction Reference
- Authorization Status

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the following search criteria.

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.6.8 Outbound Return Details View

You can view the outbound return transactions in this screen.

You can invoke 'Outbound Return Details View' screen by typing 'PADORTVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.

Enter Query	
Return Reference	End to End ID
Response Date YYYY-MM-DD	Branch Code
Original Transaction Reference	Host Code
Return Identification	Network Code
	File Reference Number
Return Details	
Reject Code	Transfer Currency
Reject Reason	Transfer Amount
Originator Name	Debtor IBAN
Originator Bank	Debtor Name
	Creditor IBAN
	Creditor Name
	Creditor Bank BIC
	On Us Transfer
	Instruction Date YYYY-MM-DD
Original Transaction Details	
View Queue Action Accounting Entries	
Exit	

- From this screen, click Enter Query. and specify the Return Reference.
- Along with the Return reference details in the Main and Pricing tabs user can also view the following:
 - Sanction Check status
 - External System Status
- Click Execute Query to populate the details of the transaction in the Outbound Return Details View screen.

For more details on Main and Pricing tabs refer to 'PADOTRTN' screen details above

2.6.8.1 View Queue Action Log

User can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the 'View Queue Action' button in 'PADORTVW' screen, where the

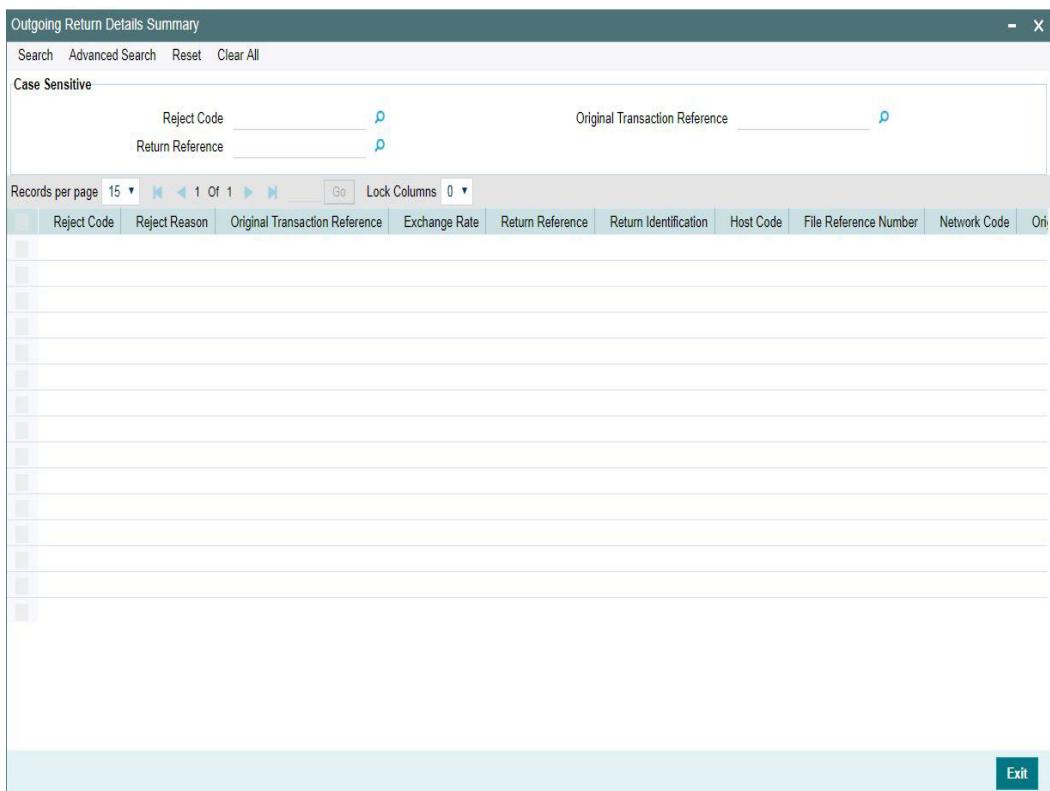
Transaction Reference Number is auto populated and related details are displayed. For more details on fields, refer to section 2.6.3.2

2.6.8.2 Accounting Entries Tab

You can invoke this screen by clicking Accounting Entries tab in the 'PADORTVW' screen. For more details on the fields refer to section 2.4.1.6.

2.6.8.3 Outbound Return Details View Summary

You can invoke 'Outbound Return Details View Summary' screen by typing 'PASORTVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.



You can search for the records using one or more of the following parameters:

- Reject Code
- Original Transaction Reference
- Return Reference

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using ‘Export’ button.

2.6.9 ACH Return of Inbound Payment

You can invoke the “Inbound Low Value Payments (ACH)’Return” screen by typing ‘PADINRTN’ in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button. You will be allowed to perform return operations only if the transaction processing status is Completed for Inbound transactions.

Inbound Low Value Payments (ACH) Return

New Enter Query

Return Reference No	Branch Code
Return Date	Host Code
Original Transaction Reference *	Network Code
End to End ID	Original Payment Type
Original Transaction Details	
Return Reason Code *	Transfer Currency
Return Reason	Transfer Amount
Originator Name	Debtor Name
Originator Bank	Debtor IBAN
Debtor Bank BIC	Creditor Name
Creditor Name	Creditor IBAN
File Reference Number	On Us Transfer
Instruction Date	
Network Reject Details	
Reject Reference	
Reject Received Date	
Reject Code	
Reject Reason	
Maker	Date Time
Checker	Date Time
Authorization Status	
Exit	

Return Reference Number

The system displays the Return Reference Number by default.

Return Date

The system displays the Return Date as the current date by default.

System defaults the following on clicking 'New' button:

- Return Date
- Branch Code
- Host Code
- Original Transaction Type
- Original Payment Type

Original Transaction Reference

You can select the Original Transaction reference of the Inbound payment for which return is to be initiated. Only Inbound transactions with payment type as 'ACH' and Transaction status 'Processed' are listed for this field.

On selecting the Original Transaction Reference, the information related to the transaction is defaulted in the following sections:

- End to End ID
- Network Code

Original Transaction Details

System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Debtor Name
- Debtor IBAN
- Debtor Bank BIC
- Creditor Name
- Creditor IBAN

- File Reference Number
- On Us Transfer
- Instruction Date
- Return Details

Return Reason Code

Specify the Return Reason Code. Alternatively, you can select the Return Reason from the option list. The list displays all valid Return Reasons maintained in the system.

Note

Only the reject codes applicable for the payment network for the operation 'Payment Return' are listed.

Return Reason

The system displays the Return Reason based on the selected Reject Code.

Originator Name

Specify the name of the Originator.

Originator Bank

Specify the Originator Bank. Alternatively, you can select the Originator Bank from the option list. The list displays all valid Originator Banks maintained in the system.

Note

You must either specify the Originator Name or the Originator Bank.

Network Reject Details

These fields are applicable while querying for a particular Return record which is rejected by the CSM

Reject Reference

The system displays the Reject Reference details.

Reject Received Date

The system displays the date on which the network reject was received.

Reject Code

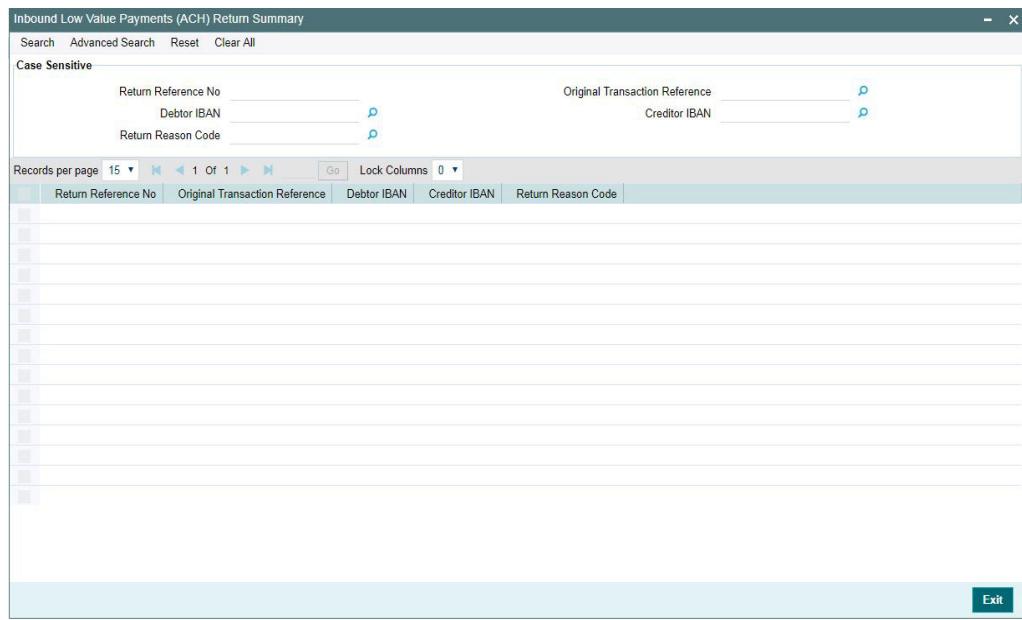
The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

2.6.9.1 ACH Return Of Inbound Payment Summary

You can invoke the “Inbound Low Value Payments (ACH) Return Summary“ screen by typing ‘PASINRTN’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



You can search for the records using one or more of the following parameters:

- Return Reference No
- Original Transaction Reference
- Debtor IBAN
- Creditor IBAN
- Return Reason Code

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the following search criteria.

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using ‘Export’ button.

2.6.10 Inbound Return Details View

You can view the inbound return transactions in this screen.

You can invoke ‘Inbound Return Details View’ screen by typing ‘PADIRTVW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.

The screenshot shows the 'Incoming Return Details View' window with the following layout:

- Enter Query** tab is selected.
- Return Reference No**: Text input field.
- Return Date**: Text input field with placeholder 'YYYY-MM-DD'.
- Original Transaction Reference**: Text input field.
- End To End ID**: Text input field.
- Branch Code**: Text input field.
- Host Code**: Text input field.
- Network Code**: Text input field.
- Return Details** section:
 - Return Reason Code**: Text input field.
 - Return Reason**: Text input field.
 - Originator Name**: Text input field.
 - Originator Bank**: Text input field.
 - Dispatch Status**: A dropdown menu.
 - Dispatch Ref**: Text input field.
- Original Transaction Details** section:
 - Transfer Currency**: Text input field.
 - Transfer Amount**: Text input field.
 - Debtor Name**: Text input field.
 - Debtor IBAN**: Text input field.
 - Creditor Name**: Text input field.
 - Creditor IBAN**: Text input field.
 - File Reference Number**: Text input field.
 - On Us Transfer**: A dropdown menu.
 - Instruction Date**: Text input field with placeholder 'YYYY-MM-DD'.
- Network Reject Details** section:
 - Reject Reference**: Text input field.
 - Reject Date**: Text input field.
 - Reject Code**: Text input field.
 - Reject Reason**: Text input field.
- Action Bar**:
 - View Queue Action** | **Accounting Entries**
 - Exit** button (highlighted in green).

- From this screen, click Enter Query. and specify the Return Reference.
- Along with the Return reference details in the Main and Pricing tabs user can also view the following:
 - Sanction Check status
 - External System Status
- Click Execute Query to populate the details of the transaction in the Inbound Return Details View screen.

For more details on Main and Pricing tabs, refer to ‘PADINRTN’ screen details above

2.6.10.1 View Queue Action Log

User can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the ‘View Queue Action’ button in ‘PADIRTVW’ screen, where the

Transaction Reference Number is auto populated and related details are displayed. For more details on the fields, refer to section 2.6.3.2

The screenshot shows a software interface titled "View Queue Action Log". At the top, there is a search bar labeled "Enter Query" and two input fields: "Transaction Reference Number" and "Network Code". Below these is a toolbar with navigation icons (back, forward, go), and columns for "Action", "Remarks", "Queue Code", "Authorization Status", "Maker Id", and "Maker Date Stamp". A message bar at the bottom indicates "1 Of 1" records found. Buttons for "View Request Message" and "View Response Message" are also present.

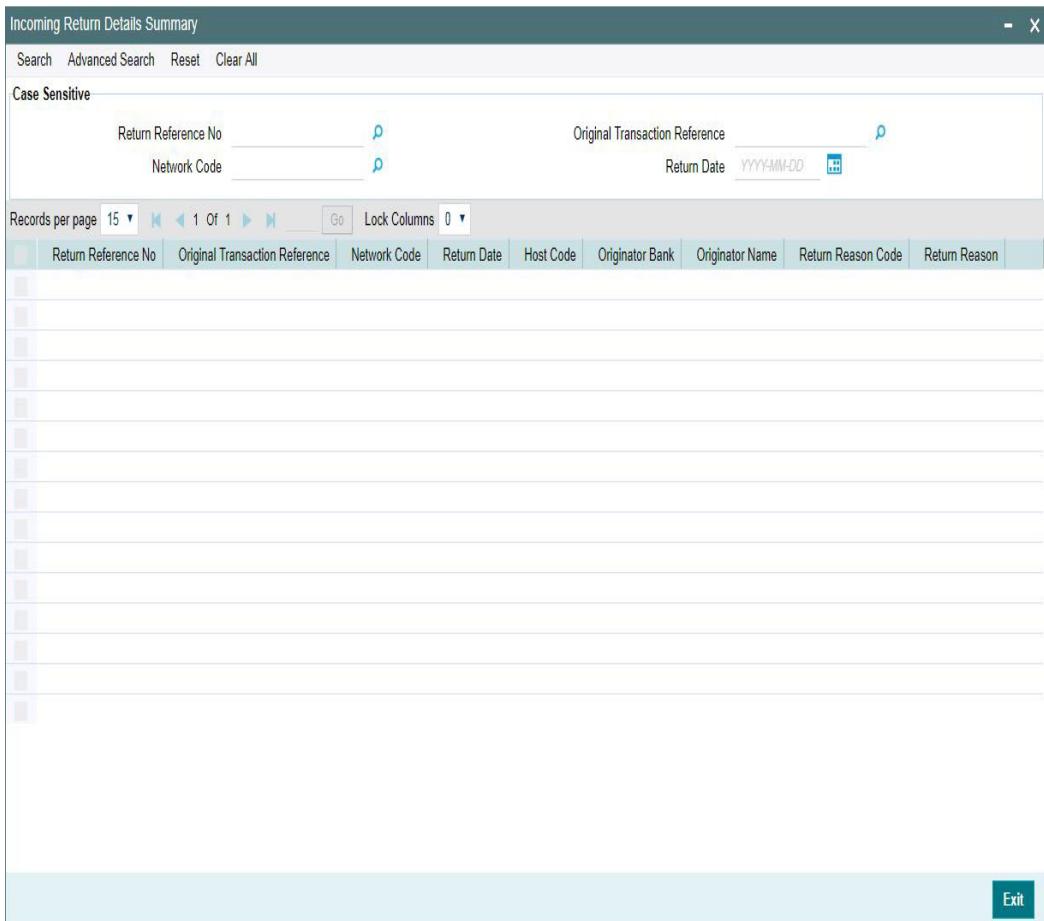
2.6.10.2 Accounting Entries Tab

You can invoke this screen by clicking Accounting Entries tab in the PADIRTVW screen. For more details on the fields refer to section 2.4.1.6.

The screenshot shows a software interface titled "Accounting Entries". It features a search bar "Enter Query" and a field for "Transaction Reference Number". Below is a table with columns for "Event Code", "Transaction Date", "Value Date", "Account", "Account Branch", "TRN Code", "Dr/Cr", "Amount Tag", "Account Currency", and "Transaction Amount". A message bar at the bottom says "1 Of 1" records found. A section titled "Accounting Details" is visible at the bottom left, and an "Exit" button is at the bottom right.

2.6.10.3 Inbound Return Details View Summary

You can invoke 'Inbound Return Details View Summary' screen by typing 'PASIRTVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.



You can search for the records using one or more of the following parameters:

- Return Reference Number
- Original Transaction Reference
- Network Code
- Return Date

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.6.10.4 Return of Inbound Transactions Pending in Queues

- Return operation is provided in Repair queue which is applicable only for Inbound transactions which are pending due to exceptions.
 - Inbound ACH payments when cancelled from any exception queue, is moved to Repair Queue. Return of the transaction can be initiated from Repair Queue.
- If payments are returned from the Repair Queue, Inbound payment accounting entries are passed with credit account as Payment Return GL maintained in Payment Currency preferences. Subsequently, payment return is processed and reversal entries are passed.

2.6.10.5 Processing Auto Returns

- Exceptions encountered during Inbound transaction processing are checked with auto reject exception codes that are applicable for the network.
- If exception is to be treated as a auto reject of the Inbound transaction, return is processed using Payment Return GL. Both Inbound transaction accounting and reverse accounting are posted.

2.6.11 Handling Network Rejects

Credit Validation File (CVF) is received from CSM for every ICF file to the sending Direct Participant indicating the success or failure of the validation process. A pre-settlement Reject message from CSM can be received in the form of pacs.002S2 report for any message originated by a bank:

- Outbound Payments – Pacs.008
- Return of Inbound Payments – Pacs.004
- Positive Response to Payment Cancellation Requests – Pacs.004
- Cancellation of Outbound Payments – Camt.056
- Negative Response to Payment Cancellation Requests – Camt.029

The bulks which are partially accepted or rejected status 'PART' will be processed automatically by system.

2.6.11.1 Cancellation Processing - ACH Payment Type

- The cancellation processing will be based on the dispatch acknowledgement status.

Acknowledgment Status	System Action
ACK	Cancellation Processing status will be marked as 'Exception'. Error code & error reason will be updated
NACK	Transaction status will be marked as 'Cancelled' Cancellation Processing status will be marked as 'Cancelled' Reversal accounting entries will be sent to accounting system

2.6.11.2 Reject of Outbound Payment

Original transaction has to be in processing 'Processed' status with same dispatch details as in Inbound reject report. On processing the network reject,

- Transaction status of parent transaction will be marked as 'Network Rejected'.
- The accounting entries are reversed with negative amounts. Accounting posting will be with event REVR. This action will be auto-authorized.
- No further action is allowed on such transaction.

The Reject Reference Number, Reject date and reject code and reason will be available in Outbound Transaction View screen.

2.6.11.3 Reject of Recall Request

In case this is rejected from the network, Original Transaction ID is matched with original recall reference. Original recall has to be in ‘Recall Requested’ status with same dispatch details as in Inbound report.

Network Reject Processing

- The reject details will be updated in the Recall Screen. Reject reference, Reject date, Reject code and reason will get updated for the recall request.
- The recall status will be marked as ‘Network Rejected’. No further processing possible on the existing recall request.
- Parent transaction will be moved back to processing ‘Processed’ status.
- A new recall request is possible for parent transaction

Reject reference, Reject date, Reject code and reason can be viewed for original parent transaction. When a new recall is initiated, these details will be nullified.

2.6.11.4 Reject of Inbound Payment Return

Original Transaction ID is matched with original return reference. Original payment transaction has to be in ‘Returned’ status with return transaction dispatch details as in Inbound report.

- The accounting entries posted with RETN event are reversed. Return transaction status is updated to ‘Network Rejected’.
- Parent transaction status is updated back as ‘Processed’ being the status prior to return operation.
- Reject reference, reject date, reject code and reason can be viewed from Outbound transaction view screen.
- Return of the parent transaction can again be initiated. Reject details pertaining to previous return are nullified in the view screen.

2.6.11.5 Reject of Positive Response to Recall

On receiving a network reject of positive response to Recall, Original Transaction ID is matched with original transaction reference. Original payment transaction has to be in ‘Returned’ status, recall status has to be ‘Approved’ with return transaction dispatch details as in Inbound report.

- Return of Inbound Payment will be marked as ‘Network Rejected’. The accounting entries posted with RETN event will be reversed.
- Parent transaction will be marked as processing ‘Recalled’ status as the subsequent return operation is reversed.
- The recall status of the recall request will be updated back to the status prior to the approval action, namely “Recall Requested”, enabling further approval or refusal on the same recall request.

2.6.11.6 Reject of Negative Response of Recall

Once the Recall request for Inbound Payment is refused, camt.029 will be sent to originating bank. In case, this is rejected from the network, network reject on the negative response of recall request. On receiving the network reject, Original Transaction ID is matched with original transaction reference. Original payment transaction has to be in ‘Processed’ status, recall status has to be ‘Refused’ with return transaction dispatch details as in Inbound report

- The recall status of the recall request will be updated back to the status prior to the approval action, namely “Recall Requested”, enabling further approval or refusal on the same recall request.

Note

- Bulks with status ‘RJCT’ will not be automatically processed by system. This needs to be operationally handled.
- If no original transaction is found for the reject report received, then the system will mark the message as an error and will be moved to the Message Mapping Queue table.
- Suppression of processing at bulk level will not be supported for partially rejected bulks.
- There will not be any file level accounting passed for network rejects. This has to be operationally handled.

2.7 R-Transactions Dispatch

- The Network cutoff check will be done for all R-transactions listed above. If the Network Cutoff is over, R transaction processing date is moved to next Network business day.
- Reversal accounting entries, if applicable, are posted on the current day itself with value date as the new date derived.
- R-Transaction details will be logged in the dispatch table with dispatch date as next Network business day.
- Dispatch file generated for the first cycle on the dispatch date will include these R-transactions.

FX Fetch for R-Processing

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

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

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

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

If ‘Re-do FX for R-transactions flag is not checked in Network preferences() then the R-transaction accounting will be reversal of original accounting. For more details on ‘Re-do FX for R-transaction Flag’ refer to Payments Core User Guide, section 2.2.3

2.8 Inquiry Process

An SCT inquiry occurs when a Participant requests information or clarification about the status of a SEPA Credit Transfer

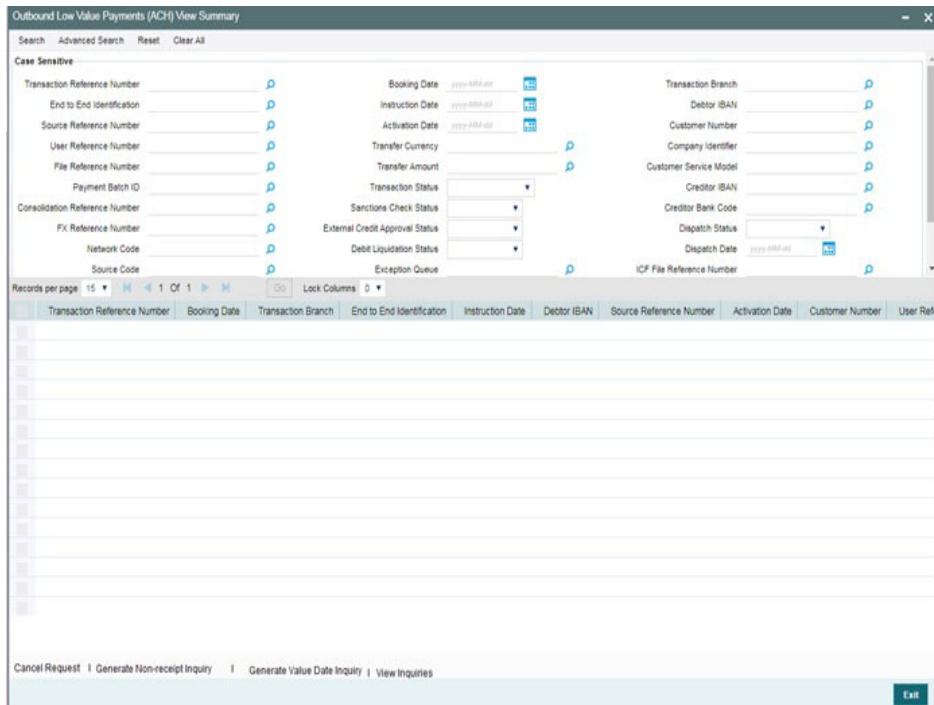
System allows Inquiry Process for

- Claim of Non-Receipt: When the Beneficiary claims not having received the initial SCT. It is then up to the Originator Bank to start the inquiry process
- Claim for Value Date Correction: When the Beneficiary claims that the initial SCT has been credited with a different value date than expected. It is then up to the Originator Bank to start the inquiry process

2.8.1 SCT Inquiry Initiation

SCT Inquiries are initiated on Outbound SEPA Credit Transfers.

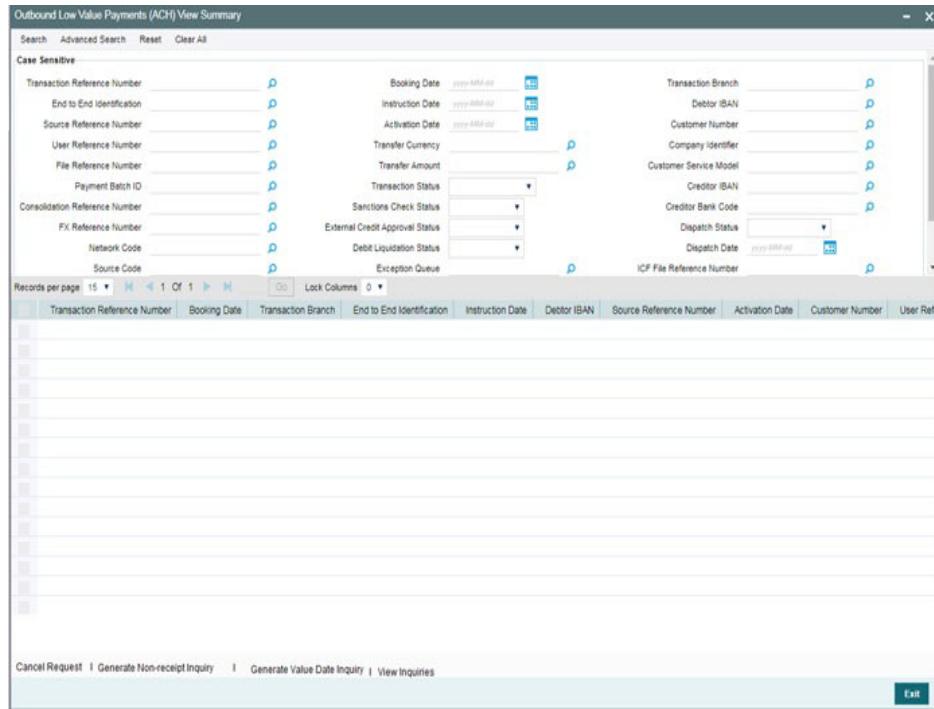
To Initiate an Inquiry for “Claim of Non-Receipt”; Launch PASOVIEW, Query the Payment for which the Inquiry is to be Initiated. Select the Payment and Click on ‘Generate Non-Receipt Inquiry’.



On Click of ‘Generate Non-Receipt Inquiry’, User is re-directed to PADOTQRY. In PADOTQRY screen, enter the Instruction Details and verify the defaulted Transaction Details. Click on Save to Initiate the Inquiry Process. On Save, Inquiry Status is marked to Initiated

On Authorize, System generates camt.027.001.06 for the “Claim of Non-Receipt” Inquiry which is dispatched in an IQ (Input Inquiry File)

To Initiate an Inquiry for “Claim for Value Date Correction”; Launch PASOVIEW, Query the Payment for which the Inquiry is to be Initiated. Select the Payment and Click on ‘Generate Value Date Inquiry’.

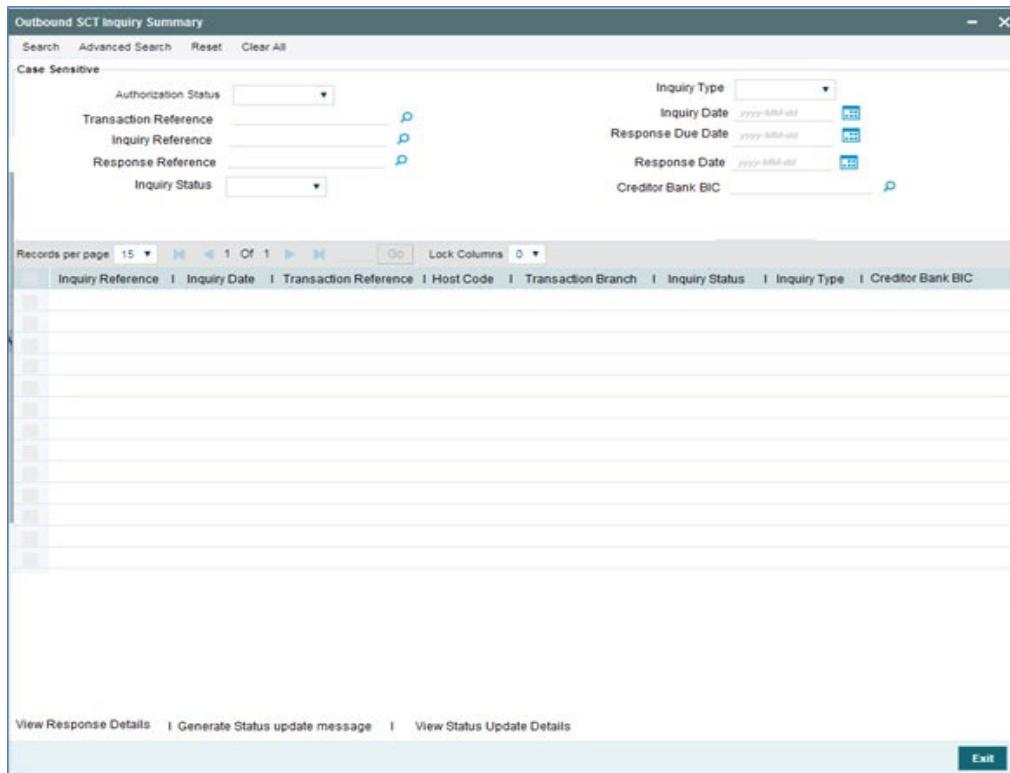


On Click of ‘Generate Value Date Inquiry’, User is re-directed to PADOTQRY. In PADOTQRY screen, enter the Instruction Details and verify the defaulted Transaction Details. Value Date field is editable on “Value Date Inquiry”. Click on Save to Initiate the Inquiry Process. On Save, Inquiry Status is marked to Initiated

On Authorize, System generates camt.087.001.05 for the “Claim for Value Date Correction” Inquiry which is dispatched in an IQF (Input Inquiry File)

2.8.2 Viewing Initiated Inquiries

To view all the Initiated Inquiries, Launch PASOTQRY and click on Search. Options are available for the User to Filter the Required Inquiries using the Search Fields



You can search for the records using one or more of the following parameters:

- Authorization status
- Transaction Reference
- Inquiry Reference
- Response Reference
- Inquiry Status
- Inquiry
- Type
- Inquiry Date
- Response Due Date –This date will be derived by system based on the Inquiry response days maintained for ‘Inbound’ transaction type.
- Response Date
- Creditor Bank BIC

2.8.2.1 Inbound Response to an Initiated Inquiry

The concerned Beneficiary Bank addresses its response to the Originator Bank that initiated the SCT inquiry, informing the latter about

- The final investigation outcome (whether positive or negative) for a SCT inquiry;

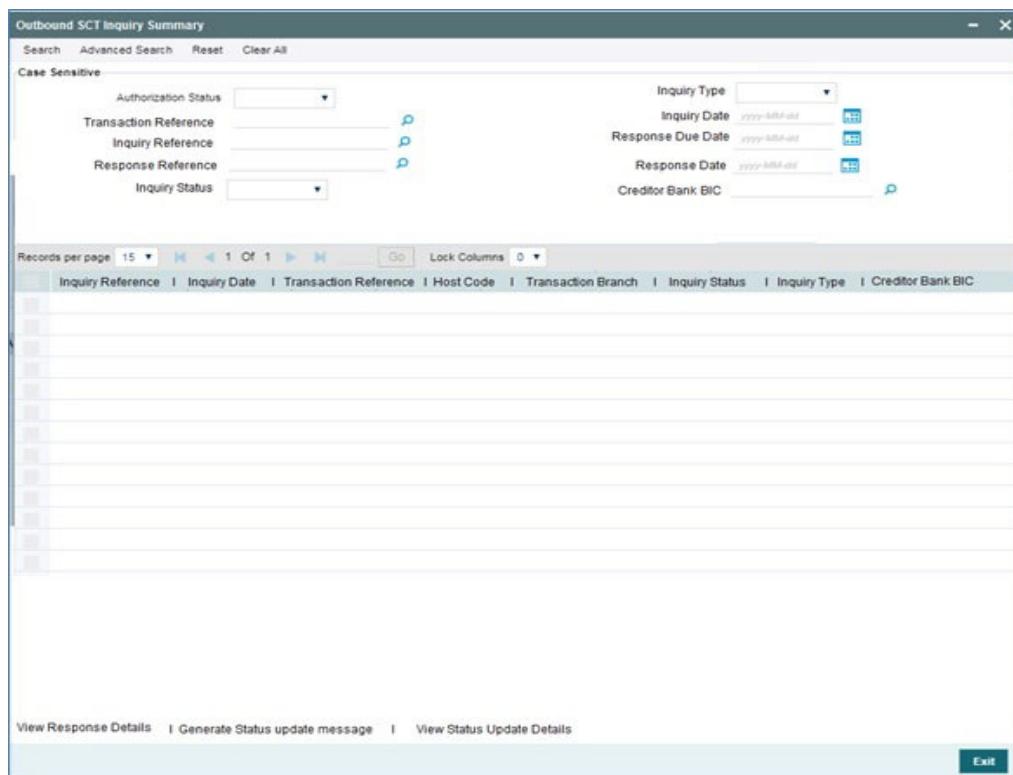
and

- Optionally providing details about the corrective action undertaken

Response to an Initiated Inquiry is received as a camt.029.001.08 in an OQF file (Output Inquiry File).

.On receiving a camt.029.001.08 message in OQF file, System matches the Response with all the Initiated Inquiries. If a Suitable Match is found, response is linked to the Original Inquiry and Inquiry Status is marked as Accepted / Rejected/Modified based on the status code received

Response to an Initiated Inquiry can be viewed in PASOTQRY



Invoke PASOTQRY, Search for the Initiated Inquiries. Select an Inquiry Record for which you want to view the Received Response. Click on 'View Response Details'

Following details gets defaulted on selecting the record and is not modifiable

- Transaction Reference
- Senders Inquiry Reference
- Inbound Inquiry Reference

The following fields in the grid are defaulted with details of the ACH Outbound transaction inquiry message selected for View Response Details action

- Response Reference
- Received Date
- Sender's Response Reference
- Inquiry Status
- Inquiry Message
- Value Date
- Reject code
- Reject Reason –Description of Reject code
- Inquiry handling fee

- Value date modification fee

Note

Multiple Responses can be received for an Initiated Inquiry. View Response Details Screen displays all the Received Responses to an Initiated Inquiry

2.8.2.2 Generate Status Update message

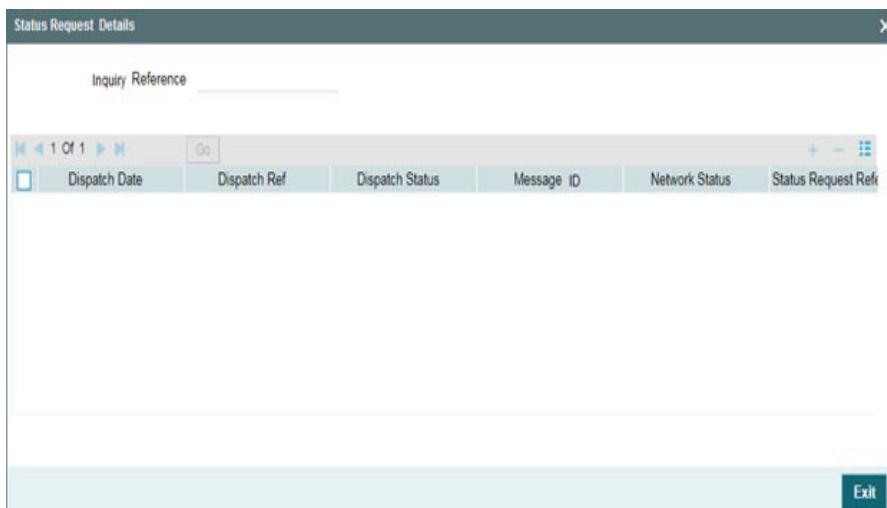
The Originator Bank can remind the Beneficiary Bank about the SCT inquiry ‘Claim of Non-Receipt’ and ‘Claim of Value Date Correction’ that has been addressed earlier to the Beneficiary Bank and which the Beneficiary Bank has not yet replied to.

To Generate a Status Update message, Invoke PASOTQRY, Search for the Initiated Inquiries for which Response is not Received. Select an Inquiry Record for which you want to generate a status update message. Click on ‘Generate Status Update Message’

System generates a pacs.028.001.01 message for a Status Update and dispatches it in the IQF (Input Inquiry File)

View Status Update Details

User can view the Status Update Details by invoking PASOTQRY. Invoke PASOTQRY, Select an Inquiry Record for which you want to view the status update details. Click on ‘View Status Update Details’



2.8.3 Inbound Inquiry Processing

2.8.3.1 Inbound Inquiry File Upload

Inquiry message is received in OQF (Output Inquiry File) file.

When Inquiries are received, system tries to match the transaction with the original payment sent. The inbound inquiry message will be linked to the inbound message already received by matching the Original Transaction Reference of the Sender. Upload of the inbound inquiry message will not fail even if matching inbound transaction is not found.

Inquiry Status will be marked as 'Unmatched' in such cases

Background job is available for reading the Inbound OQF file from the designated folder and to populate the data into staging table.

The inbound Inquiry message details can be viewed from Inbound SCT Inquiry screen (Function ID: PADINQRY).

The summary screen PASINQRY allows to query the inbound inquiry messages received

You can invoke the summary screen Function ID:PASINQRY from the Inbound ACH view summary Function ID:PASIVIEW screen by selecting a transaction and Clicking on 'View Inquiries Received'.

2.8.3.2 Response to an Inbound Inquiry

The Response-to-SCT-inquiry message is made by the Beneficiary Bank.

The concerned Beneficiary Bank addresses its response to the Originator Bank that initiated the SCT inquiry, informing the latter about

- The final investigation outcome (whether positive or negative) for a SCT inquiry; and
- Optionally providing details about the corrective action undertaken

You can Respond to the Inbound Inquiries by Invoking PASINQRY. Query the Inbound Inquiry for which you want to Respond to. Select the Inquiry and Click on 'Generate Response'. On Click of Generate Response, System Re-directs user to the Response details Input Screen

If the Inbound Inquiry is for a 'Claim Non-Receipt', User is expected to enter details in Non-Receipt Claim Tab of the Response Screen

If the Inbound Inquiry is for a 'Value Date Correction', User is expected to enter details in Value Date Claim Tab of the Response Screen

The following values are allowed in the drop down list for the field Investigation status if Inquiry type is 'Claim Non-Receipt':

- ACNR : Accepted Claim Non-Receipt
- RJNR : Rejected Claim Non-Receipt

The following values are allowed in the drop down list for the field Investigation status if Inquiry type is 'Claim Value Date Correction':

- ACVA : Accepted Value Date Adjustment
- RJVA or CVAA : Rejected Value Date Adjustment
- MODI : Modified As Per Request

Enter the Necessary details and click on Save. On successful processing of the response, the resolution of investigation message camt.029.001.08 is generated and dispatched in an IQF (Input Inquiry File).

Note

Only one response can be sent for an Inquiry message except for Claim on Value Date Adjustment for which status is 'Accepted'. If the status is 'Accepted', one more response message can be sent with status code as MODI.

2.8.3.3 Status Update on an Inbound Inquiry

The Originator Bank can remind the Beneficiary Bank about the SCT inquiry reasons 'Claim of Non-Receipt' and 'Claim of Value Date Correction' that has been addressed earlier to the Beneficiary Bank and which the Beneficiary Bank has not yet replied to

All status updates are received as a pacs.028.001.01 message in an OQF (Output Inquiry File) File

On receiving a pacs.028.001.01 message, system matches it with inbound recall which is pending response or inbound inquiry message pending response. No further processing is done for status update messages as the action is pending with the original Recall or Inquiry.

2.9 SEPA Messaging

2.9.1 SEPA Messaging Preferences

This is Network based preference screen. A file type preference field is provided in this maintenance to decide whether CSM based bulk messages to be generated or ISO messages. This is an optional maintenance. If this maintenance is not available, the system generates EBA specific SEPA files. This is applicable to ACH CT and Direct Debits.

You can invoke 'SEPA Messaging Preferences' screen by typing 'PMDSEPAM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click 'New' button on the Application toolbar.

The screenshot shows the 'SEPA Messaging Preferences' window. At the top, there are 'New' and 'Enter Query' buttons. Below them are fields for 'Host Code *' and 'Network Code *'. To the right, there are 'Network Type' and 'Network Description' fields. Under 'File Format Details', there is a dropdown menu set to 'Non-CSM based files' with a 'No' option. At the bottom, there is a 'Dispatch File Details' section with columns for 'Maker' (with 'Checker' listed), 'Date Time:', 'Mod No', 'Record Status', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner of the window.

You can specify the following fields:

Host Code

The system defaults the host code of transaction branch on clicking 'New'

Network Code

Specify the Network Code from the list of values.

Network Type

The system defaults the Network Type on selecting the Network Code.

Network Description

The system defaults the Network Description on selecting the Network Code.

File Format Details

Non-CSM based files

Select the value between Yes or No.

If the filed value is 'Yes' then SEPA ISO messages are generated for each transaction type.

If SEPA Message preferences is available and the Non -CSM based files is set as 'Yes', then dispatch file generation is based on the EPC ISO message formats.

- Separate files are generated for the message type
- Files are generated for transactions with current date as instruction date. If back dated transactions are there settlement date is moved to current date
- Files are generated for the dispatch cycles maintained in Dispatch Parameters for the Network and service type SCT
- Number of transactions restrictions for batch is considered for total number of transactions allowed in a message
- File size restriction, if maintained in dispatch parameter is applicable

2.9.1.1 SEPA Messaging Preferences Summary

You can invoke the 'SEPA Messaging Preferences Summary' screen by typing 'PMSSEPAM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

You can click 'Search' button to view all the pending functions. However, you can filter your search based on any of the following criteria:

- Authorization Status
- Network Code
- Non-CSM based files
- Record Status
- Network Type

When you click 'Search' button the records matching the specified search criteria are displayed. Double click a record or click 'Details' button to view the detailed maintenance screen.

3. Function ID Glossary

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PADINRCL 2-66
PADINRTN 2-86
PADIRCLV 2-70
PADIERTVW 2-90
PADITONL 2-34
PADITRCL 2-77
PADIVIEW 2-48
PADORCLV 2-63
PADORTVW 2-84
PADOTONL 2-1
PADOTRCL 2-58
PADOTRTN 2-81
PADOVIEW 2-19
PADRCRES 2-73
PASINRCL 2-69

PASINRTN 2-89
PASIRCLV 2-71
PASIERTVW 2-91
PASITONL 2-47
PASITRCL 2-80
PASIVIEW 2-52
PASORCLV 2-65
PASORTVW 2-85
PASOTONL 2-17
PASOTRCL 2-61
PASOTRTN 2-83
PASOVIEW 2-24
PASRCRES 2-75
PMDNCPRF 2-7
PMDSEPAM 2-102
PMSSEPAM 2-103