

Payments and Collections

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1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with the Payments and Collections module of Oracle FLEXCUBE. It takes you through the various stages in processing a Payments or Collections transaction.

You can obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

1.2 Audience

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

Role	Function
Back Office Trade Finance Department Clerks	PC Contract Input functions except Authorization.
Back Office Trade Finance Department Officers	PC Contract Authorization, maintenance of static data specific to the BC module
Front end Trade Finance Product Managers	PC Product definition functions excluding authorization. BC Report/Query functions
End of Day Operators	End and beginning of day related processing functions. PC Report/Query functions.
Bank's Financial Controller/Trade Finance Department Manager	Branch level processing related setup for PC module and Authorization of the same Authorization of PC product definitions/amendments PC Report/Query functions
MIS Department Officers	PC Query/Report functions

1.3 Organization

This manual is organized into the following chapters:

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>Payments and Collections - An Overview</i> provides a snapshot of the features of the module
Chapter 3	<i>Maintaining Information Specific to the Payments and Collections Module</i> describes the procedure to set up reference information related to the module.
Chapter 4	<i>Defining Attributes Specific To Payments And Collections Products</i> talks about defining the attributes specific to setting up a Payments and Collection product.
Chapter 5	<i>Processing a Payment or Collection Transaction</i> deals with the sequence of events involved, to process Payments and Collection transactions.
Chapter 6	<i>Levying Charges on Payments and Collections Transactions</i> provides a snapshot of the charges applicable for Payment and Collection transactions
Chapter 7	<i>Processing Salaries</i> explains how salaries are processed in this module. Gives information on basic information that needs to be maintained in the system before beginning operations for salary processing
Chapter 8	<i>Outgoing Payments Workflow</i> explains how you can use the outgoing payments workflow facility
Chapter 9	<i>Payments and Collections-Operations and Processes</i> explains the operations and background processes for the Payments and Collection module.
Chapter 10	<i>Annexure A - Accounting Entries And Advices</i> acquaints you with the accounting entries and advices generated in the Payments and Collections module.

















1.4 Related Documents




You may need to refer to any or all of the User Manuals while working on the PC module:

- Procedures
- Products
- User Defined Fields
- Shadow Processing

1.5 Glossary of Icons

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

Icons	Function
	New
	Copy
	Save
	Delete
	Unlock
	Print
	Close
	Re-open
	Reverse
	Template
	Roll-over
	Hold
	Authorize
	Liquidate
	Exit
	Sign-off

Icons	Function
	Help
	Add
	Delete

Refer the Procedures User Manual for further details about the icons.

2. Payments and Collections - An Overview

2.1 Introduction

The Payments and Collections (PC) Module of Oracle FLEXCUBE helps you process local currency funds transfer transactions initiated either by your customer through an Electronic Banking System, or by your staff in any of your branches on behalf of a customer. The PC module handles the following types of transactions:

- Payment transactions involving the transfer of funds from one's own account to another account (s). Such transactions are initiated by the debtor who instructs his bank (debtor's bank) to draw / transfer a certain amount from his (debtor's) account, to the creditor's account in the creditor's bank.
- Collection transactions involving the transfer of funds from a different account into one's own account; Such transactions are initiated by the creditor who instructs his bank (the creditor's bank) to draw a certain sum from the debtor's account (in the debtor's bank), assuming that such an agreement exists between the debtor and the creditor of the transaction and between them and their respective banks.

Collection transactions are of two types:

- Direct Debit transactions (DD)
- Request for Debit transactions (RFD)

To process collection transactions, the creditor's bank will send a message (Outgoing DD/RFD) to the debtor's bank. The debtor's bank will receive the message (Incoming DD/RD) and after performing the required validations (availability of funds, agreement details etc.), will draw the specified amount from the debtor's account and transfer it to the creditor's bank. In case of an RFD an approval message needs to be sent to the creditor's bank, but in case of a DD no response needs to be sent. A DD agreement is deemed to be approved in case no response is received from the debtor's bank within a specific number of days.

If for some reasons (insufficiency of funds for instance), the debtor's bank rejects the Incoming DD/RFD, the message will result in a Reject of Incoming DD/RFD. On the creditor's side, the same will be processed as a Reject of Outgoing DD/RFD.

2.1.1.1 The difference between a DD and RFD

The primary difference between a DD and an RFD transaction is that a DD will be considered processed/settled if not rejected within the stipulated period known as the response period. An RFD, on the other hand, will be considered closed if not approved within the specified response period. Further, you can recall a DD whereas an RFD cannot be recalled. A recall is initiated by the debtor when he chooses to re-collect his funds from the creditor's account.

The various types of collection transactions can be summarized as follows:

Direct Debit (DD) Transactions

1. Outgoing Direct Debits
2. Incoming Direct Debits
3. Reject of Outgoing Direct Debits
4. Reject of Incoming Direct Debits
5. Recall of Outgoing Direct Debits

6. Recall of Incoming Direct Debits

Request for Debit (RFD) Transactions

7. Outgoing Request for Debits

8. Incoming Request for Debits

9. Approval of Incoming Request for Debits (results in an Outgoing Payment)

10. Approval of Outgoing Request for Debits (results in an Incoming Payment)

11. Reject of Outgoing Request for Debits

12. Reject of Incoming Request for Debits

In the Payments module, you can perform the following operations:

- Module specific Static data maintenance
- Product definition
- Contract input
- Transaction processing
- Process Monitoring and Recovery
- Batch Processing
- Generation of Advices

2.1.2 Maintaining Module Specific Information

Before you begin operations in the Payments and Collections module of Oracle FLEXCUBE, you have to maintain certain information that is required to process the transactions that you receive. This maintenance is done in screens invoked from the Application Browser.

Local Bank Directory Maintenance

You can maintain a directory of Local Clearing Banks in the Local Banks screen. In this screen, you have to specify a unique Code for the bank a brief description. In addition, you can capture the addresses of the bank, its stage of transition to the IBAN Format, and the various clearing networks supported by the bank. You can also indicate whether the bank supports DD and RFD transactions.

Clearing Network Maintenance

You can define the networks (such as SORBNET) over which you communicate with banks and other financial institutions for transactions.

Outgoing Payments Maintenance

You can capture clearing network participation details in the 'Outgoing Payments' screen, for a combination of beneficiary BIC, clearing network, priority and cut-off time.

Bank Redirection Maintenance

On occasion, the transactions involving a specific bank may have to be redirected to another bank. You can capture this information in the Bank Redirection Maintenance screen.

Account Redirection Maintenance

The transactions involving a specific account in Oracle FLEXCUBE may have to be redirected to another account maintained in Oracle FLEXCUBE. You can capture this information in the Account Redirection Maintenance screen.

Upload Source Maintenance

You can maintain the different sources from which you receive transactions as part of the Upload Source Maintenance. The details of such transactions are uploaded from such external sources into Oracle FLEXCUBE.

Upload Source Parameters Maintenance

You can define certain parameters for a product category and upload source combination. As part of the parameters you specify for the combination, you can specify details such as the transaction retention period, and if transactions should be automatically authorized, etc.

Customer Station Maintenance

In the Customer Station Maintenance screen, you can specify the authorized customers and the accounts for a specific station and source combination. All transactions that you receive will be validated for the existence of a valid Customer Station and Account.

Client Agreement Maintenance

You can capture customer agreements relating to a product in the Customer Agreements screen. For the transactions processed under a specific product, involving a specific customer, you can specify the manner in which the value date of the accounting entries for the customer leg of the transaction should be arrived at; the cut-off time, whether consolidation is required or not and other such parameters which take precedence over the parameters defined at the product level.

While generating outgoing DD collections on behalf of your customers, you should maintain the Creditor's DD agreements wherein the details pertaining to the debtor's account, bank and agreement ID are captured.

Similarly, while receiving incoming DD's on behalf of your customers you must ensure that you maintain DD agreements wherein the details pertaining to the creditor such as the creditor's bank, account number and agreement ID are captured.

Account Statement Fields Definition

You can specify the fields that should be included in the account statements that you generate. You can do this in the Account Statement Fields screen. You can specify a maximum of fifteen fields for an account statement. You must also specify the sequence in which the fields must be displayed in the account statements. The fields are defined for a product type and product code combination.

User Defined Fields (UDF) and User Defined LOV Maintenance

You can define additional fields required for processing DD and RFD transactions through the User Defined Fields screen. You can also maintain a list of possible values for the User Defined Values.

Reject Code Maintenance

DD and RFD transactions may be rejected because of several reasons. You can associate the appropriate reject code with such transactions. Reject codes are maintained in the Reject Code screen.

Debtor Customer Category Maintenance

You can maintain debtor categories through the Debtor Customer Category screen. This will enable you to define preferences for a debtor category instead of defining for each debtor participating in DD and RFD transactions. The preferences for a category are maintained in the Product Debtor Category Preferences screen.

Charge Product Category Maintenance

Maintaining charge categories will allow you to collate statistics involved in payment and collection transactions. Using the data that is collated you will be able to define appropriate charges for processing transactions.

Charge Account Mapping

Typically, the processing charges are debited to the customer account involved in the transaction. However, through the Charge Account Mapping screen, you can specify a different account, for collecting such charges.

Branch Parameters Maintenance

You can maintain branch level parameters for processing PC transactions. You can capture the branch details in the 'Payments & Collections Branch Parameter Maintenance' screen.

Cut-Off Time Maintenance

Based on the cutoff time maintained, outgoing payment transactions are validated. For transactions received after the cut off time, the system moves such transactions to the next working day. You can maintain cutoff time for a combination of branch, customer group, module, organization unit, payment direction, debit swift group, upload source and currency.

Priority Maintenance

Based on the priority, pending transactions in day queue or dispatch mode are processed. Here you can also maintain a list of payment priorities for transaction in the 'PC Priority' screen.

Payment Doc Type Maintenance

You can map partial approval flag against each payment document type in the 'Payment Doc Type Maintenance' screen.

2.1.3 Maintaining Products

You may process transactions, which involve transfer of funds between accounts maintained at your bank. You can define this type of local payment as a product in the P&C module. You can define products for each type of DD and RFD transactions mentioned earlier.

The advantages of defining a product

Let us consider the steps involved in processing an outgoing payment instruction (involving a foreign currency account) at your bank. Your specifications would include the following:

- The type of payment being made (that is, outgoing in this case)
- The Clearing Mode
- The Clearing Network
- The Exchange Rate applicable
- The Customer Entry days

- The Customer Entry Value days
- The Counterparty Entry days
- The GLs to which the accounting entries should be posted
- The advices that should be generated

If you process a thousand such outgoing payments, you would need to repeat these operations as many times.

By defining outgoing payments involving an incoming or outgoing collection as a product in Oracle FLEXCUBE, and defining standard attributes for it, you can make the task of processing such payments easier.

You can define the following broad parameters for a product:

- Product Preferences
- Events and Accounting Entry Definition
- Advices to be generated for the various events
- MIS Definition

2.1.4 Product Categories

Once you have created a product, you can associate it with a 'product category'. A product category helps in identifying the product that should be used to process a transaction that is received.

A product category can be of either of the following types:

- Incoming
- Outgoing

Once you have maintained the basic details for a category, you can proceed to associate products that have been created at your bank, with the category. For a product category, you have to identify products for the following types of processing:

- Book Transfers
- Internal Clearing
- External Clearing

For internal and external clearing, you also have to specify the sequence in which the products should be taken up for product resolution. Depending on the sequence, the appropriate product will be associated when a transaction is initiated in the system.

An outgoing transfer includes information about the outgoing product category. When this transaction is received, Oracle FLEXCUBE resolves the product to be used for processing as follows:

Case One

- The outgoing product category maintenance is referred.
 - If a book transfer, the system picks up the outgoing book transfer product specified here (the customer leg is processed using this product).
 - The Incoming Product Category specified for the outgoing product is picked up.

- The Incoming Product Category maintenance is referred and the product which corresponds to the incoming transaction within this product category is picked up. The counterparty leg of the transaction is processed using this product.

Case Two

- The outgoing product category maintenance is referred.
 - If the transaction does not fit the specifications of the book transfer product, the system tries to fit the transaction in the list of internal clearing products you have maintained (in the sequence you have specified).
 - If the transaction fits the parameters defined for an internal clearing product, the transaction is processed using the product.

Case Three

- The outgoing product category maintenance is referred.
 - If the transaction does not fit the specifications defined for any internal clearing product, the system tries to match the transaction with the external clearing products you have specified for the product category (in the sequence you have specified).
 - The transaction is then processed using the first product in the list of external clearing product whose parameters match that of the transaction.

Apart from specifying the different clearing products, you can specify certain preferences for a product category. The preferences you specify for a category determine the manner in which transactions are ultimately processed.

2.1.5 Payments Contract Batch processing

A payment transaction from an electronic banking system is handed off to the Incoming Message Queue of Oracle FLEXCUBE. The message is then translated into contract details by the interface function. The transaction details are then handed off to the P&C module. Uploaded transactions will ideally be one of following categories:

- Outgoing/Incoming Payments initiated by Electronic Banking
- Outgoing/Incoming Collections initiated by Electronic Banking
- Incoming leg of Internal Transactions

All uploaded contracts, along with the contract manually entered by the user from Online Screen, form part of the processing queue. Preliminary validations are done for checking the integrity of the contract data. Validations are made along the following parameters:

- Upload Source
- Product Category
- Customer and Customer Account
- Bank Code
- Clearing Network
- Product Code
- Activation Date
- User Defined Fields (UDFs)
- Customer Agreements

Based on the validations made, the contract is moved to appropriate queue for event processing/error handling. Processed contracts are authorized based on the authorization parameter maintained in the Upload Source.

Depending on the errors encountered during processing, the transactions will be handed off to the appropriate exception queue. The following exception queues are available to view the details of contracts with exceptions:

Processing Exception Queue

This queue displays the details of transactions for which an exception is raised during processing. The system can raise an exception during charge computation or advice generation.

Credit Exception Queue

Transactions that were rejected due to unavailability of funds will be displayed in this queue.

Consolidation Exception Queue

All transactions that were rejected due to errors in posting the consolidated entry will be displayed in this queue.

2.1.6 Shadow Processing in Payments and Collections

Shadow processing is a feature that facilitates accounting for the same transaction based on different GAAPs. As part of this, accounting entries for certain events from the Payments and Collections module will be handed off to a second schema, which is the shadow schema. The shadow schema has a GAAP different from the one in which the original operation is carried out (the main schema). This ensures that accounting is done in accordance with both GAAPs for operations requiring such accounting treatment.

Refer the chapter 'Shadow Processing' in the Shadow Processing User Manual under Core for more details on the accounting entries handed off and the shadow processing feature

3. Maintaining Information Specific to the Payments and Collections Module

3.1 Introduction

Before you begin operations in the Payments and Collections (PC) module of Oracle FLEXCUBE, you must maintain certain basic information in the system. For example, you must maintain the:

- Local Bank Directory
- Clearing Networks
- Upload Sources
- Bank Redirection details

This data is essential for processing the payments and collections transactions during the course of the day.

Data of this sort is referred to as 'Static Data' because it remains constant over a period of time.

3.1.1 Maintaining Static Data

The static data maintained in Oracle FLEXCUBE can either be common to several modules or be specific to a module. For example, data relating to exchange rates is common to modules such as Foreign Exchange, Funds Transfer, Payments, etc. Static Data that is commonly accessed by several modules is maintained in the Core Services module.

Data that is specific to a module is maintained in the module itself. For example, the details relating to the clearing networks that you support are specific to the Payments and Collections module. It is, therefore, maintained in the PC module.

3.2 Maintaining Information Specific to PC Module

Before you proceed with operations in the Payments and Collections module, you must maintain the following information:

- Local Bank Directory
- Clearing Networks
- Outgoing Payments
- Bank Redirection details
- Account Redirection details
- Upload Sources
- Upload Source Parameters
- Products
- Client Agreements (after product maintenance)
- Customer Station details
- Details of Creditors
- Product Category (after product maintenance)
- Account Statement Fields
- User Defined Fields (UDF) and User Defined LOVs

- Reject Codes
- Debtor Customer Categories
- Charge Product Categories
- Charge Account Mappings
- Cover requirement
- Branch Parameters
- Cut-off Time
- Priority
- Payment Doc Type

You can maintain this information in screens that are invoked from the Application Browser. The subsequent sections of this chapter talk about each of the above mentioned maintenances in detail.

3.2.1 **Maintaining Bank Code Types**

You can maintain the different types of bank codes that you intend to maintain for banks in the System, through the 'Bank Code Type Maintenance' screen. This maintenance is required to distinguish between the types of bank codes.

You can invoke the 'Bank Code Type' screen by typing 'PCDNKTYP' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Fields	
Input By	DOCUMENTS
Date Time	
Modification Number	
Open	<input checked="" type="checkbox"/>
Authorized By	
Date Time	
Authorized	<input type="checkbox"/>

In this screen, you can specify the following details:

Bank Code Type

Specify the type of identifying code that will be maintained for a bank in the system – for instance, SWIFT, BIC, BLZ, and so on. This code is used to identify the type of Bank code maintained in bank directory.

Description

Specify an appropriate description of the type of bank code specified in the Bank Code Type field.

3.2.2 Maintaining Bank Directory

You can maintain a list of 'Clearing Banks' participating in payments and collections transactions in the PC - Bank Directory screen. You can invoke this screen by typing 'PCDBNKMT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows a 'Bank Directory Maintenance -- Webpage Dialog' window. It features several input fields with red asterisks indicating required fields: 'Bank Code', 'Bank Code Type', 'Bank Name', 'City', and 'Address'. There are also fields for 'National Clearing Code', 'Valid From Date', 'Valid Till Date', 'Correspondent Bank Acc', 'Branch Code', 'SWIFT Address', and 'Customer'. Checkboxes are present for 'Main Bank Identification Code Flag', 'International Bank Account Number Mandatory', and 'Interest Classes'. At the bottom, there are fields for 'Input By DOCTEAM1', 'Date Time', 'Modification Number', 'Authorized', and 'Open', along with a 'Cancel' button.

In this screen, you can to maintain the following details:

Bank Code

Every bank with which you have a relationship for processing local payments, direct debits and requests for debit should be identified by a unique code. The clearing bank will be referred by this code throughout the system.

Bank Code Type

You can select the type of identification code being specified for the bank in the directory. For instance, it could be SWIFT, BIC, BLZ and so on. The drop down list contains the bank code types maintained in the system, and you can choose the appropriate code type.

Bank Name

Specify the name of the bank maintained in the directory.

City

Specify the name of the city of the bank in the bank directory.

Address

In addition to the bank code, you can also capture the name of the bank and the address for correspondence.

Country

Specify the country of the bank in bank directory. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.



The country information is captured to enable Mantas to analyse the transactions for possible money laundering activities.

For more details on Mantas, refer 'Mantas' interface document.

National Clearing Code

Enter the national clearing code to be used in case the system is not able to resolve the TARGET-2 participant based on the bank code.

TARGET-2 is a high value Euro Payment clearing system.

For more information on TARGET-2, refer Maintaining Clearing Network details section.

Valid From Date

Specify the date from which the clearing code is valid.

Valid Till Date

Specify the date up to which the clearing code is valid.

Main Bank Identification Code Flag

Main BIC Flag is used to resolve 8 characters BIC. Check this option to indicate that the main BIC must be used if the bank code is incomplete.

Correspondent Bank Acc

You can specify the Nostro account of your bank with a correspondent bank that has to be used for clearing purposes. The adjoining option list displays all correspondent bank accounts maintained in the system. You can choose the appropriate one. This account will be used to derive the EPD, processing type etc.

Branch Code

If the clearing bank being defined is a Oracle FLEXCUBE branch, you can select the appropriate branch code from the option list available. Every branch in Oracle FLEXCUBE is identified by a unique branch code. A transaction routed through an internal branch will be processed as an Internal Book transfer.

SWIFT Address

If the clearing bank is part of the SWIFT network, you can select the corresponding SWIFT address from the available option-list.

Customer

You can indicate the customer CIF linked to the clearing bank code, for which the bank directory details are being maintained. For incoming messages in which the clearing bank code (for which the CIF has been maintained) is the counterparty bank code, the CIF maintained here is used, along with the product category of the incoming queue to which the message has been routed, to determine the settlement account.

International Bank Account Mandatory

You can indicate whether outgoing payments booked for the bank with clearing networks for which IBAN validations are made, would be subject to IBAN validation for the counterparty account number.

At PC Bank Directory Level to determine the cover for a participant on a given network a flag is provided and is enabled when routing for a Bank code is "Indirect". By specifying "Dispatch Media" i.e. SWIFT at product level on setting the field then corresponding transaction is considered for sending cover message to the direct participant depending upon Message Linkage maintenance at dispatch level.

Cover would be generated along with the payment Message as long as Payment message is linked as an advice to the PC Product [DCLG Event].

In case of affirmation, the following are checked by the advice generation process:-

- If the routing is indirect
- If the COVER_REQUIRED flag is set for that bank code/network combination
- If the dispatch media is Oracle FLEXCUBE i.e. Swift

And being conditions fulfilled, a cover message is sent to Direct Participant and Payment message to the addressable Indirect Participant.

Internal Clearing

You need to determine whether the Clearing Bank being defined is an internal entity or an external entity. (A transaction is recognized as an 'internal' type when it involves accounts maintained in Oracle FLEXCUBE and another maintained in any other system at your bank. In other words, the accounts belong to the same bank but are maintained in two different systems, Oracle FLEXCUBE being one of them. A transaction is recognized as an 'external' type when it involves accounts maintained in Oracle FLEXCUBE and an external entity.

When processing transactions, the system looks up this directory and identifies a clearing bank as 'internal' if you have associated it with a valid branch code maintained in Oracle FLEXCUBE and opted for the 'Internal Clearing' option. If the clearing bank of the transaction is not specified for Internal Clearing, the system recognizes the clearing bank as an external entity.

3.2.2.1 Clearing Participation

Clearing Network

Typically, you would specify the clearing network for clearing banks that are defined for external clearing. To recall, external clearing involves accounts maintained in Oracle FLEXCUBE and an external entity. The clearing network will be used to send local payments, direct debits and requests for debit instructions from the bank.

Direct/Indirect

For each clearing network, you can specify the nature of the clearing relationship (whether direct or indirect). If the relationship with the entity is indirect, you have to indicate the name of the redirecting bank also.

Mention the account number that your bank maintains with the clearing network.

Cover

For each RTGS and Network combination, you can choose to generate both cover message and payment message for the direct participant of the counterparty. Check the Cover Message option against the clearing network if the cover message has to be generated along with the payment message. The system generates the cover message only if you have linked an advice format in the Dispatch event of Payment Product and also opted for cover message generation for the specified contract.

Direct Bank Code

For processing incoming payment messages, you can setup the following details in the 'PC Bank Directory' screen for the clearing network:

- For direct participants, the 'Direct' option can be chosen in the Direct / Indirect field
- For Addressable Indirect Participants, the 'Indirect' option can be specified, with Cover enabled and the Direct Bank Code (the option list in the Direct Bank Code field contains those bank codes for which the 'Direct' option has been specified for the Clearing Network)
- For Non - Addressable Indirect Participants, the 'Indirect' option can be specified, without Cover and the Direct Bank Code.

Addressee

This will default to the Bank Code in case the Bank Code is a Direct Participant in the Network.

If the Bank Code is a Non-addressable indirect participant, then this will default to the Direct Participant Bank Code.

If the Bank Code is an addressable Indirect Participant, then this will default to the Bank Code.

You can also change the defaulted value if required.

Participation in Direct Debit and Request For Debit Transactions

You also need to indicate the type of transactions supported by the clearing network (whether DD and/or RFD transactions). This specification will be validated when the appropriate transaction type is being processed at your bank.

If not specified, the network will be used to process only payment transactions.

3.2.2.2 Specifying the UDF Details

Click 'Fields' button to provide values for the UDFs associated with the screen.

3.2.2.3 Capturing CBR Details

You can capture the details provided by the Central Bank of Russia (CBR), about the clearing bank, in the 'CBR Details' screen. Click 'CBR Details' button in the 'Bank Directory Maintenance' screen to invoke the following screen. Additionally, you can upload CBR details from the 'Bank Directory Maintenance' screen in a text format such as .dat and .dbf.

Here you can specify the following details:

Bank Code

The bank code is defaulted from the 'Bank Directory Maintenance' screen.

Institution Type

Specify the BRFA code as defined in the CBR bank directory.

Short Name

Specify the short name of the bank as defined in the CBR bank directory.

Elec Pmnt Participation

Specify the electronic payment system as maintained in the CBR directory.

Region Number

Specify the number that corresponds to the 'region' field value maintained in the CBR bank directory.

Inhabited Area Type

Specify the type of area where the bank is situated.

Inhabited Area Name

Specify the name of the area where the bank is situated.

Payment Cash Center BIC

Specify the Bank Identification Code of the payment cash centre.

Inactive No Corr Acc

Specify the inactive number corresponding to the correspondent account.

Inactive No MFO

Specify the inactive number corresponding to the MFO.

Period

Specify the period as maintained in the CBR directory.

Telegraph1

Specify the telegraph code of the bank as maintained in the CBR directory.

Telegraph2

Specify the telegraph code of the bank as maintained in the CBR directory.

Telephone Nos

Specify the telephone numbers of the bank as maintained in the CBR directory.

Registration Number

Specify the registration number of the bank as maintained in the CBR directory.

OKPO

Specify the OKPO of the bank as maintained in the CBR directory.

CKS

Specify the CKS of the bank as maintained in the CBR directory.

Status

Specify the status of the bank as maintained in the CBR directory.

Zip Code

Specify the zip code of the bank as maintained in the CBR directory.

RKC Details

You can capture the following details.

RKC BIC

Specify the RKC BIC code of the bank as maintained in the CBR directory.

Elec Pmnt Participation

Specify the electronic payment system as maintained in the CBR directory.

Region Number

Specify the number that corresponds to the 'region' field value maintained in the CBR bank directory.

3.2.3 Maintaining Clearing Network Details

In the Clearing Networks screen, you can maintain the networks (such as SORBNET and ELIXIR) through which you communicate with other banks and financial institutions for funds transfers.

You can invoke this screen by typing 'PCDCLRNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen is as below:

The screenshot shows the 'Clearing Network Maintenance -- Webpage Dialog' window. It contains the following sections and fields:


- Network:** Clearing Network * (text), Description (text), Clearing Currency * (dropdown), Clearing System ID Code (text), Network BIC (text).
- Handoff Directory:** Incoming (text), Outgoing (text), Media (radio buttons: Electronic, Post, Telegraph), IBAN Validation (checkbox), Indirect Participant (checkbox).
- RTGS:** Network Type (radio buttons: RTGS, Non - RTGS), New COV format Required (checkbox), Network Qualifier (dropdown), Network Service Identifier (text), Swift Type (dropdown).
- Default Account:** Incoming (Branch Code, Incoming Currency Code, Incoming Account, Description) and Outgoing (Branch Code, Outgoing Currency Code, Outgoing Account, Description).
- Dispatch Accounting Parameters:** A table with columns: Branch * (checkbox), Nostro Account, Incoming Transaction Code, Outgoing Transaction Code, Currency.
- Fields:** Input By DOCTEAM1, Date Time, Modification Number, Authorized (checkbox), Authorized By, Date Time, Open (checkbox), Cancel button.

In this screen, you should specify the following details:

3.2.3.1 Specifying the Networks

- The Name of the Clearing Network. This will uniquely identify the network in Oracle FLEXCUBE
- A brief description of the network
- Clearing currency of the network
- Clearing system ID code
- Clearing Network BIC

3.2.3.2 Specifying the Handoff Directory

- The Incoming and Outgoing Handoff directories. Incoming and Outgoing transactions will be handed off to the respective directories that you indicate in this screen.
- Indicate the mode of outgoing payment viz Electronic, Post or Telegraph.
- IBAN validation for the Counterparty Account Number is required for outgoing payments and incoming collections using the clearing network.
 -  For SEPA products (PC products where Service Level Code is SEPA) system will do the IBAN validation even if the IBAN Validation check box is not checked. For Non SEPA products (PC products where Service Level Code is not SEPA) system will do IBAN validation only when the IBAN Validation check box is checked.
- Indicate whether the processing bank is an indirect participant of the clearing network. If yes, then the counterparty account will be replaced with the currency correspondent account.

3.2.3.3 Specifying the RTGS

The following RTGS network details should be specified:

Network Type

Select the network type. This can be RTGS or Non-RTGS. By default, system selects Non-RTGS.

New COV Format Required

Check this box to indicate that the cover message needs to be sent in the new format. If you select this option, CUST_RTGS_COV message will be sent which will follow the same format as 202COV.

For more details on new cover message formats, refer the settlements user manual.

Network Qualifier

If the network type is RTGS, indicate whether the network is TARGET 2 system. To enable the system to perform TARGET -2 specific validations during contract input and message generation, select TARGET-2 from the network qualifier drop down list.

You can either choose 'TARGET 2' or 'Others' as the network qualifier. The default value is 'Others'.



This field is enabled only if the network type is chosen as 'RTGS'.

TARGET-2 is a RTGS clearing system for high value Euro payments. All the participants in the current National RTGS system automatically become members of TARGET-2.

Following are the units of TARGET-2:

- Direct TARGET-2 participant
- Indirect TARGET-2 participant

If payment is done from direct TARGET-2 participant to another direct TARGET-2, the account of the sender will be debited and that of receiver is credited.

If payments are sent from a direct TARGET-2 participant to a direct TARGET-1 participant, an interlinking account is used.

Swift Type

Select the swift type from the drop down list. The drop down list contains the options 'FIN' and 'FIN Y- Copy'.

Network Service Identifier

The service identifier that is specified here will be displayed in Field 113 of Block 3 header in the RTGS message.



This will be enabled if network type chosen is 'RTGS'.

3.2.3.4 Specifying the Incoming Transactions

Branch Code

Specify the code for the branch that is participating in the incoming account process.

Incoming Currency Code

If you select the currency code, all the accounts associated with the chosen currency code will be displayed in the option list provided in the adjacent field.

Incoming Account

In case of incoming transactions received over the network, the account that you indicate here will be debited by default.

Description

In case of TARGET 2 clearing network, the default incoming account will be the primary nostro account with the central bank that should be debited while processing an incoming TARGET 2 payment.

3.2.3.5 Specifying the Outgoing Transactions

Branch Code

For all outgoing transactions sent over the network you are maintaining, you can specify the default account that should be credited.

Outgoing Currency code

If you select the currency code, all the accounts associated with the chosen currency code will be displayed in the option list provided in the adjacent field.

Outgoing Account

In case of outgoing transactions received over the network, the account that you indicate here will be credited by default.

Description

In case of TARGET 2 clearing network, the default incoming account will be the primary nostro account with the central bank that should be credited while processing an outgoing TARGET 2 payment.



You are not allowed to maintain the same default incoming or outgoing accounts for different networks.

3.2.3.6 Specifying Dispatch Accounting Parameters

To consolidate the accounting entries such that the Clearing Nostro GL is netted to post single debit and credit entries for each file that is dispatched, you will need to identify the Clearing Nostro account through the Dispatch Accounting Parameters section in the 'Clearing Network' screen.

Branch

Select the appropriate branch code and the currency code from the corresponding option lists available.

Nostro Account

You can maintain different clearing Nostro accounts for the above combination of branch and currency.

Outgoing and Incoming Transaction Code

After you identify the nostro account to which the consolidated entry will be passed for all Dispatch entries you have to select separate transactions codes against which all the incoming and outgoing transactions are to be tracked. The BIC codes for the clearing network will be derived using the Nostro Account so maintained.

Example

The consolidation of entries to be passed to the Clearing Nostro Account as part of Dispatch Accounting for each Dispatch File is based on the Debit / Credit Indicator and Counterparty Value Date in the contract details.

For an outgoing payment product, you have maintained the Counterparty Value Days as 1 and the Customer Value Days as zero. The other transaction parameters are as follows:

Booking Date: 22nd August 2003

Activation Date: 22nd August 2003.

Entry days for both customer leg and counterparty leg is 22nd August 2003

Dispatch Date =22nd August 2003

Therefore,

Customer Value Date = 22nd August 2003

Counterparty Value Date =23rd August 2003

The consolidation entries would be posted as follows:

Event	Accounting Role	Debit / Credit Indicator	Value Date
DRLQ	Customer	Debit	22-Aug-2003
CRLQ	Counterparty/Clearing Suspense	Credit	23-Aug-2003

Dispatch Accounting

Event	Accounting Role	Debit / Credit Indicator	Value Date
DCLG	Clearing Suspense	Debit	23-Aug-2003
DCLG	Nostro	Credit	23-Aug-2003

3.2.3.7 Specifying the UDF Details

Click 'Fields' button to provide values for the UDFs associated with the screen.

3.2.4 Maintaining Receiver's Closed Accounts

You can maintain the details of receiver's closed and locked accounts according to the BIC/IBR directory list using 'Receiver's Closed Accounts' screen. You can invoke this screen by typing 'PCDCLOAC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following fields:

BIC

Specify the BIC that identifies the bank.

Bank Name

The system displays the name of the bank.

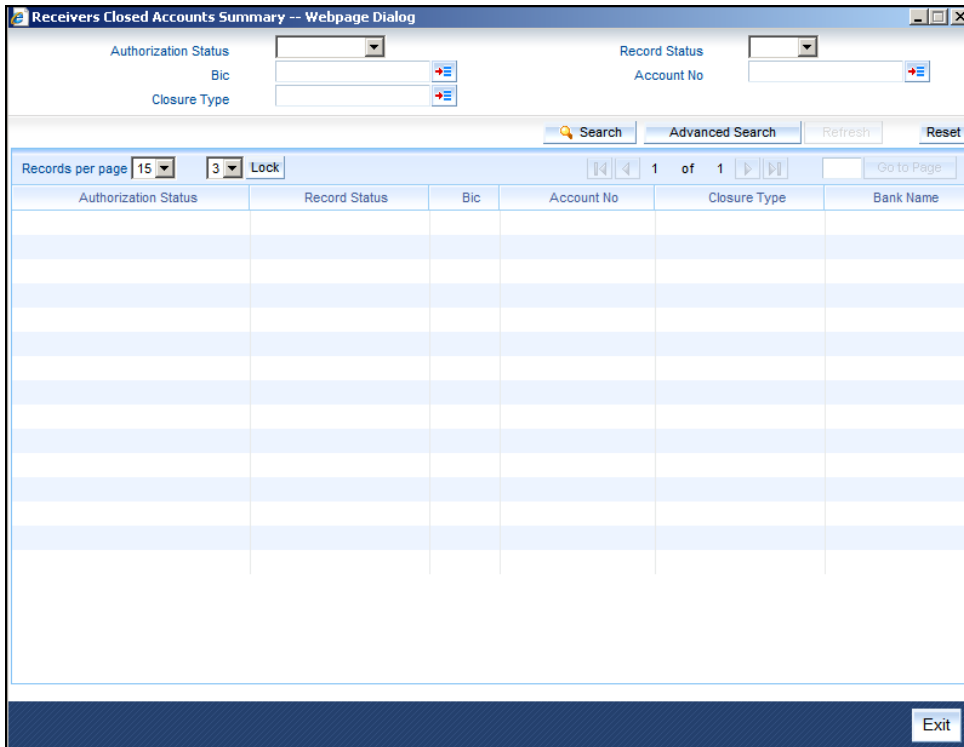
Account No.

Specify the account number of receiver's closed account.

While saving the outgoing payments transaction, Oracle FLEXCUBE compares the beneficiary account number with the list of account numbers maintained in the 'Receiver's Closed Accounts' screen. If the account numbers match, the system will display an error message.

3.2.4.1 Viewing Receiver's Closed Account Summary

You can view a summary of the closed accounts using 'Receiver's Closed Accounts Summary' screen. To invoke this screen, type 'PCSCLOAC' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



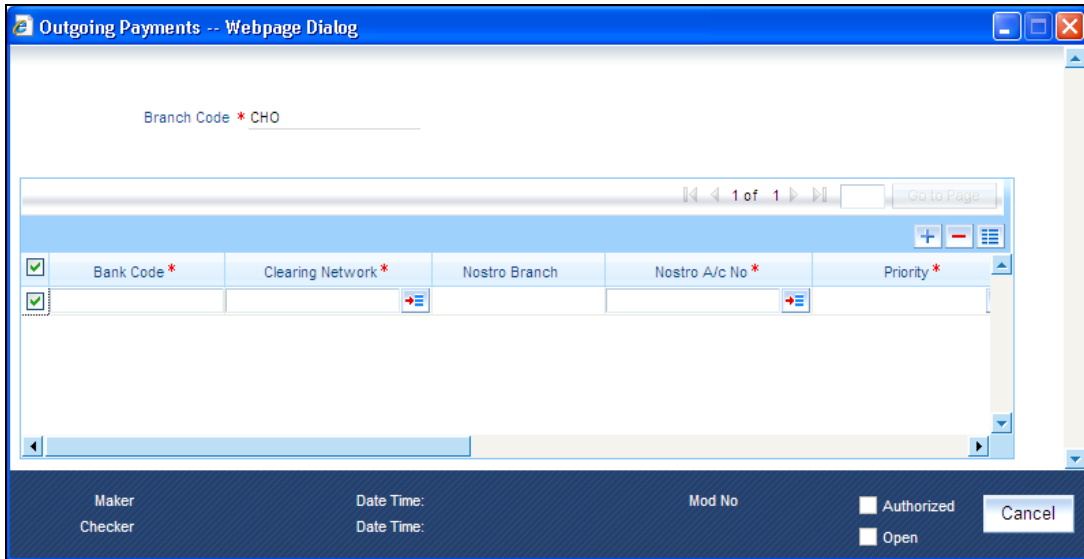
You can search the records based on one or more of the following parameters:

- Authorization Status
- BIC
- Closure Type
- Record Status
- Account Number

Click 'Search' button after specifying the parameters. The system displays the a list closed account records that match the search criteria.

3.2.5 **Maintaining Outgoing Payments for Clearing Participation**

You can maintain clearing network participation details for a combination of beneficiary BIC, clearing network, priority and cutoff time in the 'Outgoing Payments' screen, invoked from the Application Browser. You can invoke this screen by typing 'PCDNTWRK' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can specify the following details:

Branch Code

The system displays the branch code of the logged-in branch here.

Bank Code

Specify the code used to identify the bank.

Clearing Network

Specify the name of the clearing network. The adjoining option list displays all clearing networks maintained in the system. You can choose the appropriate one.

Nostro Branch

The system displays the nostro branch, once you specify the nostro account number.

Nostro A/C No

Specify the nostro account number. The adjoining option list displays all nostro account numbers maintained in the system. You can choose the appropriate one.

Priority

Specify the priority of the outgoing payment. The adjoining option list displays all priorities maintained in the system. You can choose the appropriate one.

You can maintain multiple networks for the same bank code, the network with the least priority within a specific cut-off time is resolved.

Hours

Specify the cutoff time in hours for the outgoing payment.

Minutes

Specify the cutoff time in minutes for the outgoing payment.

Direct/Indirect

Select whether the bank code is direct or indirect participant of the network from the adjoining drop-down list.

Indirect Bank Code

Specify the indirect bank code. The adjoining option list displays all indirect bank codes maintained in the system. You can choose the appropriate one.

DD Part

Select whether direct debit is required for clearing network from the adjoining drop-down list.

RFD Part

Select whether request for debit is required for clearing network from the adjoining drop-down list.

Open

Check this box to indicate that the clearing network is opened.

Media

Specify the mode of outgoing payment viz Electronic or Post or Telegraph.

3.2.6 Maintaining Redirection Details for a Bank

On occasions, transactions involving a specific bank may have to be redirected to another bank. In the 'Bank Redirection' screen, you can maintain the redirection details for a bank. You can invoke this screen by typing 'PCDBKRED' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

Fields						
Input By	Date Time	Modification Number	<input type="checkbox"/> Open	Authorized By	Date Time	<input type="checkbox"/> Authorized

In this screen, you can specify:

From Bank

Select the bank for which you are maintaining redirection details

To Bank

Select the bank to which transactions should be redirected.

All transactions involving the bank for which you are maintaining redirection details will be automatically redirected to the bank you specify here.



You can maintain redirection details only for banks maintained in the Bank Directory screen.

3.2.7 **Maintaining Redirection Details for an Account**

Just as you redirect transactions from one bank to another, so also on occasions, transactions involving a specific account maintained in Oracle FLEXCUBE may have to be redirected to another valid account maintained in Oracle FLEXCUBE. In the 'Account Redirection' screen, you can maintain the redirection details for an account. You can invoke this screen by typing 'PCDACRED' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web browser window titled "Payments & Collections Account Redirection Maintenance -- Web Page Dialog". The main content area is titled "Account Redirections" and contains two columns of input fields. The left column is labeled "From" and the right column is labeled "To". Each column has four fields: "Branch Code *", "Account Number *", "Currency", and "Customer Name". Below the input fields is a "Fields" section with a grid of labels: "Input By", "Date Time", "Modification Number", "Open", "Authorized By", "Date Time", and "Authorized". An "Exit" button is located in the bottom right corner of the dialog.

In this screen, you can specify:

3.2.7.1 **From Account**

Select the account number for which you are maintaining redirection details. The following are displayed:

- The branch code of the selected account number
- The currency of the account number
- The customer name who is holding the account

3.2.7.2 **To Account**

Select the account to which transactions should be redirected to.

On selection of the account number from the option-lists available, the following details get displayed:

- The branch code of the selected account number
- The currency of the account holder
- The customer name who is holding the account

All transactions involving the account for which you are maintaining redirection details will be automatically redirected to the account that you specify here.

3.2.8 Maintaining Beneficiary Accounts for a Counterparty Bank

You can maintain a list of beneficiary accounts for a counter party bank for local payments and collections transactions through the 'PC Beneficiary Maintenance' screen. You can invoke this screen by typing 'PCDBENMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web page dialog titled "Payments & Collections Beneficiary Maintenance -- Web Page Dialog". The form is organized into three main sections:

- Counterparty Account:** Includes fields for "Bank Code *", "Account Number *", and "Bank Name".
- Counterparty Details:** Includes fields for "Name", "Address Line 1" through "Address Line 5", "Surname", "Fathers Name", "Telephone", and "Remarks".
- Identification Details:** Includes a dropdown menu for "Identification", and fields for "Identification Type", "Identification Value", "Other Identification Type", "Issuer", "City Of Birth", and "Country Of Birth".

At the bottom of the dialog, there is a "Fields" tab and a status bar containing fields for "Input By", "Date Time", "Modification Number", "Open", and "Authorized", along with an "Exit" button.

3.2.8.1 Specifying the Counterparty Account Details

Bank Code

You need to specify the Bank Code of the Counterparty Account from the option list provided. The Bank Name will be displayed alongside.

Account Number

You need to specify the Account Number of the counterparty account. This along with the Bank Code will be uniquely identified in the system.

If you have checked the option 'IBAN Check Required' at clearing network level, the system validates IBAN for the counterparty account for outgoing payments and incoming collections. However, the system does not validate the account number that you specify here. You need to specify the correct account number for the counterparty.

3.2.8.2 Specifying the Counterparty Details

Name

You need to specify the counterparty name for the local payment transaction.

Address Line1, 2, 3, 4 and 5

Specify the address of the counterparty. You can maintain up to five lines of address information.

Surname

Specify the surname of the counterparty.

Fathers Name

Specify the fathers' name of the counterparty.

Telephone

Specify the telephone number of the counterparty.

Remarks

Specify the free hand text related information of the beneficiary.

3.2.8.3 Specifying the Identification Details**Identification**

Select the option to identify the counterparty either by Organization details or by Individual person details. The options available in the drop-down list are:

- Organization Identification
- Private Identification

Identification Type

Select the identification type of the Counterparty from the option list available. This is mandatory only if Identification is specified.

Identification Value

Specify the identification value for the Counterparty for the given identification type. This is mandatory only if the Identification type is specified.

Issuer

Specify the Identification Issuer of the counterparty. This is used to identify if Organization identification is used as Proprietary Identification or Private Identification.

Other Identification Type

Specify the type of the other identification specified for the Counterparty. This is enabled and is mandatory for Private identification details.

City of Birth

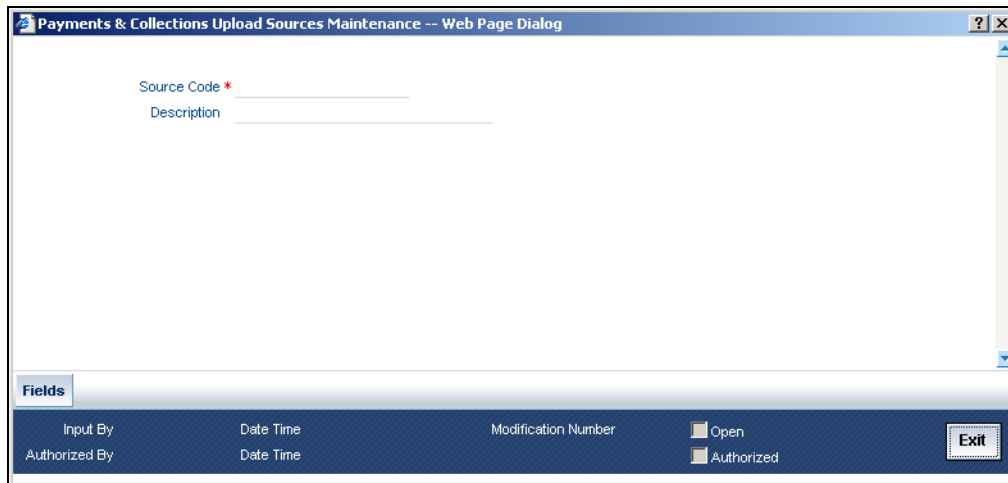
Specify the city of birth of the Counterparty. This is enabled and is mandatory if you have selected identification type as 'Date and Place of birth'.

Country of Birth

Select the country of birth of the Counterparty from the option list. This is enabled and is mandatory if you have selected the identification type as 'Date and place of Birth'.

3.2.9 Maintaining Upload Sources

You can identify the sources from which you would like to receive payment and collection transactions for processing. The transactions are uploaded from these sources into Oracle FLEXCUBE. You can identify a source in the PC - Upload Sources screen and invoke the 'Payments and Collections Upload Sources' screen by typing 'PCDUPLDM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen, you must enter the following details:

Source Code

Specify a unique code that will identify the source throughout the system.

Description

Enter a brief description of the source.

Oracle FLEXCUBE has the following inbuilt upload sources:

- MANUAL_BOOK (Manual Book)
- MANUAL_REJT (Manual Reject)
- MANUAL_APPR (Manual Approval)
- MANUAL_RECL (Manual Recall)
- MANUAL_RDSP (Manual Redispatch)



Users at your bank can **ONLY** process payment transactions received from a source that is maintained in this screen.

3.2.10 Specifying Parameters for a Source

For a combination of product category, source code and customer, you can maintain certain upload parameters such as:

- An Automatic Authorization Limit
- Whether uploaded transactions can be deleted
- The fields that can be amended
- The number of working days (calculated from the initiation date of the transaction) for which the messages need to be retained in the system
- The source parameter maintenances should be in sync with the maintenances for external systems in Gateway module

For more information on 'Gateway Maintenances', please refer to Gateway Maintenance user manuals.

You can setup upload parameters in the 'Payments and Collections Source Parameters' screen and invoke this screen by typing 'PCDUPLDT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is as below:

The screenshot shows a web page dialog titled "Payments & Collections Source Parameters Maintenance -- Web Page Dialog". The dialog contains several sections for configuring source parameters:

- Product Details:** Fields for Product Category (required), Description, Source Code (required), and another Description.
- Auto Authorization:** Fields for Auto AuthorizationLimit (required) and Currency.
- Deletion Option:** A checkbox for "Deletion Allowed".
- Amendable Fields:** A grid of checkboxes for fields that can be amended: Customer Account, Activation Date, Transaction Amount, Counterparty Bankcode, Counterparty Account Local Clearing Format, and Counterparty Name.
- Days:** A field for "Message Retention Days" with the value 7.

At the bottom of the dialog, there is a "Fields" section with input fields for "Input By", "Authorized By", "Date Time", "Modification Number", "Open", and "Authorized", along with an "Exit" button.

In this screen, you can specify the following details:

3.2.10.1 Specifying the Product Details

Product Category

Select the product category from the list of options available.

Source Code

Select the source code from the list of options available.

3.2.10.2 Specifying the Auto Authorization Limit

Auto Authorization Limit

If you specify an automatic authorization limit, transactions (belonging to the product category and source combination) involving amounts less than or equal to the limit will be automatically authorized on upload. Transactions exceeding the limit specified have to be authorized manually after upload. The authorization limit is maintained in the local currency of the bank.

If you do not specify an authorization limit, all transactions belonging to the customer, source and product category combination will be automatically authorized on upload.

3.2.10.3 Specifying the Deletion Operation

Deletion Allowed

Check this box to indicate that the uploaded transaction can be deleted.

3.2.10.4 Specifying the Amendable Fields

For a combination of customer, source code and product, you can also specify a list of fields that can be amended on upload. This implies that on upload, the transaction details corresponding to the fields you specify here can be amended before the transaction is processed. You can amend the following fields:

- Customer Account
- Activation Date
- Transaction Amount
- Counterparty Bank Code
- Counterparty Account Local Clearing Format
- Counterparty Name

3.2.10.5 Specifying the Days

Message Retention Days

The number of working days (calculated from the initiation date of the transaction) for which the messages need to be retained in the system.

As stated earlier, Oracle FLEXCUBE has the following inbuilt sources, for which you need to maintain the corresponding preferences:

Upload Source	Product category
Manual Book	Incoming Collection Reject Of Outgoing Collection Recall of Outgoing Collection
Manual Redispatch	Outgoing Collection
Manual Approval	Approval of Incoming Collection (RFD)
Manual Reject	Reject Of Incoming Collection
Manual Recall	Recall of Incoming Collection (DD)

3.2.11 Capturing Customer Agreements

Prior to processing payment and collection transactions, you need to capture the details of the agreement between your bank and the customer involved in the transaction. The agreement details maintained in the 'Customer Agreements' screen, are for a product, customer and account combination. You can invoke this screen by typing 'PCDCLAGT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is as below:

The screenshot displays the 'Payments & Collections Customer Agreement Maintenance' web page dialog. The interface is organized into several sections:

- General Information:** Includes fields for Product, Description, Customer, Customer Name, Branch, Account, and Description.
- Mandatory Fields:** Contains checkboxes for 'Creditor Identification Required' and 'Agreement Identification Required'.
- Cutoff Time:** Features input fields for 'Hour' and 'Minute'.
- Invoice Field:** Includes a checkbox for 'Invoice Split Required'.
- Customer Days:** Includes input fields for 'Entry Days' and 'Entry Value Days'.
- Customer Entry Consolidation:** Includes a checkbox for 'Required' and a 'Consolidation Limit' field.
- Redispatch Details:** Includes checkboxes for 'Redispatch Required' and 'Automatic Redispatch', along with 'Redispatch Count' and 'Redispatch Days' fields.
- Direct Debit Agreement Fields:** Includes checkboxes for 'Direct Debit Agreement Required', 'Counterparty Bank Code', 'Counterparty Account Number', 'Creditor Identification', and 'Agreement Identification'.
- Response Details:** Includes checkboxes for 'Automatic Response', 'Response Advice Required', 'ASCII Handoff Required', and 'Collection Statement Required', along with a 'Basis' dropdown menu.
- Other Details:** Includes input fields for 'Creditor Identification', 'Description', 'Debtor Category', and another 'Description' field.

At the bottom, there is a 'Fields' section with input fields for 'Input By', 'Date Time', 'Modification Number', 'Open', and 'Authorized', along with an 'Exit' button.

The following agreement details can be maintained:

3.2.11.1 Specifying the General Information

Product

You can select the product for which the agreement details are being maintained. The agreement details will be validated only for transactions involving the product selected in this field.

Customer

In this field, you will select the name of the customer taking part in the agreement.

The 'ALL' option is available for all payment product types and for recall and reject collection product types. An incoming/outgoing DD or RFD may be rejected or recalled (applicable only to DDs) for various reasons. Thus, a reject or recall transaction (involving the appropriate reject or recall product) is in effect the child transaction of the corresponding incoming or outgoing (parent) transaction. At the time of processing the parent transactions, the system will perform the necessary validations. When processing a reject or recall (child) transaction, you will need to specify the 'Original Collection Reference Number' (of the parent transaction) as mandatory information. The system will use this number to associate the child transaction with the appropriate parent transaction. No further validations will be performed on the child transaction. In other words, the agreement details for a reject or recall transactions will necessarily be the same for all customers and not specific to a customer. Therefore, you can use the 'ALL' option in this field.

Branch

Specify the branch that is that is associated with the customer for whom the agreement is being maintained.

Account

You can specify the account for which the agreement details are being maintained. The currency of the selected account will get displayed in the adjacent field, based on the product linked.

In this field also, you can select the 'ALL' option for payments, reject and recall products ONLY, for reasons discussed above.



Note the following:

- If you have specified an account that uses an account class that is restricted for debit or credit transactions for the product, an override is sought when you attempt to save the agreement.
- If a branch has been maintained as a customer of your bank, and you are specifying an internal GL of the branch as the account for the agreement, you can choose the CIF ID of such a branch in the Customer field, and the requisite GL in this field. Such agreements would be validated for whenever a direct debit transaction is entered with a GL as the account, and the branch CIF ID as the customer of the transaction.

3.2.11.2 Specifying the Cut Off Time

Hour/Minutes

You can indicate the cut off time (in hr and min) for the customer and product combination involved in the agreement. The cut off time specified here takes precedence over the one specified at the product level.

During product resolution, based on the cut off time maintained, the system will determine whether the transaction is received before the cut off time. For transactions received after the cut off time, the system will resolve the product for which 'post cut off' is allowed. The activation date (the current system date) of such transactions will be moved to the next day.

Transactions with activation dates in the past or future will be resolved as received before the cut off time (pre cut off).

3.2.11.3 Specifying the Customer Days

Entry Days

For the transactions processed under a specific product, involving a specific customer, you can specify the manner in which the booking date of the transaction should be arrived at.

Your specification in the Customer Entry Days field will be added to the activation date to arrive at the Customer Entry Date for transactions received before the cutoff time specified for the product.

Entry Value Days

For the transactions processed under a specific product, involving a specific customer, you can specify the manner in which the value date of the accounting entries for customer leg of the transaction should be arrived at.

Your specification in the Pre-cutoff field will be added to the activation date to arrive at the Customer Entry Value Date for transactions received before the cutoff time specified for the product.

3.2.11.4 Specifying Customer Entry Consolidation

You can opt to consolidate the customer leg of transactions involving the customer and product combination.

Required

Check the box to if you require transactions to be consolidated.

Consolidation Limit

If the customer leg of the transactions should be consolidated, you can specify a transaction amount limit for the transactions that should be considered for consolidation. Transactions that exceed the limit you specify will not be taken up for consolidation. If you do not specify a consolidation limit, the customer leg of all transactions involving the customer and product will automatically be consolidated.



Note that your specifications in this screen take precedence over any product or account level parameters.

3.2.11.5 Specifying Invoice

Invoice Split Required

Oracle FLEXCUBE allows you to split a transaction into multiple transactions if the transaction amount exceeds the maximum transaction amount limit specified above. However, you can choose to split the amount for transactions involving an outgoing product.

3.2.11.6 Specifying Direct Debit Agreement Fields

Direct Debit Agreement Required

For the product and customer combination, you have to indicate if a direct debit (DD) agreement is required for processing Incoming and Outgoing transactions. Unlike the customer agreement, which is used to validate the product and customer involved in a transaction, a DD agreement exists between the customer and the counterparty participating in a transaction.

Counterparty Bank Code

Check the box if you have the counterparty bank code that is involved in the DD agreement.

Counterparty Account Number

Check the box if you have the counterparty account number that is involved in the DD agreement.

Creditor Identification

Check the box if you have the counterparty account number that is involved in the DD agreement

Agreement Identification

Check the box if you have the DD agreement identification details.

3.2.11.7 Specifying Redispatch Details

Redispatch Required

An outgoing DD/RFD may be rejected for various reasons, one such reason being the lack of funds in the customer (debtor's) account. The debtor's bank may therefore, reject the Incoming DD/RFD. The creditor's bank will process the same as a reject of Outgoing DD/RFD. However, the system allows you to redispatch a rejected outgoing DD/RFD. A redispatch initiates a new transaction, which is referred to as the child contract of the original, rejected transaction. On initiation of the child contract, the corresponding parent contract gets closed. The child contract inherits all attributes of the parent contract. The redispatched contract may be rejected by the debtor's bank again. In such a case the creditor's bank may redispatch the collection based on the parameters maintained in the agreement. Every redispatch creates a new child contract. The activation date of a rejected redispatch will be used to determine the date of the subsequent redispatch.

Auto Redispatch

You can also select the 'Auto Redispatch' option to indicate that the redispatch will be done automatically by the system.

Redispatch Count

For an automatic redispatch, you can specify the number of times a transaction can be redispatched in the 'Redispatch Count' field. A redispatch may eventually result in a funds transfer, if sufficient funds are available in the debtor's account. If funds are not available even after the last redispatch, the system will process it as a reject transaction.

Redispatch Days

For an automatic redispatch, you can indicate the number of working days (redispatch days) to be added to the activation date to arrive at the date on which a transaction is to be redispatched.

3.2.11.8 Specifying Response Details

Auto Response

An RFD transaction, if not approved within the response period is considered closed. Select the 'Auto Response' option to indicate that the approval or closure will be handled automatically by the system.

ASCII Handoff Required

For contracts involving the product and customer combination, you can specify whether the contract information is to be written into handoff tables, to be picked up or referenced by the external agency.

Collection stmt Required

Collection statements can be generated for contracts involving the customer and product combination, if indicated in this screen.

Response Advice Required

You can also choose to generate a response advice for Incoming/Outgoing DD and RFD transactions. If selected, one of the following advices will be generated:

- Approval: An advice of approval will be sent to the creditor's bank if the Incoming DD/RFD is approved by the debtor's bank.
- Reject: Reject of an Incoming DD/RFD will result in the generation of the reject advice. This will be from the debtor's bank to the creditor's bank.
- Closure: A closure advice is sent when the transaction is closed by the system.

If you have opted to generate a response advice, you need to indicate when the advice needs to be sent. You can send the advice on the event date or on the response date.

Basis

Select the basis for response. You can select any one of the following options:

- Response Date
- Event Date

3.2.11.9 Specifying Mandatory details

You can check the fields that are required as mandatory information for processing Incoming and Outgoing transactions. The fields available are:

- Agreement Identification Required
- Creditor Identification Required



You cannot select the creditor's ID for an Outgoing transaction as the transaction is initiated by the creditor.

3.2.11.10 Specifying Other Details

Creditor Identification

For outgoing collections initiated by the customer, you can specify the creditor ID of the customer.

Whenever an outgoing transaction involves an outgoing product and customer combination, the system defaults the creditor ID as mentioned in the customer agreement.

Debtor Category

For outgoing collections initiated by the customer, you can specify the debtor categories with which the customer deals.

Whenever an outgoing transaction involving an outgoing product and customer combination, the system defaults the preferences maintained for the debtor category that has been specified in the customer agreement.

3.2.12 Maintaining Creditors

You can maintain the creditor identification like the Creditor ID and description for creditors with whom your bank transacts. These details are maintained in the 'Payments and Collection Creditor ID Maintenance' screen. You can invoke this screen by typing 'PCDCREID' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

A screenshot of a web browser window titled "Payments & Collections Creditor ID Maintenance -- Web Page Dialog". The main content area contains two text input fields: "Creditor Identification *" and "Description *", both with red asterisks indicating they are required. Below the input fields is a "Fields" tab. At the bottom of the dialog, there is a dark blue bar containing several fields: "Input By", "Authorized By", "Date Time", "Date Time", "Modification Number", "Open", "Authorized", and an "Exit" button.

Creditor Identification

Specify the Creditor identification here.

Description

Enter a description for the creditor id that you have entered.

3.2.13 Maintaining DD agreement details for creditors

This agreement is maintained by your bank on behalf of customers who participate as creditors in a direct debit transaction. The details are maintained in the 'Payments and Collection Creditor DD Agreement Maintenance' screen. You can invoke this screen by typing 'PCDCRAGT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web page dialog titled "Payments & Collections Creditor DD Agreement Maintenance -- Web Page Dialog". The dialog is divided into several sections:

- General Details:** Fields for Product *, Customer *, Description, Customer Name, Account *, Branch *, Currency, and a checkbox for Charge Applicable.
- Counterparty Details:** Fields for Creditor Identification, Creditor Name, Date Of Signature, Creditor Scheme Identification, Agreement Identification, Bank Code *, Bank Name, Counterparty Account Number *, Name, Address 1, Address 2, Address 3, Address 4, Debtor Identification, and Transaction Type.
- Effective Date *:** A date field and buttons for Amend and Active.
- UDF (User Defined Fields):** Fields for Input By, Authorized By, Date Time, Modification Number, Open, and Authorized, along with an Exit button.

The details maintained here will be used to validate outgoing transactions (initiated by the creditor).



If a branch has been maintained as a customer of your bank, and you are specifying an internal GL of the branch as the account for the agreement, you can choose the CIF ID of such a branch in the Customer field, and the requisite GL in this field. Such agreements would be validated for whenever a direct debit transaction is entered with a GL as the account, and the branch CIF ID as the customer of the transaction.

Product

Select the product from the list option provided. This is applicable only if the corresponding customer agreements exist and you have indicated that a DD agreement is required for the respective customer agreements.

Customer

Specify the customer if the corresponding customer agreements exist and you have indicated that a DD agreement is required for the respective customer agreements.

Branch

Specify the branch if the corresponding customer agreements exist and you have indicated that a DD agreement is required for the respective customer agreements.

Account

Specify the account if the corresponding customer agreements exist and you have indicated that a DD agreement is required for the respective customer agreements.

Charge Applicable

To indicate applicability of charges or fees levied on setting up and / or amending direct debit creditor or debtor agreements, you can enable the Charges Applicable option in the PC Creditor Agreements screen.

The applicable charges are computed through the Interest and Charges (IC) module. For details, refer the Interest and Charges module user manual.



The preferences for product debtor categories are discussed in a later section of this chapter.

You need to specify the following agreement details:

3.2.13.1 Specifying the Counterparty Details

Creditor Identification

Specify the Creditor identification under the SEPA scheme.

Creditor Name

Specify the name of the creditor under the scheme.

Date of Signature

Specify the date on which the mandate has been signed by the debtor.

Agreement Identification

Specify a unique ID to identify the agreement between the creditor and the debtor participating in a transaction.

Bank code

Select the bank of the counterparty (debtor).

Account

Specify the Debtor account in Local Clearing Format (LCF). Banks within the same local clearing network will be assigned unique account numbers based on the local clearing format specific to the network.

Name

Specify the name of the counterparty taking part in the transaction.

Address 1, 2, 3, 4 and 5

Specify the counterparty address.

Debtor Identification

Specify the identification details of the debtor.

Transaction Type

Select the debit transaction type from the drop-down list. The options are:

- One-off
- Recurrent

Creditor Scheme identification

Specify the scheme identification number of the creditor.

3.2.13.2 Specify Effective date

Effective Date

Specify the date from which the agreement is valid or invalid.



At the Customer Agreement level, you can choose the Agreement ID, Counterparty Bank and / or the Counterparty Account fields to validate the DD agreement details.

Amendment Reason

Specify the reason for which the mandate details are amended.

3.2.14 Maintaining DD Agreement Details for Debtors

This agreement is maintained by your bank on behalf of customers who participate as debtors in a direct debit transaction. The details are maintained in the 'Debtor DD Agreements' screen. You can invoke this screen by typing 'PCDDRAGT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The details maintained here will be used to validate incoming transactions (initiated by the creditor). The agreement is maintained for a Product, Customer and Customer Account combination only if the corresponding customer agreements exist and you have indicated that a DD agreement is required for the respective customer agreements.

3.2.14.1 Specifying the Customer Details

Product Code

Select the product from the list option provided. This is applicable only if the corresponding customer agreements exist and you have indicated that a DD agreement is required for the respective customer agreements.

Customer

Specify the customer if the corresponding customer agreements exist and you have indicated that a DD agreement is required for the respective customer agreements.

Branch

Specify the branch if the if the corresponding customer agreements exist and you have indicated that a DD agreement is required for the respective customer agreements.

Account

Specify the account if the corresponding customer agreements exist and you have indicated that a DD agreement is required for the respective customer agreements.

Charges Applicable

To indicate applicability of charges or fees levied on setting up and / or amending direct debit creditor or debtor agreements, you can enable the Charges Applicable option in the PC Debtor DD Agreements screen.

The applicable charges are computed through the Interest and Charges (IC) module. For details, refer the Interest and Charges module user manual.

3.2.14.2 Specifying Counterparty Details

Creditor Identification

You have to enter the ID of the Creditor by whom the Collection transaction has been initiated.

Description

The system displays a description of the creditor identification specified.

Agreement Identification

Specify a unique ID to identify the agreement between the creditor and the debtor participating in a transaction.

Bank code

Select the bank of the counterparty (creditor).

Account

Specify the creditor account in Local Clearing Format (LCF). Banks within the same local clearing network will be assigned unique account numbers based on the local clearing format specific to the network.

Maximum Transaction Amount

This specifies the maximum amount for each Collection transaction that can be approved by the Debtor's Bank.

Currency Description

The system displays the local currency.

Name

Specify the name of the counterparty taking part in the transaction.

Address 1 2 3 and 4

Specify the counterparty address.

3.2.14.3 Specifying Effective Date Details

Effective Date

Specify the date from which the agreement is valid or invalid.

- The effective date from which the debtor agreement becomes valid



At the Customer Agreement level, you can choose the Agreement ID, Counterparty Bank and / or the Counterparty Account fields to validate the DD agreement details.

Indicating an account that uses a restricted account class

If you have specified an account that uses an account class that is restricted for debit or credit transactions for the product, an override is sought when you attempt to save the agreement.

Specifying an Internal GL as the Account

If a branch has been maintained as a customer of your bank, and you are specifying an internal GL of the branch as the account for the agreement, you can choose the CIF ID of such a branch in the Customer field, and the requisite GL in this field. Such agreements would be validated for whenever a direct debit transaction is entered with a GL as the account, and the branch CIF ID as the customer of the transaction.

3.2.15 Maintaining Customer Stations

You can maintain customer station details in the 'Customer Station' screen. You can invoke this screen by typing 'PCDCUSST' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is as below:

First of all, you must choose the Source for which you are maintaining Station details.

Source Code

Identify the Station you are maintaining with a unique code.

Station Identification

Specify a unique id for the station you have chosen.

Description

Give a small description for the station you are maintaining.

Restricted Station

The station provides restricted access to specific customers and accounts, and if so the list of customers and accounts.

Allow General Ledger

You would like to allow access to a GL from the station.

If you have opted to restrict access to a station to specific customers, you must identify the customers. You must also identify the account(s) that the customer can access from the station.

3.2.15.1 Specifying the Allowed Customer Accounts details

Customer

System displays the customer who is allowed for the station maintenance.

Customer Name

System displays the customer name that is allowed for the station maintenance.

Branch

System displays the branch that is allowed for the station maintenance.

Account

System displays the account details that are allowed for the station maintenance.

Currency

System displays the currency details of the transaction that is allowed for the station maintenance.

3.2.16 Maintaining Product Categories

You can associate the products that you have maintained at your bank with 'product categories'. A product category helps in identifying the product that should be used to process a transaction that is received.

You can maintain product categories in the 'PC - Product Categories Maintenance' screen. You can invoke this screen by typing 'PCDPDCTG' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Product Category

Identify the Product Category that you maintain with a unique code and a brief description.

Product Type

You should also specify the product category type. A product category can be of either of the following types:

- Incoming Payment
- Outgoing Payment
- Outgoing Collection
- Incoming Collection
- Reject of Incoming Collection
- Reject of Outgoing Collection
- Recall of Incoming Collection
- Recall of Outgoing Collection
- Outgoing Request for Debit
- Incoming Request for Debit
- Reverse of Outgoing collection
- Reverse of Incoming collection

Category Description

Give a brief description of the product here.

Transfer Type

You can indicate the types of transfers that can be processed using the product category – bank transfers or customer transfers.

Only bank transfer types of products can be mapped to product categories defined for bank transfers. Book transfer products cannot be mapped to product categories defined for bank transfers.

Similarly, only customer transfer types of outgoing payment products can be mapped to product categories defined for customer transfers.

Bank transfer is allowed for outgoing payment type of products only. EXTERNAL clearing is permitted for such products. However, BOOK and INTERNAL clearings are not permitted.

Collection Type

Specify the collection type of the product category. This could be either:

- DD
- RFD

3.2.17 Specifying the Main details

Once you have maintained these basic details, you can proceed to associate products that have been created at your bank with the category. For a product category, you have to identify products for the following types of processing:

- Book Transfers
- Internal Clearing
- External Clearing

For internal and external clearing, you also have to specify the sequence in which the products should be taken up for product resolution.

An outgoing transfer includes information about the outgoing product category. When this transaction is received, Oracle FLEXCUBE resolves the product to be used for processing as follows:

Case One

- The outgoing product category maintenance is referred.
 - If a book transfer, the system picks up the outgoing book transfer product specified here (the customer leg is processed using this product) along with the product clearing currency. You can capture multiple products for a book transfer.
 - The Incoming Product Category specified for the outgoing product is picked up.
 - The Incoming Product Category maintenance is referred and the product which corresponds to the incoming transaction within this product category is picked up. The counterparty leg of the transaction is processed using this product.

Case Two

- The outgoing product category maintenance is referred.
 - If the transaction does not fit the specifications of the book transfer product, the system tries to fit the transaction in the list of internal clearing products you have maintained (in the sequence you have specified).
 - If the transaction fits the parameters defined for an internal clearing product, the transaction is processed using the product.

Case Three

- The outgoing product category maintenance is referred.

- If the transaction does not fit the specifications defined for any internal clearing product, the system tries to match the transaction with the external clearing products you have specified for the product category (in the sequence you have specified).
- The transaction is then processed using the first product in the list of external clearing product whose parameters match that of the transaction.

Offset Category

As stated earlier, a book transfer is the movement of funds between two accounts within the bank. Thus while processing an outgoing book transfer the system will also need to process the incoming leg of the book transfer. It would resolve the incoming product using the offset category specified adjacent to the book transfer product in the Product Category maintenance.

Similarly while processing transactions belonging to an incoming collection product category; it is necessary to maintain the reject, recall or approval product categories. In such a case, while rejecting an incoming collection transaction the system generates a 'reject' of an incoming transaction automatically using the offset Reject Category. For incoming transactions resulting in a recall or approval the system resolves a recall or approval product using the product category specified therein.

You need to maintain the offset categories for the different product categories as follows:

Table of Offset Categories for Direct Debit	
Product Category	Offset Product Category
Outgoing Collection category for DD	Incoming Collection category DD
Incoming Collection category DD	Incoming Reject category DD Incoming Recall category DD
Reject of Incoming Category DD	Reject of Outgoing Category DD
Recall of Incoming Category DD	Recall of Outgoing Category DD
Product Category	Offset Product Category
Outgoing Collection category for RFD	Incoming Collection category RFD
Incoming Collection category RFD	Incoming Approval category RFD (Outgoing Payment Category) Incoming Reject category RFD
Approval of Incoming Category RFD (Outgoing Payment Category)	Approval of Outgoing Category RFD (Incoming Payment Category)
Reject of Incoming Category RFD	Reject of Outgoing Category RFD
Product Category	Offset Product Category
Reject of Incoming payments	Reject of Outgoing payments

Reject Category

For collection transactions for this product category that are rejected, the reject product category needs to be specified. This is not applicable for Reject of Incoming payment, Reject of outgoing payment, Reverse of Outgoing collection, and Reverse of Incoming Collection.

Recall Category

For collection transactions for this product category that are recalled, the recall product category needs to be specified. This is applicable to Direct Debit collections only.

This is not applicable for Reject of Incoming payment, Reject of outgoing payment, Reverse of Outgoing collection, and Reverse of Incoming Collection.

Apart from specifying the different clearing products, you can specify certain preferences for a product category. The preferences you specify for a category determine the manner in which transactions are ultimately processed. The following are the preferences that you can specify for a product category.

Approval Category

Select the approval category from the option list. The corresponding description is displayed. Approval categories are required to approve RFD collections. For incoming collections RFD, outgoing payment is the approval category. Similarly, for outgoing collections RFD, incoming payments are the approval categories.

Redispatch Category

For collection transactions for this product category that are redispached, the redispach product category needs to be specified.

Redispatch is applicable to outgoing collections only.

Reverse Category

For Outgoing collections product category you can specify the reverse product category from the option list.

Credit Exception Category

You can specify the credit exception category for the incoming collection arising out of an outgoing payment going into Card File 2 queue. The adjoining option list displays all valid product categories maintained in the system. You can choose the appropriate one.

3.2.18 Detail Tab

3.2.18.1 Specifying details relating to the Counterparty Name

Mandatory

For instance, you can specify if transactions processed under a product should contain the Counterparty Name.

Maximum Length

If you choose this option, you can also specify the maximum length of that the name can extend to.

Character set

You can specify if the characters must adhere to SWIFT standards.

Maximum Length

If you choose this option, you can also specify the maximum length of the character set can extend to.

3.2.18.2 Specifying details relating to the Default Customer Account

Default A/C type

For the product category, you can specify the default customer account to be used for payments or collection transactions. This account will be defaulted (in the Transaction Input screen) when you enter a payments or collection transaction involving the product category, and it cannot be changed.

When a MT900 is received and after validations, it is found that rule maintenance was done for the message, the MT900 will be considered as an incoming collection transaction and will be uploaded as a PC transaction. The default customer maintained in the product category will be picked up and the transaction will be processed.

Account No

Specify the account number of the default customer account. The currency and the branch is displayed.

3.2.18.3 Specifying Automatic User Ref No.Generation details

Auto Custom Ref. No.

You can specify whether custom reference numbers must be automatically generated for payments or collection contracts using the product.

Custom Ref. Seq. Code

You can specify the custom code to be used for sequential reference number generation.

The format specified for the selected sequence code in the Sequence Generation maintenance (in the Branch Parameters) is used to generate the custom reference numbers.

For details about the Sequence Generation screen, refer to the Core Services User Manual.

3.2.18.4 Specifying the Re-Key Option

Required

You can specify the values of a contract that have to be rekeyed when authorizing it.

All operations on a contract have to be authorized as follows:

- By a user other than the one who carried out the operation
- Before you can begin the End of Day operations

As a cross-checking mechanism to ensure that you are invoking the right contract for authorization, you can specify that the values of certain fields should be entered before the other details are displayed. The complete details of the contract will be displayed only after the values to these fields are entered. This is called the re-key option. The fields for which the values have to be given are called the re-key fields.

If no re-key fields have been defined, the details of the contract will be displayed immediately after the authorizer calls the contract for authorization.

The re-key option also serves as a means of ensuring the accuracy of inputs.

If the option 'Rekey Required' is set to 'Yes' for a product category, then the authorizing personnel needs to key in the values for all fields under the 'Rekey' option. While saving, the system validates the specified data with the data in 'PC Transaction Input' screen. If the data match, the system proceeds with the transaction. If the data do not match, the system displays an error message.

Fields

You can specify any or all of the following as re-key fields:

- Customer Account

- Activation Date
- Amount
- Counterparty Bank
- Counterparty Account
- Counterparty Name
- Exchange Rate
- Currency
- Priority
- KBK
- Payment Order No
- Details of Payment
- Payment Document Type

3.2.18.5 Specifying the Duplication Recognition details

Required

You can ensure that the same transaction is not taken up a second time for processing by opting for the Duplicate Recognition – Required feature. If you choose this option, you also have to specify the fields in a transaction that need to be matched with records in the transaction table for duplication.

For duplicate recognition, you can choose any of the following fields listed below:

Fields

- Source
- Station Id
- Source Ret
- Customer Account
- Amount
- Counter Party Bank
- Counterparty Account
- Counterparty Name

If you have opted for Duplicate Recognition, during transaction processing, Oracle FLEXCUBE provides an override message if it finds a matching record in the transaction table. Deleted or reversed transactions will not be considered for Duplicate Recognition.



You can specify additional fields for duplicate record recognition in the 'Duplicate Recognition – User Defined Fields' screen.

Validate Customer Name

While maintaining Product Categories meant for Incoming Payments you can indicate whether the Counterparty Name should be validated against the authorized variations of the customer's name maintained in the Customer Names screen. If you enable this option, all incoming PC transactions involving the product category are processed only after the customer's Account Number and Name correspond to the authorized variations of the customer's name.



If the validation fails the contract will be uploaded as unauthorized. Even during manual authorization of such contracts, an override is displayed asking whether the customer name needs to be added to the existing list. It will be added to the existing list on confirming the override.

3.2.18.6 Specifying the Contract details

Response Days

As mentioned earlier, an RFD transaction, if not approved within the response period is considered closed. You can specify the number of response days applicable to contracts using the product category.

Archival Days

You can also maintain the number of days for archival of transactions using the product category.

Purge Days

You can also maintain the number of days for purging the transactions using the product category.

3.2.18.7 Specifying the Learning Database details

Applicable

While maintaining details of a product category you can choose to check the Applicable box positioned next to the Learning Database field to indicate that the UDF details that you capture while processing a payment or collection contract should be stored in the Learning Database.

Consequently, while processing a transaction involving the product category the UDF values involved in the transaction will be saved in the learning database for the given Counterparty Bank and Account Number combination.

3.2.19 Maintaining a Learning Database

The learning database facility enables the system to intuitively 'learn' about customers and the counterparties that are involved in payments or collection transactions that use a product category. These transaction details are stored in the learning database, to enable defaulting of transaction details whenever transactions are entered for the same customer, counterparty and product category combination.

You can also:

- Manually create a learning database according to your requirement, by entering the details to be stored, in the Learning Database Counterparty Details screen.
- Upload details from an external system into the learning database.

3.2.19.1 Creating the Learning Database

You can create a custom learning database by specifying details in the Learning Database Counterparty Details screen.

You can invoke this 'Payments and Collection Counterparty Details' screen by typing 'PCDPTYDM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You must specify the following details:

- The product category for which the data is being maintained
- The Creditor ID of the customer for whom the database is being maintained
- The ID of the agreement in the context of which the learning database is to be used
- Details of the customer, such as the name and address, Customer Number and Account Number, as well as any user defined fields for customer information.
- The customer identification details like identification type, identification value, other identification type, issuer, city of birth, country of birth.
- Details of the counterparty, such as the name and address, Account Number and Bank Code, as well as any user defined fields for counterparty information.
- The counterparty identification details like identification type, identification value, other identification type, issuer, city of birth, country of birth.
- The user defined fields applicable for the product category in which the learning database would be used.

3.2.20 Associating User Defined Fields with a Product Category

While defining a product category you can choose to associate UDF Values to the product category through the Product Category - User Defined Fields sub-screen.

You can choose to associate UDF Values with a product category to capture additional information, which should be included in the payment or collection contract. This information can pertain to the inclusion of option lists, Numeric Text based or Date fields in the payments contract.

For the system to validate the correctness of the data captured against the user defined fields during contract processing, you can choose to maintain the following information as well:

- Compose Derivation Rules, whereby you can capture the logical derivation for the specified user defined fields. These rules will be executed during contract processing.
- Define Validation Rule(s). Validation rules are multiple conditions for validating the UDF values that you capture while processing a transaction. The validation that the system needs to perform can pertain to the length of the field, whether the field is a mandatory field and the value restriction of the field and so on.

Click Fields tab in the 'Product Category Maintenance' screen to invoke the 'PC – UDF' screen.

The screenshot displays the 'Payments & Collections Product Category Maintenance -- Web Page Dialog' window. The 'Fields' tab is active, showing a form for defining a User Defined Field (UDF). The form includes sections for 'Product Category', 'Information', 'Future / Back Date Details', and 'Derived Rule'. The 'Information' section has a 'Validation Type' dropdown set to 'None'. The 'Future / Back Date Details' section has checkboxes for 'Mandatory', 'Back Date', 'Future Date', and 'Shipped'. The 'Derived Rule' section has a 'Force Derivation' checkbox. The bottom of the window features a navigation bar with buttons for 'Offset', 'Reject', 'Recall', 'Approval', 'Redispatch', 'Reverse', 'Network', 'Duplication', 'UDF Details', and 'Rule'. Below the navigation bar are fields for 'Input By', 'Authorized By', 'Date Time', 'Modification Number', 'Open', and 'Authorized', along with an 'Exit' button.

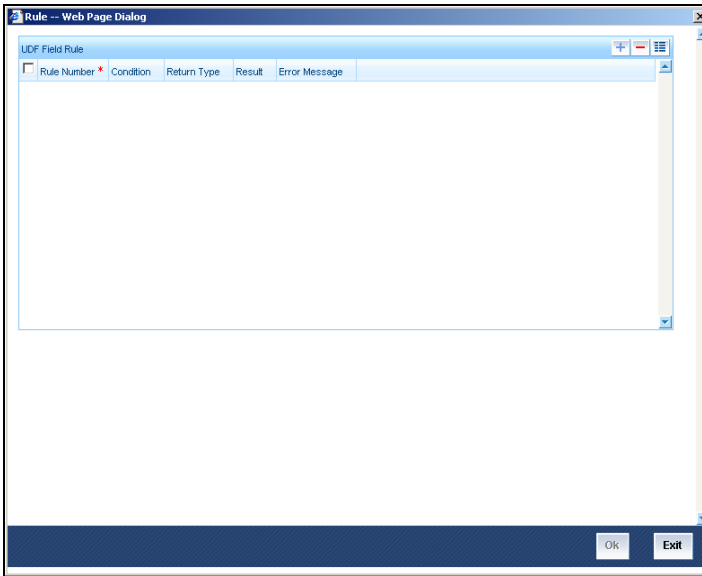
You need to define the specific attribute of each UDF that you choose to associate with the product category.

Refer the Creating Custom Fields Chapter in the Core Services User Manual for details.

After you capture the derivation logic, specify whether it is mandatory for the system to capture the corresponding value based on the derivation logic that you have maintained. You can do this by checking the box positioned next to the Force Derivation Logic field.

To specify the multiple conditions for validating the UDF values that you capture while processing a transaction you can click on the Rule button in this screen.

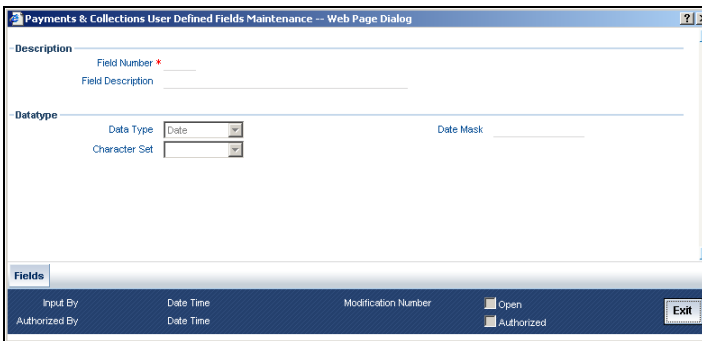
The Validation Rule Logic screen is displayed as shown below:



During contract processing the system validates the check-digit against each of these validations.

3.2.21 Defining user defined fields for account statements

The 'User Defined Fields' screen in the Payments and Collections module allows you to define fields that you wish to appear in the account statements as well as the list of values for the user defined fields that need to appear in the statements. You can invoke this screen by typing 'PCDUDMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In the 'User Defined Fields' screen, you specify the following details for each user defined field you create:

3.2.21.1 Specifying Description details

Field Number

Specify the identification number.

Field Description

Specify the description of the field,

3.2.21.2 Specifying Data type details

Date Type

Specify whether the field is alphanumeric, numeric, or a date, or an integer.

Date Mask

If you specify a date field, you can indicate a format for the date to be displayed.

Character Set

Specify whether the values for the field should only contain SWIFT compatible characters.

3.2.22 Specifying UDF Details

In the User Defined LOVs screen, you can specify a list of values applicable for a user defined field that you have created. Each list can be identified by an LOV Code and description. You can invoke this screen by typing 'PCDLUPMT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Input By	Date Time	Modification Number	Open	Authorized
Authorized By	Date Time		<input type="checkbox"/>	<input type="checkbox"/>

List of Values Code

Specify the code for the list of values.

Description

Specify the description of the code.

3.2.23 Specifying fields to be included in account statements

You can specify the fields that should be included in the account statements that you generate. You can do this in the 'Account Statement Fields' screen, invoked from the Application Browser by typing 'PCDACSMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

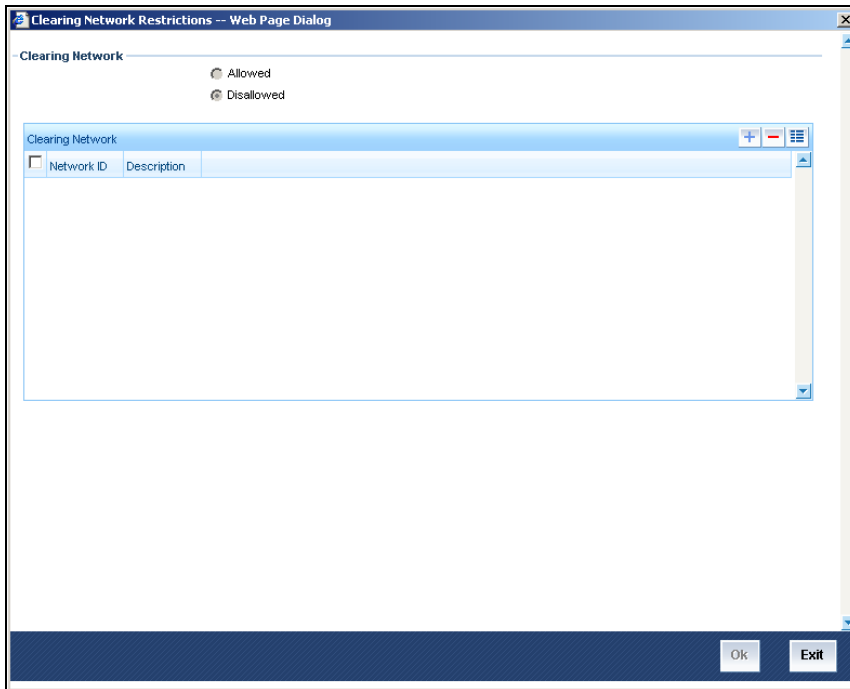
Field Number *	Field Name	Field Description
----------------	------------	-------------------

You need to specify the product type and the product code before specifying the fields. You can specify a maximum of fifteen fields for an account statement. In this screen, you must also specify the sequence in which the fields must be printed.

3.2.24 Clearing Network Restrictions for Local Payment

You can define and associate the Clearing Network Restrictions at the product category level in the product category through the 'Product Category – Clearing Network Restrictions' sub-screen.

Click 'Network' button in the 'PC Product Category Maintenance' to invoke the 'Clearing Network Restrictions' screen, where you can define the clearing network restrictions for a Product Category.



3.2.24.1 Specifying Clearing Network Details

You can maintain an 'allowed' or 'disallowed' list of networks. The available networks are displayed in the Available list, from where you can select the required networks and move them to the Allowed / Disallowed section.

When a product category is defined the system validates that the network specified for the External Clearing Products linked to the Product Category are allowed for the Product Category also.

Also during modification of an existing Product with Clearing Mode as "External Clearing" the system validates that the Network being linked to the Product is not disallowed for any of the existing Product Categories which would have been already linked to the Product.

The Bank Codes linked to the available clearing networks are displayed in PC Contract Online screen and PC Fast Input Screen for the Product Category. The displayed bank codes list sequence is driven by the way of you navigate through the Contract Online screen:

After entering the product category details, if you proceed to the bank code without entering the product code and network, the entire list of bank codes used by that product is displayed.

If you enter the product code after entering the product category details, then:

- If the Product is Book Transfer Type, the network field is blank. The Book Transfer Type of Bank Codes from the PC Bank Directory is displayed in the list of Bank Codes from the PC Bank Directory.
- If the specified Product is internal type, the network field is blank. The entire list of bank codes used by that Product is displayed.
- If the product is of the type external, the default network chosen in the product preference screen is displayed. Only those bank codes using this network are displayed.

On entering the product category details, if you click on the Networks option list, then only networks allowed for that product category are displayed, and on selecting the network,

- If you click on the bank code without entering the product code, then only the banks using this network are displayed.
- If the product code is entered, the network defaulting happens as explained.

3.2.24.2 **Specifying the Clearing Network Details**

Network ID

Select the identification for the network.

Description

The system displays the description of the network as electronic network or clearing.

3.2.25 **Reject Code Maintenance**

Collection transactions can be rejected for various reasons – for example, insufficiency of funds in the debtor’s account. In such a case, the debtor’s bank sends a reject transaction with relevant reject codes to the creditor’s bank. The ‘Reject Code’ screen allows you to describe each reject code that you specify. You can invoke this screen by typing ‘PCDRJCOD’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Reject Code

Specify the reject code for the rejected transaction here.

Description

You can give a small description for the reject code you have specified.

Verify Funds

A collection transaction, which has been rejected, is redispached only if the reject reason is ‘insufficiency of funds’ and if the ‘Verify Funds’ box is checked.

ISO reject codes for SEPA transactions can be maintained in the system using the PC –Reject Code screen and the data is also factory shipped.

The following Reject Codes are factory shipped:

ISO Code	ISO Name	SEPA Reasons
AC01	IncorrectAccountNumber	Account identifier invalid (i.e. invalid IBAN or account number does not exist)
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked, reason not specified
AG01	TransactionForbidden	Credit transfer or Direct Debit forbidden on this type of account (For example, savings account) or for regulatory reasons
AG02	InvalidBankOperationCode	Operation/ Transaction code incorrect, invalid file format
AM01	ZeroAmount	AOS
AM02	NotAllowedAmount	AOS
AM03	NotAllowedCurrency	AOS
AM04	InsufficientFunds	Insufficient Funds
AM05	Duplication	Duplicate collection Duplicate Entry
AM06	TooLowAmount	AOS
AM07	BlockedAmount	AOS
AM09	WrongAmount	AOS
AM10	InvalidControlSum	AOS
BE01	InconsistentWithEndCustomer	AOS
BE04	Missing Creditor Address	Account address invalid
BE05	UnrecognisedInitiatingParty	AOS
BE06	UnknownEndCustomer	AOS
BE07	MissingDebtorAddress	AOS
DT01	InvalidDate	AOS
ED01	CorrespondentBankNotPossible	AOS
ED03	BalanceInfoRequested	AOS

ISO Code	ISO Name	SEPA Reasons
MD01	NoMandate	No valid mandate Account blocked for direct debit by the debtor
MD02	MissingMandatoryInformationInMandate	Mandate Data missing or incorrect Account blocked for direct debit by the debtor
MD03	InvalidFileFormatForOtherReasonThanGroupingIndicator	Operation/ Transaction code incorrect, invalid file format
MD04	InvalidFileFormatForGroupingIndicator	AOS
MD06	RefundRequestByEndCustomer	Disputed Authorized transaction
MD07	EndCustomerDeceased	Beneficiary/ Debtor deceased
MS02	NotSpecifiedReasonCustomerGenerated	By order of the Beneficiary
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
NARR	Narrative	AOS
RC01	BankIdentifierIncorrect	Bank Identifier Incorrect
RF01	NotUniqueTransactionReference	AOS
TM01	CutOffTime	File received after cut-off time
ED05	SettlementFailed	AOS
RR01	-	Regulatory reason Usage Rule: To be specified in 'Proprietary' of 'Return Reason', using the code 'RR01'.

3.2.26 Maintaining Debtor Customer Categories

Debtor categories are used to define preferences for a group of debtors rather than for each debtor. For instance, a creditor might wish to allow a longer recall period to debtors of a certain category.

The 'Debtor Customer Category' screen allows you to define such debtor categories. This information is picked up while capturing customer agreement details. You can invoke this screen by typing 'PCDDCCAT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Debtor Customer Category

Specify the Debtor Customer Category code here.

Description

Enter a small description of the Debtor Customer Category you have entered.

3.2.27 Defining preferences for a combination of a product and a debtor category

The 'Product Debtor Category Preferences' screen allows you to define the preferences for a debtor category created by you. You can invoke this screen by typing 'PCDPRCAT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

3.2.27.1 Specifying Product details

Product

Select the product from the list of options available.

You define a product, the maximum amount for each transaction, the number of recall days and the basis (working days or calendar days) for computing recall days.

Debtor Category

Select the debtor category from the list of options available.

3.2.27.2 Specifying Preferences

Maximum Transaction Amount

Specify the maximum amount that can be used for a transaction. The currency for this amount will be defaulted as the product currency.

Recall Days

Specify the number of recall days here.

Recall Days Basis

Select the basis for computing the recall days, whether it has to be working days or calendar days.

Recall Date Basis

Select the basis for computing the recall dates, whether it has to be working days or calendar days.

3.2.28 Maintaining Details for Periodic Instructions

Your bank could process outgoing payments or collections that need to be initiated periodically, at pre-defined frequencies.

Oracle FLEXCUBE facilitates maintenance of details for such periodic payments or collections. A batch process that is executed during the Beginning of Day processes generates periodic transactions for which details have been maintained.

You can maintain details of periodic payment or collection transactions in the Periodic Instructions screen, which you can invoke from the application browser. You must maintain basic details such as the product category, product code, customer and counterparty details, transaction amount and user-defined fields. You can invoke this screen by typing 'PCDINSTR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

In the Periodic Instructions screen, you can capture the following details for periodic payment or collection transactions:

Product Category

View the product category that would be used to pick up default information for the periodic outgoing payment or collection. The product to be used for the transaction will be picked up from this information. You can only indicate an outgoing product category.

Instruction Reference number

This is the system-assigned reference number of the periodic instruction.

Product Code

It is not mandatory that you indicate the outgoing payment or collection product to be used for the periodic outgoing transaction, since the system picks up this information from the outgoing product category specified. However, you can specify the product, if required; if you choose to do so, you can only choose a product belonging to the same product type as the product category that you specified. Based on the product code, the system will default the currency code linked to this product in the 'Txn CCY' field. Alternately, the system can also arrive at the product code based on the currency specified in the 'Txn CCY' field.

3.2.28.1 Specifying Customer Details

Clearing Branch

Specify the clearing branch where the amount is getting cleared.

Customer Account Branch

Specify in which branch a customer is holding an account.

Customer Account Currency

Select the currency for the customer account in which it is maintained.

Customer Account Number

If you choose to specify the customer account, the name and number will be displayed when you save the contract. You must enter a valid customer account maintained in Oracle FLEXCUBE in this field, or a GL for which posting is allowed. If you use the option list available in this field, the customer number and name will be displayed instantly.

Customer Number

System defaults the customer number when you select the customer account number.

Name

System defaults the customer name when you select the customer account number.

Bank Code

Specify the code for the bank that is used in the clearing activity.

Account Local Clearing Format

Specify the local format used in the clearing the amount.

3.2.28.2 Specifying Customer Information

Customer Information 1 2 3 and 4

If you need to specify other information regarding the customer of the transaction, free format 35-character text fields are provided, with appropriate labels applicable for your installation. You can specify the customer information in these fields.

Customer Reference

Specify the reference number to identify a customer.

Source Code

System displays the source code when you provide the customer reference and information.

Station Identification

System displays the identification number of the station when you specify the customer information and reference numbers.

Creditor Identification

Specify the identification number of the creditor.

Agreement Identification

Specify the identification number to identify an agreement.

3.2.28.3 Specifying Customer Address details

Address Line 1, 2, 3, 4 and 5

Specify the address of a customer in the lines 1, 2, 3, 4 and 5.

3.2.28.4 Specifying Customer Identification details

Identification

Select the option to identify the customer either by Organization details or by Individual person details. The options available in the drop-down list are Organization and Private.

Identification Type

Select the identification type of the Customer from the option list available. This is mandatory only if Identification is specified.

Identification Value

Specify the identification value for the Customer for the given identification type. This is mandatory only if the Identification type is specified.

Other Identification Type

Specify the type of the other identification specified for the customer. This is mandatory for Private identification details.

Issuer

Specify the issuer of the customer. This is used to identify if the Organization identification is used as Proprietary Identification or Private Identification

City of Birth

Specify the city of birth of the customer. This is enabled and is mandatory if you have selected identification type as 'Date and Place of birth'.

Customer Country of Birth

Select the country of birth of the customer from the option list. This is enabled and is mandatory if you have selected the identification type as 'Date and place of birth'.

Country

Specify the country of residence of the customer. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.



The country information is captured to enable Mantas to analyse the transactions for possible money laundering activities.

For more details on Mantas, refer 'Mantas' interface document.

3.2.28.5 Specifying Counterparty Details

The counterparty details are defaulted on selection of counterparty account number, if the counterparty identification details are maintained in PC Beneficiary Maintenance screen.

Identification

Select the option to identify the counterparty either by Organization details or by Individual person details. The options available in the drop-down list are Organization Identification and Private Identification.

Identification Type

Select the identification type of the Counterparty from the option list available. This is mandatory only if Identification is specified.

Identification Value

Specify the identification value for the counterparty for the given identification type. This is mandatory only if the Identification type is specified.

Issuer

Specify the Identification Issuer of the counterparty. This is used to identify if Organization identification is used as Proprietary Identification or Private Identification.

Other Identification Type

Specify the type of the other identification specified for the counterparty. This is mandatory for Private identification details.

City of Birth

Specify the city of birth of the counterparty. This is enabled and is mandatory if you have selected identification type as 'Date and Place of birth'.

Country of Birth

Select the country of birth of the counterparty from the option list. This is enabled and is mandatory if you have selected the identification type as 'Date and place of birth'.

Country

Specify the country of residence of the counter party. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.



The country information is captured to enable Mantas to analyse the transactions for possible money laundering activities.

For more details on Mantas, refer 'Mantas' interface document.

Multiple Dr/Cr Account for Periodic Instruction

To specify the multiple debit/credit account for Outgoing Payment or Outgoing Collection PC category types, with facility to specify MIS for each of the leg, you can click the 'S' button provided in the Periodic Instruction Maintenance which facilitates capturing the 'Split Details' screen as shown below. This button is enabled for Outgoing Payments and Outgoing Collection type of PC Product Categories.

The sum total of all debits/ credits is defaulted to the total transaction provided in the Split Details, and the MIS details can also be provided.

3.2.28.6 Specifying the Split details

Serial Number

Specify the serial number to know the order of the preference.

Branch

Specify the branch where the split details are stored.

Account Number

You can specify the multiple debit/credit accounts for Outgoing Payments and Outgoing Collection Type of PC Product Categories.

Amount

You can specify the amount for each of the debit / credit accounts you have specified. The sum of amounts specified for all the accounts must be equal to the transaction amount.

CCY

Specify the currency used in the split process.

MIS

Click this button to capture MIS parameters.

Total Amount

Specify the total amount that is used in the split process.



Note the following:

- Split of debit / credit amount is allowed only when currency is local currency and debit/credit accounts are GL's.
- In case of Multiple debit's/credit's, the first account is defaulted as the Customer Account in the 'Periodic Instruction' screen.
- During generation of Outgoing Payment/Collection the multiple accounts would be debited/credited depending upon the instruction maintenance.
- You can only select a local currency account for periodic instructions.

Customer No. and Name

If you opted to specify the customer account, the name and number will be displayed when you save the contract. If you selected the customer account using the option list available in the customer account field, these fields will display the customer name and number respectively.

Clearing Branch

The clearing branch for the specified customer bank code is displayed in this field.

Customer Bank Code and Account (LCF)

You can input the bank code and the account in LCF (local clearing format; this is the clearing account number) for the transaction.

Customer Address

You can specify the address of the customer involved in the contract. You can specify up to five lines of address information.

Customer Information

If you need to specify other information regarding the customer of the transaction, free format 35-character text fields are provided, with appropriate labels applicable for your installation. You can specify the customer information in these fields.

Specifying Counter Party details

Counterparty Bank

Select a valid bank code maintained in Oracle FLEXCUBE. If you select a code from the option list, the bank name is displayed instantly. If you choose to enter the code, the name of the bank is displayed when you save the transaction.

Counterparty Account

You can specify the account of the counterparty here. In case of internal transfers, the account needs to be a valid account of Oracle FLEXCUBE either in Oracle FLEXCUBE or in the Local Clearing Format. You can also select an account number from the option list provided. In such a case, the system will default the name and the address lines and counterparty information fields as maintained for that account. If at the time of selecting Counterparty Account, Bank Code is null, then the Bank Code and Name will also appear by default.

Counterparty Name

You can enter the name of the counterparty.

Counterparty Address

You can specify the address of the counterparty involved in the contract. You can specify up to five lines of address information.

Counterparty Information

If you need to specify other information regarding the counterparty of the transaction, free format 35-character text fields are provided, with appropriate labels applicable for your installation. You can specify the counterparty information in these fields.



The country information is captured to enable Mantas to analyse the transactions for possible money laundering activities.

For more details on Mantas, refer 'Mantas' interface document.

Specifying Transaction Details

Txn CCY

Enter the currency for the transaction. You can click on the adjoining option list to choose from a list of valid currency codes maintained in the system. Input to this field is mandatory. If the product code is input, then the system will display the currency linked to the product in this field. You will not be able to change the defaulted value.

Actual Amount

Specify the actual transaction amount in local currency.

Remarks

Specify any requisite narrative regarding the transaction that is to be generated.

Charge Mode

You can indicate whether charges applicable for the transaction are to be applied over and above the transaction amount (premium) or subtracted from the transaction amount (discount).

3.2.28.7 Specifying Periodicity Details

First Generation Date

Specify the date of first generation of the transaction. This date would be the activation date for the transaction.

Next Generation Date

When you first maintain periodic instructions for an outgoing collection transaction, the next generation date is considered by default to be the same as the first generation date that you specified.

End Date

You can specify an end date for generation of transactions for the instruction.

Holiday Exception

Indicate whether generation of transactions must be rolled forward when the generation date falls on a system holiday.

Frequency

You must specify the frequency of generation of the instruction, in terms of:

- Days
- Months
- Years

Month End Flag

In addition, you can indicate that the transactions must be generated on the month-end day.

Specifying Consolidation Details

Consolidation

This indicates if the customer leg of the transaction needs to be consolidated. In case the customer account is in a foreign currency, you cannot opt for consolidation.

Consolidation Reference

If a reference is provided by the customer for the consolidation of the customer leg, you must capture the same.

Specifying Other Details

Generate Advice

You can indicate whether a customer advice needs to be generated for the contract. If you do not specify this, after product resolution, the transaction acquires the specification defined for the product.

Response Advice Basis

Specify whether the response advice for the collection transaction is to be generated on the event date or the response date. By default, the system picks up this specification from the customer agreement.

Redispatch Reqd

Indicate if this outgoing collection transaction needs to be redispached if rejected.

Debtor Category

Specify the debtor category to which the debtor of the transaction belongs. If you do not specify this, the system will use a default value from the customer maintenance (for incoming collections) or creditor DD agreement (for outgoing collections)

Priority

This indicates the priority assigned to the contract in the processing queue. If you do not specify this, after product resolution, the transaction acquires the specification defined for the product.

Split Indicator

This indicates whether the collection transaction has been split into multiple contracts. If it has not been split, this field indicates 'Not Applicable'. If the transaction has been split, this field indicates whether the transaction being viewed is a parent transaction or a child transaction.

Creditor ID

For an Incoming Collection transaction or its reject / recall, mention the Creditor ID.

Agreement ID

For Collection transactions, enter the Creditor or Debtor Agreement ID as applicable.

Source Code

The source of the transaction is displayed here

Station ID

The customer station of the transaction is displayed here

User-defined fields

The user-defined fields are displayed in the UDF screen, which can be accessed using the (UDF) Tab. The fields will be displayed based on the display sequence no defined at the product category level and the label of the field will be shown in the language of the Oracle FLEXCUBE user.

Payment Details

You can indicate any specific details regarding the payment in this section.

Closing periodic instructions

When you close a periodic instruction and subsequently have another user authorize the closure, the instruction ceases to generate any transactions in future.

3.2.29 Maintaining Details for Dispatch File

You can define the parameters of dispatch files generated from Oracle FLEXCUBE using 'Dispatch File Parameters' screen. To invoke the screen,

Dispatch File Parameters -- Webpage Dialog

Dispatch Type * Network
Service Identifier * SDD
Network Code * SEPA

Bank Code * ALL
Customer Account * ALL

Maximum Number

Files *	50
Message Bulks *	50
No of Transaction In Bulk *	50

Test Mode T
File Format Type XML
File Path * /tmp/SEPA/SEPA_OUT

Bulk Message
 File Per Transaction Type

You can capture the following details here:

Dispatch Type

Specify the type of the dispatch. The dropdown list displays the following details:

- Network – If you choose this, you must specify the clearing network code. The system will default the Bank Code and the Customer Number as 'ALL'.
- Bank Code - If you choose this, you must specify the bank code. The system will default the Clearing Network and the Customer Number as 'ALL'.
- Customer - If you choose this, you must specify the customer number. The system will default the Bank Code and the Clearing Network as 'ALL'.
- ALL – If you choose this, the system will generate XML files for all customers.

Choose the appropriate one.

Service Identifier

Specify the service type as of the clearing network. The dropdown list displays the following details:

- SCT
- SEPA Credit Transfer

Choose the appropriate one.

Clearing Network

Specify the clearing network for which the dispatch file parameters are maintained. The option list displays all valid clearing networks maintained in the system. Choose the appropriate one.

Bank Code

Specify the direct or the indirect participant bank code for which the dispatch file parameters are maintained.

Customer Number

Specify the customer number for whom the file parameters are maintained.

Test Mode

Specify the test or production mode for the clearing network. If you have chosen dispatch type as 'Network', you must specify the test mode.

File Format Type

Specify the format of the file. The supported file format is XML.

File Path

Specify the path to locate the file.

Bulk Message

Check this option to indicate that the message bulk should be created with many transactions.

Maximum No of Files

Specify the maximum number of files that can be sent to the clearing network in one settlement cycle.

Maximum No of Message Bulks

Specify the maximum number of message bulks in a file.

Maximum No of Transaction

Specify the maximum number of transactions that can be bulked in a message bulk.

File Per Transaction Type

Check this option to create dispatch files with message bulks of each of the transaction types. If you do not check this option, the file is created with the following transaction types in the same order:

- SCT
 - Credit Transfer Message Bulk (pacs.008)
 - Payment Return (pacs.004)

You can view a summary of dispatch file parameters using 'Dispatch File Parameters – Summary' screen.

Dispatch File Parameters Summary -- Webpage Dialog

Authorization Status: Authorized
 Dispatch Type: [Dropdown]
 Test Mode: T
 File Format Type: XML
 Message Bulks: [Field]
 Maker ID: [Field]
 Checker ID: [Field]
 Modification Number: [Field]
 Bank Code: [Field]

Record Status: Open
 Service Identifier: [Dropdown]
 File Path: [Field]
 Files: [Field]
 No of Transaction In Bulk: [Field]
 Maker DT Stamp: [Field]
 Checker DT Stamp: [Field]
 Network Code: [Field]
 Customer Account: [Field]

Search | Advanced Search | Reset | Records per page: 15 | 1 of 1 | Go to Page

Authorization Status	Record Status	Dispatch Type	Service Identifier	Test Mode	File Path	File Format Type	Files	Message Bulks
A	O	N	SCT	T	/tmp/SEPA/SEPA_OUT	X	50	50
A	O	B	SCT	T	/tmp/SEPA/SEPA_OUT	X	50	50
A	O	B	SCT	T	/tmp/SEPA/SEPA_OUT	X	50	50
A	O	B	SDD	T	/tmp/SEPA/SEPA_OUT	X	50	50
A	O	N	SDD	T	/tmp/SEPA/SEPA_OUT	X	50	50
A	O	C	SCT	T	/tmp/SEPA/SEPA_OUT	X	50	50
A	O	C	SDD	T	/tmp/SEPA/SEPA_OUT	X	50	50
A	O	B	SDD	T	/tmp/SEPA/SEPA_OUT	X	50	50

The parameters given above are STEP2 clearing system specific to handle SEPA Credit Transfers and SEPA Direct Debits. Files sent to STEP2 clearing system follow the naming conventions given below:

1. File Naming Convention

EEVVSSSSBBBBBBBBBX...X.Z

Where-

- EE is S2 (STEP2)
- VV is the format version (02 = XML)
- SSS is the three character service identifier, SCT in this case; or SDD
- BBBBBBBB is the BIC (8) of the Direct Participant
- X...X (optional - up to 15 characters) is to be used by the Direct Participant
- Z indicates the type of the file, where: I = ICF (SCT) or I = IDF (SDD)

The STEP2 central system generates files with X...X fields as follows and the same will be done in FLEXCUBE -

YYMMDDHHMMSSNNN, where:

YYMMDDHHMMSS indicates the file creation date and time and NNN an incremental number starting from 000. This is reset to 000 every time the DD (date) is changed.

2. File Size parameters

The STEP 2 clearing system allows a maximum of 500 files in one settlement cycle. Each file can have a maximum of 500 message bulks. System can include 100,000 transactions in each of the message bulks.

Files are generated for customer or bank with the following naming convention.

EEVVSSSB BBBB BBX...X

Where -

- EE is PC
- VV is the format version (02 = XML)
- SSS is the three character service identifier, SCT in this case; or SDD
- BBBB BBBB indicate the BIC the processing bank
- X...X (optional - up to 15 characters) is to be used by the Direct Participant
- YYMMDDHHMMSS indicates the file creation date and time. NNN is an incremental number starting from 000. This is reset to 000 every time the DD (date) is changed.

3.3 Processing Incoming Payments

Oracle FLEXCUBE provides the facility of processing incoming payment messages. Typically, the incoming payments are received as MT 103 SWIFT messages, which are uploaded into Oracle FLEXCUBE and processed as incoming payment transactions in the Payments and Collections module.

In order to facilitate such processing for incoming payments, you must:

- Map the requisite product categories in the Payments and Collections module to the requisite message queues to which the incoming payment messages are routed when they are uploaded.
- For different combinations of incoming message type, product category, source code and station ID, maintain mappings between the SWIFT tags and their corresponding fields in the Payments and Collections module. This enables the STP process to interpret the SWIFT message and resolve the details into a PC contract in the system.

3.3.1.1 Mapping Product Categories to Message Queues

To recall, in order to facilitate the processing of incoming payment messages, you must map the requisite product categories in the Payments and Collections module to the requisite message queues to which the incoming payment messages are routed when they are uploaded. You can do this in the 'Product Mapping Detailed' screen. You can invoke this screen by typing 'MSDPRMAP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web page dialog titled "Message Product Mapping Maintenance -- Web Page Dialog". The form includes the following fields and controls:

- Branch *
- Message Type *
- Product *
- Cover Required * (dropdown menu with "No" selected)
- Branch Description
- Queue *
- Product Description
- Direction Flag * (dropdown menu with "Incoming" selected)
- On No Beneficiary:
 - Suspense
 - Repair
- Fields section at the bottom:
 - Input By
 - Authorized By
 - Date Time
 - Date Time
 - Modification Number
 - Open
 - Authorized
 - Exit button

For each incoming message type, you can indicate the queue to which the messages must be routed, and the Payments and Collection product /product types / instrument type that is to be linked to the queue, to be used to process the resulting incoming payments transaction.

3.3.2 Mapping SWIFT and Non SWIFT Tags in Incoming Messages to Fields in the Payments and Collection Module

To recall, in order to facilitate the processing of incoming payment messages, you must maintain mappings between the SWIFT tags and their corresponding fields in the Payments and Collections module, for different combinations of incoming message type, product category / product / instrument type, source code, station ID and network id. You can do this in the PC Message Mapping screen.

Based on the Product Category / Product / Instrument type chosen the corresponding description will be displayed alongside.

Depending on the status of the instrument being uploaded, the instrument will be uploaded as creation of a new instrument or liquidation of an issued instrument in the system. You can invoke the 'PC Message Mapping' screen by typing 'PCDMSGMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

In the 'Default Type' you can select the tag in the incoming message that has to be mapped to the payment fields. Once you select the 'Default Type' and click 'Default' button, the field mapping for the selected Default Type is done. However, you can change the field mapping after it is defaulted.



System does not validate the default type and product/product category type.

This mapping enables the STP process to interpret the SWIFT tags in uploaded incoming payment messages and resolve the tags into a PC contract in the system.

The list of fields supported as a part of the instruments transaction will be factory shipped in the common payments gateways fields' data store.

Incoming Message (MT202) from a direct participant for passing funds to Addressable Indirect participant

For incoming SWIFT message resulting in an outgoing RTGS, you need to link tag 57 content to **Counterparty BIC** and the Sender BIC to the Customer BIC in this screen. In cases where the local payment contract contains only Sender BIC and not the local clearing account, the system derives the settlement account from the CIF (maintained in PC bank code directory screen) and an outgoing payment contract is booked with the customer account as the settlement account.

Example of an Incoming Message resulting in an outgoing RTGS

```
{1:F01 RTGPDEFFAXX1111111111}
{2:O103 CITIGB21XXXXN}
{3 :{ 103: RTP} {113: LIYN} {108:0211042130840011} {119: STP}}{4:
20:000PRTG033650001
```

23: CRED
32A:031231EUR1000
57A: AABSDE31
59:/BENAC-12345}
Sender - RTGPDEFF
Receiver – CITIGB21 (This will be the PC Branch SWIFT Address)
Amount – 1000
Currency – EUR
Value Date – 31-Dec-2003
AWI - AABSDE31
Beneficiary - BENAC-12345

Incoming Message from a direct participant for passing funds to Non- Addressable Indirect participant

For a truly incoming message, you will need to link tag 57 content to the customer account and sender to the counterparty BIC.

Example of a truly Incoming Message

```
{1:F01UBSWGB2LAXXX1111111111}  
{2:O103 CITIGB21XXXXN}  
{3 :{ 103: RTP} {113: LIYN} {108:0211042130840011} {119: STP}}{4:  
20:000PRTG033650001  
23: CRED  
32A:031231EUR1000  
57A:AABSDE31  
59:/BENAC-12345  
-}  
Sender - UBSWGB2L  
Receiver – CITIGB21 (This will be the PC Branch SWIFT Address)  
Non-Addressable Indirect Participant – AABSDE31  
Amount – 1000  
Currency – EUR  
Value Date – 31-Dec-2003  
Beneficiary - BENAC-12345
```

For SEPA transactions the mapping between Common Payment Gateway Fields and PC will be as follows:

- SEPA Credit Transfer - CPG-PC mapping -
- SEPA Direct Debits- CPG-PC mapping -

3.3.3 Maintaining the Unsettled Payment Account or GL

Details in regard to maintaining the unsettled Payment Account or GL are explained below.

3.3.3.1 Incoming Payments

Processing an incoming payment message could be aborted due to specific reasons; for instance, the beneficiary of the payment not being resolved. You can ensure that such aborted incoming payments are processed using an unsettled payment account or a GL.

You can specify the requisite unsettled account or GL to be used for processing rejected incoming payments, for each payments product category, in the 'Payments and Collections Product Category Maintenance' screen.

The screenshot shows a web page dialog titled "Payments & Collections Product Category Maintenance -- Web Page Dialog". The form is organized into several sections:

- Product Category:** Includes fields for Product Category (with a red asterisk), Category Description, Product Type, Transfer Type (set to "Customer Transfer"), and Collection Type.
- Counterparty Name:** Includes a "Mandatory" checkbox, Maximum Length (35), and Character Set (set to "SWIFT").
- Name Address:** Includes Maximum Length (35).
- Default Customer Account:** Includes Default A/C Type, Branch, Currency, and Account No.
- Unsettled Customer Account:** Includes Unsettled A/C Type, Branch, Currency, and Account No.
- Automatic User Ref. No. Generation:** Includes an "Auto Custom Ref. No." checkbox and a Customer Ref. Seq. Code field.
- Rekey:** Includes checkboxes for Required, Customer Account, Amount, Counterparty Bank, Counterparty Account, Counterparty Name, and Activation Date.
- Duplication Recognition:** Includes checkboxes for Required, Source, Station Id, Source Ref, Customer Account, Amount, and Counterparty Bank.

At the bottom, there is a navigation bar with buttons: Offset, Reject, Recall, Approval, Redispatch, Reverse, Network, Duplication, UDF Details, and Rule. Below this is a status bar with fields for Input By, Date Time, Modification Number, Open, Authorized, and an Exit button.

When the aborted transactions are posted to the unsettled GL that you specify, they can be rejected subsequently if communication is received from the customer. Such rejection would generate a corresponding outgoing payment transaction, and the appropriate MT 311 or MT 103 message is generated. The reject category for the rejected transaction can be maintained in the Product Category Maintenance for the incoming payment category.

If you do not specify the unsettled account or GL for a product category, then incoming payments using the product category, which are rejected, will not be processed, and no accounting entries will be posted in respect of them.

3.3.3.2 Incoming Collections

In the case of incoming collections processing could be aborted due to the DD mandate being closed, or posting to the relevant account not being possible, and so on. Such aborted transactions are rejected automatically, and the customer account is replaced by the Unsettle GL Account that you specify in the Product Category maintenance.

Maintaining error codes for automatic rejection

Also, it is possible to maintain a list of errors that would result in rejection of the incoming collection contract and in posting to the Unsettle GL. You can maintain this list in the 'Error Codes' screen. You can invoke this screen by typing 'PCDERRCD' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

In this screen, you can map the relevant error codes to the appropriate reject codes. If any of the errors mapped in this screen are encountered in processing, the customer account in the incoming collection would be replaced with the Unsettle GL that you have specified in the Product Category maintenance.

The following error codes can be mapped:

Error Code	Description
PC-BK064	Currency restriction occurred
PC-BK043	Customer account is closed
PC-BK045	Customer account is unauthorized
PC-SAV-024	Customer account has been blocked
PC-SAV-025	Stop Payment has been issued against customer account
PC-SAV-026	No Credit is allowed for the customer account
PC-SAV-027	No Debit is allowed for the customer account
PC-SAV-028	Customer account is dormant
PC-SAV-	Customer account is frozen

Error Code	Description
029	
PC-SVV-092	Unable to get creditor DD agreement for product \$1, customer \$2 and account \$3 - \$4
PC-SVV-093	Unable to get creditor DD agreement for product \$1, customer \$2 and account \$3 - \$4
PC-SVV-094	Creditor DD agreement for product \$1, customer \$2 and account \$3 - \$4not valid as of \$5
PC-SVV-095	Creditor DD agreement for product \$1, customer \$2 and account \$3 - \$4not valid as of \$5
PC-SAV-024	Customer account is blocked
PC-SAV-025	Payment not allowed for customer account
PC-SAV-026	Credit not allowed for customer account
PC-SAV-027	Debit not allowed for customer account
PC-SAV-028	Customer account is dormant
PC-SAV-029	Customer account is frozen

3.3.4 **Processing Incoming Payments that are Not Clarified**

Oracle FLEXCUBE receives the incoming payment request by way of upload as well as manual booking. All valid incoming payments are verified and liquidated.

However, the system sends the incoming payments to the 'To Be Clarified' queue for the following reasons:

- Beneficiary account number is not valid.
- The option 'Auto Input Allowed' is not checked for the customer accounts for which the payments were received through uploads.
- The option 'Auto Input Allowed' is checked and the option 'AED' is not checked at account level for which the payment was received through upload.
- The customer name or alternate name is not valid.
- For the accounts in which the status is one of the following:
 - No Credit
 - Blocked
 - Frozen

3.3.4.1 Viewing Payments to be Clarified

The system sends invalid incoming payment data to 'TO_BE_CLARIFIED' queue. You can view the records in this queue using 'To be Clarified Payments' screen. To invoke this screen, type 'PCDTBCLR' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Branch Code CHO

Invalid Accounts Accounts With No Credits Blocked Accounts All Payments

Invalid Names Automatic Credit Not Allowed AED Payments Others

Contract Ref No	Beneficiary Ac No	Beneficiary name	Originator Bank Code	Originator Ac No
-----------------	-------------------	------------------	----------------------	------------------

Event Code	Err Code	Description
------------	----------	-------------

Exit

This screen lists out the invalid conditions. Before EOD, you need to convert the invalid conditions into valid conditions. If the conditions are not clarified before EOD, the system will automatically trigger the 'DRLQ' ('Dr Nostro' and 'Cr Suspense' entries) event. Whenever the conditions are clarified, you have to manually trigger 'CRLQ' event to liquidate the payments.

You can also reject the incoming payments in this queue. You need to specify a reason for rejection in that case.

In case of manual rejections, the system replaces the beneficiary account with unsettled accounts and liquidates the incoming payment. An outgoing payment is generated with the same network and Nostro account as in case of the original incoming payment. The system auto authorizes the manual rejections.

Following amendments can be made to the incoming payments in the 'TO_BE_CLARIFIED' queue:

- Network Amendment – This defaults the network maintained in the 'Branch Parameters' screen, if the uploaded incoming payments do not contain the details of the network

- Beneficiary Name Amendment – This amendment can be made only if the beneficiary name is invalid
- Beneficiary Account Number Amendment – This amendment can be made only if the account number is wrong
- Beneficiary Account Amendment – This amendment can be made if the account number is correct and account status is 'Unblocked'
- Credit Vostro Account and Generate MT 103 – This amendment can be made if the beneficiary account is a Vostro account

Along with the aforementioned amendments, you need to specify the VO code before processing the payment, if the payment is checked for AED. You can specify the payment details in 'All Payments Investigation' screen. To invoke this screen type 'PCDAINST' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can specify the following details:

Contract Ref No

Specify the contract reference number.

Assigned To

Specify the user. The adjoining option list displays all valid users maintained in the system. You can choose the appropriate one.

Amend Payment Details

You can specify the following amend payment details:

Customer Account No

Specify the account number of the customer.

Alternate Account Number

Specify the alternate account number.

Account Currency

Specify the currency in which the account is maintained.

Sequence Number

Specify the sequence number.

AED

Check/Uncheck to amend the AED details specified at the account level.

Customer Name

Specify the name of the customer.

Account Branch

Specify the branch in which the account is maintained.

In Query

Specify the In Query.

Out Query

Specify the Out Query

AED DOC STAT

Check this box to indicate that the paper documents are received.

Reject Code

Specify the reject code for processing the payment.

Reject Detail

Specify the details for rejection.

Oracle FLEXCUBE picks up the default VO code maintained for outgoing payment if the following two conditions are met:

- Incoming payment creates an outgoing payment
- Beneficiary has a non-resident account

The non-resident account is identified from the account type maintained in MC. The system triggers CRLQ event on the transaction and submits the transactions for MC check.

Once the accounting process is verified and confirmed, the system updates the status of the process and the contract. The processing status is updated as 'Confirmed'. Similarly, the contract status is updated as 'Liquidated' on such confirmation.

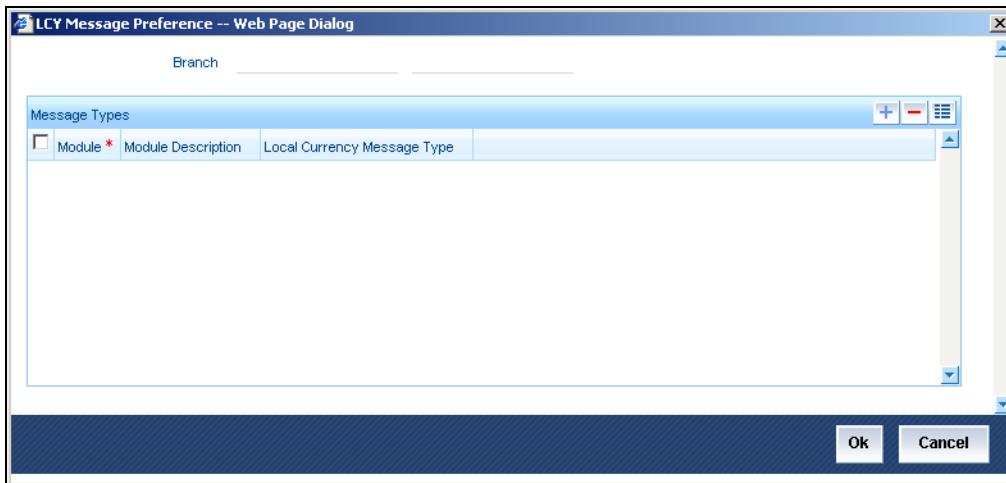
3.4 Outgoing payments for local currency transactions in other modules

Oracle FLEXCUBE provides the facility of generating outgoing payment instructions through the Payments and Collections module, for local currency transactions in any of the following modules:

- Foreign Exchange
- Money Market
- Loans and Deposits
- Letters of Credit
- Bills and Collections
- Securities
- Standing Instructions

In the Branch Parameters, you can specify whether these payment instructions (for LCY transactions in the branch) must be routed either through messaging, or through the local clearing network.

Click the 'LCY Msg Pref' button in the 'Branch Parameters Preferences' screen to invoke the 'LCY Message Preference' screen.



In this screen, you can specify any of the following options for messages related to LCY transactions, in any of the modules mentioned above.

In the LCY Message Type field, the following options are available:

Suppress LCY message

If this option is chosen, then the payment is routed through the local clearing network, external to Oracle FLEXCUBE and the message is suppressed.

Gen PC Contract

If this option is chosen, a contract is generated in the Payments and Collections module for the local currency payment, provided that the payment option chosen is 'Local Clearing'; or if the payment option is 'Message' and the cover option is 'Local Clearing'.

Gen LCY Message Thru SWIFT

If the option is chosen, local currency payments are sent as SWIFT Messages, routed through the SWIFT network. This option is the default; and you can change it if necessary.

3.4.1 Mapping Payments Module Settlement Details to other Modules

In order to facilitate processing of outgoing payments instructions for local currency transactions in any module, through the Payments module, you must map the requisite settlement details defined for specific payments product categories, to the products in other modules. You can do this using the 'Settlements to Payment Product and UDF Mapping' screen.

You can invoke the 'Payment and Collections Payment UDF Mapping Maintenance' screen by typing 'PCDISMAP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button

The screenshot shows a web page dialog titled "Payments & Collections Payment UDF Mapping Maintenance -- Web Page Dialog". The main area contains a form with the following fields:

- Module ID * (text input)
- Description (text input)
- Product * (text input)
- Description (text input)
- Pay / Receive * (dropdown menu)
- Post Accounting Entries (checkbox)
- Transfer Type * (dropdown menu)
- Product Category * (text input)
- Description (text input)
- Source Code * (text input)
- Description (text input)
- Station Identification * (text input)
- Description (text input)

Below the form is a table titled "UDF Mapping Fields" with the following columns:

Settlement Feilds & Module UDF *	Product UDF *	Description

At the bottom of the dialog, there is a "Fields" section with the following fields:

Input By	Date Time	Modification Number	<input type="checkbox"/> Open
Authorized By	Date Time		<input type="checkbox"/> Authorized

An "Exit" button is located in the bottom right corner.

In this screen, you can map settlement details and user-defined fields designated for specific product categories in the Payments module:

- To a specific product defined for a specific module
- To all products defined for a specific module

Pay/ Receive Option

You will also need to identify the process direction of the settlement. It can either be Pay or Receive. If you select the Pay option, a list of all Outgoing Payment categories will be displayed in the option list. Similarly, settlement will be restricted to Outgoing Collections if the process direction is Receive.

Transfer Type

You can also specify the Transfer type, which enables the System to distinguish whether the payment is a Customer Transfer or a Bank Transfer. You can choose to maintain different Payment product categories for different types of payments. In case of bank transfer, select a Bank Transfer type of PC product category. Similarly, for customer transfer select Customer Transfer type of product category. For the Receive Leg, the Customer Transfer option is defaulted in the Transfer Type field and disabled.

Oracle FLEXCUBE allows you to route MT 400 messages from the Bills and Collections (BC) module through the PC module. A separate Transfer Type called Collection Payment Advice is available for the purpose. This is only applicable for the BC module, when the settlement direction is Pay. The PC Product Categories available for mapping in such a case will be Bank Transfer Type of Products.

You can specify the following details as part of the mapping for each module, product, process direction, payments product category, source code and station ID combination:

- Any or all settlement related fields defined for the payments product category
- Any or all user-defined fields defined for the Payments module
- Any or all user-defined fields defined for the payments product category

Source Code and Customer Station id

You must specify the code of the upload source and the ID of the customer station maintained for the source.

Enabling Post Accounting Entries option

If you have indicated that PC Contracts should be generated for local currency payments within your bank (LCY Message Type) and if the settlement is routed through the Clearing House you have the option of posting accounting entries as part of PC processing.

Your specification in this field is defaulted to the Settlement sub-screen.

Local Clearing for Funds Transfer transactions through the PC Module

For funds transfer transactions with local clearing through the PC module, you must map the requisite settlement details defined for the requisite payments product categories, to the FT products in the Settlements to UDF Mapping screen. When this setup is authorized, the payment for such FT contracts is processed as follows:

- If payment is indicated by message, the corresponding message is generated upon authorization of the contract.
- If payment is through local clearing, a PC contract is generated with the clearing details mentioned in the Settlements screen. In this case, the FT contract reference number will be the source reference for the PC contract.



The payment message can be routed through SWIFT and the Cover can be routed through PC.

3.4.2 Maintaining Local Clearing Details and Cover Details for Customer Settlement Instructions

When you specify settlement instructions for a customer, you can indicate whether payment for local currency transactions is to be effected via messaging or over the local clearing network. You can also indicate whether a cover is required for payment, and whether the cover is through messaging or over the local clearing network.

You can specify these details in the 'Settlement Instructions' screen. You can invoke this screen by typing 'ISDINSTR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

In the Payment By field, indicate the mode of payment, either Message or Local Clearing; and in the 'Cover By' field, indicate the mode through which cover must be available.

The screen is as below:

Settlement Instructions Maintenance -- Web Page Dialog

Branch * CHO
 Counter Party *
 Counterparty Type CIF
 Currency * USD

Module *
 Product Code *
 Sequence Number * 0
 Relations

Pay
 Branch CHO
 Account
 Currency USD
 Payment By

Receive
 Branch CHO
 Account
 Currency USD
 Payment By

Cover Required
 Cover By
 Charges Details
 Ourselves
 Beneficiary
 Shared

Pay Parties | Pay Parties | Receiver Parties | Cover Parties | Clear Details | Cover Details | Other Details

Intermediary Reimbursement Institution

Name	Address	Contact

RTGS Payment
 RTGS Network

Fields

Input By DOCUMENTS Date Time Modification Number Open
 Authorized By Date Time Authorized

Cancel

If you indicate payment over a clearing network, you must also specify the account details of the external counterparties both pay and receive accounts, in the Local Clearing tab, in the 'Settlement Instructions' screen.

Settlement Instructions Maintenance -- Web Page Dialog

Branch *
 Counter Party *
 Counterparty Type CIF
 Currency *

Module *
 Product Code *
 Sequence Number * 0
 Relations

Pay
 Branch
 Account
 Currency
 Payment By

Receive
 Branch
 Account
 Currency
 Payment By

Cover Required
 Cover By
 Charges Details
 Ourselves
 Beneficiary
 Shared

Pay Parties | Pay Parties | Receiver Parties | Cover Parties | **Clear Details** | Cover Details | Other Details

External Counterparty Pay Details

Bank Code
 Account
 Name
 Clearing Network
 Bank Name

External Counterparty Receive details

Bank Code
 Account
 Name
 Bank Name

Fields

Input By Date Time Modification Number Open
 Authorized By Date Time Authorized

Exit

For the counterparty details, you can specify:

Bank Code

Select the bank code from the list of options available.

Account

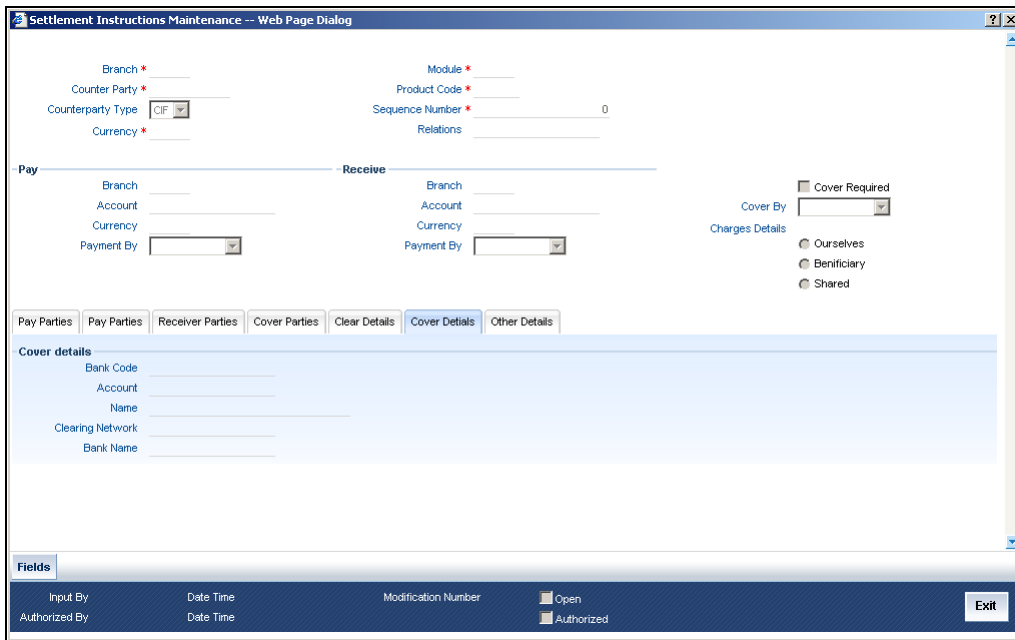
Specify the account here.

Name

Specify the name of the account here.

If you indicate cover for payment via the local clearing network, you must specify the account details of the cover party, in the Cover Details tab in the Settlement Instructions screen.

The screen is as below:



For the cover party account details, you can specify:

Bank Code

Select the bank code from the list of options available.

Account

Specify the account here.

Name

Specify the name of the account here.

The following scenarios are possible:

Cover Required	Cover By	Payment By	Local Clearing Counterparty Details?	Cover Details?
Yes	Message	Message	No	No
Yes	Local Clearing	Message	No	Yes
No		Message	No	No
No		Local Clearing	Yes	No

3.4.3 **Maintaining Local Clearing Details and Cover Details for Settlement Messages**

For local currency transactions for which the payment instructions are to be generated through the Payments module, you can specify the following settlement details:

- Whether the payment is to be effected through messaging or via the local clearing network
- Whether a cover is required for the payment
- Whether the cover must be available through messaging or through the local clearing network

You can specify these details in the Settlements Message Details screen. In the Message Details tab, you can indicate the payment mode, and the cover details.

If you indicate payment through the local clearing network, or cover through the local clearing network, you must indicate the external counterparty details in the Local Clearing tab in the 'Settlement Message Details' screen.

For processing direct debits on loans you will also need to capture the Agreement ID of the counterparty in order to facilitate a cross-referencing between the Loans Payment and the Direct Debit instruction when a reversal of payment is carried out due to rejection of the outbound DD.

The post accounting option is defaulted from the Settlements to Payment Product and UDF Mapping screen. If enabled this indicates that accounting entries maintained for the PC product should be posted for the PC contract initiated for Clearing

3.4.4 **Generation of the Local Payments Contract for Local Currency Transactions**

In cases where outgoing payment transactions need to be generated for local currency transactions for a module (as specified in the LCY Message Preferences in the Branch Parameters), the payments transaction is created with the following fields:

- Product Category – This is derived from the mapping in the Settlements to Payment Product and UDF Mapping maintenance (in the Settlements to Payment Product and UDF Mapping screen) for the module and product.

- Source – This is derived from the mapping in the Settlements to Payment Product and UDF Mapping maintenance (in the Settlements to Payment Product and UDF Mapping screen) for the module and product.
- Branch – This is the branch from which the contract was entered.
- Customer Branch – The branch where the customer account resides, derived from the Settlement Message Details maintenance for the contract.
- Counterparty Name – This information is picked up from the counterparty details in the Settlement Instructions maintenance.
- Their Reference Number – This is the same as the Contract Reference Number of the entered contract.
- Customer Account and Customer Entry Value Date– This is the debit account of the contract. For every amount tag, an offset amount tag is defined. During the generation of the contract the debit account and the debit value date are picked up for the ESN and Contract Reference Number and offset amount tag.
- Station - This is derived from the mapping in the Settlements to Payment Product and UDF Mapping maintenance (in the Settlements to Payment Product and UDF Mapping screen) for the module and product.
- Counterparty Bank – This is picked up from the Settlement Instructions maintenance, where it has been defined for the customer of the contract.
- Counterparty Account - This is picked up from the Settlement Instructions maintenance, where it has been defined for the customer of the contract.
- Activation Date – This is considered to be the Credit Value Date.
- Clearing Bank Code – This is derived from the Clearing Bank Code maintained for the branch.
- UDF 1 – 30 – These user-defined fields are derived mapping in the Settlements to Payment Product and UDF Mapping maintenance (in the Settlements to Payment Product and UDF Mapping screen) for the module and product.

The PC contract for the local currency transaction is generated if the LCY Message Preferences option chosen is 'Generate PC Contract', and provided:

- Payment By option chosen for the contract is 'Local Clearing'
- Payment By option chosen for the contract is 'Message' and cover is required, and the Cover By option chosen is 'Local Clearing'.

It is not possible to have both Payment By and Cover By options as 'Local Clearing'.

3.5 Maintaining Branch Parameters

You can maintain PC specific branch parameters in the 'Payments Branch Parameter Maintenance' screen, invoked from the Application Browser. You can invoke this screen by typing 'PCDBRMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can specify the following details:

Branch Code

The system displays the branch code of the logged-in branch here.

Min Partial Amount

Specify the minimum partial amount that the customer can pay for the outgoing payment.

Max. no. of Postponement

Specify the maximum number of postponements allowed for an individual customer's PC transaction, at Day queue.

Postponed Type

Select the type of postponement for a PC transaction from the adjoining drop-down list. The options available are:

- Activation Date
- Credit Date

Ed Author

Specify the ED author details to be maintained at the branch level. For an outgoing payment, an ED 101 message is generated and sent to the ED Author.

Ed Receiver

Specify the ED receiver details to be maintained at the branch level. The incoming payment receives an ED 101 message and if the incoming payment messages matches with the branch, then the contract is uploaded.

VO Code

Specify the VO code for refunds to be maintained at the branch level, if the beneficiary is a non-resident. The adjoining option list displays all VO codes maintained in the system. You can choose the appropriate one.

Day Queue Required

Check this box to indicate that day queue processing is required for all PC transactions in the branch..

Card File Processing Required

Check this box to indicate that card file processing is required for all PC transactions in the branch.

Amend Auto Auth Required

Check this box to indicate that automatic authorization for value date amendment is required for all PC transactions in the branch.

Default Network

Specify the default network for incoming payments. The adjoining option list displays all default networks maintained in the system. You can choose the appropriate one.

Default Nostro

Specify the default nostro for incoming payments. The adjoining option list displays all default nostro accounts maintained in the system. You can choose the appropriate one.

Default Branch

The system displays the default branch code here.

Filter Name Incoming

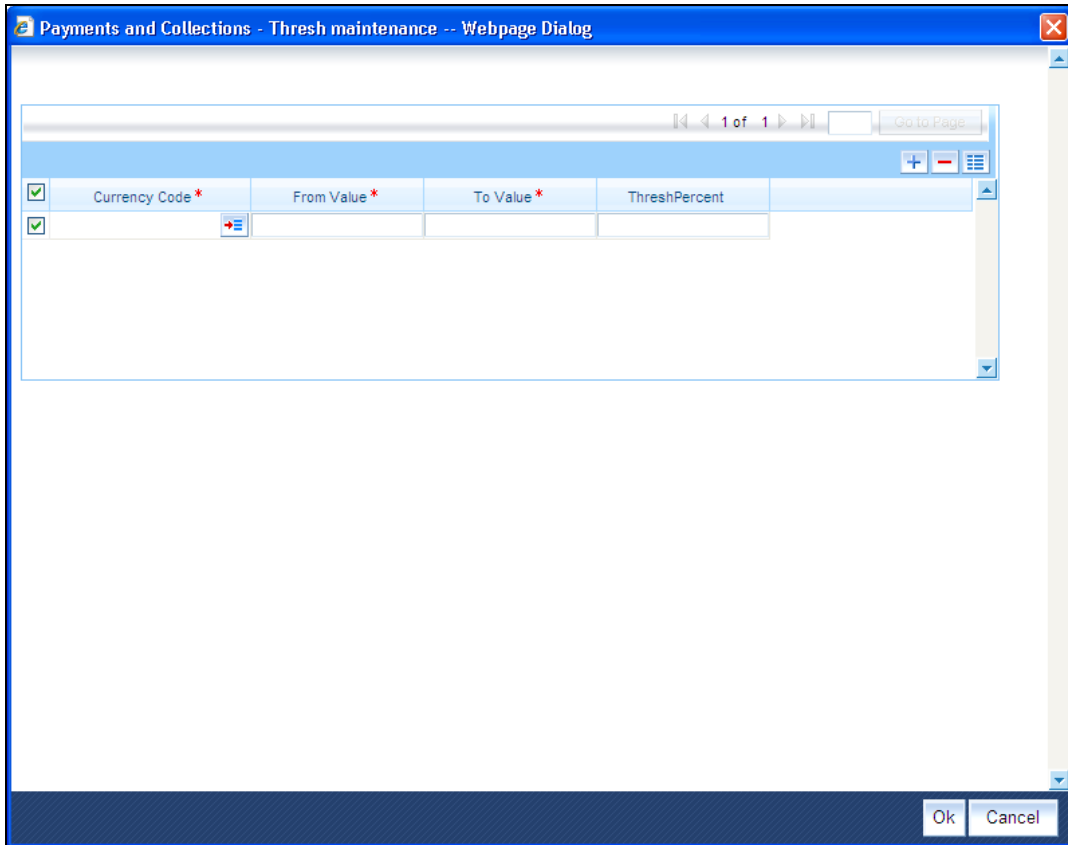
Specify the filter name for incoming payments. The adjoining option list displays all filter names maintained in the system. You can choose the appropriate one. The system will process the payment only if the filter rule is satisfied.

Filter Name Outgoing

Specify the filter name for outgoing payments. The adjoining option list displays all filter names maintained in the system. You can choose the appropriate one. The system will process the payment only if the filter rule is satisfied...

3.5.1 Capturing Threshold Details

You can capture the details of the threshold in the 'Payments and Collections - Threshold Maintenance' screen. Click 'Threshold' button in the 'Payments Branch Parameter Maintenance' screen to invoke the following screen.



Here you can specify the following details:

Currency Code

Specify the unique code used to identify the currency. The adjoining option list displays all currency codes maintained in the system. You can choose the appropriate one.

From Value

Specify the minimum amount limit for checking the threshold.

To Value

Specify the maximum amount limit for checking the threshold.

Thresh Percentage

Specify the threshold percentage against which the customer name is validated.

The customer name validation algorithm works based on this threshold. If you maintain the threshold as 50, then the beneficiary name in the incoming message has to match at least 50% with the customer name maintained in Oracle FLEXCUBE.

3.6 Maintaining Customer Group

You can maintain a customer group for a specific module in the 'Customer Group Description' screen, invoked from the Application Browser. You can invoke this screen by typing 'PCDCUGRP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can specify the following details:

Module Code

Specify the module for which the customer group should be applicable. The adjoining option list displays all module codes maintained in the system. You can choose the appropriate one.

Customer Group

Specify the name of the customer group.

Customer Group Description

Specify a brief description associated with the customer group.

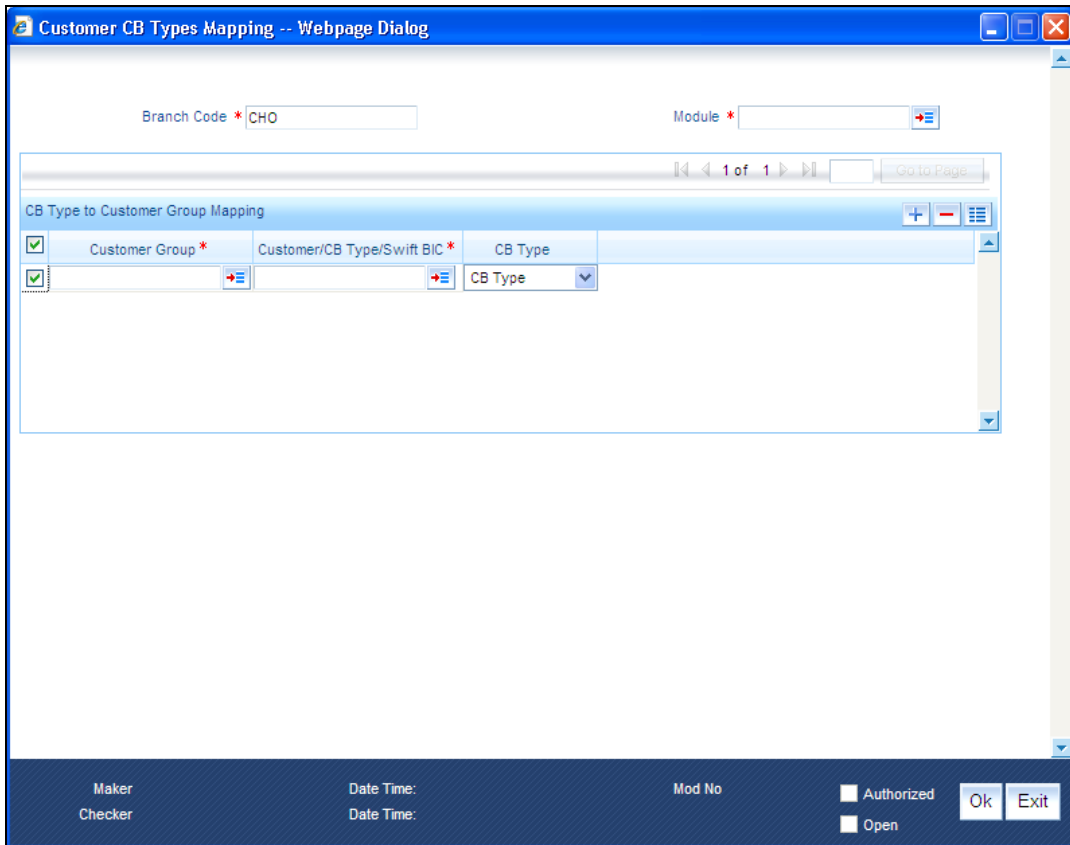
Type

Indicate the type of customer group. It can be any one of the following:

- CB Type /Customer No
- BIC

3.7 Mapping Customer CB Type

You can map the CB type against each customer group, for a specific branch in the 'Customer CB Types Mapping' screen, invoked from the Application Browser. You can invoke this screen by typing 'PCDCUCBT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can specify the following details:

Branch Code

The system displays the branch code of the logged-in branch here.

Module

Specify the module for which the customer group should be applicable. The adjoining option list displays all module codes maintained in the system. You can choose the appropriate one.

CB type to Customer Group Mapping

You can map customer group to Central Bank (CB) type by specifying the following details.

Customer Group

Specify the name of the customer group. The adjoining option list displays all customer groups maintained in the system. You can choose the appropriate one.

Customer/CB Type/Swift BIC

You can specify the type of customer group from the adjoining option list. It can be any one of the following:

- Customer
- CB type
- SWIFT BIC

CB Type

You can select the CB type from the adjoining drop-down list. The options available are:

- CB Type
- Customer
- Swift BIC code

3.8 Maintaining Customer Cutoff Time

You can maintain the cut off time (in hours and minutes) for all customers under a customer group in the 'Cut-Off Client Maintenance' screen, invoked from the Application Browser. You can invoke this screen by typing 'PCDCUTCL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a web-based dialog box titled "Cut-Off Client Maintenance -- Webpage Dialog". It contains several sections for data entry:

- Basic Details:** Includes fields for Branch (set to CHO), Module, Payment Direction (set to Incoming), Upload Source, Currency, Customer Group, Organizational unit, and Debit Swift Group. Each field has a small icon for selection.
- Working Days CutOff Time:** Contains two input fields for "Hr" and "Min".
- Pre-Holidays CutOff Time:** Also contains two input fields for "Hr" and "Min".
- Footer:** Includes fields for "Maker", "Checker", "Date Time", and "Mod No". There are checkboxes for "Authorized" and "Open", and a "Cancel" button.

Here you can specify the following details:

Branch

The system displays the branch code of the logged-in branch here.

Module

Specify the module for which the customer group should be applicable. The adjoining option list displays all module codes maintained in the system. You can choose the appropriate one.

Payment Direction

Select the payment direction from the adjoining drop-down list. The options available are:

- Incoming
- Outgoing
- Intra Bank

Upload Source

Specify the source from which you wish to receive transactions for processing from the adjoining option list. The options available are:

- Scanning Manual
- Internet Banking

Currency

Specify the code used to identify the currency. The adjoining option list displays all currency codes maintained in the system. You can choose the appropriate one.

Customer Group

Specify the name of the customer group. The adjoining option list displays all customer groups maintained in the system. You can choose the appropriate one.

Organizational Unit

Specify the valid organizational unit. The adjoining option list displays all organizational units maintained in the system. You can choose the appropriate one.

Debit Swift Group

Specify the debit swift group. The adjoining option list displays all debit swift groups maintained in the system. You can choose the appropriate one.

Working Days Cut-Off Time

Here you can specify the working days cut-off time details.

Hr/Min

You can specify the working days cut off time (in hours and minutes) for the customer involved in the transaction.

Pre Holiday Cut-Off Time

Here you can specify the pre holiday cut-off time details.

Hr/Min

You can specify the pre holiday cut off time (in hours and minutes) for the customer involved in the transaction.

3.8.1 Viewing Cut-off Date Details

To view the cut-off time details for the current day, you can invoke 'Cut-Off Date Detailed' screen from the Application Browser. You can invoke this screen by typing 'PCDCUTDT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can view the following details:

Branch

The system displays the branch code of the logged-in branch here.

Date

The system displays the current date here.

Payment Direction

The system displays the payment direction of the transaction.

Module

The system displays the module code for which the customer group should be applicable.

Currency

The system displays the currency code.

Organizational Unit

The system displays the organizational unit.

Upload Source

The system displays the source from which you wish to receive transactions for processing.

Customer

The system displays the customer ID.

CB Customer Type

The system displays the CB customer type.

Customer Group

The system displays the name of the customer group.

DR Swift Group

The system displays the debit swift group.

Cut Off Time

The system displays the cut off time (in hours and minutes) for a specified combination. However, you can modify it.

3.8.2 Updating Cut-Off Date

You can update the cut-off time details for the current day by selecting multiple records in a bulk. Additionally, you can also update the cut-off time details for a specific module or a customer group combination. You can invoke 'Cut-Off Date Detailed' screen by typing 'PCDCUDT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web-based application window titled "Cut-Off Date Detailed -- Webpage Dialog". The window contains several input fields for filtering and data entry. The "Branch" field is populated with "CHO". Below it are fields for "Module", "Customer Group", "Organizational unit", and "Authorisation Status". To the right, there is a "Record Status" field and a "Populate" button. A table with columns "Branch", "Orig Unit", "Payment Direction", "CB Customer Type", "EPD Delivery Channel", and "Branch Date" is displayed, but it is currently empty. At the bottom of the window, there are two input fields for "New Cut off hour" and "New Cut off min", followed by an "Update" button. An "Exit" button is located in the bottom right corner of the dialog.

Here you can specify the following details:

Branch

The system displays the branch code of the logged-in branch here.

Module

Specify the module for which the customer group should be applicable.

Customer Group

Specify the name of the customer group.

Organizational Unit

Specify the organizational unit.

Authorization Status

Specify the status of the authorization.

Record Status

Specify the status of the record.

Branch

Specify the code used to identify the branch.

Organizational Unit

Specify the organizational unit.

Payment Direction

Specify the direction of payment for the transaction.

CB Customer Type

Specify the CB customer type.

Upload Source

Specify the source from which you wish to receive transactions for processing.

Branch Date

Specify the branch date.

Cutoff Hour

Specify the cut off time in hours for the customer involved in the transaction.

Cutoff Min

Specify the cut off time in minutes for the customer involved in the transaction.

Customer ID

Specify the customer ID.

Module

Specify the module for which the customer group should be applicable.

Currency

Specify the code used to identify the currency.

Customer Group

Specify the name of the customer group.

Debit Swift Group

Specify the debit swift group.

New Cut Off Hour

Specify the cut off time in hours for the customer involved in the transaction.

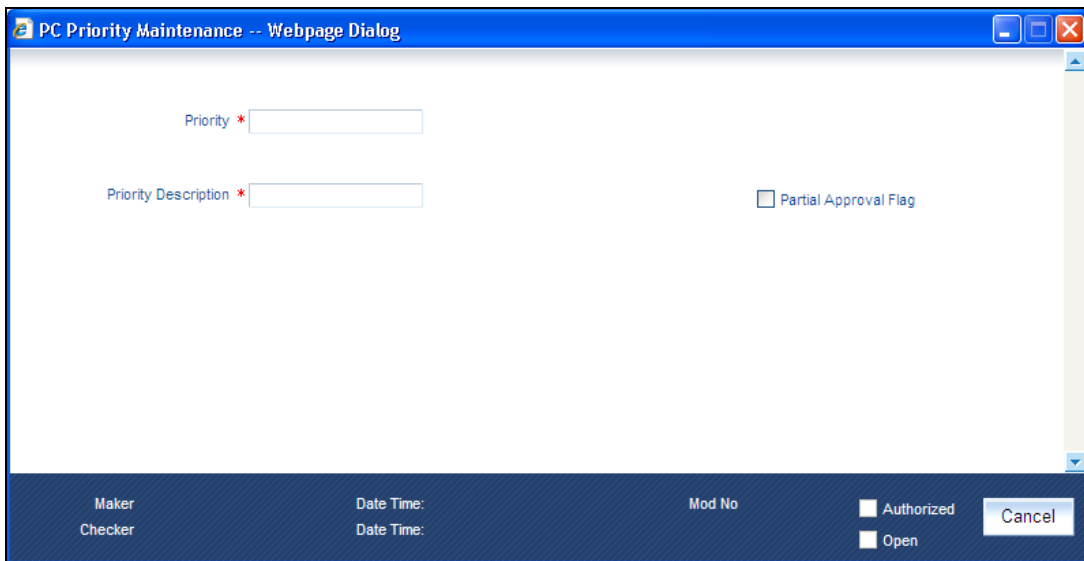
New Cut Off Min

Specify the cut off time in minutes for the customer involved in the transaction.

To update the status of the cutoff time for the current day, click the 'Update' button.

3.9 Maintaining Priority

You can maintain a list of priorities in the 'PC Priority Maintenance' screen, invoked from the Application Browser. You can invoke this screen by typing 'PCDPRTMN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can specify the following details:

Priority

Specify the valid priority for the payment.

Priority Description

Specify a brief description associated with the priority.

Partial Approval Flag

Check this box to partially liquidate the pending Request for Payment (RFP), booked with this priority.

3.9.1 Maintaining Payment Priority

You can maintain payment priority for a transaction in the 'Payment Priority Maintenance' screen, invoked from the Application Browser. Based on the priority, pending transactions in day queue or during dispatching are processed. You can invoke this screen by typing 'PCDPRITY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Payment Priority Maintenance -- Webpage Dialog

Branch Code * CHO BANK FUTURA - HEAD OF

1 of 1 Go to Page

Beneficiary Account Mask	Payment Details	Priority *
<input checked="" type="checkbox"/>		

Maker Date Time: Mod No Authorized
Checker Date Time: Open Exit

Here you can specify the following details:

Branch Code

The system displays the branch code of the logged-in branch and a brief description along with it.

Specifying Payment Priority Details

Here you can specify the payment priority details that are applicable.

Beneficiary Account Mask

Specify the beneficiary account number for a transaction.

Payment Details

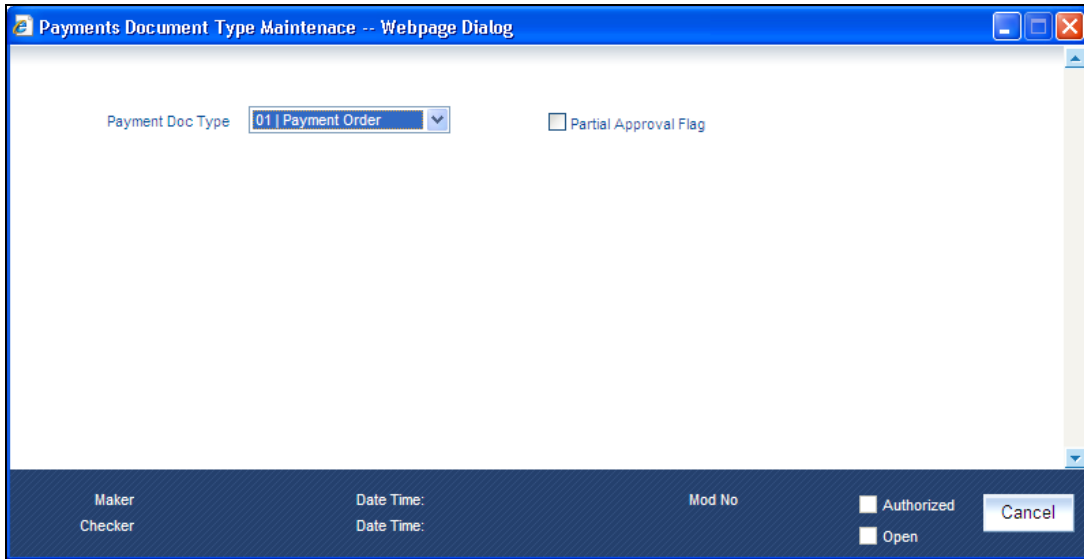
Specify the details of the payment for a transaction.

Priority

Specify the valid priority for the payment. The adjoining option list displays all payment priorities maintained in the system. You can choose the appropriate one.

3.10 Maintaining Payment Document

You can maintain the mapping of partial approval flag for each payment document type in the 'Payments Document Type Maintenance' screen, invoked from the Application Browser. You can invoke this screen by typing 'PCDPYDOC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Here you can specify the following details:

Payment Doc Type

Select the type of payment document from the adjoining drop-down list. The options available are:

- 01 - Payment order
- 02 – Request for payment
- 06 – Collection order
- 08 – Letter of Credit
- 16 – Partial Payment doc

Partial Approval Flag

Check this box to partially liquidate the pending RFP.

3.11 Viewing Day Queue Details

Oracle FLEXCUBE moves any outgoing payment transaction into Day Queue when there are insufficient funds present in the specified customer account and the 'Day Queue Required' option is selected at the branch level. The movement of insufficient fund transactions will be done based on the following customer type:

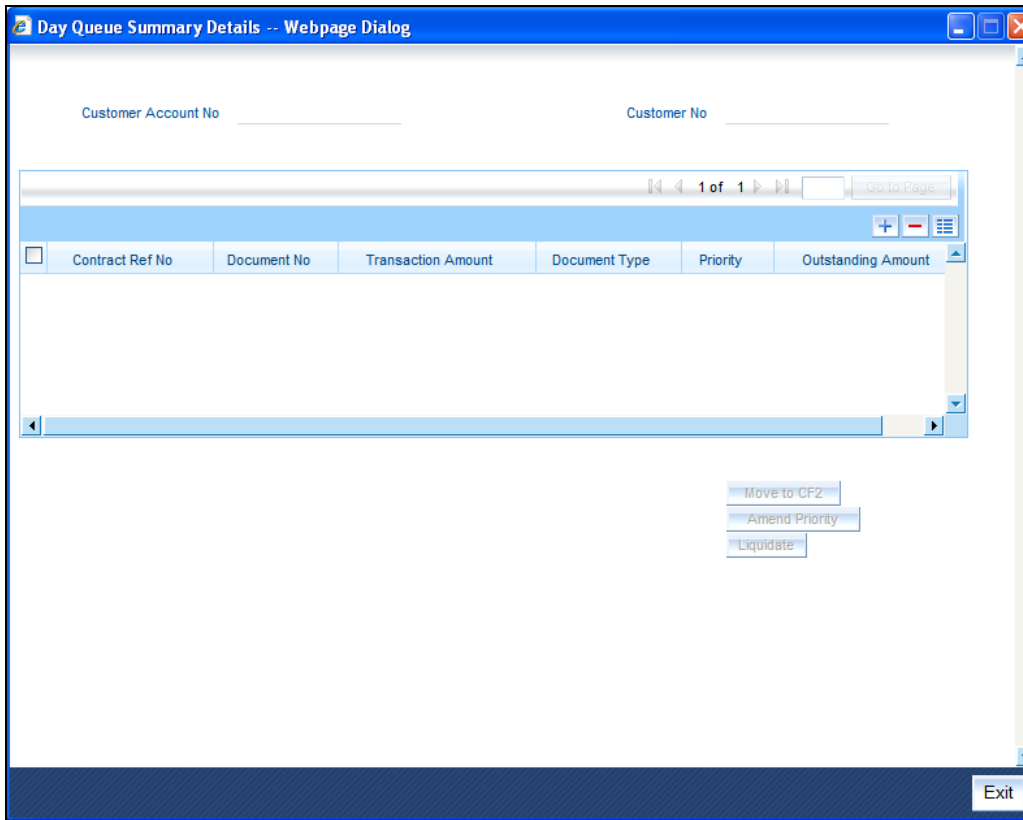
- Individual customers: Any outgoing payment request having insufficient balance in the specified account will be automatically moved to day queue, if the 'Day Queue Required' option is selected at the branch level.
- Corporate customers: For the OP having insufficient balance, if the 'Day Queue Required' option is selected at the branch level then the 'Card File2' flag at customer account will be checked. If the flag is set as Yes, the OP will be moved directly to Card File 2 queue, from the 'CF1' queue. If the 'Card File2' flag is set as No, the OP will be moved to Day queue.

You can use 'Day Queue Summary Details' screen to view the day queue details. You can invoke this screen by typing 'PCSDQEXQ' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can view the following details:

- Customer account number
- Customer number
- Customer name
- Total amount – Sum of all the OPs pending in Day queue
- Available balance – in the customer account

To view the OPs of the customer account, you need to double click on the selected record. The 'Day Queue Summary Detail' screen is displayed as follows:



You can view the following details:

- Contract reference number
- Document no
- Transaction amount
- Payment Document type
- Priority
- Outstanding amount

If you double click on any of the contract, the PC contract online screen is displayed.

For a corporate customer transactions, click on 'Move to CF2' button to manually move the transaction to CF2.

Click on 'Amend Priority' button to amend the priority of the day queue transaction. The 'Priority Amendment' screen is opened with provision to amend only the priority for that contract. On authorization of amended record, the changes will be reflected to the contract.

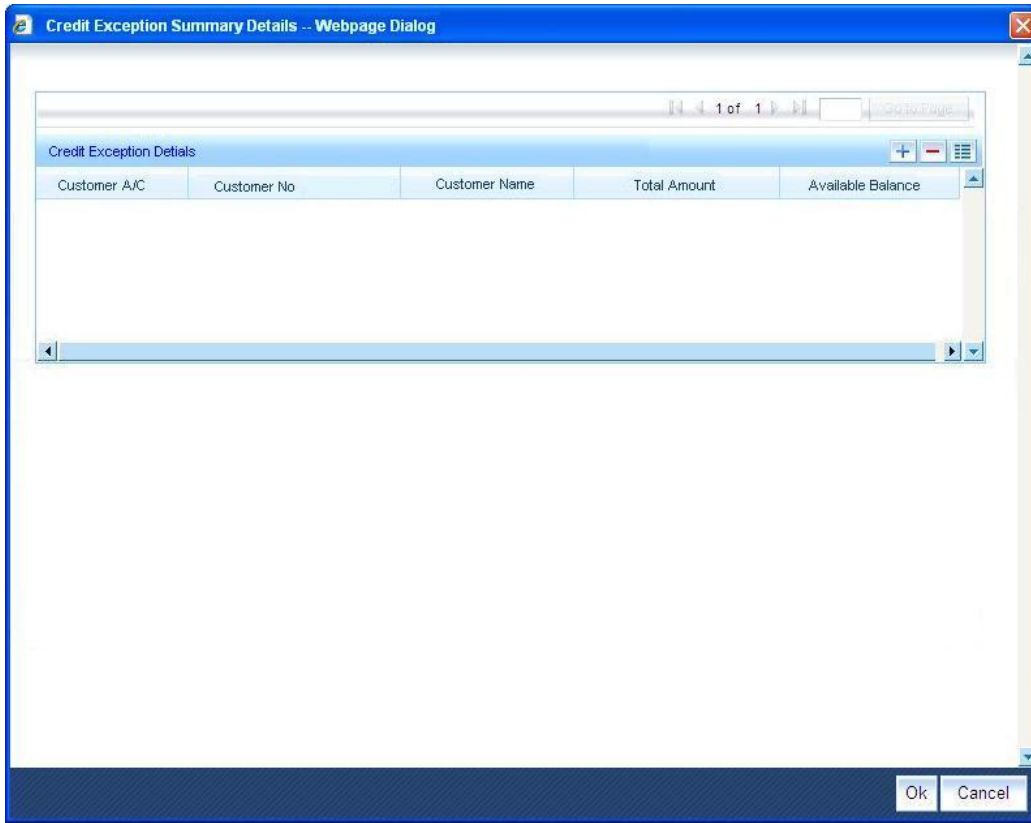
Click on 'Liquidate' button to liquidate the record. If the fund is available, then the system will liquidate the contract for full payment. Once the payment is done, the system will move the transaction out of the 'Day Queue' and displays the following message:

Ready for Dispatch

3.12 Viewing Credit Exception Details

For a corporate customer if there are insufficient funds available in the specified customer account, then the system will move the outgoing payment transaction into Card File 2 (CF2). When an OP gets into CF2 queue, system will create IC of RFP type. The RFP is created against the product category maintained in credit exception category. The system will change the contract status of the parent OP as 'Liquidated' and will retain RFP as 'Outstanding'.

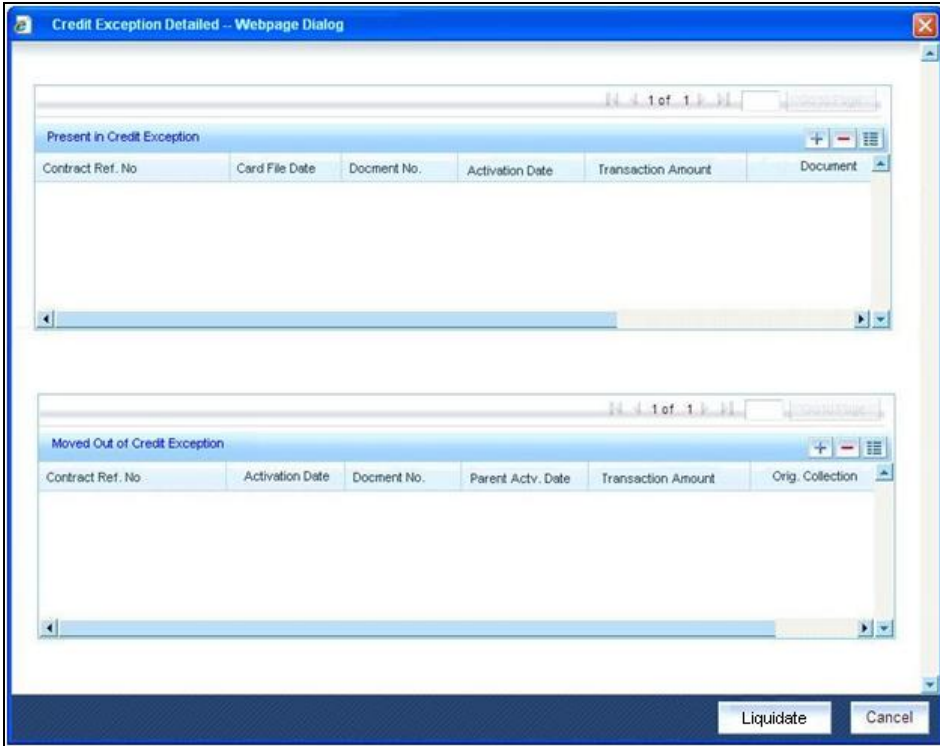
You can use 'Credit Exception Summary Details' screen to view the transactions pending in CF2. You can invoke this screen by typing 'PCDCREQU' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can view the following details:

- Customer account number
- Customer number
- Customer name
- Total amount – Sum of all the OPs pending in Day queue
- Available balance – in the customer account

To view the CF2 summary detail, you need to double click on the transaction. The 'Credit Exception Detailed' screen is displayed as follows:



The RFP transaction pending in CF2 can be either approved or rejected or postponed. The RFP can be postponed to another day, by changing its activation date, through Value dated amendment screen. Also, you can perform both manual and automatic operations.

Click on 'Liquidate' button to maintain the liquidation details for the selected contract as follows:



Here you can specify the following details:

Transaction Reference

Specify the transaction reference number.

Transaction Amount

Specify the transaction amount.

Approval User ID

Specify the user ID details.

Approval Date

Specify the approved date.

Approved/Rejected Amount

Specify the approved or rejected amount.

Acceptance of RFD

Select either 'Approve RFD' or 'Reject RFD'.

- Full Payment Approval: If you select the 'Approve RFD' option, then the system will create a new outgoing payment contract for the approved amount and it will be linked to the RFP and it enters the life cycle of the outgoing payment. On approval 'APPR' event will be fired in the RFP transaction.
- Rejection: If you select the 'Reject RFD' option, then the transaction will be annulled. The system will not create any new outgoing payment transaction and will disable the payment amount for the rejection option. On annulling an RFP, 'ANUL' event will be fired in the RFP transaction.

Remarks

Specify the remarks.

At BOD, the RFP pending in CF2 will be automatically partially paid, based on available balance, if both of the below conditions are met:

- If the priority of RFP has "Partial Approval Flag" set as Yes, at the Priority Maintenance.
- If the Payment document type of the RFP has "Partial Approval Flag" set as Yes, at the Payment Document Maintenance.

On partial payment, the outstanding amount in the RFP will be reduced to the extent of partial payment. The transactions will be selected for processing based on their priority. Partial payment will be done on a transaction, only if the priority of the transaction is allowed for partial payment, at priority maintenance.

3.13 Sending or Receiving Messages from CBR

Oracle FLEXCUBE can send or receive messages from CBR in unified XML format. There are various steps involved during message creation and dispatch. The whole process is broadly classified into following sub processes:

- Register Creation
- Message and data Identification
- File and message creation

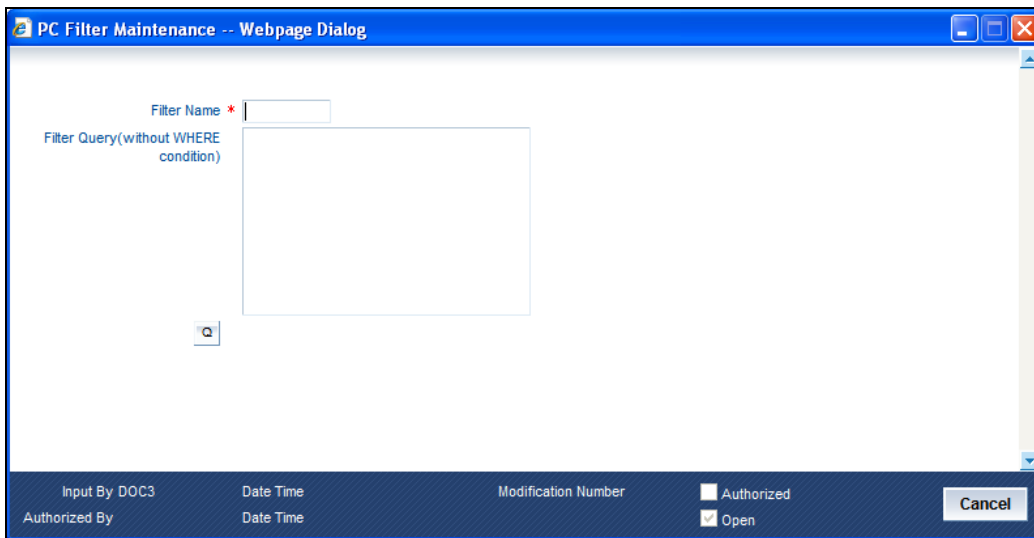
3.13.1 Creating Register

Register creation is primary for message creation and dispatch process. Transactions, which have to be processed in IBR, have to be sent in 'SETS' to CBR in XML format in a communication session. These 'SETS' are nothing but collection of registers which holds a group of transactions which are ready for dispatch. Thus, the following maintenances are required to create a register:

- Maintaining filters
- Maintaining session and network details
- Creation of registers

3.13.1.1 Maintaining Filters for selecting Transactions

Register is a group of transactions which are in ready for dispatch. You can maintain filters conditions for selecting transactions in a register using the 'PC Filter Maintenance' screen. You can invoke this screen by typing 'PCDFLDMT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button. The screen is displayed below:



The screenshot shows a web-based dialog box titled "PC Filter Maintenance -- Webpage Dialog". It features a "Filter Name *" input field and a larger "Filter Query (without WHERE condition)" text area. A "Q" button is located below the text area. The bottom of the dialog contains a status bar with fields for "Input By DOC3", "Date Time", "Modification Number", "Authorized" (checkbox), "Open" (checkbox), and a "Cancel" button.

Maintain the following in this screen:

Filter Name

Specify a name for the filter being created.

Filter Query (without WHERE condition)

Specify the filter conditions to be used to filter the payments for processing. Click 'Q' button to select the fields with which you can form the rules. These filters will be used as a template during register creation. The system will list out all the transactions in the PC Module which satisfies the filter criteria.



Note the following:

- Filter condition should not contain 'WHERE' keyword.
- 'NETWORK' parameter can be used for all the filter criteria to avoid any false picking of the transaction.

3.13.1.2 Maintaining Session Details for Payment Dispatch

You can maintain session details for each network using the 'Session Maintenance for Payment Dispatch' screen. You can invoke this screen by typing 'PCDSESID' in the field at the top right corner of the Application tool bar and click the adjoining arrow button. The screen is displayed below:

The screenshot shows a web page dialog titled "Session Maintenance for Payment Dispatch -- Web Page Dialog". It contains the following elements:

- Four input fields: "Branch Code *", "Clearing Network *", "Ed Seq No", and "Maximum Sessions".
- A table with the following columns: "Session Id *", "Description", "Start Hr *", "Start Min *", "End Hr *", "End Min *", "Max. Amount Per Session *", and "Max /".
- A footer area with fields for "Maker", "Checker", "Date Time", "Mod No", and checkboxes for "Authorized" and "Open", along with an "Exit" button.

Maintain the following in this screen:

Branch Code

The current branch code is displayed here. However you can modify the same. Select the branch from the adjoining option list. The list displays all the bank branches maintained in the system.

Clearing Network

Select the network from the adjacent option list for which session details are to be maintained. The list displays all the network codes maintained in the bank which are authorized and open.

Ed Seq No

Specify the starting sequence number which will be used for assigning the ED number in each of the register creation. For instance, if the start sequence number is maintained as 2000, the system will start assigning the ED number within the register as 2000 and increments for each EPD by 1.

Maximum Sessions

Specify the maximum number of sessions under each network.

Session Details

Specify the following session details for the selected network:

Session ID

Enter a session ID. The value entered need to be between one and the value maintained in the 'Maximum Sessions' field.

Description

Specify a description for the session ID.

Start Hr, Start Min

Enter the starting time for each session.

End Hr, End Min

Enter the ending time for each session. End time cannot be less than or equal to the start time.

Max Amount Per Session

Specify the maximum amount allowed per session.

Max Amount per Register

Specify the maximum amount allowed per register

Max No. per Register

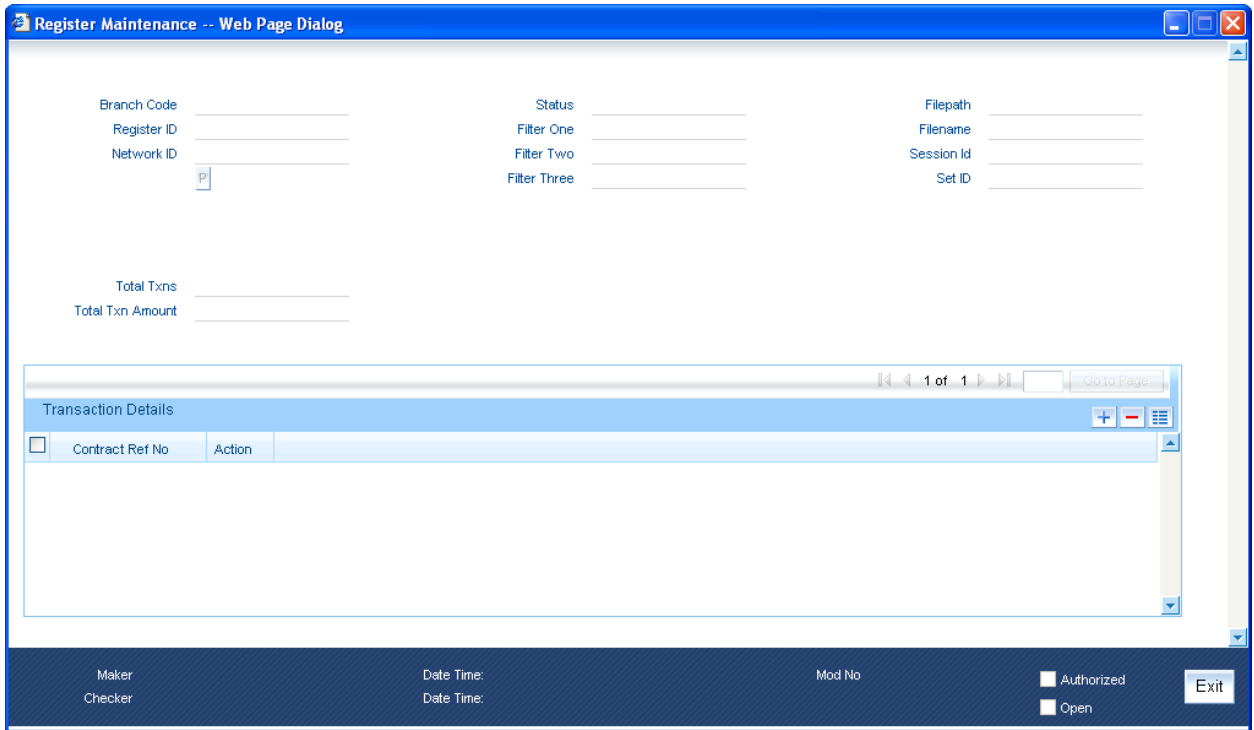
Specify the maximum number of transaction per register.

Filter One

Specify the filter to be used for filtering the data for register creation. If the filter rule is linked at this level, then the system will default this during the register creation process. You can link upto three filters for a particular combination.

3.13.1.3 Maintaining Register

You can create register based on certain rules defined for the network and session using the 'Register Maintenance' screen. Transactions with media type as 'E' (Electronic) will be processed through this screen. You can invoke this screen by typing 'PCDREGMT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button. The screen is displayed below:



Specify the following in this screen:

Branch Code

The current branch code is displayed here. However you can modify the same. Select the branch from the adjoining option list. The list displays all the bank branches maintained in the system.

Register ID

The system generates a unique Register ID.

Network ID

Select the network from the adjacent option list for which the contracts needs to be dispatched. The list displays all the network codes for the current branch maintained in the system.

Status

Specify the status of the dispatched file.

Filter One

The system defaults the filter rule as defined for the network. However you can modify the same. Specify the filter conditions for fetching the contracts in the register.

Filter Three

The system displays the filter rule as defined for the network. However you can modify the same.

Filter Two

The system displays the filter rule as defined for the network. However you can modify the same.

File path

The system defaults the file path where the register will be created. This will be defaulted from the session maintenance. However, you can modify the same if 'Check for client machine file' field in is checked.

File Name

The system will display the file name.

Session ID

The systems defaults the session ID based on the network selected, start time and end time of the session.

Set ID

The system will display the set ID based on the sets dispatched for this network.

On clicking 'P' button, the total number of transactions and the total transaction amount selected for dispatch is displayed based on the network and the filters selected.

Transaction Details

Contract Ref No

The list of contracts, the system has extracted to dispatch the session will be tracked. This will not be displayed in this screen, considering that if the number of transactions exceeds 50,000 or 1,00,000 would impact the performance. In case the user prefers to remove some contracts from this selected list or wishes to add some other transaction; it could be achieved by this functionality. User shall specify the transaction number and select the appropriate action as either Add or Delete from this register.

Action

You can either add or delete the contract displayed to the selected register.

The system validates the details mentioned in this screen and raises the following error in case of discrepancies:

- The system displays an error if the session details and network ID specified in this screen are not matching with the details maintained in the 'Session Maintenance' screen.
- the given contract number in the detail is available in the selected list of references for dispatch if 'Add' action is chosen
- the given contract number in the detail is not available in the selected list of references for dispatch if 'Delete' action is chosen
- During the register creation, if either the total number of transaction or total amount in a register exceeds the maximum stipulated one. In this case, you can remove any of the transaction and can create the register.

On authorization of the registry maintenance details, the system will create the register for the transactions listed.

3.13.1.4 Viewing the Transactions dispatched in a Register

You can view the details of the transactions dispatched in a system using the 'Register Details Query' screen. You can invoke this screen by typing 'PCSQREG' in the field at the top right corner of the Application tool bar and click the adjoining arrow button. The screen is displayed below:

Contract Ref No	Arrived At Payer Bank	Transaction Amount	Payment Order NO	Beneficiary Acc	Priority	Accdocno	Status	Account

3.13.2 Populating Message Details

Once the register is created, all the transactions selected for the register and the details required for the message will be picked up from the PC module. Additional data regarding the message type, network ID and session number will be populated.

3.13.3 Creating File and Messages

A file is created with the name and at the location specified in the 'Register Maintenance' screen. The messages are created in the file as per the format from XSD file. If the number of transactions exceeds the maximum possible then the second file will be generated for the remaining transactions. During this process apart from creating XML message, the system will mark the transaction as 'Dispatched'.

4. Defining Attributes Specific to Payments and Collections Products

4.1 Introduction

In the Local Payments (PC) module of Oracle FLEXCUBE, a product refers to a specific type of transfer of funds. For example, you may process payments that involve transfer of funds between accounts maintained at your bank. You can define this type of local payment as a product at your bank.

In this chapter, we shall discuss the manner in which you can define attributes specific to a local payments product.

You can create a PC product in the 'Payments and Collection Product Definition' screen, invoked from the Application Browser. You can invoke this screen by typing 'PCDPRMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. In this screen, you can enter basic information relating to a PC product such as the Product Code, the Description, etc.

The screenshot displays a web page dialog titled "Payments & Collections Product Definition -- Web Page Dialog". The form contains the following fields:

- Product Code *
- Description *
- Product Type
- Slogan
- Product Group
- Start Date
- End Date
- Remarks
- Exchange Rate Variance(in %)
- Override Limit *
- Stop Limit *
- Rate Code *
- Rate Type *

At the bottom of the dialog, there is a navigation bar with icons for Accounting Roles, Events, Expression, Preferences, and MIS. Below the navigation bar, there is a status bar with the following information:

- Input By
- Authorized By
- Date Time
- Date Time
- Modification Number
- Open
- Authorized
- Exit button

For any product you create in Oracle FLEXCUBE, you can define generic attributes, such as accounting roles and heads, events and MIS details, etc., by clicking on the appropriate icon in the horizontal array of icons in this screen. For a PC product, in addition to these generic attributes, you can specifically define other attributes. These attributes are discussed in detail in this chapter.

You can define the attributes specific to a PC product in the PC Product Definition Main screen and the PC Product Preferences screen. In these screens, you can specify the product type and set the product preferences respectively.

For further information on the generic attributes that you can define for a product, refer the following Oracle FLEXCUBE User Manuals:

- Products
- User Defined Fields
- Settlements

4.1.1.1 Specifying Product Definition Details

Product Code

Specify the product code.

Description

It may be difficult to recognize a product just by its code. In the Description field, therefore, suitably describe the product code so that it can be easily identified. This description will be displayed along with the code throughout Oracle FLEXCUBE.

Product Type

An important detail in defining a product is to specify the type of product you are creating. The product type identifies the basic nature of a product. This helps to classify the product.

The entries that are passed, the messages that are generated and the processing of contracts depend on the 'Product Type'. A payment and collection product that you define can belong to either of the following categories:

- Incoming Collection
- Incoming Payment
- Outgoing Payment
- Outgoing Collection
- Reject of Incoming Collection
- Reject of Outgoing Collection
- Recall of Incoming Collection
- Recall of Outgoing Collection
- Reject of Incoming Payments
- Reject of Outgoing Payments
- Reverse of Outgoing collection
- Reverse of Incoming collection

These product categories are referred to as product types. When you create a product, you must specify its 'type'.

Slogan

You can enter a marketing punch line for every product you create. This slogan will be printed on all advices that are sent to customers who avail of the product.

For example, if you set up a borrowings product called Money Multiplier, you could enter the slogan 'Watch your money grow with Money Multiplier.'

Product Group

Products can be categorized into groups based on the common elements that they share. You must associate a product with a group. This would facilitate retrieval of information of a *class* of products at one stroke.

For example, you can group all products involving travelers' checks into a product group. You can group all products involving loans into a product group.

Start Date and End Date

A product can be defined to be active over a specific period. When you create a product, you can specify a 'Start Date' and 'End Date' for it. The product can only be used within the specified period (i.e. within the Start Date and End Date).

If you do not specify the Start Date, the branch date will be displayed as the Start Date.

If you do not specify an End Date for a product, it can be used for an indefinite period.

The start and end dates of a product come in handy when you are defining a product that you would like to offer over a specific period.

Remarks

Enter the free hand remarks regarding the products.

4.1.1.2 Indicating the Exchange Rate Variance (in %)

You can define the exchange rate variance that you would like to allow for a PC product. This variance is expressed in terms of a percentage.

For a special customer, or in special cases, you may want to use an exchange rate (a special rate) that is greater than the exchange rate maintained for a currency pair. The variance is referred to as the Exchange Rate Variance.

When creating a product, you can express an Exchange Rate Variance Limit in terms of a percentage. This variance limit would apply to all contracts associated with the PC product.

Override Limit

If the variance between the default rate and the rate input varies by a percentage that is between the Override Limit and the Rate Stop Limit, you can save the transaction (involving the product) by providing an override.

Stop Limit

If the variance between the default rate and the rate input varies by a percentage greater than or equal to the Rate Stop Limit, you cannot save the transaction involving the product.

Rate Code

Specify the rate code that will be used to define at the product level.

Rate Type

Specify the rate type that will be used to define at the product level.

4.2 Defining Accounting Entries for a Product

You can define accounting entries for each event you have associated to the product in the 'Accounting Entries' screen. To invoke this screen, click the 'Events' button in the 'Payments & Collections Product Definition' screen, select an event and click 'Accounting Entries' button in the 'Events Definition' screen.

Accounting Entries -- Webpage Dialog

Event Code BOOK Event Description Booking

Accounting Entries Details

<input type="checkbox"/> Entry Pair No	Accounting Role*	Amount Tag*	Dr/Cr*	Txn Code*	Netting	MIS Head	Profit GL	Loss GL	Rate Code	Reval Tx
----------------------------------------	------------------	-------------	--------	-----------	---------	----------	-----------	---------	-----------	----------

Ok Exit

The system displays the event code and description. You are required to specify the following details:

Entry Pair Number

Specify a unique number to identify a pair of accounting entries. At the time of saving the product, the system will check that no two pairs for an event have the same pair number and that all accounting entries have an entry pair number. When accounting entries are posted, the system stores this number for the given pair along with the entries.

Refer the 'Product' User Manual under Modularity for more details on the fields in this screen

4.2.1 Specifying Preferences for a Product

Preferences are the options available to you for defining the attributes of a product. The options you choose, ultimately, shape the product. For example, you can specify the cutoff time, entry dates, redispach dates and response days for transactions processed under a product. This specification will apply to all transactions processed under the product. You can invoke the 'Payment and Collection Product Preferences' screen by clicking 'Preferences' button. The screen is displayed below:

The screenshot shows a software dialog box titled "Payments and Collections Product Preferences -- Webpage Dialog". It features a "Main" tab and an "Additional" tab. The "Main" section includes input fields for "Product Code", "Description", and "Product Type", along with dropdown menus for "Collection Type", "RFD Type", and "Transfer Type". Below this, there are sections for "Clearing Details" (with fields for "Clearing Mode", "Payment Type", "Currency", "Clearing House Account", "Branch", and "Account"), "External Clearing" (with fields for "Clearing Network", "Description", "Minimum Divisible Amount", "Minimum Transaction Amount", "Maximum Transaction Amount", and "Charge Mode"), "Dispatch" (with a "Dispatch" checkbox), and "Response Fields" (with an "Automatic Response" checkbox and a "Response Days" field). There are also several checkboxes for "Invoice Split Required", "Allow Post Cutoff Transaction", "Override Overdraft", "Dispatch Accounting", "Referral Required", and "Currency Calendar". At the bottom, there is a "List Of Banks" button and "Ok" and "Cancel" buttons.

Product Code

Specify the product code for which you want to maintain the preferences.

Transfer Type

Select the type of transfer. The options are:

- Customer Transfer

- Bank Transfer

You can indicate the types of transfers that can be processed using the product– bank transfers or customer transfers. This specification is defaulted from the product category to which the product is linked.

Only bank transfer types of products can be mapped to product categories defined for bank transfers. Book transfer products cannot be mapped to product categories defined for bank transfers.

Similarly, only customer transfer types of outgoing payment products can be mapped to product categories defined for customer transfers.

This specification is only applicable for outgoing payment product types with external or internal Clearing Modes.

Bank transfer is allowed for outgoing payment type of products only. EXTERNAL clearing is permitted for such products. However, BOOK and INTERNAL clearings are not permitted.

Product Type

Incoming and Reject of outgoing payment product types:

- Collection Type
- RFD Type
- Max Interest Amount
- Max Split Count
- Invoice Split Required
- Collection Stmt Required
- Account details for rejection before response days
- Account details for rejection after response days
- Recall Days Details
- Re-dispatch details
- DD Agreement Required
- Creditor Agreement Required

Collection Type

For the selected collection product type, you have to indicate the collection type. The options available are:

- Direct debit
- Request for debit

If you capturing the details of Incoming or Outgoing collection product types, you must necessarily specify 'direct debit' as the collection type. While creating product meant for outgoing and incoming payments you will not be allowed to define product types. For outgoing/incoming collection products and for Reject of incoming/outgoing collection products you can choose either one of the collection types.

The 'Direct Debit' collection type can be selected for both 'Customer Transfer' and 'Bank Transfer' type of product codes and product categories.

A counterparty bank code indicates the bank from which funds will be transferred. If the counterparty bank code is an indirect participant, then the system derives the direct participant based on TARGET-2 directory maintenance and defaults the direct participant as the receiver.

The message type 'DIRECT_DEBIT' is available to generate MT204.

Refer the section titled Validations performed on the Product and Collection Type combination for detailed information on the various validations performed by the system depending on the Product and Collection type combination.

RFD Type

The RFD type indicates the manner in which you choose to process requests for debit for a product. While setting up products meant to cater to outgoing type of RFD's you could choose any of the following options:

- No Tracking: indicates that the RFD is not considered for approval or rejection.
- Full Payment: indicates that the RFD is processed for payment of full transaction amount.
- Partial Payment: indicates that the RFD payments can be made in multiple installments.



You will not be allowed to select the first option while setting up a product meant for Incoming RFDs.

4.2.2 Specifying the Main Details

Click 'Main' tab to capture the essential preferences of the product.

4.2.2.1 Specifying the Clearing Details

Payment Type

Payment type indicates whether the payment is within the country or outside. The options are:

- Domestic
- Cross Border
- Both

At the time of product resolution, system compares the counterparty bank code's country with the current logged in branch country to identify whether payment is a domestic or a cross border payment. The product is then resolved appropriately.

Currency

Specify the currency in which PC contracts linked to this product should be created. The adjoining option list displays the currency codes maintained in the system. You can select the appropriate one.

4.2.2.2 Specifying Clearing House Account

Account

The accounting entries for a payment or collection transaction using the product could be passed to either a clearing vostro account, or to a clearing suspense GL. If they are to be passed to a vostro account, you must specify the appropriate vostro account in this field.



If you have indicated a clearing account, the system populates the BIC of the clearing account in the advice message tag NOSTRO BIC. This tag will be null if clearing account is not specified for the PC Product.

Branch

The branch of the clearing house account is displayed.

Currency

The currency of the clearing house account is displayed.

Processing System Code

Specify the processing system code for all transactions under the product. The adjoining option list displays all valid processing system codes maintained in the system. You can choose the appropriate one.

4.2.2.3 Specifying External Clearing Details

Clearing Network

Indicate the preferred clearing network. All payments processed under this product will be funneled through this network to the external entity.

Minimum Divisible Amount

A key preference that you can specify for a product is the lowest denomination in which transactions involving the product can be processed.

Specifying a minimum divisible amount helps you restrict transactions to specific denominations. You can also use this facility to specify the minimum factor for the transaction amount. In such a case, the transaction amount (of transactions processed under the product) should be a multiple of the

Charge Mode

You can indicate as to who should bear charges for the transactions under this product. Select the charge mode for a transaction from the adjoining drop-down list. The options available are:

- OUR (Payer)
- BEN (Beneficiary)
- SHA (Share)

Minimum and Maximum Transactions Amount

For a Payments product, you can specify a transaction range. If a transaction is to be processed under a product, its size, in terms of the transaction amount, should be within the transaction range that you specify for the product.

The Maximum Transaction Amount and the Minimum Transaction Amount that you specify constitute the transaction range.

Invoice Split Required

If the transaction amount of a transaction involving this product exceeds the maximum amount specified for the product you can indicate that the collection transaction needs to be split into multiple transactions. You can enable this option by checking the Invoice Split Required option.

Cut Off Time

Transactions received after the cutoff time that you specify for a product will be processed according to the postcutoff parameters you maintain. Your cutoff time specifications will apply to all transactions processed under the product.

Processing Priority

When creating a product, you can define the *priority* with which the transactions associated with it should be processed. You can indicate this priority on a scale of one to ninety-nine.



Transactions received from the different queues are processed according to the following criteria:

1. The priority specified by the initiator, and if unavailable
2. The priority specified for the product with which they are associated

Customer Entry days

You can specify the number of working days to be added to the activation date to determine the entry date for the customer leg of transactions processed under a product. (For outgoing transactions, the Customer Entry Date of a transaction should be earlier than or the same as the Dispatch Date. The Customer Entry Date of a transaction should also be later than or the same as the Activation Date.)

For an Outgoing product type, your specification will apply to the debit leg of the transactions processed under the product. For an Incoming product type, your specification will apply to the credit leg of the transactions processed under the product.

Customer Entry value days

You can specify the number of working days to be added to the activation date to determine the value date for the customer leg of transactions processed under a product.

For an Outgoing product type, your specification will apply to the debit leg of the transactions processed under the product. For an Incoming product type, your specification will apply to the credit leg of the transactions processed under the product.

Counterparty Entry days

When creating a product, you can specify the number of working days to be added to the activation date to determine the entry date for the counterparty leg of transactions processed under it.

For an Outgoing product type, your specification will apply to the credit leg of the transactions processed under the product. For an Incoming product, your specification will apply to the debit leg of the transactions processed under it.

Counterparty Values days

You can specify the number of working days to be added to the activation date to determine the value date for the counterparty leg of transactions processed under a product.

The Counterparty Entry Value Date of a transaction should be later than or the same as the Counterparty Entry Date.

For an Outgoing product type, your specification will apply to the credit leg of the transactions processed under the product. For an Incoming product type, your specification will apply to the debit leg of the transactions processed under the product.

Transactions received before the cutoff time you have specified will be processed according to your pre-cutoff specifications. Transactions received after the cutoff time you have specified will be processed according to your post-cutoff counterparty entry value days specification for the product.

Allow Post Cutoff Transaction

You have the option to indicate that a particular product can be used for processing collection transactions beyond the specified cut-off time by enabling the Allow Post Cut-off Transactions option.

Override Overdraft

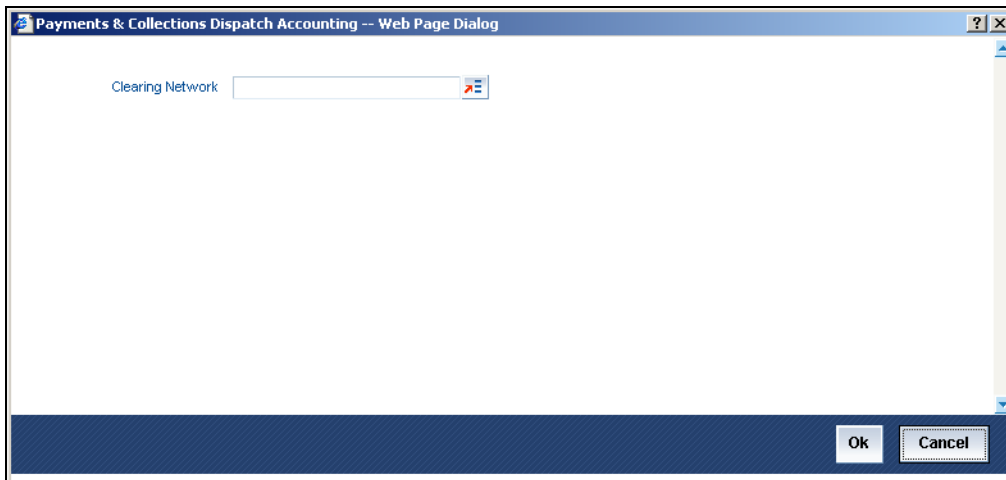
While maintaining details of products which debit the customer account (like Outgoing Payments or Incoming Collections) you have to indicate whether transactions involving these products should be sent to the Credit Exception queue or whether the credit check should be ignored.

If you enable this option, the transaction will be processed regardless of its overdraft status. If you leave this box unchecked, all such transactions are sent to the Credit Exception Queue as well as to the Referral Queue. Upon Accepting or Rejecting a transaction in the Referral Queue, these transactions are processed in the same manner as any other transaction in the Credit Exception queue.

For further details refer to the processing transactions in the Credit Exception Queue refer to the Processing Credit Exceptions section in the Processing a Payment or Collection Transaction chapter of this manual.

Dispatch Accounting

To enable the consolidation run manually after each dispatch of clearing contracts for daytime processing, Dispatch Accounting Batch in PC is made available.



To initiate Dispatch Accounting manually after physical dispatch of a clearing file, use the Dispatch Accounting screen. To invoke this screen, select 'Dispatch Accounting' under 'PC Processes' in the Application Browser.

You can specify the Clearing Network for which the dispatch accounting needs to be triggered; if you do not specify a Clearing Network, the Dispatch Accounting would be triggered for all Clearing Networks.

In order to facilitate the processing of loan repayments by customers who have their current or settlement accounts in some other bank of the clearing network you can generate Direct Debits to these accounts 'Loan DD Generation Days' before the payment date. Loan DD generation days are maintained in the Branch Parameters maintenance screen.

While generating the direct debit the following entries will be passed in Oracle FLEXCUBE:

Dr	Clearing suspense
Cr	Dummy Settlement Account

Liquidation is performed on the schedule date and the accounting entries passed during liquidation are:

Dr	Dummy Settlement Account
Cr	Loan Asset GL / Interest Income GL

However, if you would like to consolidate the accounting entries you can enable the Dispatch Accounting preference for the product. As a result the Clearing Nostro GL is netted to post single debit and credit entries for each file that is dispatched. The netted accounting entries that are posted will be as follows:

Dr	Clearing Nostro (Defined in the Dispatch Accounting details screen)
Cr	Clearing Suspense

Referral Required

Referral refers to the process of handling customer transactions which force the accounts involved in such a transaction to exceed the overdraft limit. Payments and Collections are examples of typical transactions, which can force an account to move into overdraft. While maintaining the details of a PC product you can indicate whether transactions involving the product need to be considered for referral checks. Enabling this option indicates that transactions involving the product needs to be considered for referral.

If a product is marked for referral, the details of transactions resulting in the account (involved in the transaction) moving into Overdraft will be sent to the Referral Queue.



If a PC transaction breaches the limits, the details of all transactions processed during the day will also be moved to the Posted Entries section in the Referral Queue. You can choose to accept or reject the transactions. The details of the transaction which has breached the limits will be displayed in the Unposted Entries section of the queue.

For further details on Referrals refer the Processing Referrals in Oracle FLEXCUBE chapter of the Core Entities manual.

Currency Calendar

While processing the contracts, if you want the system to use the currency calendar for deriving the processing days instead of the local branch calendar, check the 'Currency Calendar' box. This is used when the system has to derive the processing days for the following:

- Activation Date
- Customer Entry days
- Customer Entry Value days
- Counterparty Entry days
- Counterparty Entry Value days
- Dispatch days
- Payment Reject days
- Response Days

4.2.2.4 Specifying Dispatch Details

Dispatch

You can control the dispatch of transactions processed under a product. Choose the Dispatch option if you would like transactions involving the product to be dispatched to the Clearing Server on the basis of the Dispatch Days that you specify.

Auto Dispatch

You can indicate that outgoing transactions must be dispatched to the clearing server on authorization.

Outgoing Payment Workflow

Outgoing payment transactions could be tracked to closure, if required. Such tracking indicates monitoring of the transaction in each different status in its life cycle.

If you do not indicate this in the product preferences, then outgoing payment transactions will not be tracked through the different statuses.

Dispatch Media

Oracle FLEXCUBE provides the facility to process outgoing payment orders for the bank's clients, through the Payments and Collections module. If the beneficiary is a client of an external bank, Oracle FLEXCUBE generates the requisite MT 103 (or MT 311/313) to be sent to the clearing network.

When you create a payments and collections product for processing outgoing payments, you must indicate the medium through which the outgoing payment would be dispatched, in the 'PC Product Preferences' screen. The dispatch medium that you specify could be either:

- Oracle FLEXCUBE, in which case MT 103 will be generated by Oracle FLEXCUBE and sent through the SWIFT network, OR

- INTERFACE, in which case the dispatch will be done through the Oracle FLEXCUBE Interface system
- Dispatch media should be selected as 'INTERFACE' for SEPA products.


Dispatch Days

Specifying the dispatch days refer to the number of working days to be added to the activation date to determine the date of dispatch to the Clearing Server.

For outgoing transactions, the Dispatch Date should be later than or the same as the Activation Date.

Transactions received before the cutoff time you have specified will be processed according to your Pre-cutoff Dispatch Days specification for the product. Transactions received after the cutoff time specified for the product will be processed only if you have enabled the Allow Post Cut-off option for the product. Such transactions will be posted with the Activation Date as the next working day.

For an outgoing payment product, the System validates that the Dispatch days can be less than the Counterparty Entry Days but not less than the Customer Entry Days. The local payments accounting process dispatches events for all Outgoing Payment contracts in respect of which the dispatch date is less than or equal to current system date, and for which the DRLQ event has been processed, but the CRLQ event has not been triggered.

 The cut-off time is also maintained at the Customer Agreement level (for a product and customer combination). This takes precedence over the cut-off time defined for the product.

Maximum Interest Amount (% of Transaction Amount)

Indicate the maximum percentage of the transaction amount that can be levied as interest, for recalled transactions involving the product.

Maximum Split Count

In certain cases, you may find it necessary to split an outgoing collection transaction into multiple transactions, due to restrictions on the amount of each payment that can be sent over the payment network.

In the Product Preferences, you can restrict the number of transactions into which a parent transaction would be split, by specifying the maximum split count.

4.2.2.5 Specifying the Reject Account Details before Response Days Details

Account Type

Select the type of account that is used in the rejection leg. You can select any one of the following options:

- Account
- GL

Account

Specify account number that is used in the rejection leg.

While creating products which cater to outbound DDs you can indicate whether the rejects from the outbound DDs should be processed before the response days. In such as case, you will need to identify the reject suspense account, which has to replace the customer leg as a PC product preference.



Note the Following:

- If an outbound DD is rejected before the response days, the loans payment can also be reversed along with the reject processing. You can choose to reverse the loan payment for contracts involving a product by enabling the Reverse LD Payment preference in the 'LD Product Preferences' screen.
- This reversal is supported only if there is a single DD generated for the schedule.

4.2.2.6 Specifying Response field Details

Auto Response

For Outgoing requests for debit products you can indicate that the system-generated response is required for collection transactions involving this product. Enable this option by checking the Auto Response option positioned next to this field.

ASCII Handoff Required

For contracts involving the product, you can specify whether the contract information is to be written into handoff tables, to be picked up or referenced by the external agency.

Collection Stmt Required

Collection statements can be generated for contracts involving the product, if indicated in this screen.

Response Advice Required

You have the option of indicating that a response advice needs to be generated for approvals, rejections and closures by enabling the check box positioned next to the Response Advice Required field.

Response Days

The response days indicates the number of days after the activation date beyond which an incoming collection transaction using the product cannot be rejected.

Basis

If you indicate that a response advice needs to be generated you have to indicate the basis for response advice generation. The response advice generation can be based on the Event Date or on the Response Date.

4.2.2.7 Processing Rejects of Inward or Outward DDs

For transaction rejects (outgoing or incoming DD) that are uploaded after the applicable response days have elapsed, an override is sought by the System. The processing for such transactions is based on two factors:

- Whether the Process After Response Days option has been set in the product preferences for the product used by the transaction
- Whether the override that is sought in such cases is accepted. Accepting the override in the case of incoming DD transactions would result in rejection of the transaction. In the case of outgoing DD, the transaction is placed in the Process Exception Queue from where it can be taken up for processing or rejected.

The processing of rejection for such transactions is depicted below:

Outward DD

Are Process Rejects After Response Days?	Are Response Days greater than Rejection Days?	System Action	Override Accept?	Action
Yes	Yes	Reject the contract		
Yes	No	Override "Receiving Date is more than the response days. Do you want to reject the contract?"	Yes	Contract is placed in Process Exception with exception queue 'PE'. It can then be unlocked and saved again if required. If so, the same override is sought again, and the contract is rejected if the override is accepted. If the override is not accepted, no processing is done.
Yes	No	Override "Receiving Date is more than the response days. Do you want to reject the contract?"	No	No processing is done.
No	Yes	Override "Receiving Date is more than the response days. Do you want to reject the contract?"	Yes	Contract is placed in Process Exception with exception queue 'RR', from where it can be deleted if required.

Are Process Rejects After Response Days?	Are Response Days greater than Rejection Days?	System Action	Override Accept?	Action
No	No	Reject the contract		

Inward DD

Process Rejects After Response Days?	Response Days greater than Rejection Days?	Action	Override Accept?	Action
Yes	Yes	Override "Do you want to reject the contract?"	Yes	Reject the contract
Yes	No	Override "Receiving Date is more than the response days. Do you want to reject the contract?"	No	No processing is done.
Yes	No	Override "Receiving Date is more than the response days. Do you want to reject the contract?"	Yes	Reject the contract
No	Yes	Override "Do you want to Recall the contract?"	Yes	Contract is Recalled.
No	No	Override "Do you want to reject the contract?"	Yes	Reject the contract



Note the following:

- For online transactions, even after the response days have passed, the System rejects the contract if the Process Rejects After Response Days option has been enabled for the product used by the contract.
- For uploaded of transactions, transactions that are rejected after response days are queued in the Process Exception Queue.

4.2.3 Specifying Additional Preferences

Click the 'Additional preferences' tab to specify the additional preferences pertaining to the product.

4.2.3.1 Specifying Activation Date Details

If at the time of booking a transaction involving the product, if you have failed to specify the transaction date the default date that you specify in this field will be picked up.

Back Value Limit Days

You can indicate the number of calendar days before the 'Default Activation Date' up to which back-valued transactions can be allowed.

Similarly, you can indicate the number of calendar days after the 'Default Activation Date' up to which future-valued transactions can be allowed.

During transaction processing you will be allowed to post back/future valued transactions up to the specified date in the past or future (no check will be done).

If you have not specified the 'Back Value Limit Days', the System checks against the back value limit days maintained for the branch in the Branch Parameters. If the limit in either case is exceeded, an override is sought when the transaction is saved.

Example

In the product preferences, you have maintained the Back Value Limit Days as zero, and the Future Valued Limit Days as 1.

Case I

The Booking date of the transaction is 10th June 2003, and the Default Activation Date is 'Today'.

- If the activation date is not specified the online screen, the Default Activation Date is considered as the activation date, which in this case is 10th June 2003. Since the activation date and Default Activation Date are the same, the back valued limit days are not exceeded, and the transaction is accepted.
- If you specify 12th June 2003 as the activation date in the online screen, the System compares it against the Default Activation Date, which is 10th June 2003. In this case, the future valued limit days are crossed, and an override is sought when the transaction is saved.

Future Value Limit Days

If the Booking date of the transaction is future date then the Default Activation Date is 'Future Value Limit Days'.

Example

- If the activation date is not specified the online screen, the Default Activation Date is considered as the activation date, which in this case is 11th June 2003. Since there is a difference of a day between the activation date and Default Activation Date, the future valued limit days are not exceeded, and the transaction is accepted.
- If you specify 12th June 2003 as the activation date in the online screen, the System compares it against the Default Activation Date, which is 11th June 2003. Since the difference between activation date and Default Activation Date is within the future valued limit days, the transaction is accepted.
- If you specify 10th June 2003 as the activation date in the online screen, the System compares it against the Default Activation Date, which is 11th June 2003. Since the difference between activation date and Default Activation Date is not within the back valued limit days, an and an override is sought when the transaction is saved.

Move Back Dated Activation Date

You can indicate that the activation date, if in the past, is to be moved forward to the default activation date by enabling the Move Back Dated Activation Date option. If you enable this option you have to indicate the Default Activation Date as well. The default activation date can be either today's date or the next working day.

Default Activation Date

Select the default activation date as Today, etc from the option list provided.

Move Back Dated Activation Date

You can indicate that the activation date, if in the past, is to be moved forward to the default activation date by enabling this option. If you enable this option you have to indicate the Default Activation Date as well. The default activation date can be either today's date or the next working day.

If at the time of booking a transaction involving the product, if you have failed to specify the transaction date the default date that you specify in this field will be picked up.

4.2.3.2 Specifying Exchange Rate Details

You can indicate exchange rate details as part of the preferences you define for a product. The exchange rate parameters you define for a product will be used when payments involve foreign currency accounts.

Specify the Exchange Rate Code (Standard, TC, Cash, etc.) and Exchange Rate Type (Mid, Buy, or Sell) that should be picked up for transactions processed under the product. The rate corresponding to the Rate Code and Rate Type you specify will be applied on all transactions involving the product.

Auto Exchange Rate

During transaction processing, if you like to automatically apply the exchange rate that corresponds to the Rate Code and Rate Type specified for the product, choose the Automatic Exchange Rate option. This specification will apply to all payment transactions processed under the product, involving foreign currency accounts.

Alternatively, you can choose to manually apply the exchange rate on transactions processed under the product. In this case, the exchange rate value that is specified for the transaction will be validated against the Exchange Rate Variance defined for the product.

Rate Code

Specify the exchange rate code.

Rate Type

Specify the exchange rate type that should be picked up for transactions processed under the product. You can select any one of the following options:

- Mid Rate
- Buy Rate
- Sell Rate

4.2.3.3 Specifying the Mandatory Fields

You can choose to validate collection transactions on the basis of the following mandatory fields. These include:

Agreement ID Required

Check this box if you require customer agreement ID.

Creditor ID Required

Check this box to make a customer agreement as mandatory.

4.2.3.4 Specifying Charge Details

Waiver

You can indicate whether charge processing is required for transactions involving the product. If you would like to process charges you can enable the check box positioned next to this field.

Allow Third Party Charge

You can indicate that third party charges are allowed for rejected outgoing DD contracts using the product.

If third party charges are allowed, the amount of a rejected outgoing collection transaction using the product is inclusive of the third party interest or charge. The charge amount is calculated as the difference between the amount of the rejected outgoing collection transaction that has been uploaded and the amount of the original transaction.

This specification is applicable only for outgoing collection transaction products.

The accounting entries while collecting third party charges are as follows:

Accounting Role	Amount Tag	Debit / Credit Indicator
CUSTOMER	THIRD_PARTY_CHG	Debit
CLGSUSPENSE	THIRD_PARTY_CHG	Credit



If the transaction amount of the reject contract is less than the original contract the contract is sent to the Processing Exception queue. This is also true for uploaded reject contracts.

Charge Customer Statistics

Check this option to indicate that the customer statistics is charged for collection of charge data for transactions using the product.

Charge Account Statistics

Check this option to indicate that the account statistics is charged for collection of charge data for transactions using the product.

Charge Category

The charge category indicates the category under which charge related transaction details should be collected. This is used to track the collection of statistics. You can associate the appropriate charge category with the product which you are creating.

Volume Statistics

As part of specifying the charge details you will need to indicate whether details of transactions using the product need to be tracked for charge computation or not.

Choose one of the following options to specify your choice:

- Add: To add the transaction details to the volume statistics
- Subtract: To subtract the transaction details from the volume statistics
- Ignore: To indicate that the transaction details are not to be collected for volume statistics.

You can also indicate the following levels for collection of charge data for transactions using the product:

- Customer-charge statistics
- Charge account statistics

4.2.3.5 Specifying Dispatch details

File Name

In the main section of the screen if you have indicated that transactions involving the product should be dispatched to the Clearing Server on the basis of the dispatch days that you specify, then you have to indicate the dispatch file name that you wish to be generated.

Number of Records

Specify the Number of Record transactions to be considered while creating a dispatch file. Specify the type of clearing network to which the dispatch file would be sent.

Payment Reject Days

You can specify the number of days by which an incoming payment can be rejected. The number of days specified will be considered as per the product currency calendar if the 'Currency Calendar' option is checked, or else it is considered as per the local branch calendar. The payment reject days is added to the activation date of an incoming payment to arrive at the payment rejection date.

Earliest Collection Receipt Days

You can specify the number of calendar days to arrive at the earliest date by which the incoming collection transaction should be received by the debtor bank. The no. of days that you specify here will be subtracted by the activation date or the due date to arrive at the earliest collection receipt days.

System will display an override if it receives an incoming collection with activation date greater than the earliest collection receipt days maintained.



This is applicable only for incoming collection type of products.

First Collection Receipt Days

You can specify the number of calendar days to arrive at the latest date by which the first incoming collection transaction should be received by the debtor bank.

System will display an override message if the first collection, which is determined based on the Direct Debit sequence type, is not received within the First Collection receipt days from the activation date.



This is applicable only for incoming collection transaction.

4.2.3.6 Specifying the Reject Account Details after Response Days

Process Rejects After Response Days

If you indicate that the outbound DD is to be rejected after the response days by enabling the Process Rejects After Response Days option, the customer leg of the transaction will be replaced by the reject suspense account that you identify for this purpose.

Reject Verify Funds Only

Transactions involving a product can be rejected due to many reasons. While defining a product you can indicate whether transactions involving the product should be rejected only if the reason is insufficiency of funds.

Response Days Basis

As a product preference you have indicated whether the System needs to validate the rejects based on the maximum number of allowable days for receiving/sending the rejects. If the rejects are within the maximum number of allowable days (i.e., 04 type of transactions), a reversal of a DD is triggered for the rejects by enabling the Process Rejects After Response Days option. If the rejects are beyond the maximum number of allowable days (i.e., 05 type of transactions), an appropriate warning or exception is given for the rejects.

You can indicate whether the Response Days should be derived on the basis of the Calendar Days or Working Days. While processing transactions involving the product the Response Date is computed on the basis of your specification.

Scenario I

If you have selected Calendar as the Response Days Basis, the Response Date is computed as follows:

Activation Date + Response Days maintained for the product.

Therefore, if the Activation Date is 01-April-2003 and Response Days maintained happens to be two the Response Date will be 03-April-2003.

Scenario II

If you have selected Working as the Response Days Basis, the Response Date is computed as the Next Working Date based on the Response Days.

Account Type

Select the type of account that is used in the rejection leg. You can select any one of the following options:

- Account
- GL

4.2.3.7 Specifying Redispatch Details

Redispatch Required

You have the option of re-despatch required on the outgoing DD/RFDs involving a product. If you choose this option you will have to indicate whether such DDs and RFDs need to be re-dispatched automatically or manually.

Auto Redispatch

If you indicate that rejected DDs and RFDs need to be re-dispatched automatically you have to specify the maximum number of tries for a rejected outgoing DD / RFD. Additionally, you will also have to specify the number of working days past the activation date, after which the system will query for a rejected outgoing DD / RFD and re-dispatch, automatically.

Count

Count determines the number of times a re-dispatch should take place.

Days

Days determine the number of days in which the re-dispatch should be done.

4.2.3.8 Specifying Recall Days

Days

As part of specifying the preferences for Recall Days, you have to specify the maximum number of days past the activation date, within which the transaction entered using this product, can be recalled.

Basis

You will also need to specify whether the basis for the recall days should be counted as Working Days or as Calendar Days.

Date Basis

You need to select the date basis on which the recall date needs to be computed. You can base it either on customer debit date or the activation date of the collection. The options available in the drop-down list are Debit Date or Activation Date. By default Activation Date is selected.

4.2.3.9 Specifying Customer Entry Consolidation

Required

You can opt to consolidate the customer entry of transactions processed under a product.

Consolidated Limit

If you choose to consolidate transactions processed under a product, you can opt to specify a transaction amount limit. Any transaction that exceeds the limit you specify will not be considered for consolidation. All transactions will be considered for consolidation, if you have chosen to consolidate transactions, but do not specify a transaction amount limit.

4.2.3.10 Specifying Reversal General Ledger

Reversal Settlement General Ledger

In the Product Preference, you can specify the GL to which the entries due to the debit leg of the DRLQ (Debit Entry Liquidation) event due to a cash reversal will be posted, for transactions using the payments product.

Charge Bearer

You can select the party who will bear the charges. This is sent as part of the outgoing message for SCT and SDD.

The option available in the drop-down list is:

- SLEV – This indicates that the charges are to be applied following the rules agreed in the service level and/or the scheme.

Service Level Code

You can select an identification code for a pre-agreed level of service between the parties from the drop-down list. This service level code is used in the outgoing SCT and SDD messages of the product. The option available in the drop-down list is SEPA.

Recurrent Collection Receipt Days

System will display an override message if the recurrent collection, which determined based on the Direct Debit sequence type, is not received within the Recurrent Collection receipt days from the activation date.

You can specify the number of calendar days to arrive at the latest date by which the recurrent incoming collection transaction should be received by the debtor bank.



This is applicable only for incoming collection transaction.

First Collection Dispatch days

You can specify the number of calendar days to indicate the dispatch days for the first outgoing collection transaction. The dispatch date for the first collection, determined by the DD sequence type, will be derived by adding the first collection dispatch days to the activation date.



This is applicable only for outgoing collection products.

Process Events

Check this box to indicate that the liquidation for a transaction under this product can take place without the customer's consent.

Revolving Flag (CHG_1, 2, 3, 4, 5)

Check this box to indicate that the charge should be re-applied for the partial payment.

4.2.4 Specifying the List of Banks

You can maintain list of the clearing branches of your bank to which the payments should be directed. Click 'List of Banks' button in the 'Product Preferences' screen to invoke the 'List of Banks' screen.

The screenshot shows a web page dialog titled "Product Preferences-List Of Banks". It contains two main sections: "Bank Details" and "Role to Head Mapping".

Bank Details: A table with columns "Bank Code" and "Bank Name".

Role to Head Mapping: A table with columns "Accounting Role", "Description", "Account Head", and "Description".

At the bottom of the dialog are "OK" and "Exit" buttons.

4.2.5 Validations for Product and Collection Type combinations

The system performs various validations during transaction processing based on the Product type and Collection type combination and the various dates that you have specified during product definition. These dates include:

- Customer Entry Days
- Customer Entry Value Days
- Counterparty Entry Days
- Counterparty Entry Value Days
- Dispatch Days
- Response Days

Listed below is a set of validations that you can capture while creating products for specific Product and Collection type combinations:

Product Type	Collection Type	Set of Validations
Outgoing Payment	NA	<p>Customer entry days should be less than or equal to counterparty entry days</p> <p>Customer entry value days should be less than or equal to counterparty entry value days</p> <p>Counterparty entry days should be less than dispatch days</p> <p>Auto response days should be null</p>
Incoming Payment	NA	<p>Counterparty entry days should be less than or equal to customer entry days.</p> <p>Counterparty entry value days should be less than or equal to customer entry value days.</p> <p>Dispatch days should be null</p> <p>Auto response days should be null</p>
Outgoing Collection	DD	<p>Counterparty entry days should be less than or equal to customer entry days</p> <p>Counterparty entry value days should be less than or equal to customer entry value days</p> <p>Dispatch days should be less than or equal to counterparty entry days</p> <p>Customer entry days should be less than or equal to auto response days</p>
Incoming Collection	DD	<p>Customer entry days should be less than or equal to counterparty entry days</p> <p>Customer entry value days should be less than or equal to counterparty entry value days</p> <p>Dispatch days should be null</p> <p>Auto response days should be specified</p>

Product Type	Collection Type	Set of Validations
Reject of Incoming Collection	DD	<p>Customer entry days should be less than or equal to counterparty entry days</p> <p>Customer entry value days should be less than or equal to counterparty entry value days</p> <p>Dispatch days should be specified</p> <p>Auto response days should be null</p>
Reject of Outgoing Collection	DD	<p>Counterparty entry days should be less than or equal to customer entry days</p> <p>Counterparty entry value days should be less than or equal to customer entry value days</p> <p>Dispatch days should be null</p> <p>Auto response days should be null</p>
Recall of Incoming Collection	DD	<p>Customer entry days should be less than or equal to counterparty entry days</p> <p>Customer entry value days should be less than or equal to counterparty entry value days</p> <p>Dispatch days should be specified</p> <p>Auto response should be null</p>
Recall of Outgoing Collection	DD	<p>Counterparty entry days should be less than or equal to customer entry days</p> <p>Counterparty entry value days should be less than or equal to customer entry value days</p> <p>Dispatch days should be null</p> <p>Auto response days should be null</p>
Outgoing Collection	RFD	<p>Counterparty entry days and customer entry days should be null</p> <p>Counterparty entry value days and customer entry value days should be null</p> <p>Dispatch days should be specified</p> <p>Dispatch days should be less than or equal to auto response days</p>

Product Type	Collection Type	Set of Validations
Incoming Collection	RFD	<p>Customer entry days and counterparty entry days should be null</p> <p>Customer entry value days and counterparty entry value days should be null</p> <p>Dispatch days can be specified</p> <p>Dispatch days, if specified, should be less than or equal to auto response days</p>
Reject of Incoming Collection	RFD	<p>Customer entry days and counterparty entry days should be null</p> <p>Customer entry value days and counterparty entry value days should be null</p> <p>Dispatch days should be specified</p> <p>Auto response days should be null</p>
Reject of Outgoing Collection	RFD	<p>Counterparty entry days and customer entry days should be null</p> <p>Counterparty entry value days and customer entry value days should be null</p> <p>Dispatch days should be null</p> <p>Auto response days should be null</p>

5. Processing Payment or Collection Transaction

5.1 Introduction

In the Payments and Collections module of Oracle FLEXCUBE, a product refers to a specific type of transfer of funds. For example, you may process payments/collections that involve transfer of funds between accounts maintained at your bank. You can define this type of internal payment /collection as one of the payment/collection products at your bank.

Defining a product makes it easier for you to enter transactions. The other advantage of defining a product is that you can define certain general attributes for a product, which will default to all contracts processed under it.



Contracts are customer specific. A customer could make a payment through your bank (local payments) or collect payments from debtors through your bank (direct debits or requests for debit).

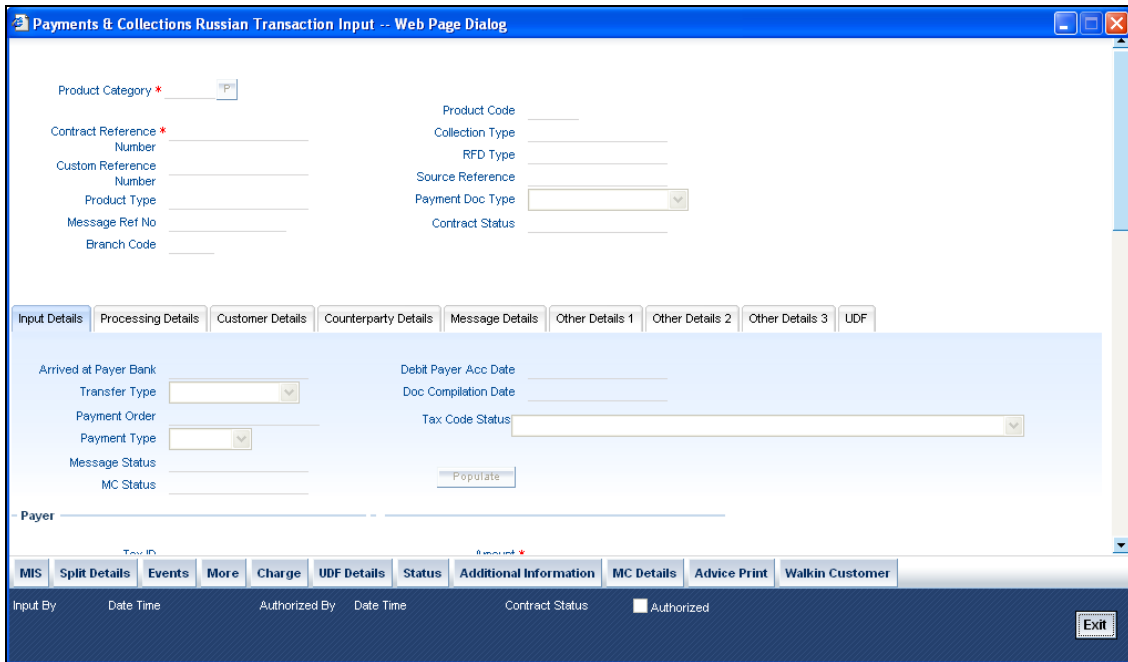
Every time you process a transaction, you do not have to specify its general attributes, since a transaction acquires the attributes defined for the product it involves. You can change these default attributes to suit a specific transaction.

Oracle FLEXCUBE performs AML verifications for all PC transactions whose transaction amount is greater than or equal to the threshold amount maintained at AML Properties section of Bank Parameters.

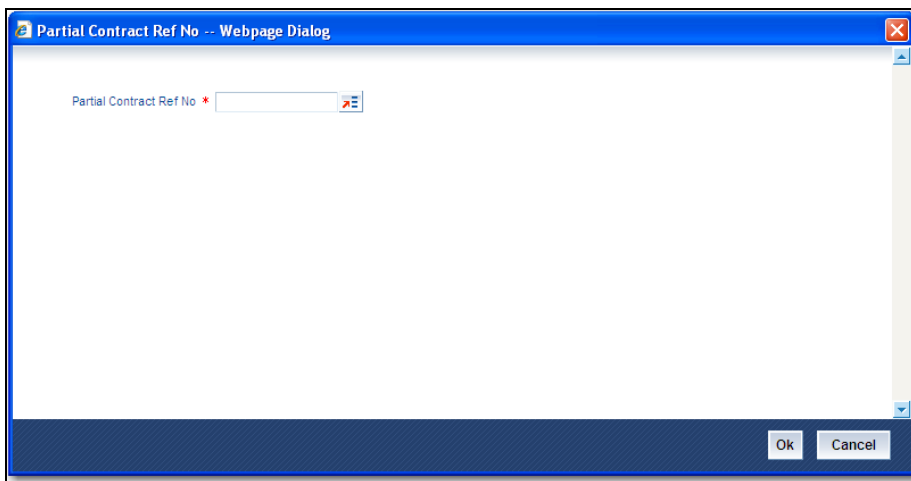
You can capture the details of a Payment/Collection transaction in the Payments Russian Transaction Input screen.

5.2 Capturing Details of Payment/Collection Transactions

You can invoke this screen by typing 'PCDRUONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



When you attempt to create a new payment transaction, the following screen is displayed.



You can either choose to convert a partial contract into complete contract by selecting a valid Partial Contract Ref No in the above screen or create a new payment contract altogether by clicking 'Cancel' button.

In the 'Payments Russian Transaction Input' screen, you can capture the following details:

Product Category

Specify a valid product category code. The transaction that you are capturing will be associated with the product category you specify. The adjoining option list displays all valid product category codes maintained in the system. You can choose the appropriate one.

Click 'P' button after selecting the Product Category.

The following details are displayed in the main screen of the contract:

Product Code

The system derives and defaults the Product Code when you save the transaction.

Contract Reference Number

The system identifies every transaction with a unique reference number. You can view the reference number for the transaction that you are capturing.

Collection Type

The Collection Type of the transaction will be displayed. This could be either DD or RFD.

Custom Ref No

The customer reference number for the contract is displayed.

RFD Type

If the incoming collection transaction is an RFD, specify the RFD type. This could be any one of the following:

- No Tracking: indicates that the RFD is not considered for approval or rejection
- Full Payment: indicates that the RFD is processed for payment of full transaction amount
- Partial Payment: indicates that the RFD is processed for partial payment

Product Type

It defines the product and the product category of collection, payment. It will be defaulted from the Product Category.

Source Reference

The system identifies every transaction with a unique source reference number. You can view the reference number for the transaction that you are capturing.

Branch Code

The branch code for the contract is displayed.

Payment Doc Type

The payment document type for the contract is displayed. You can change this to suit a specific transaction.

EPD No

The electronic payment document number for the contract is displayed.

Contract Status

The contract status for the contract is displayed.

5.2.1 Capturing Input Details

As mentioned earlier, the Payments Russian Transaction Input screen is used to enter the details of a local payment/collection transaction.

Apart from the standard fields that are available, you will view the user-defined fields that the administrator at your customer station has maintained. These fields will be displayed in the sequence that your administrator has specified when defining the product category.

Arrived At Payer Bank

Specify the date on which the payment mandate was received at the Payer Bank.

Debit Payer Acc Date

Specify the debit payer account date.

Transfer Type

Select the appropriate type of transfer from the adjoining drop-down list. The available options are:

- Customer Transfer
- Bank Transfer

Doc Compilation Date

Specify the document compilation date.

Payment Order No

Specify the payment order number.

Tax Code Status

Select the appropriate tax code status from the adjoining drop-down list. The available options are:

- 01-Tax Payer

- 02-Tax Agent
- 03-Tax & Fee Collector
- 04-Tax Organ
- 05-RF Justice Ministry Court Bailiff Service
- 06-Extra economic activity participant
- 07-Customs Organ
- 08-Payer of other mandatory payments
- 09-Tax Payer – Entrepreneur
- 10-Tax Payer – Notary
- 11-Tax Payer – Attorney
- 12-Tax Payer – Farmer
- 13-Tax Payer – Other Person, client of the Bank
- 14-Payer of tax according to article 235 Tax Legislation of RF
- 15-Private tax payer sent his taxes and other charges to budget of RF via Lending agency
- 00-Tax code not found

Payment Type

Select the appropriate payment type from the adjoining drop-down list. The available options are:

- Post
- Telegraph
- Electronic

Message Status

The message status of the contract is displayed.

MC Status

The MC status of the contract is displayed.

Payer

Here you can capture the Payer details.

Tax ID

The system displays the tax ID of the payer from CIF maintenance.

Amount

Specify the contract amount.

KPP

Specify the KPP of the payer.

Payer Acc No

Specify a valid account number of the payer. The adjoining option list displays all valid account numbers maintained in the system. You can choose the appropriate one.

Payer Name

The system displays the payer name from CIF maintenance. However, you can modify this. This will be matched against the suspicious entity database for AML check.

Payer Bank

Here you can capture details of the Payer Bank.

Payer Bank

The name of the payer bank is displayed.

BIK

Specify a valid BIK of the payer bank. The adjoining option list displays all valid BIK numbers maintained in the system. You can choose the appropriate one.

Acc No

Specify the account number of the payer bank.

Beneficiary

Here you can capture details of the beneficiary.

Tax ID

Specify the tax ID of the beneficiary.

Beneficiary Acc No

Specify a valid bank account number of the beneficiary. The adjoining option list displays all valid account numbers maintained in the system. You can choose the appropriate one.

KPP

Specify the KPP of the beneficiary.

Beneficiary Name

Specify the name of the beneficiary. This will be matched against the suspicious entity database for AML check.

Doc Type

The document type of the contract is displayed.

Pmt Term

Select the payment term date.

Dest Code

Specify the destination code.

Doc Prior

Specify a valid document priority. The adjoining option list displays all valid document priorities maintained in the system. You can choose the appropriate one.

Code

Specify a document code.

Reserved Field

Specify the reserved field information.

KBK

Specify the KBK.

OKATO

Specify the OKATO.

Basis

Specify the basis.

Period

Specify the period.

Tax Doc

Specify the tax document.

Tax Date

Specify the tax date.

Tax Type

Specify the type of the tax.

Details of Payment**Details of Payment**

Specify the details of the payment. This will be matched against the suspicious entity database for AML check.

LC Details

Here you can capture the LC details of the contract.

LC Type

Select the appropriate LC type from the adjoining drop-down list. The available options are:

- Revocable
- Irrevocable

LC Beneficiary Acc

Select the appropriate LC beneficiary account from the adjoining drop-down list. The available options are:

- Covered (Deposited)
- Not Covered (Guaranteed)

Payment Presentation

Specify the payment presentation.

Name of Goods

Specify the name of goods.

Add Condition

Specify the additional condition.

5.2.1.1 Capturing Processing Details

Customer Details

Here you can capture the customer details:

Customer Number

You must enter a valid customer account maintained in Oracle FLEXCUBE, or a GL for which posting is allowed (for instance, a cash GL in case of remittance of cash handed over the counter) in this field. The option list displays customer accounts and internal GLs with the corresponding Clearing Account Number and the IBAN Account Number (for GLs, as maintained in the 'Chart of Accounts').



Note the following:

- If you have specified an account that uses an account class that is restricted for debit or credit transactions for the product, an override is sought when you attempt to save the contract.
- If the customer account is the debit account for a transaction, you can indicate a GL of type Asset, Liability, Income and Expense type only. Cash GLs cannot be specified.
- During upload of incoming payments (File upload or upload of MT103), the batch process checks whether the beneficiary/customer account number is an IBAN account and resolves the customer account for the specified IBAN. If it is not found, the System checks the customer account (or GL) in LCF format, and resolves the customer account for the specified LCF number. If checks for IBAN and LCF formats fail, the System checks for the customer account. If the customer account is also not present the contract is marked for repair.

Bank Code

You can enter the bank code and the account in LCF (local clearing format) for the transaction. The option list displays the Bank Code, Name, Bank Code Type and City for each bank in the list. The Bank Code, Name and City details are displayed on the Transaction Input screen when you select the bank code.

Account LCF

You can specify the customer account in Local Clearing Format in the Account LCF field.

Account Branch

This is maintained for the branch in customer account maintenance screen. The branch will be defaulted when you save the PC transaction.

Account Number

Specify the account number. The adjoining option list displays a list of account numbers and GLs maintained in the system. Choose the appropriate one.

The account number will be displayed on specifying the system account number for payer or beneficiary.

If system account number is of GL type, you have to select the IAS GL.

Account Currency

This is maintained for the account in customer account maintenance screen. The values maintained will be defaulted when you save the PC transaction.

Clearing Branch

The clearing branch for the specified customer bank code is displayed in this field.

Available Balance

The available balance of the customer will be defaulted here when you save the PC transaction. The balance is maintained in the customer account maintenance screen.

Bank

The name of the Bank will be defaulted here when you save the PC transaction.

City

The name of the city where the bank is located will be defaulted here when you save the PC transaction.

Name

The name of the customer who is linked to the customer account will be defaulted here when you save the PC transaction. The name is maintained in the customer account maintenance screen.

Counterparty Details

The system displays the details for the following fields on the Transaction Input screen:

- Bank Code
- Account Number
- Bank
- Name
- City

Transaction Details

Transaction Currency

The system displays the currency involved in the PC transaction.

Remitted Amount

The system displays the remitted amount that is involved in the PC transaction.

Activation Date

This is the activation date of the contract. The system defaults to the current date. However, you can change this. Since you can post back-value dated PC transactions, for the purpose of risk tracking you can indicate a date beyond which users will be prevented from posting a back value dated transaction by enabling the Back-Value Check Required in the 'Branch Preference' screen. The System validates whether the activation date falls within the maximum period up to which back valued posting can be processed.

Amount

The system displays the amount that is involved in the PC transaction.

Remarks

Specify any remarks for the transaction, if required.

Local Currency Equivalent

The system displays the transaction amount in the local currency.

Foreign Currency

The system displays the foreign currency which is involved in the PC transaction.

Foreign Currency Amount

The system displays the transaction amount in the foreign currency.

Remitted Amount Currency

The system displays the currency of the remitted amount.

Outstanding Balance

The system displays the outstanding balance.

Local Currency

The system displays the local currency which is involved in the PC transaction.

Exchange Rate

The exchange rate of the transaction will be displayed in case the customer account is in a foreign currency (only for payment transactions).

Booking Date

The system displays the booking date.

Priority

You can specify the priority of the transaction in this field.

Charge Amount

You can specify the charge amount in this field. This specification will override the charge amount computed for the first charge condition set applicable for the transaction. To view the charges for the other condition sets specified for the product, click the 'Charge' button to invoke the 'PC Charges' screen.

Generate Remit Slip

The system displays if remit slip will be generated or not.

Network

Specify a valid clearing network for the contract. The adjoining option list displays all valid networks maintained in the system. You can choose the appropriate one.

Nostro Branch

The system displays the Nostro Branch.

Nostro Acc

The system displays the Nostro account.

Charge Mode

Select the appropriate charge mode from the adjoining drop-down list. The available options are:

- OUR
- BEN
- SHA

AED Type

Check this box to indicate that the type is AED.

Urgent Flag

Check this box to indicate that the transaction needs to be process on priority.

AML Status

AML status is displayed here.

Acknowledgement Status

This is applicable only if “PAYMENT MESSAGE” is linked as an advice to the PC product and the Dispatch Media is Oracle FLEXCUBE i.e. if a message needs to be sent out from PC in SWIFT Format. Subsequently, “ACK Status” is updated in the ‘Transaction Summary’ screen.

Auto/Manual

The system displays the information based on the CIF maintenance.

Exception Queue

The name of the queue to which the transaction is logged in case of any processing exception is displayed here.

Message Status

If the outgoing payments workflow is applicable for the transaction, the status of the message is displayed here.

Collection Status

The status of the collection is displayed here.

5.2.1.2 Capturing Customer Details

Product Category *

Contract Reference *

Custom Reference Number

Product Type

Message Ref No

Branch Code

Product Code

Collection Type

RFD Type

Source Reference

Payment Doc Type

Contract Status

Input Details Processing Details **Customer Details** Counterparty Details Message Details Other Details 1 Other Details 2 Other Details 3 UDF

Customer Address

Customer Address 1

Customer Address 2

Customer Address 3

Customer Address 4

Customer Address 5

Customer Information

Customer Information 1

Customer Information 2

Customer Information 3

Customer Information 4

Customer Reference

Customer Identification Details

Identification

Identification Type

Identification Value

Issuer

City Of Birth

Country Of Birth

MIS Split Details Events More Charge UDF Details Status Additional Information MC Details Advice Print Walkin Customer

Input By _____ Date Time _____ Authorized By _____ Date Time _____ Contract Status _____ Authorized

Exit

You can capture the following details here:

Customer Address

You can specify the address of the customer involved in the contract. You can specify up to five lines of address information.

Customer Information

If you need to specify other information regarding the customer of the transaction, free format 35-character text fields are provided, with appropriate labels applicable for your installation. You can specify the customer information such as Surname, Email, ID No, Telephone and Customer Reference in these fields.

Customer Identification details

If you need to specify customer identification details of the customer of the transaction, free format 35-character text fields are provided, with appropriate labels applicable for your installation.

You can specify the following details:

- Identification
- Identification Type
- Identification Value
- Other Identification Type
- Country
- Issuer

- City Of Birth
- Country of birth

5.2.1.3 Capturing Counterparty Details

The screenshot displays a web-based form for entering Russian transaction details. The main window title is "Payments & Collections Russian Transaction Input -- Web Page Dialog". The form is organized into several sections:

- Product Information:** Includes fields for Product Category, Contract Reference Number, Custom Reference Number, Product Type, Message Ref No, Branch Code, Product Code, Collection Type, RFD Type, Source Reference, Payment Doc Type, and Contract Status.
- Counterparty Details (Active Tab):**
 - Counter Party Address:** Five text input fields labeled Counterparty Address 1 through 5.
 - Counterparty Information:** Fields for Sur Name, Father Name, Telephone, and Remark.
 - Counterparty Identification Details:** Fields for Currency, Identification, Country, Issuer, and City Of Birth.
- Navigation Bar:** A series of buttons including MIS, Split Details, Events, More, Charge, UDF Details, Status, Additional Information, MC Details, Advice Print, and Walkin Customer.
- Footer:** Fields for Input By, Date Time, Authorized By, Date Time, Contract Status, and an Authorized checkbox, along with an Exit button.

Counterparty Address

You can specify the address of the counterparty involved in the contract. You can specify up to five lines of address information.

Counterparty Information

If you need to specify other information regarding the counterparty of the transaction, free format 35-character text fields are provided, with appropriate labels applicable for your installation.

You can specify the counterparty information in these fields:

- Surname
- Fathers Name
- Telephone
- Info 4

Counterparty Identification details

If you need to specify other information regarding the counterparty of the transaction, free format 35-character text fields are provided, with appropriate labels applicable for your installation.

You can specify the following details:

- Currency
- Identification
- Identification Type
- Identification Value
- Other Identification Type
- Country
- Issuer
- City Of Birth
- Country of birth

You can click 'C' button to invoke the learning database to specify the counterparty details. All counterparties involved with the specific customer of the contract, are displayed in the learning database.

Counterparty Bankcode	Counterparty Account Number	Counterparty Name
-----------------------	-----------------------------	-------------------

You can select the Counterparty Bank Code, Counterparty Account Number and Name of the required counterparty.

Counterparty Bank code

Select a valid bank code maintained in Oracle FLEXCUBE. If you select a code from the option list, the bank name is displayed instantly. If you choose to enter the code, the name of the bank is displayed when you save the transaction.

Counterparty Name

You can enter the name of the counterparty.

Counterparty Account Number

You can specify the account of the counterparty here. In case of internal transfers, the account needs to be a valid account of Oracle FLEXCUBE either in Oracle FLEXCUBE or in the Local Clearing Format. You can also select an account number from the option list provided. In such a case, the system will default the counterparty name and the address lines as maintained for that account. If at the time of selection of counterparty account, Bank Code is null, then Bank Code and Name will also get defaulted.

Validations for counterparty details for bank transfers

- For bank-to-bank transfers it is not mandatory to specify the counterparty account and name. If you indicate only the counterparty bank code it is considered as a beneficiary institution. If you indicate both the Counterparty Bank Code and Counterparty Name, the Counterparty Bank Code is interpreted as the Account With Institution, and the Counterparty Name is interpreted as Beneficiary Institution.
- If both the Counterparty Bank Code and Counterparty Name are specified for bank-to-bank transfers, the system validates the Counterparty name with that maintained in the PC Bank Directory. The System also checks to ensure that both the Counterparty Bank Code and Counterparty Name have been defined with the same Bank Code Type.
- In SWIFT messages, if only the Beneficiary Institution is found, it is populated in Field 58. If both the Account With Institution (Counterparty Bank Code) and Beneficiary Institution (Counterparty name) were provided then both Fields 57 and 58 are populated.

5.2.1.4 Capturing Message Details

The screenshot displays the 'Payments & Collections Russian Transaction Input -- Webpage Dialog' window. The interface is divided into several sections. At the top, there are input fields for 'Product Category *', 'Contract Reference *', 'Custom Reference', 'Message Ref No', and 'Branch Code'. To the right, there are fields for 'Product Code', 'Collection Type', 'RFD Type', 'Source Reference', 'Payment Doc Type', and 'Contract Status'. Below these fields is a tabbed interface with tabs for 'Input Details', 'Processing Details', 'Customer Details', 'Counterparty Details', 'Message Details', 'Other Details 1', 'Other Details 2', 'Other Details 3', and 'UDF'. The 'Message Details' tab is currently selected, showing three sub-sections: 'Original Message Details', 'Outgoing Message Details', and 'Incoming Message Details'. Each sub-section contains several input fields for capturing message information. At the bottom of the window, there is a navigation bar with buttons for 'MIS', 'Split Details', 'Events', 'More', 'Charge', 'UDF Details', 'Status', 'Additional Information', 'MC Details', 'Advice Print', and 'Walkin Customer'. A status bar at the very bottom includes fields for 'Input By', 'Date Time', 'Authorized By', 'Date Time', 'Contract Status', and a checkbox for 'Authorized'. An 'Exit' button is located in the bottom right corner.

You can capture the following details here:

Specifying Original Message Details

Name

This indicates the message name of the original instruction for which a new instruction is received. This is a display only field.

Reference Number

This indicates the message identification of the original instruction for which a new instruction is received. This is a display only field.

Source Reference

This indicates the source reference number of the original instruction for which reject/refund is received. This is a display only field.

Settlement Date

This indicates the settlement date of the original instruction. This is a display only field.

Amount

The system displays the new instructions received for the original amount.

Original Settlement Currency

This indicates the settlement amount and currency of the original instruction. This is a display only field.

Specifying Incoming Message Details

File Reference Number

Specify the reference number of the file that is used in the incoming message processing.

Message Identification

Specify the mode to identify a message.

Message Name

Specify the name of the message that is been referred in the incoming messages.

Message Creation Date

Specify the date on which a message was created.

Instructing Bank

This indicates the sender bank of the incoming instruction. This is a display only field.

Instructed Bank

This indicates the receiver bank of the incoming instruction. This is a display only field.

Settlement Method

This indicates the settlement method used to settle the incoming transaction. This is a display only field.

Specifying Mandate Details

Sequence Type

Select the sequence type of the DD transaction as first collection or One-off. The following options are available:

- FRST – First Collection
- FNAL – Final Collection
- OOFF – One Off Transaction
- RCUR – Recurring Transaction

Sign Date

This indicates the date on which the mandate was signed by the debtor. This would be defaulted based on the mandate ID selected. This is a display only field.

Creditor Scheme ID

Specify the scheme ID of the creditor.

Amend Indicator

Select the option to indicate if the mandate has been amended or not. The values available in the drop down are 'Yes' and 'No'. The value that you select here is populated in the outgoing message for an outgoing collection transaction.

Amend Type

Specify the type of mandate amend that has been done. This is applicable only if 'Mandate Amend Ind' is selected as 'Yes'. This value is populated in the outgoing message of the outgoing collection transaction

Original Mandate ID

Specify the original mandate ID if the mandate is amended. This is applicable only if amend indicator is selected as 'Yes'.

Original Creditor Scheme

Specify the original Creditor Scheme ID if the mandate is amended. This is applicable only if amend indicator is selected as 'Yes'.

Original Creditor Name

Specify the original Creditor Name.

Org Debtor Account

Specify the original Debtor Account under the scheme if the mandate is amended. This is applicable only if amend indicator is selected as 'Yes' scheme if the mandate is amended. This is applicable only if amend indicator is selected as 'Yes'.

Original Debtor Bank

Specify the original Debtor bank BIC under the scheme if the mandate is amended. This is applicable only if amend indicator is selected as 'Yes'.

Specifying Outgoing Message Details

Outgoing File Reference No

This indicates the file reference number of the incoming message. This is a display only field.

Outgoing Message ID

This is a unique message bulk reference number populated from the incoming instruction. This is a display only field.

Outgoing Message Name

This indicates the message name identifier of the outgoing message. For example, Pain.001.001.01.

Message Creation Date

This indicates the date and time the transaction was created. This is a display only field and is defaulted with the value in the incoming message.

5.2.1.4.1 Capturing Other Details 1

The screenshot shows a web-based dialog box titled "Payments & Collections Russian Transaction Input - Webpage Dialog". It contains several input fields organized into sections. The top section includes fields for Product Category, Contract Reference Number, Custom Reference Number, Product Type, Message Ref No, Branch Code, Product Code, Collection Type, RFD Type, Source Reference, Payment Doc Type, and Contract Status. Below this is a row of tabs: Input Details, Processing Details, Customer Details, Counterparty Details, Message Details, Other Details 1 (selected), Other Details 2, Other Details 3, and UDF. The "Other Details 1" tab is active, showing two sub-sections: "Collection Details" and "Payment Details". The "Collection Details" section has fields for Creditor Identification, Agreement Identification, Interest Amount, Response Date, Their Reference Number, Reject Code, Reject Detail, Response Advice Required, Reject Code Additional, and Original Collection Reference Number. The "Payment Details" section has fields for Payment Details 1, 2, and 3, and Dispatch Details including Dispatch Date, Redispatch Required, and Dispatch Required. At the bottom of the dialog, there are buttons for MIS, Split Details, Events, More, Charge, UDF Details, Status, Additional Information, MC Details, Advice Print, and Walkin Customer. A status bar at the very bottom displays Input By, Date Time, Authorized By, Date Time, Contract Status, and a checked Authorized checkbox, with an Exit button on the right.

You can capture the following details here:

Specifying Collection Details

Creditor Identification

For an Incoming Collection transaction or its reject / recall, mention the Creditor ID.

Agreement Identification

For Collection transactions, enter the Creditor or Debtor Agreement ID as applicable.

Interest Amount

For payment transactions that have been recalled, the interest amount applicable is computed and displayed in this field.

Response Date

Specify the date beyond which an incoming collection transaction cannot be rejected. If you do not specify this, the date is picked up from the customer agreement.

Their Reference Number

This is the reference number of the counterparty bank for collections (for instance, incoming collections). This is the reference that would be sent back when any responses are sent back to the counterparty bank.

Reject Code

The reject code, if any, that was specified for rejection of the transaction, is displayed here.

Reject Detail

The reject reason, if any, corresponding to the reject code is displayed here.

Response Advice Req'd.

Indicate whether response advice needs to be sent for this collection transaction. By default, the system picks up this specification from the customer agreement

Reject Code Additional

This is the reject reason for the reject messages. This will be used in case the reject reason is not covered by available ISO reject codes.

Original Collection Reference Number

If you are rejecting or recalling a collection transaction, you must specify the reference number of the original collection transaction.

Specifying Payment Details

Payment Details 1/2/3/4

You can specify up to four levels of payments details here.

Cutoff Status

This indicates if the transaction was received before the cutoff time defined for the product.

Direct PPT

This is the Direct Participant for the Counterparty BIC and is derived from the Clearing Network information maintained in the 'PC Bank Directory' screen. Only if the counterparty is an indirect participant of the network, the system displays the direct participant of the corresponding counterparty BIC. In case of counterparty being direct participant, the field is null.

Cover Required

The system displays the cover message preference you have maintained for the counterparty as part of the Clearing Network maintenance. The system defaults the values in Direct Participant and Cover field only if you have maintained the information for the contract. In case you have maintained the counter party bank code without a clearing network, the system defaults the values for both the above fields only after you save the contract.

Waiver Charge

You can indicate that the charges in respect of the transaction computed according to the first condition set displayed in the Charge Amount field, must be waived.

Source Code

Specify the source code.

To view the charges applied, click 'Charge' button in the 'Payments Russian Transaction Input' screen.

Specifying Dispatch Details

Dispatch Date

This is the date on which the transaction will be sent for dispatch. If you do not enter a date, it will be derived from the activation date by adding the working days to the value of dispatch days specified for the product. The pre/post cutoff values will be used based on the cutoff status of the transaction.

Dispatch Required

This indicates whether the contract needs to be dispatched to clearing. In case of incoming transactions, dispatch is not allowed. If you do not specify this, after product resolution, the transaction acquires the specification defined for the product.

Redispatch Required

Indicate if this outgoing collection transaction needs to be redispached if rejected.

Specifying Reject Details

Name

The system displays the name of the bank that has rejected the request.

Bank

The system displays the details of the bank that has rejected the request.

Reference Number

The system displays the unique MT102 Message Reference Number

Generate Advice

The system checks this box to indicate that the advice will be generated based on the information maintained at the CIF level.

5.2.1.4.2 Capturing Other Details 2

Product Category *

Contract Reference *

Custom Reference Number

Product Type

Message Ref No

Branch Code

Product Code

Collection Type

RFD Type

Source Reference

Payment Doc Type

Contract Status

Input Details Processing Details Customer Details Counterparty Details Message Details Other Details 1 Other Details 2 Other Details 3 UDF

Indirect Participant Customer Details

Name

Address1

Address2

Country

Identification Type

Identification ID Type

Other Identification Type

Identification Value

Issuer

City Of Birth

Country Of Birth

Account Number

Currency

Bank Code

Initiating Party Details

Name

Address1

Identification

Identification Type

MIS Split Details Events More Charge UDF Details Status Additional Information MC Details Advice Print Walkin Customer

Input By Date Time Authorized By Date Time Contract Status Authorized

Exit

You can capture the following details here:

Specifying Indirect Participant Customer Details

Name

Specify the name of the customer participating in the indirect transaction.

Address1 and 2

Specify the address of the customer participating in the indirect transaction.

Country

Specify the country of the customer participating in the indirect transaction.

Identification Type

Specify the identification type of the customer from the option list. This is optional. It is mandatory only if the Customer Identification is specified.

Identification ID Type

Specify the identification type of the customer participating in the indirect transaction.

Other Identification Type

Specify the type of the other identification for the customer. This is mandatory for other identification details under Private identification details.

Identification Value

Specify the identification value for the customer for the given identification type. This is optional. It is mandatory only if the customer identification type is specified.

Issuer

Specify the Identification Issuer of the customer. This is an optional field. This is applicable for Organization identification as Proprietary Identification or Private Identification.

City of Birth

Specify the city of birth of the Customer. This will be enabled and is mandatory for identification type as Date and place of birth.

Country of Birth

Select the country of birth of the Customer.

Account Number

Specify the account number of the customer participating in the indirect transaction.

Currency

Specify the currency that is used in an indirect transaction

Bank Code

Specify the Bank code of the bank that has participated in a transaction.

Specifying Initiating Party Details**Name**

Specify the name of the initiating party. This is an optional field.

Address Line 1

Specify the address line1 of the initiating party. This is an optional field.

Address Line 2

Specify the address line 2 of the initiating party. This is an optional field.

Country

Select the country of the initiating party from the option list. This is a mandatory field if the address details are specified.

Issuer

Specify the Identification Issuer of the initiating party. This is an optional field. This is applicable for Organization identification as Proprietary Identification or Private Identification.

City of Birth

Specify the city of birth of the Initiating party. This will be enabled and is mandatory for identification type as Date and place of birth.

Identification

Select the unique way of identifying the initiating party from the drop-down list. The following are the options available:

- Organization Identification
- Private Identification

Identification Type

Select the identification type of the Initiating party from the option list. This is optional. It is mandatory only if the Initiating Party Identification is specified.

Identification Value

Specify the identification value for the initiating party for the given identification type. This is optional. It is mandatory only if the Initiating party identification type is specified.

Other Identification Type

Specify the type of the other identification for the Initiating party. This is mandatory for other identification details under Private identification details.

Country of Birth

Select the country of birth of the Initiating Party from the option list. This will be enabled and is mandatory for identification type as Date and place of birth.

Specifying Reference Party details

Debtor Reference Party

System displays the debtor's reference party details.

Creditor Reference Party

System displays the creditor's reference party details.

Settlement Date

Specify the inter bank settlement date of the incoming instruction.

Instruction Date

This indicates the requested execution date of the SCT transaction and Collection due date of an SDD transaction. This is a display only field.

Service Level Code

This code indicates the identification of a pre-agreed level of service between the parties. This value is received from the incoming SEPA instruction and you are not allowed to change this. For manually input transaction this will be defaulted from the Product Maintenance.

Charge Bearer

This indicates which party will bear the charges associated with the payment. This value is received from the incoming SEPA instruction and you are not allowed to change this. For manually input transaction this will be defaulted from the Product Maintenance.

Payment Reject Date

The system displays the date on which a payment is rejected.

Clearing System Identification

The system displays the clearing system identification.

5.2.2 Specifying Other Details

You can capture certain additional details of the payments and collections transaction under 'Other Details 3' tab. Click 'Other Details 3' tab on 'Payments and Collections Transaction Input' screen.

The screenshot shows a web application window titled "Payments & Collections Russian Transaction Input -- Webpage Dialog". The interface includes several input fields and tabs. The "Other Details 3" tab is active. Fields include "Product Category", "Contract Reference Number", "Custom Reference Number", "Message Ref No", "Branch Code", "Product Code", "Collection Type", "RFD Type", "Source Reference", "Payment Doc Type", and "Contract Status". Below these are sections for "Debtor" and "Creditor" details, each with "Identification", "Other Identification Type", "Issuer", "City Of Birth", and "Country Of Birth" fields. A "Purchase Details" section includes "Category Purpose", "Local Instrument Type", and "Compensation Ccy". A navigation bar at the bottom contains buttons for "MIS", "Split Details", "Events", "More", "Charge", "UDF Details", "Status", "Additional Information", "MC Details", "Advice Print", and "Walkin Customer". An "Exit" button is located in the bottom right corner.

You can capture the following details related to SEPA transaction here:

Ultimate Debtor Identification Details

Identification

Specify the identification of the ultimate debtor. The drop-down list displays the following options:

- Organization Identification
- Private Identification

Choose the appropriate one.

Identification Type

Specify the identification type of the ultimate debtor. The option list displays all valid identification types maintained in the system. Choose the appropriate one.

Identification Value

Specify the identification value of the ultimate debtor.

Other Identification Type

Specify another identification type of the ultimate debtor.

Issuer

Specify the issuer of the other identification type of the ultimate debtor.

City of Birth

Specify the city of birth of the ultimate debtor.

Country of Birth

Specify the country of birth of the ultimate debtor.

Ultimate Creditor Identification Details**Identification**

Specify the identification of the ultimate creditor. The drop-down list displays the following identifications:

- Organization Identification
- Private Identification

Choose the appropriate one.

Identification Type

Specify the identification type of the ultimate creditor. The option list displays all valid identification types maintained in the system. Choose the appropriate one.

Identification Value

Specify the identification value of the ultimate creditor.

Other Identification Type

Specify another identification type of the ultimate creditor.

Issuer

Specify the issuer of the other identification type of the ultimate creditor.

City of Birth

Specify the city of birth of the ultimate creditor.

Country of Birth

Specify the country of birth of the ultimate creditor.

Purpose Details

Category Purpose

Specify the category purpose of the credit transfer. The option list displays all valid category purposes maintained in the system. Choose the appropriate one.

Purpose Type

Select the purpose type of the credit transfer from the drop-down list. The following options are available for selection:

- Proprietary
- Code

Purpose Value

Specify the purpose value of the credit transfer.

Instrument Type

Select the local instrument type from the drop-down list. The following options are available for selection:

- Proprietary
- Code

Instrument Value

Specify the local instrument value.

Electronic Signature

Specify the electronic signature of the debtor.

Compensation Currency

Specify the currency of the compensation amount that the debtor bank has to receive.



The compensation currency should always be Euro (EUR).

Compensation Amount

Specify the amount that the debtor bank has to receive from the creditor bank. This amount has to be specified in terms of the compensation currency.

Creditor Scheme Details

Scheme Identification

Select the scheme identification code of the creditor from the drop-down list. The following options are available for selection:

- Private Identification

Scheme Identification Type

Specify the scheme identification type of the creditor. The option list displays all valid scheme identification types that are applicable. Choose the appropriate one.

Scheme Identification Value

Specify the scheme identification value of the creditor.

Scheme Type

Specify the scheme type of the creditor.

Original Creditor Scheme Details

Scheme Identification

Select the scheme identification code of the original creditor from the drop-down list. The following options are available for selection:

- Private Identification

Creditor Name

Specify the name of the original creditor.

Scheme Identification Type

Specify the scheme identification type of the original creditor. The option list displays all valid scheme identification types that are applicable. Choose the appropriate one.

Scheme Identification Value

Specify the scheme identification value of the original creditor.

Scheme Type

Specify the scheme type of the original creditor.

5.2.3 Contract Display Details Screen

Click the 'More' button in the 'Payment Russian Transaction Input' screen to invoke the 'Contract Display Fields' screen.

Bank Redirect

Specify whether the transaction must be redirected from the customer or counterparty bank to any other bank.

Auto-Response

Indicate if a system generated response is required for the collection transaction. By default, the system picks up this specification from the customer agreement.

Account Redirect

Specify whether the transaction must be redirected from the customer or counterparty account to any other account to Oracle FLEXCUBE.

Response Advice Basis

Specify whether the response advice for the collection transaction is to be generated on the event date or the response date. By default, the system picks up this specification from the customer agreement

Station Identification

The customer station of the transaction is displayed here.

Consol Required

This indicates if the customer leg of the transaction needs to be consolidated. In case the customer account is in a foreign currency, you cannot opt for consolidation.

Split Consolidation Reference Number

If a reference is provided by the customer for the consolidation of the customer leg, you must capture the same.

Accounts Entry Reference

The reference number used to pass accounting entry in case the contract has been marked for consolidation is displayed.

Collected Amount

For request for debit transactions involving partial payment, the amount collected up to the current date is displayed here.

Related Transaction

This is populated for internal (book dispatch) transactions. The reference number of the outgoing leg of an internal transaction is displayed.

Debtor Category

Specify the debtor category to which the debtor of the transaction belongs. If you do not specify this, the system will use a default value from the customer maintenance (for incoming collections) or creditor DD agreement (for outgoing collections)

Receive Date

This is the date on which the incoming transaction was received by the system.



For incoming payments resulting from rejects of outgoing transfers, this field is enabled, and you must enter the Contract Reference Number of the original Outgoing Payment. You must also ensure that the customer account involved in the original transaction is the same.

Specifying the Entry Days Details

Customer Entry Date

This indicates the date on which the customer account will be debited for outgoing transfers and credited for incoming transfers. If you do not input a date here, it will be derived from the activation date by adding the working days to the value of customer entry days specified for the product. The values will be used based on the cutoff status of the transaction.

Customer Entry Value Date

This indicates the value date of the debit entry for outgoing transfers and credit entry for incoming transfers. If you do not input a date, it will be derived from the activation date by adding the working days to the value of customer entry value days specified for the product. The values will be used based on the cutoff status of the transaction.

Counterparty Entry Date

This indicates the date on which the counterparty account will be credited for outgoing transfers and debited for incoming transfers. If you do not input a date, it will be derived from the activation date by adding the working days to the value of counterparty entry days specified for the product. The pre/post cutoff values will be used based on the cutoff status of the transaction.

Counterparty Entry Value Date

This indicates the value date of the credit entry for outgoing transfers and debit entry for incoming transfers. If you do not input a date, it will be derived from the activation date by adding the working days to the value of counterparty entry value days specified for the product. The pre/post cutoff values will be used based on the cutoff status of the transaction.

Specifying the Split Details

Split Number

If a collection transaction needs to be split into multiple contracts, specify the number of contracts into which the parent transaction is being split.

Split Parent Reference Number

Specify the reference number of the parent collection transaction, which is being split into multiple contracts.

Split Indicator

This indicates whether the collection transaction has been split into multiple contracts. If it has not been split, this field indicates 'Not Applicable'. If the transaction has been split, this field indicates whether the transaction being viewed is a parent transaction or a child transaction.

Invoice Split Required

Indicate if the collection transaction needs to be split into multiple transactions if the transaction amount exceeds the maximum amount specified in the debtor DD agreement.

Specifying the Redispatch Details

Redispatch Number

Specify the redispatch count for the parent transaction which is being redispatched.

Redispatch Parent Reference Number

For collection transactions, specify the reference number of the parent transaction that is being redispatched.

Redispatch Indicator

This indicates whether the collection transaction has been redispatched. If it has not been redispatched, this field indicates 'Not Applicable'. If the transaction has been redispatched, this field indicates whether the transaction being viewed is a parent transaction or a child transaction.

Initiation Date

The date and time when the transaction was received through the Electronic Banking System is displayed.

Last Event Code

The system displays the last event code.

Next Event Date

Specify the next event date.

Auto Redispatch


Indicate if this outgoing collection transaction needs to be redispatched automatically if rejected.

Redispatch Date

Specify the date of redispatch of the parent transaction

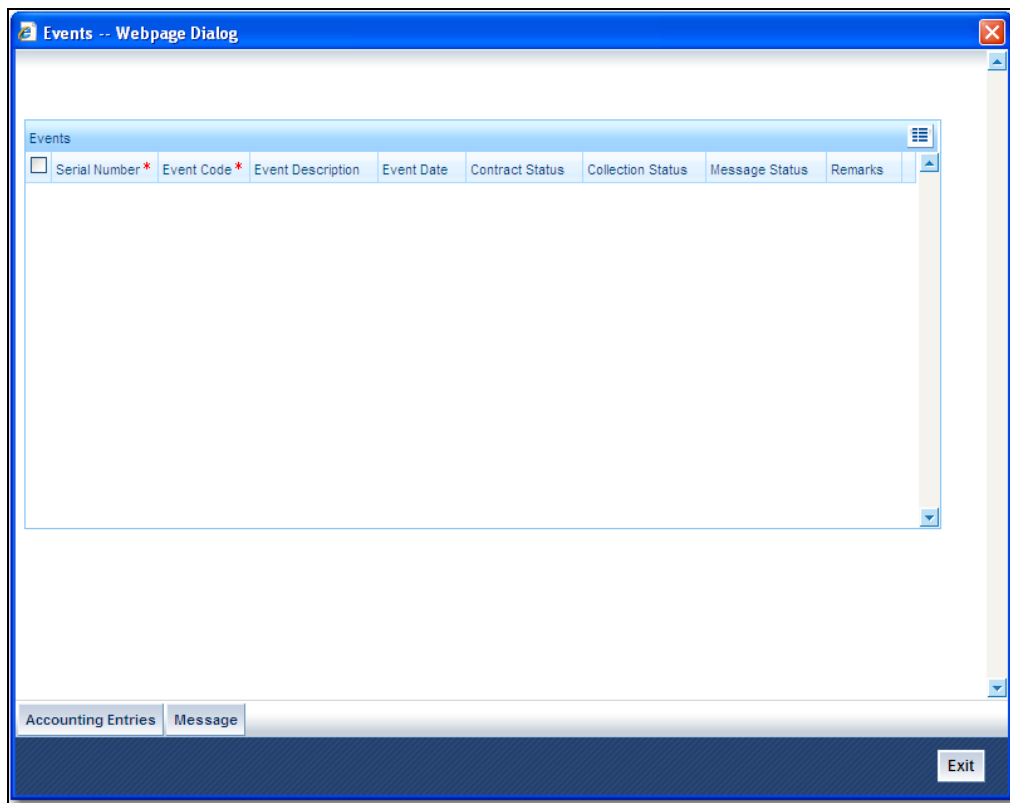
Authorization Reject Remarks

The remarks, if any, that were specified for rejection of the transaction, are displayed here.

 While you are processing a transaction you have the option of retrieving details based on Product Category, Counterparty bank and Account combination by clicking the History button.

5.2.4 Viewing Events Details

All events, overrides, and accounting entries triggered by the user who processes the transaction during its lifecycle are logged in the 'PC Contract View Events' screen, which you can invoke by clicking 'Events' button in the 'Payments Russian Transaction Input' screen.



The following details are displayed:

- Serial Number
- Event Code
- Event Description
- Event Date
- Contract Status
- Message Status
- Remarks

5.2.5 Capturing Charge Details

You can specify charge details using the 'PC Charge' screen. You can invoke this screen by clicking 'Charge' button in the 'Payments Russian Transaction Input' screen.

The screenshot shows a web browser window titled "PC Charge -- Webpage Dialog". At the top, it displays "Contract Reference Number * CHODPCB073340004". Below this, there are five sections, each labeled "Charge Details 1" through "Charge Details 5". Each section contains three rows of input fields: "Charge Currency", "Charge Amount", and "Waive". To the right of each section are three more input fields: "Account Currency", "Account Branch", and "Account Number". In the "Charge Details 1" section, the "Charge Amount" field contains the value "23,343.00" and the "Waive" dropdown menu is set to "Yes". In the "Charge Details 2" section, the "Charge Amount" field contains "332.00" and the "Waive" dropdown is set to "No". The other sections have empty fields. At the bottom right of the dialog, there are "Ok" and "Cancel" buttons.

The system displays the Contract Reference Number.

You can specify up to five levels of charge details here.

Charge Currency

Specify the charge currency.

Account Currency

Specify the account currency.

Charge Amount

Specify the charge amount.

Account Branch

Specify the account branch.

Waive

Indicate if the charge needs to be waived off or not. Select the value from the adjoining option list. The list displays the following values:

- No
- Yes

Account Number

Specify the account number.

5.2.6 Viewing the User Defined Fields for a PC contract

In the 'Payments Russian Transaction Input' main screen, based on the preferences assigned to the product category of the transaction, the contract User Defined Fields are displayed in the UDF tab in the screen, and you can specify the values for these fields, which are applicable for the contract.

You can execute queries on the user-defined fields, and select specific records based on the user-defined fields.

The screenshot displays the 'Payments Russian Transaction Input -- Webpage Dialog' window. The top section contains various input fields for contract details, including Prod Category (DPCB), Contract Ref No (CHODPCB073340004), Product Type (Outgoing Payment), and Payment Doc Type (01 Payment Order). The 'UDF' tab is selected, showing a table with columns 'Name' and 'Description'. The table is currently empty. The bottom status bar shows 'Input By: DOC2', 'Date Time: 11/30/2007 16:01:19', 'Authorized By', 'Date Time', 'Contract Status: Work In Progress', and an 'Authorized' checkbox. A 'Cancel' button is visible in the bottom right corner.

You can maintain the following details:

Name and Description

System displays the name and description of the customers.

5.2.7 Capturing Additional Information Details

You can capture additional information related to payments transactions using the 'Additional Details' screen. You can invoke this screen by clicking 'Additional Information' button in the 'Payments Russian Transaction Input' screen.

The system displays the Contract Ref No.

You can capture the following details here:

Date of Ben Bank Note

Specify the date of beneficiary bank note.

Acceptance Term

Specify the acceptance term.

Card File Date

Specify the card file date.

Post Acceptance Flag

Select the post acceptance flag from the adjoining drop-down list. The available options are:

- Accept
- Annul

Date of Doc Sent Out

Specify the date on which the document was sent out.

External Link No

Specify the external link number.

Acceptance Indicator

Select the acceptance indicator from the adjoining drop-down list. The available options are:

- With Acceptance
- Without Acceptance

Swift Msg Type

Specify the Swift message type.

Product Type

Specify the product type.

Comm Session No

Specify the common session number.

Process Branch

Specify the processing branch name.

EISD Number

Specify the EISD number.

Route ID

Specify the route ID number.

Dispatch Media

Specify the media used for dispatch.

Stream ID

Specify the stream ID number.

ZO Indicator

Specify the ZO indicator.

EPD Type

Select the appropriate EPD type from the adjoining drop-down list. The available options are:

- CED EPD
- AED EPD

EPD Delivery Channel

Select the appropriate Electronic Payment Document delivery channel from the adjoining drop-down list. The available options are:

- Client Bank
- Internet Bank
- Swift

- Telex
- Scanning or Manual Input
- Standing Instructions

Memo Type

Specify the memo type.

ED Type

Select the appropriate ED type from the adjoining drop-down list. The available options are:

- A
- B
- C
- I
- J

Processing Sys Code

Specify the processing system code.

Urgent Flag

Check this box to indicate that the transaction needs to be processed on priority.

Processing Type

Select the appropriate processing type from the adjoining drop-down list. The available options are:

- 00-Intraregional CED EPD
- 01-Intraregional Payments AED EPD
- 10-Intraregional CED EPD
- 15-Intraregional electronic payments with BRFA

5.2.8 Capturing MC Details

You can capture additional monetary control details using 'MC Contract Detailed' screen. Click the 'MC Details' button from the 'PC Transaction Input' screen to invoke this screen.

Specify the contract reference number and date of contract details.

The following details are displayed:

- Contract details
- Party details

For further details on MC Contract, refer 'Specifying Monetary Control Parameters' chapter under 'Monetary Control' User Manual.

5.2.9 Printing Advices

You can print advices using the 'Message Details' screen. You can invoke this screen by clicking 'Advice Print' button in the 'Payments Russian Transaction Input' screen.

The system displays the following details:

- Reference Number
- Sender
- Swift Message Type
- DCN
- Version Number

5.2.10 Walkin Customer

You can specify the details for a walk-in customer using the 'Walkin Customer' screen. You can invoke this screen by clicking 'Walkin Customer' button in the 'Payments Russian Transaction Input' screen.

Walkin Customer -- Webpage Dialog

Contract Ref. No *

Customer No.

Personal Details

First Name

Middle Name

Last Name

Date Of Birth

Resident

Country Code

Territory Code

Document Details

<input type="checkbox"/>	Type *	Series	Number	Country Code	Date of Issue	Expiry Date	Issuing Authority	Primary
--------------------------	--------	--------	--------	--------------	---------------	-------------	-------------------	---------

Ok Cancel

Specify the following fields:

Contract Ref. No

Specify the contract reference number.

Customer No.

Specify the customer number.

Personal Details

First Name

Specify the customer's first name.

Middle Name

Specify the customer's middle name.

Last Name

Specify the customer's last name.

Date of Birth

Specify the customer's date of birth.

Resident

Check this box if the customer is a resident.

Country Code

Specify the country code. The adjoining option list displays a list of country codes maintained in the system. Choose the appropriate one.

Territory Code

Specify the territory code. The adjoining option list displays a list of territory codes maintained in the system. Choose the appropriate one.

Document Details

Type

Specify the document type here. The adjoining option list displays a list of document types maintained in the system. Choose the appropriate one.

Series

Specify the document series here.

Number

Specify the document number here.

Country Code

Specify the country code here. The adjoining option list displays all country codes maintained in the system. Choose the appropriate one.

Date of Issue

Specify the date of issue of the document.

Expiry Date

Specify the expiry date of the document.

Issuing Authority

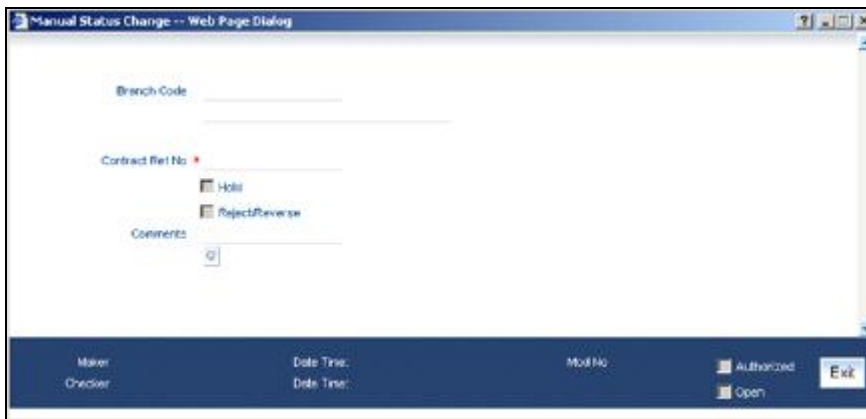
Specify the name of the issuing authority.

Primary

Check this box if this document is primary.

5.2.11 Status Change and Rejection of PC Transactions

You can change the status of a PC transaction (hold/release) or reject a PC transaction irrespective of what queue the transaction currently is in using the 'Manual Status Change' screen. You can invoke this screen by typing 'PCDCHOLD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



5.2.11.1 Specifying Manual Status Change Details

Branch Code

The system displays the branch code.

Contract Ref No

Specify a valid contract reference number of the PC transaction whose status needs to be changed. The adjoining option list displays all valid contract reference numbers maintained in the system. You can select the appropriate one.

Hold

Check this box to indicate that the transaction needs to be held. Alternatively, you can uncheck the box to release the hold.

Reject/Reverse

Check this box to indicate that the transaction needs to be rejected or reversed.

Comments

You can specify comments here about the status change or rejection of PC transactions.



Note the following:

- Status change and/or rejection is applicable to both incoming and outgoing messages
- Once a transaction is liquidated, its status cannot be changed

5.2.12 Saving a transaction

While saving the transaction, system defaults the Electronic Payment Document (EPD) type and processing type from the 'Bank Directory Maintenance' screen based on the customer and beneficiary region, electronic payment participant type and institution type. System defaults the EPD type and processing type based on the following set of rules displayed below:

The region number of the payer and beneficiary bank match?	Value of Electronic payment participant field for the Beneficiary bank	Value of institution type of the Beneficiary bank	PC type (field P101)	EPD Type	Processing type
No	IEP (=1, 3, 4)	<> 40	01	FF EPD – «1»	10
Yes	LEP (=2, 3, 4, 7)		01	FF EPD – «1»	01
			06	FF EPD – «1»	01
			16	FF EPD – «1»	01
			02	SF EPD – «0»	00
			03	SF EPD – «0»	00
			04	SF EPD – «0»	00
			05	SF EPD – «0»	00
			07	SF EPD – «0»	00
			08	SF EPD – «0»	00
			09	SF EPD – «0»	00
			10	SF EPD – «0»	00
			11	SF EPD – «0»	00
	LEP (=2, 3, 4, 7)	=40	06	SF EPD – «1»	15

For further details on Bank Directory Maintenance, refer 'Maintaining Information Specific to the Payments and Collections Module' chapter under 'Payments and Collections' User Manual.

5.2.13 Simplified Entry of Payments and Collection Transactions

For entry of transactions using the following product types, a simplified transaction entry screen, the 'PC Fast Transaction Input' screen, is provided to enable you to key in transactions with the basic transaction details.

- Outgoing/Incoming Payments
- Outgoing/Incoming Direct Debits
- Outgoing/Incoming Request For Debits

You can invoke the 'PC Fast Transaction Input' screen from the Application Browser by typing 'PCDFTONL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

In the 'Fast Transaction Input' screen, you enter details for a transaction as given below. All validations to values entered in fields are made just as they are in the 'PC Transaction Input' screen:

Refer PC Transaction Input screen details in the same manual.

Basic Details

- Product Code (you can only select those products that are linked to Outgoing / Incoming Payment, Direct Debit or Requests for Debit product categories)
- Network

5.2.14 Tax ID Validation

In the 'PC Transaction Input' main screen, the Tax ID is defaulted by the system for manually created outgoing payment contracts, and validated for uploaded outgoing contracts. The system defaults or validates the tax ID with the value maintained at the CIF level.

5.2.14.1 Payment PC contracts – Manual Input

For Payment PC contracts involving Individual customers (Resident and Non-resident type) you can change the payer name. No validation is done against this change. If INN is not maintained at the CIF level, an override is sought. On accepting the override, the contract is saved.

For corporate/bank's own transactions, payer name cannot be changed.



Note the following:

- In case of resident corporate type of customers, INN is defaulted from CIF
- For non-resident corporate type of customers, INN is defaulted from CIF. In absence of INN, KIO is defaulted, and if both are absent, an override is sought. On accepting the override, the contract is saved

5.2.14.2 Payment PC contracts – Upload

5.2.14.2.1 Individual Customers

If Tax ID is not specified in the uploaded contract, the system does not validate it against the INN maintained at CIF level. The contract will be uploaded and processing will be allowed.

If Tax ID is specified in the uploaded contract, the system compares it against the INN maintained at CIF. If it matches, the upload will be accepted and processing of payment will be allowed. If it does not match, the STP will not be allowed, and an appropriate error message is displayed.

Change of payer name and/or INN is allowed at this stage. Validation of the payer name is not done at this stage as it would have been done earlier.

For individual customers, address can be amended.

5.2.14.2.2 Corporate / Bank's Own Transactions

For Uploads related to Corporate type of customers, if the Tax ID is not specified, an error is displayed as 'INN is absent / invalid.' If the Tax ID is '0' the system validates it with INN in the CIF maintenance & an error is displayed as 'Sum of INN digit is zero'.

If the Tax ID has some value (other than 0) in the uploaded contract, the system validates it with INN in the CIF maintenance. If it does not match, it is validated with the KIO in CIF (in case of non-resident corporate customer), If the Tax ID matches with either INN or KIO, the payment will be processed. If it does not match with either, STP will not be allowed, and an error message is displayed as 'INN is incorrect'.

For corporate type of customers, change of payer name is not allowed

5.3 Capturing Partial Details of Outgoing Payments

In Oracle FLEXCUBE, you can quickly process outgoing payment contracts by capturing partial details of payment documents using the 'Payments Partial Contract Input' screen. You can invoke this screen by typing 'PCDOPONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can capture the following details here:

Contract Ref Number

It is a unique code to identify the record. This is generated automatically by the system.

Product Category

Specify a valid category of the product. The adjoining option list displays all valid product categories maintained in the system. You can choose the appropriate one.

PD Type

Select the payment document type from the adjoining drop-down list. This list displays the following values:

- Payment Order
- Request for Payment
- Collection Order
- Letter of Credit
- Partial Payment Doc

Payment Type

Select the payment type from the adjoining drop-down list. This list displays the following values:

- Electronic
- Post
- Telegraph

Payer Details

Here you can capture details of the payer.

Payer A/C No

Specify a valid account number of the payer. The adjoining option list displays all valid account numbers maintained in the system. You can choose the appropriate one.

Payer Name

The system displays the name of the payer.

Transaction Details

Here you can capture details of the payment contract.

Amount

Specify the transaction amount.

Ccy

The system displays the branch currency.

Outstanding Balance

The system initially displays the Outstanding Balance equivalent to that of the contract amount. Once the partial transaction is enhanced to complete transaction using the 'PC Transaction Online' screen, the difference between the amount specified in partial contract and the complete contract is displayed here.

Arrived at Payer bank Dt

Specify the date on which the payment mandate was received at the Payer Bank.

Customer Entry Value Date

Specify the customer entry value date.

Beneficiary Details

Here you can capture details of the beneficiary

Ben. Bank BIC

Specify a valid code of the beneficiary's bank. The adjoining option list displays all valid bank codes maintained in the system. You can choose the appropriate one.

Corr. A/C

Specify the Corr account.

Ben. Bank Name

The system displays the name of the beneficiary's bank.

Beneficiary Acc No

Specify a valid account number of the beneficiary. The adjoining option list displays all valid account numbers maintained in the system. You can choose the appropriate one.

Network Details

Here you can capture the network details.

Network

Select the network through which the contract needs to be dispatched.

Network Nostro Acc

The system defaults the Network Nostro Acc when the transaction is saved.

Network Branch

The system defaults the Network Branch when the transaction is saved.

VO Code

Specify the VO code.

5.4 Authorizing a Transaction

All operations on a contract need to be authorized before the end of day. Any user with the requisite rights can authorize an operation. Importantly, you cannot authorize an operation that you yourself have performed on a transaction. For instance, you cannot authorize a transaction that you have input, even if you have the rights to authorize transactions.

If you have the requisite rights, you can invoke the 'Payments and Collections Transaction Authorize' screen. You can invoke this screen by typing 'PCSCONAU' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

Payments And Collections Transaction Authorize -- Webpage Dialog

Contract Reference Number Custom Reference Number

Product Category Product Code

Customer No Customer Account Currency

Customer Name

Search Advanced Search Reset Records per page 15 1 of 1 Go to Page

<input type="checkbox"/>	Contract Reference Number	Custom Reference Number	Network	Batch No	Product Category	Product Code	Customer No	Customer Acc
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Authorize Transaction

Exit

In this screen, you can authorize the following operations that are unauthorized:

- Contract input
- Amend/Modification of contracts
- Reversal of contracts

You can sort the transaction using the following options:

- Contract Reference Number
- Custom Reference Number
- Product Category
- Product Code
- Customer Number
- Customer Account Currency
- Customer Name

You can query on these records by clicking on the 'Search' button. Double-click on the specific transaction to open the transaction in PC transaction input screen. After viewing a transaction, you need to click on 'Authorize' button. The following screen is invoked:

Message	Txt Status	Authorised By	Authorize Date Stamp	Override Status
---------	------------	---------------	----------------------	-----------------

When you launch the 'PC Authorization' screen from the application browser, you must specify a product category, and click 'Authorize' button. If you wish to authorize all contracts in all product categories, you can select the 'ALL' option.

When you specify a valid product category, all contracts pending authorization in the selected product category (or all categories, as per your selection) are displayed.

You can maintain the following details here:

- Activation Date
- Transaction Currency
- Transaction Amount
- Exchange Rate
- Charge Amount for the first condition set
- Cutoff Status
- Waiver for charge

Status Details for Contracts Pending Authorization

The status details for each contract are displayed in the Status Fields section:

- Contract Status
- Collection Status
- Exception Queue
- Message Status
- ID of the user that entered the transaction, with the date time stamp.

Rekey Fields for Contract Authorization

If your bank has enforced re-key of contract details during authorization, the values to the re-key fields will not be displayed. You have to enter these values to authorize the contract. If the re-key values you enter do not match the contract you are calling for authorization, an error message will be displayed. If authorization is successful, the next unauthorized contract in the batch will be displayed. You can add additional information in the following re-key fields:

- Priority
- KBK
- Payment Order No
- Details of Payment
- Payment Doc Type

Overrides for Contracts Pending Authorization

All override conditions that occurred at the time of contract input are also displayed for information in the Overrides section. Click on the checkbox alongside the override field, to confirm the override. When confirmed, the checkbox contains a tick mark.

Viewing contracts while authorizing them

While in the 'PC Authorization' screen, you can view the details of a contract that you wish to authorize. However, you must first specify the details that are to be rekeyed (if any) in the Rekey Fields section. After this, click hold icon to view the contract details. The 'PC Transaction Input' screen is opened in view mode, with the selected contract details displayed.

Authorizing contracts

To authorize a contract after you have verified it, select it in the grid at the top of the screen and click 'Ok' button. The contract is marked as authorized.

To authorize all transactions, choose the ALL option at the top of the screen, and then click the 'Ok' button.

All validations that are performed at the time of input or amendment of the contract are performed at the time of authorization to ensure consistency. The details relating the authorization time and User ID of the person authorizing the contract are recorded for audit purposes.

Rejecting contracts

To reject a contract, select it in the grid at the top of the screen and click the 'Reject' button. The contract is marked as rejected.

Canceling operations in the PC Authorization screen

To cancel your operations and exit the 'PC Authorization' screen, click 'Exit' button.

Viewing errors logged during authorization

To view errors logged during authorization, click 'Error' button.


5.5 Operations on a collection transaction

The operations that you can perform on a collection transaction in the 'PC Transaction Input' screen depend upon whether it is authorized. If the transaction is unauthorized, you can:

- Put the transaction on hold, if any of the details are incomplete. The system performs no further processing on such transactions, unless they are subsequently amended and saved again.
- Amend the details of the transaction, if necessary. If a contract has been uploaded through the upload facility, you can amend only those details that have been allowed for amend, in the product category and the upload source preferences.
- Delete the transaction. Again, in the case of contracts uploaded using the upload facility, deletion is possible only if allowed in the upload source preferences, for the source from which the contract was uploaded.

You can perform any of the following operations (as required) on an authorized collection transaction:


- Redispatch an outgoing transaction that needs to be manually redispatched. Click roll-over icon in the toolbar to redispatch the transaction manually. Only collection transactions can be redispatched.
- Approve a transaction, in the case of active incoming RFD collection transactions. Click liquidate icon in the toolbar to approve a transaction.
- Close an outstanding collection transaction. Click close button to close the transaction.
- Recall an incoming direct debit transaction. Click 'Re-open' to recall the transaction. The 'Recall Contract Details' screen is opened, where you must specify the Activation Date for the recall and the interest amount applicable. You must also indicate whether the recall must be dispatched.
- Reject a transaction. In the case of incoming DD and RFD contracts, the system marks the parent contracts are rejected and automatically generates new transactions. Click re-open to reject such transactions. The 'Reject Contract Details' screen is opened. You must specify the Activation Date for the rejection, and indicate whether the reject must be dispatched. You must also specify the reason for rejection by selecting the appropriate reject code.

 For transaction rejects (outgoing or incoming DD) that are uploaded after the applicable response days have elapsed, an override is sought by the system. The processing for such transactions is based on two factors:

- Whether the Process After Response Days option has been set in the product preferences for the product used by the transaction.
- Whether the override that is sought in such cases is accepted. Accepting the override in the case of incoming DD transactions would result in rejection of the transaction. In the case of outgoing DD, the transaction is placed in the Process Exception Queue from where it can be taken up for processing or rejected.

For more details about the rejection process in the case of such transactions, refer the chapter 'Defining the attributes specific to Payment and Collection products' in this user manual.

- Reverse an authorized active or liquidated collection transaction. During reversal, all accounting entries passed for the contract are reversed out. A reversal operation must be authorized to be effective; once authorized, no further operations are possible on the transaction. Click reversal icon to reverse a transaction.

 During reversal of a transaction, the System verifies whether the transaction has been dispatched earlier. If so, an override is sought. On accepting the override, the reversal will proceed.

5.5.1 Collection Status of a Transaction

The collection status of a transaction depends on the operations that have been performed in respect of it. Accordingly, a collection transaction could be in any of the following statuses:

- Pending
- Approved
- Rejected
- Closed
- Recalled

5.5.2 Status of a Transaction

The status of a payments or collection transaction indicates the processing stage of the contract in the system. The following statuses are possible:

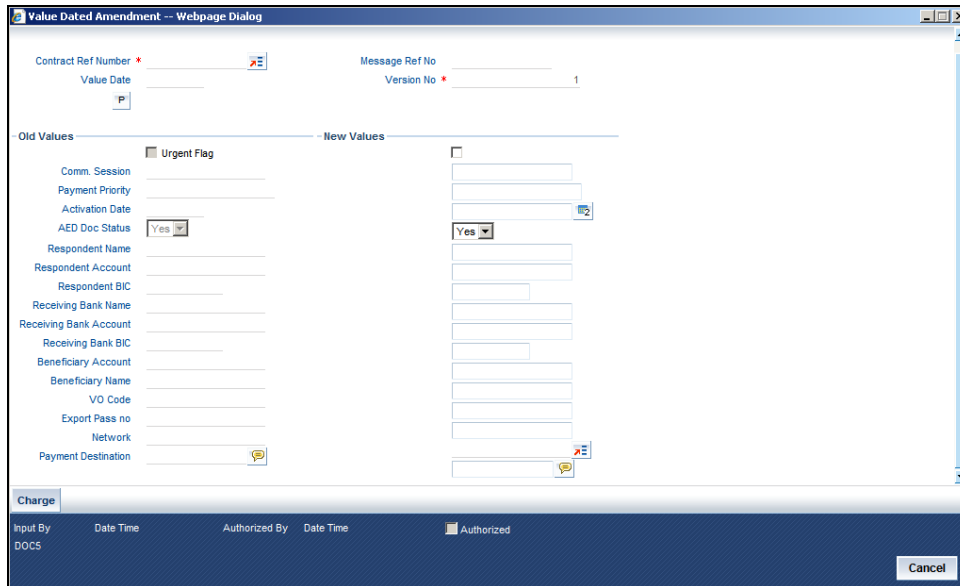
- **Work in Progress:** This status indicates that the transaction has been booked manually and no subsequent operation has been performed on the transaction.
- **Held:** This status indicates the transaction is on hold (typically due to incomplete transaction details) and no operation can be performed on the transaction. In such a case, you must amend the transaction, enter the missing details, and save it again, to release it from the 'Hold' status.
- **Uninitiated:** This status indicates that the transaction has been uploaded into the system and no subsequent operation has been performed on the transaction.
- **Active:** This status indicates that the transaction has been initiated in the system.
- **Outstanding:** This status, only applicable for outgoing collection transactions, indicates that the system has completed all requisite operations that need to be performed from the creditor's bank, and that the contract is awaiting approval or rejection from the debtor's bank.
- **Liquidated:** This status indicates that the processing cycle of the transaction has been completed.

- **Reversed:** This status indicates that the transaction has been reversed in the system.
- **Split Master:** This status, applicable only for outgoing collection transactions, indicates that the transaction has been split into multiple contracts, because the transaction amount has exceeded the maximum possible transaction amount. The system does not allow any operations on such split transactions.
- **Partial:** This status, only applicable for outgoing request for debit transactions, indicates that the collection transaction has only been settled partially.
- **Deleted:** This status indicates that the transaction is marked for deletion. No further operations are possible on deleted transactions.

5.6 Making Value Dated Amendment

You can amend any PC contracts before the liquidation of contracts, through the 'Value Dated Amendment' screen

You can invoke this screen by typing 'PCDVAMD' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



Here, you can specify the following details:

Contract Reference Number

Specify the reference number of the contract which is to be amended.

Value Date

The current application date of the system is displayed here.

Message Ref No

Specify the message reference number.

Version No

Specify the version number of the value dated amendment.

Click 'P' button to display the available old values of the following fields under the 'Old Values' column. You can specify the new values under the column 'New Values', for which amendments are required.

Payment Priority

Specify the priority of the payment.

Activation Date

Specify the date on which the specified contract should be activated.

VO Code

Specify the VO Code.

Export Pass no

Specify the export pass number.

Network

Specify the network.

If the network is amended for a PC, the system will reverse accounting entries for the original contract and will re-book new entries for new contract. The system links the original and new contracts by using source reference number. Oracle FLEXCUBE allows the amendment of network on Card files.

The following fields will default the new values:

- Urgent Flag
- Comm. Session
- AED Doc Status
- Respondent Name
- Respondent Account
- Respondent BIC
- Receiving Bank Name
- Receiving Bank Account
- Receiving Bank BIC
- Beneficiary Account
- Beneficiary Name
- Payment Destination

Oracle FLEXCUBE will automatically authorize the amendments, if the option 'Amend Auto Auth Required' is checked in the 'Branch Parameters Maintenance' screen. The system updates the 'Message Status' in parent contract as 'Amended'. The system also checks 'Manual' in the 'Auto/Manual Amendment' option.

You can also waive the charge currency and charge amount through the 'Charge' screen. To invoke this screen, click 'Charge' button in the 'Value Date Amendment' screen.

Here, you can specify the following fields:

Charge CCY

Specify the charge currency.

Charge Amount

Specify the amount in which charge should be maintained.

Charge Branch

Specify the branch in which the charge is maintained.

Charge Account CCY

Specify the currency in which the charge account should be maintained.

Charge Account

Specify the account in which the charge should be maintained.

Waive

Select the valid value to waive the charge from the adjoining drop-down list. This list displays the following values:

- Yes
- No

5.7 Specifying exchange rate for a transaction

If payment transactions involve a customer account maintained in a foreign currency, the exchange rate to be used is either picked up automatically (based on the product specifications), or manually entered.

In the 'Exchange Rate' screen, invoked from the Application Browser, you can specify the exchange rate for contracts involving customer accounts maintained in a foreign currency.

When you invoke the 'Exchange Rate Input' screen from the Application Browser, all details of the contract are displayed. However, you can only enter a value in the Exchange Rate field. If the rate you input exceeds the override variance limit defined for the product, an override message is displayed. However, if the rate variance is more than the maximum limit maintained for the product, an error message is displayed. You have to specify a rate that is within the variance limits specified for the product.

If the contract amount exceeds the Auto Exchange Rate limit defined for the remitter account, an override is displayed.

If you have specified an appropriate rate for the contract, you can save your specification by clicking on the SAVE button.

Any manual exchange rate input requires an authorization. Once the exchange rate is authorized, the contract is moved from the Exchange Rate Queue to the normal processing queue for further processing.

5.8 Authorizing the input of exchange rates

All contracts for which the exchange rate has been input manually need to be authorized before the end of day. The date and time, and the User ID of the person authorizing the contract will be recorded for audit purposes.

Note that the person who entered the exchange rate for a contract cannot authorize it.

When you invoke the authorization function from the Application Browser, you will be prompted to specify a product category. If you enter a valid code, the authorization screen is displayed. To begin the authorization process, click on the AUTH button. You will be prompted to specify a valid Batch Number. A User ID or Reference number is then displayed.

If re-key of exchange rate is required during authorization, the value will not be displayed. You have to input the values in the re-key fields to authorize the contract. If the re-keyed values for the contract do not match the contract you are calling for authorization, an error message is displayed.

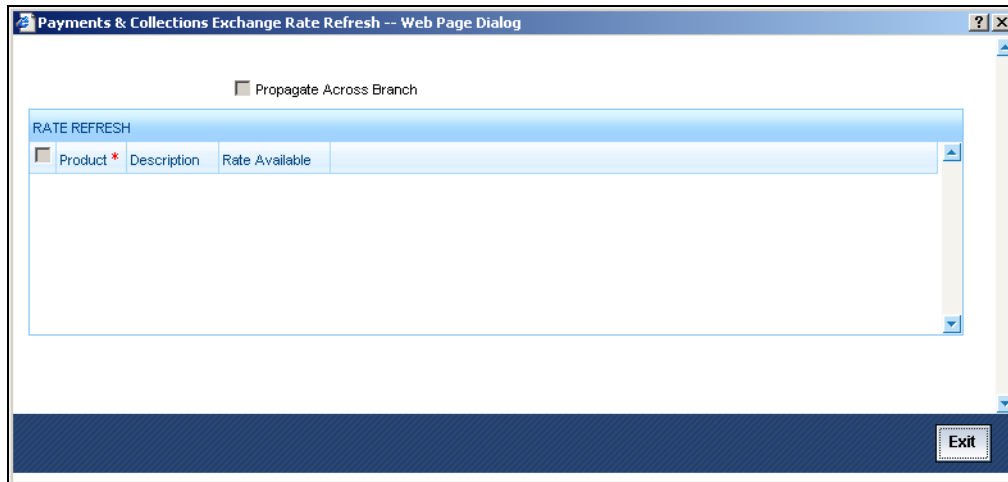
All overrides provided by maker of the record will be displayed. On confirmation, the contract is marked as authorized.

You can Skip a record that is displayed for authorization or choose not to authorize it by clicking on the Reject button. All records that you reject will form a part of the Transaction Re-input Queue.

5.9 Refreshing the Exchange Rate

As mentioned earlier, the exchange rate applicable for transactions involving foreign currency customer accounts is either automatically picked up or manually entered, depending upon the product preferences.

On a given business day, you can trigger the refreshing of exchange rates for all products used at a branch, in the 'Exchange Rate Refresh' screen. You can invoke this screen by typing 'PCDTRFSH' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

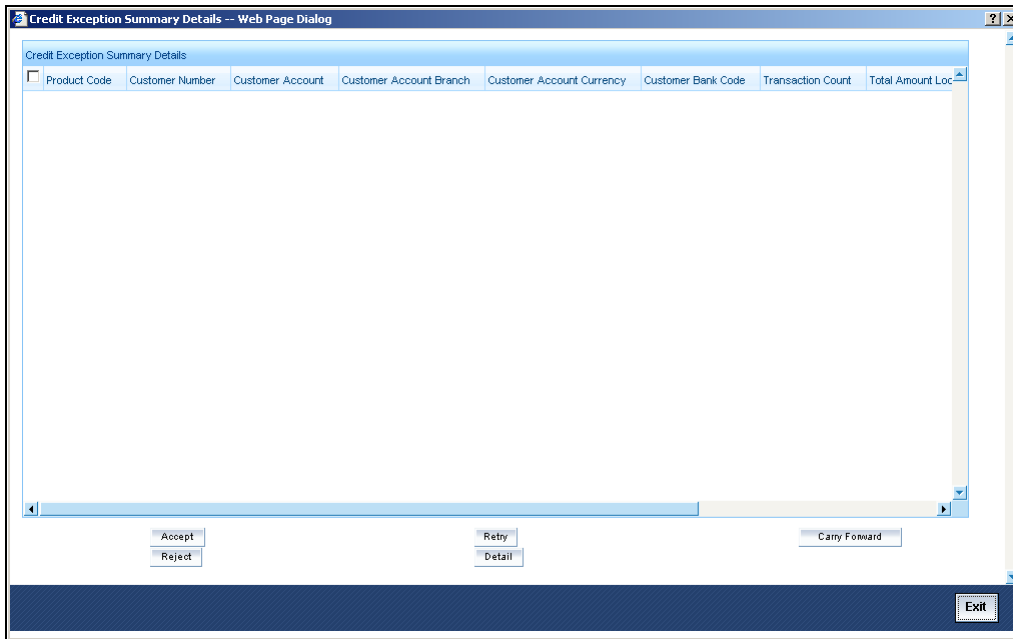


You can also update the refreshed exchange rate across all branches, by selecting the 'Propagate Across Branches' option.

5.10 Processing credit exceptions

If the customer liability exceeds the specified limit as a result of a contract, an exception is raised and the contract is moved to the Credit Exception Queue. You can Confirm or Reject these overrides in this screen.

You can invoke this screen by typing 'PCDCREXQ' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The contracts are grouped on the product code and customer account. A consolidated amount for each combination is also furnished.

The information is sorted/queried along the following criteria:

- Product Code
- Customer Number
- Customer Account
- Customer Account Branch
- Customer Account Currency
- Customer Bank Code
- Total Amount – Local Currency
- Total Amount – Account Currency
- Limit Amount – Account Currency

Choose any of the following options by clicking on the appropriate buttons in the toolbar in the 'Credit Exceptions Queue' screen:

- 'Detail' – Choosing this option allows you to drill down to the details of a contract for the combination of Product and Customer Account. The detailed view consists of two portions. The upper half of the window displays all contracts where consolidation is not required. The lower half shows contracts grouped by the consolidation parameters. All options provided on the main screen are provided on this screen as well. You can opt to process all the contracts or select contracts.
- 'Reject' – Choosing this option allows you to reject contracts. If a contract is rejected, the contract status is updated as "rejected". No further processing of such transactions is allowed. Click 'Reject' to reject a transaction. The 'Reject Contract Details' screen is opened. You must specify the Activation Date for the rejection, and indicate whether the reject must be dispatched. You must also specify the reason for rejection by selecting the appropriate reject code.

- Choose 'Carry Forward' option if you would like to forward the activation date to the next working day. The contract will be marked for pickup on the next working day.
- Retry – This option marks the contracts for reprocessing. If funds have been credited to the customer account subsequent to the credit exception, a retry would result in the successful processing of the contract. Click 'Retry' to retry a transaction.
- Accept – Choose this option if the contract can be processed even without adequate funds in the customer account. This, typically, means you are providing an overdraft to the customer. If you specify a limit amount, transactions grossing the limit amount would be allowed for processing. However, if you do not specify a limit amount, all transactions for the product customer combination would be processed. Click 'Accept' to force accept a transaction.



Note the following:

- The carry forward option is not available for incoming collections.
- All contracts need to be processed before the end of day operations for the day.

5.11 Consolidating accounting entries for customer legs

If you wish to consolidate the accounting entries of customer legs of collection transactions, use the 'Consolidation Summary' screen. Only contracts marked for customer entry consolidation will be grouped into batches based on the following:

- Consolidated Status
- Customer Account Number
- Amount
- Customer Entry Date
- Consolidation Reference No
- Transaction Count
- Customer Number
- Account Currency
- Customer Entry Value Date
- Product Code
- Exception Queue
- Customer Account Branch

Through consolidation, you can post a single entry for the customer leg of all transactions grouped under the consolidation batch.

You can invoke this screen by typing 'PCSCONSL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Choose any of the following options in the 'Consolidation Summary' screen:

- 'Search'- Allows for querying of specific records.
- 'Reset' - Resets the required details.

5.12 Consolidation Exception Queues

There could be many reasons why rejections can occur during processing of payment and collection transactions for consolidation. Exceptions are raised in respect of transactions that are rejected. Such transactions, which are not considered for consolidation (due to rejection), can be viewed in the Consolidation Exception Queue. You can invoke this screen by typing 'PCSONLEX' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

Here, you can manually verify the rejections. To confirm a rejection, click 'Reject' button. This operation must be performed before the end of day cycle can be run.

The other options available are:

- This option marks the contracts for reprocessing of consolidation. Click 'Retry' to retry consolidation of the transaction.
- Click 'Accept' to force accept a transaction.
- Forward – Choose this option if you would like to forward the consolidation processing to the next working day. The contract will be marked for pickup on the next working day, for consolidation. Click the 'Carry Forward' button to forward the consolidation processing date of the transaction to the next working day.

5.13 Viewing Transaction History Summary

You can search and view the history of payments and collection transactions using 'Payments & Collections Transaction History Query' screen. To invoke this screen, type 'PCSCONHS' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.

You can search for transaction history records based on one or more of the following parameters:

- Creditor Identification
- Reject Code
- Original Collection Reference Number
- Clearing Branch
- Local Currency Equivalent Amount
- Agreement Identification
- Interest Amount
- Reject Detail
- Transaction Currency

Specify the search criteria based on your requirement and click 'Search' button. The system displays all records that match the search criteria.

You can recall all the contracts from this screen using 'Recall' button.

5.14 Viewing Transaction Exception Summary

You can view all contracts that encountered a Transaction Exception (TR) during upload, through the 'Transaction Exception Summary' screen. You can invoke this screen by typing 'PCSREXQ' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen appears as shown below:

In this screen you can maintain the following details:

- Authorization Status
- Exception Queue
- Contract Reference Number
- Product Category
- Contract Status
- Account Entry Reference NO
- Product code

To re-upload all the contracts, click the 'Retry' button. If the contracts are successfully uploaded, they will no longer be visible in the screen.

5.15 Processing Exception Queues

The Processing Exception Queue lists exceptions that are raised in respect of transactions rejected during processing. You have options for re-processing or rejecting any or all of the transactions appearing in this queue. These operations must be performed before the end of day cycle can be run.

You can invoke this screen by typing 'PCSREPQ' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

In this screen you can maintain the following details:

- Authorization Status
- Exception Queue
- Contract Reference Number
- Product Category
- Contract Status
- Account Entry Reference No
- Product code

To view the exceptions, click 'Exception' button. Click 'Retry' button to re-process all the contracts.

5.16 Exchange Rate Queues

For a payments or collection contract involving a foreign currency customer account, the exchange rate required for processing is picked up by the system based on the exchange rate parameters specified for the branch and product combination involved in the transaction.

If the exchange rate is not picked up or if the exchange rate input process fails, the contract is logged into the Exchange Rate Queue. In this queue, you can manually enter the required exchange rate for the transaction. Until the exchange rate is manually entered for a contract logged in the Exchange Rate Queue, it cannot be processed. Also, such a manually entered exchange rate must be authorized to be effective, before the End of Day processes are executed, for that business day.

You can access the exchange rate queue, in the Exchange Rate Exception Queue. You can invoke this screen by typing 'PCSXRATQ' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

All contracts logged into the exchange rate queue are displayed, grouped according to the following:

- Authorization
- Exception Queue
- Contract Reference Number
- Product Category
- Contract Status
- Account Entry Reference No
- Product code
- Customer Number
- Customer Account Number
- Activation Date

Click 'Exception' to view the exceptions.

5.17 Periodic Exception Queues

All periodic instructions that have failed to be executed in the immediate previous Beginning of Day batch and which are still pending resolution, can be viewed in the Periodic Exception Queue. You can access this queue in the 'Periodic Exception Queue' screen. You can invoke this screen by typing 'PCSPREXQ' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web application window titled "Payments & Collections Periodic Exception Queue -- Web Page Dialog". The window contains a search form with the following fields:

- Instrument Reference Number
- Product Code
- Customer Account
- Customer Number
- Counterparty Bank
- Counterparty Name
- Action
- Product Category
- Transaction Amount
- Customer Account Branch
- Account Currency
- Customer Bank
- Customer Account Number
- Retry Number

Below the search form, there is a table with the following columns:

<input type="checkbox"/>	Instrument Reference Number	Product Category	Product Code	Transaction Amount	Customer Account	Customer Account Branch	Customer Account Number
--------------------------	-----------------------------	------------------	--------------	--------------------	------------------	-------------------------	-------------------------

At the bottom of the window, there are buttons for "Detailed", "Exception", "Ignore", "Retry", and "Exit".

In this queue, you can also view any instructions that have failed execution on any date earlier than the application date.

The periodic instructions in the queue are displayed grouped according to:

- Instrument Reference Number
- Product Code
- Customer Account
- Customer Number
- Counterparty Name
- Counterparty Bank
- Product Category
- Transaction Amount
- Customer Account Branch
- Account Currency
- Customer Bank
- Counter Account Number

To view the exceptions, click the 'Exception' button. Click 'Retry' to re-process all the periodic instructions in the queue that have failed execution and have not been resolved on the application date. If the generation is successful for any of the instructions, they are marked 'resolved'.

You can also choose to reject any of the instructions. To reject a transaction, click 'Ignore' in the toolbar.

5.18 The Batch Browser

The Batch Browser lists all open batches in the system for collection transactions. You can close or re-assign batches that you opened.

You can invoke this screen by typing 'PCSROWSE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

For each batch, the following are displayed:

- Branch
- Batch Description
- Blocked
- Checker Identification
- Batch Number
- Authorize Status
- Maker Identification

The screenshot shows a web page dialog titled "Payments & Collections Batch Browser -- Web Page Dialog". It features a search interface with fields for "BRANCH", "Batch Description", "Blocked", and "Checker Identification" on the left, and "Batch Number", "Authorize Status", and "Maker Identification" on the right. Below the search fields is a toolbar with "Search", "Advanced Search", and "Reset" buttons. A "Records per page" dropdown is set to "15", and a "1 Of 1" indicator is shown. A "Go to Page" field is also present. The main area is a table with columns: "BRANCH", "Batch Number", "Batch Description", "Authorize Status", "Blocked", "Maker Identification", and "Checker Identification". The table is currently empty. An "Exit" button is located in the bottom right corner.

5.19 Viewing Cut-Off Date Summary

Outgoing payment transactions are validated based on the cut off time maintained, the system determines whether the transactions are received before the cut off time. For transactions received after the cut off time, the system moves such transactions to the next working day.

In the 'Cut-Off Date Summary' screen, you can view a list of cut-off time maintained for a specific module or a customer group combination. You can invoke this screen by typing 'PCSCUTDT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot displays the 'Cut-Off Date Summary -- Webpage Dialog' application window. The window title is 'Cut-Off Date Summary -- Webpage Dialog'. The interface includes a search and filter section at the top with the following fields and controls:

- Authorization Status: dropdown menu
- Record Status: dropdown menu
- Branch: text input with a search icon
- Organizational unit: text input with a search icon
- Module: text input with a search icon
- Customer Group: text input with a search icon

Below the search fields are buttons for 'Search', 'Advanced Search', 'Refresh', and 'Reset'. A table below shows a single record with the following columns: Authorization Status, Record Status, Branch, Organizational unit, Payment Direction, CB Customer Type, Upload Source, Date, Hr, and Min. The table is currently empty. At the bottom right of the window is an 'Exit' button.

In this screen you can view the following details:

- Authorization Status
- Branch
- Module
- Record Status
- Organizational Unit
- Customer Group

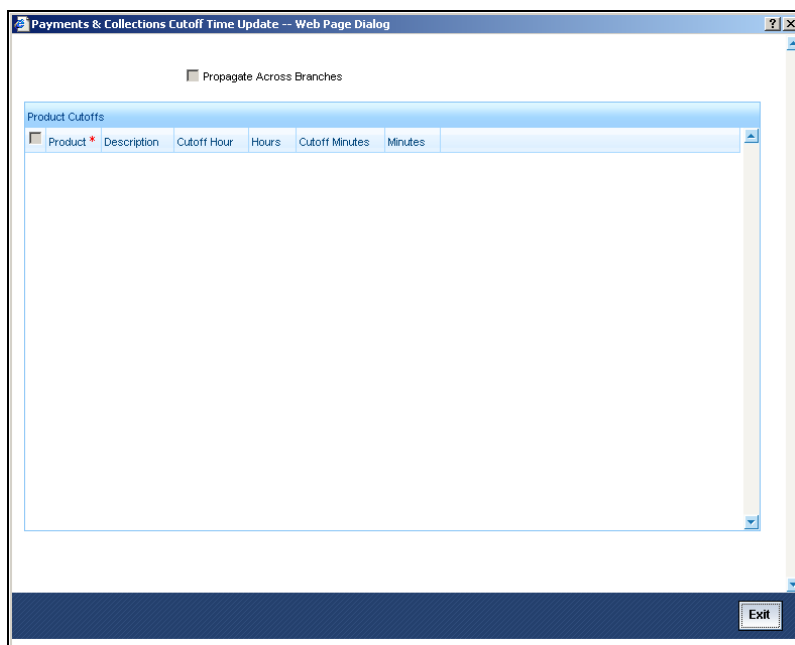
5.20 Updating Cut-Off Time Status

During the end of day run for a branch, the system resets cut-off time for all products to the time mentioned in the respective product definitions. You can use the 'Transaction Input Cutoff Status' screen to update the cut-off time for a collection product at a branch. This update can be made applicable only for a specific branch-product combination, or can be propagated across all branches for the same product.

The screen displays all products active at the branch. The cut-off times for each product can be changed here if desired.

You can also invoke this screen by typing 'PCDUTOFF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The 'Cut-Off Time Update' screen is shown below:



Select the 'Propagate Across Branches' option to update the cut-off time across all branches.

5.21 Incoming MT012 and MT019 messages

Incoming MT012 messages can be processed by the SWIFT Upload process. The last 16 characters in field 114 of MT012 are matched with -

- Reference number PC Contract
- DCN of the outgoing message that was generated

In case of a match being identified the ACK_STATUS of the corresponding PC contract is updated as ACK. In case of no match scenario, the MT012 message is put into repair.

In case of MT019 the Field 108 is looked at for processing, and is matched with "Reference number PC Contract or DCN of the Outgoing message that was generated" and not a part of it, unlike MT012. For MT019 the contract status is marked as 'NAK' i.e. Not Acknowledged.

Incoming MT012 and MT019 messages will be processed to indicate if the original payment message had been settled or rejected in the PM. The DCN number of the original payment message will be updated in field 108 of the incoming MT012 and MT019. The DCN number obtained will be used to update Flexcube messaging table.

- Incoming MT019 would be processed to update the “FUNDING_STATUS” check box of MSTB_DLY_MSG_OUT as ‘N’.
- Incoming MT012 would be processed to update the “FUNDING_STATUS” check box of MSTB_DLY_MSG_OUT as ‘F’.

You can invoke this screen by typing ‘PCSONONL’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

5.22 Processing the incoming MTN96 Message

You may receive the MTN96 message as a response/answer to any one of the following messages:

- MT103 – Single Customer Credit Transfer
- MT102 – Multi Customer Credit Transfer
- MT202 – Bank Transfer
- MT192 – Request for Cancellation
- MT195 – Query/Status Request

When you receive an MTN96 message, the system will process the same depending on the message type it has responded to.

5.22.1 MTN96 Processing for MT103/MT102/MT202 Messages

The system follows the following sequence to process the MTN96 when received as a response to the above messages:

- When you book a contract or initiate a Multi Transaction Message generation, an MT103/MT202/MT102 will be generated with the 'Funding Status' as 'WAIT' and the 'Reply Status' as NULL.
- Subsequently, if you receive an MTN96 message and if Field 21 of the response message corresponds to Field 20 (Sender's Reference) of the MT103/MT102/MT202 sent, then the same will be treated as the response to that MT103/MT102/MT202 message.

The following are the scenarios possible:

- If the status of the MTN96 received is 'WAIT', the Funding Status and the Reply Status of the original MT103/MT102/MT202 message will be marked as 'WAIT'.
- If the status received is 'ERRC', the Funding Status of the original message will be marked as 'NON-FUNDED' and the Reply status as 'CANC'. The corresponding contracts will also be reversed.

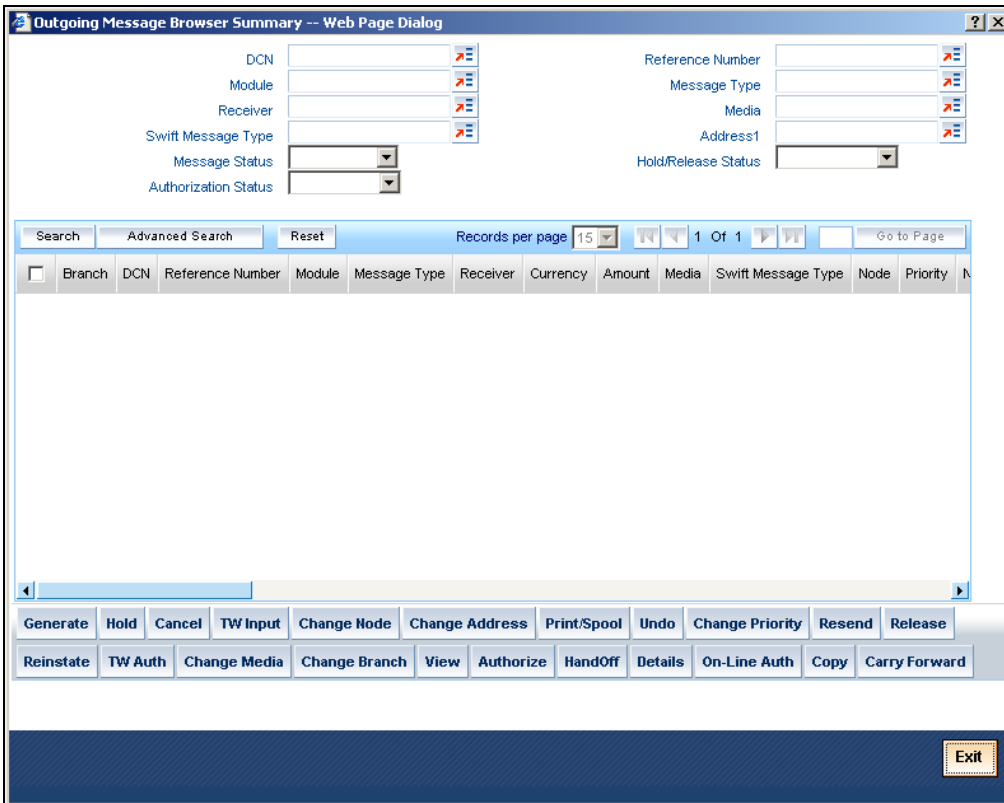
You can define an STP Rule based on which the system will process MTN96. As part of rule maintenance, you can define a User Defined Field (UDF) to capture the response (message status) received from the MTN96 message. The status can be one of the following:

- ERRC
- WAIT

The UDF can be defined through the 'User Defined Fields for SWIFT Messages' screen.

As per the STP Rule, if the answer received for an MT103 is 'ERRC', the transaction will stand cancelled. If the original message is MT102, the corresponding transactions will be reversed.

The reply for any message will be indicated in the 'Outgoing Message Browser' (Field: Reply Status) which displays all the messages that are triggered for generation. In the case of MT103, the reply status in the browser will be updated to 'ERRC'. You can invoke this screen by typing 'MSSOUBRS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



For more details on the Outgoing Message Browser, refer the 'Processing Outgoing Messages' chapter of the *Messaging Systems (MS) User Manual*.

5.22.2 **MTN96 Processing for an MT195 Message**

You can send an MT195 message to seek information or clarification regarding a previous SWIFT or Non-SWIFT message you have sent. The MTN96 message will be considered as the response to an MT195 message if Field 21 (Related Reference) of the MTN96 Message corresponds to Field 20 (Transaction Reference Number) of the MTN95 that is sent.

The answer (status update) of the message and the processing will be done as per the STP Rule that you maintain.

The two scenarios possible are as follows:

- If the status received is 'WAIT', the Reply Status of the MT195 message will be updated as 'WAIT'. The Funding Status of the original MT103/MT102/MT202 message for which the query was sent, will also be marked as 'WAIT'.
- If the status received is 'ERRC', the Reply Status of the MTN95 message will be updated as 'ERRC'. The Funding Status of the original MT103/MT102/MT202 message will be marked as 'NON-FUNDED'. The Reply Status of the original MT103/MT102/MT202 will not be altered.

5.22.3 MTN96 Processing for an MT192 Message

If the field 21 of the MTN96 message corresponds to field 20 of an MTN92 sent, then the same will be treated as the response to that MTN92 message. The answer of the message and the processing will be done through the rule maintenance.

The following are the two scenarios possible –

- If the status received is 'CANC' then the Reply Status of the MTN92 message will be updated as 'CANCEL'. The Funding Status of the original MT103/MT102 message will be marked as 'NON-FUNDED'. If the underlying message type is MT102, then the system will reverse the set of transactions that are marked for reversal and then will generate a new MT102 consisting of the transactions that were not marked for reversal.
- If the status received is 'ERRC' then the Reply Status of the MTN92 message will be updated as 'ERRC'.

When maintaining an STP Rule, you can create a User Defined Field (UDF) to capture the response (message status) received from the MTN96 message. The status can be one of the following:

- CANC
- ERRC

For instance, if the response to an MT192 is 'CANC', the system will reverse the transaction that has been created as a result of the message and the Reply Status of the MT192 will be marked as 'CANC'.

If the answer to the MT192 is 'ERRC', the reply status will be updated to 'ERRC'.

The system will update the 'Funding Status' (for outgoing payment messages) and the 'Reply Status' of the messages in the Out going Message Browser.

Refer 'Straight Through Processing' chapter of the Funds Transfer (FT) User Manual for details on defining STP Rules.

The following table sums up the various scenarios for MTN96 processing:

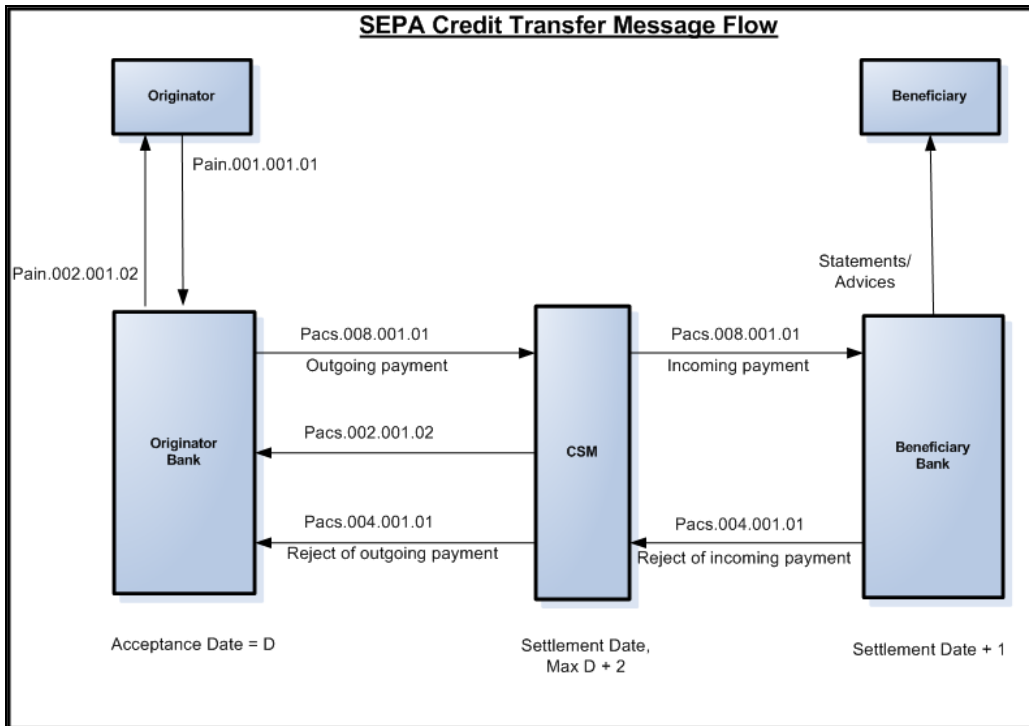
Message Type	Original Message Type	Related Ref (21)	Remarks
MT196 with status as ERRC	MT103	Field 20 of the Original Message.	The original message's Funding Status will be marked as 'NON-FUNDED'. The Reply Status of the original message will be marked as 'CANC'. The Original PC Contract will be reversed.
MT196 with status as WAIT	MT103	Field 20 of the Original Message.	The original message's funding status will be marked as 'Waiting'. The reply status of the original message will be marked as 'WAIT'.

Message Type	Original Message Type	Related Ref (21)	Remarks
MT196 with status as WAIT	MT195	Field 20 of the Original Message (MT195).	The Reply Status of MT195 will be marked as 'WAIT'. The original message's Funding Status will be marked as 'Waiting'.
MT196 with status as ERRC	MT195	Field 20 of the Original Message (MT195).	The reply status of MT195 will be marked as 'ERRC'. The original message's funding status will be marked as 'NON-FUNDED'. The Original PC Contract will be reversed.
MT196 with status as CANC	MT192	Field 20 of the Original Message (MT192).	The reply status of MT192 will be marked as CANC. The MT103 will be updated with the funding status as 'NON-FUNDED'. The Original PC Contract will be reversed. Note: If the original message is MT102, the processing as explained under 'MTN96 Processing for an MT192 Message' will be done.
MT196 with status as ERRC	MT192	Field 20 of the Original Message (MT192).	The reply status of MT192 will be marked as ERRC.

5.23 Handling SEPA Credit Transfers and Direct Debits

A SEPA credit transfer (SCT) is a transaction done on behalf of the Originator holding a payment account with the Originator Bank, in favour of a Beneficiary holding a payment account with the Beneficiary Bank.

The following diagram is a schematic representation of SEPA credit transfers processing:



A SEPA Direct Debit Transfer (SDD) is a transaction done for collecting funds from a debtor's account with a debtor bank and is initiated by a creditor via its bank (the creditor bank) as agreed between the Debtor and Creditor.

The Common Payments Gateway is used to handle the SEPA (Single Euro Payments Area) messages for Credit/Debit Transfers. The incoming XML messages for SCT and SDD are uploaded into Common Payments Gateway and based on the STP rules specified the SCT and SDD transactions are created in the PC module.

5.23.1 Maintaining Parameters for SEPA Transactions

The following maintenances need to be done for the SEPA transactions to be carried out.

Product and Product Category

To handle SEPA transactions, the following product types and product categories are maintained:

- Reject of Incoming payment
- Reject of Outgoing payment
- Reverse of Outgoing Collection
- Reverse of Incoming Collection

For more details refer section 'Maintaining Product Categories' in the chapter 'Maintaining Information specific to the Payments and Collections Module' of this User Manual.

Clearing Network

To include the ISO codes in the outgoing XML messages for SEPA transactions the ISO clearing system identification codes for clearing networks are maintained in the Clearing network maintenance screen.

For more details refer section 'Maintaining Clearing Network details' in the chapter 'Maintaining Information specific to the Payments and Collections Module' of this User Manual.

Common Payment Gateway Parameters

To handle SEPA transactions the following maintenance needs to be done as part of maintaining the Common Payments Gateway parameters:

- Message types for SCT and SDD messages like:
 - pain.001 – Customer Credit Transfer Initiation
 - pain.008 – Customer Direct Debit Initiation
 - pain.007 – Payment Reversal
 - pacs.008 – Customer Credit Transfer
 - pacs.003 – Customer Direct Debit
 - pacs.007 – Payment Reversal
 - pacs002. – Payment status report
 - pacs.004 – Payment return/refund
- A unique message name to distinguish and identify SCT and SDD messages.

For more details on how to maintain Common Payments Gateway Messages Type, refer section 'Maintaining Common Payment Gateway Message Parameters' in the chapter 'Processing of Non SWIFT Incoming Payment Messages' of the Funds Transfer User Manual.

Queue Parameters

To handle SEPA transactions the following maintenance needs to be done as part of maintaining the Queue details:

- The Queue name for SCT and SDD messages. For e.g., PCINSCT
- The Queue Description. For e.g., Incoming SEPA Credit Transfers
- The code of the SCT and SDD messages that will be routed to this queue. For e.g., PAIN001

For more details on how to maintain Queues, refer section 'Queues Maintenance' in the chapter 'Straight Through Processing – An Overview' of the Funds Transfer User Manual.

Product Mapping

To handle SEPA transactions, as part of mapping message types to product and queues, you need to map PC product category for SCT and SDD message types. This can be done using the Product Mapping Detailed screen.

For more details on mapping message types to products refer section 'Mapping Message Types to Products and Queues' in the chapter 'Straight Through Processing – An Overview' of the Funds Transfer User Manual.

Message Mapping

To handle the processing of incoming SEPA transaction messages, you must maintain mappings between the Non SWIFT tags and their corresponding fields in the Payments and Collections module, for different combinations of incoming message type, product category / product / instrument type, source code, station ID and network id

For more details on mapping message tags to payment fields refer section 'Mapping SWIFT and Non SWIFT Tags in Incoming Messages to Fields in the Payments and Collection Module' in the chapter 'Maintaining Information specific to the Payments and Collections Module' of this User Manual.

Error Code Maintenance

To handle auto rejection of incoming payments for SEPA, you need to maintain some error codes, based on which the system rejects the payment.

For more details on maintaining error codes, refer section 'Maintaining error codes for automatic rejection' in the chapter 'Maintaining Information specific to the Payments and Collections Module' of this User Manual.

Reject Code Maintenance

You need to maintain the ISO reject codes that are used for SCT rejects using the 'PC Reject Code' screen.

For more details on maintaining reject codes, refer section 'Reject Code Maintenance' in the chapter 'Maintaining Information specific to the Payments and Collections Module' of this User Manual.

STP Rule Maintenance

To handle SEPA transactions the following maintenance needs to be done as part of maintaining the STP Rule maintenance:

- Rules for incoming SCT and SDD messages
- Message queue for the incoming SCT and SDD messages
- Product categories for SCT received from the customer, or the indirect participant, or from the CSM (Clearing and Settlement Mechanisms)
- Product categories for SDD received from the customer, or the indirect participant, or from the CSM

Based on the above mentioned maintenance, the STP rule is set for the following:

- Outgoing Payments
- Incoming Payments
- Reject of Outgoing Payments
- Reject of Incoming Payments
- Outgoing Collections
- Incoming Collections
- Reject of Outgoing Collections
- Reject of Incoming Collections
- Recall of Outgoing Collections
- Recall of Incoming Collections
- Reversal of Outgoing Collections
- Reversal of Incoming Collections

PC Beneficiary Maintenance

The counterparty identification details for the SEPA transaction is maintained in the PC Beneficiary Maintenance screen.

For more details on this refer section 'Maintaining Beneficiary Accounts for a Counterparty Bank' in the chapter 'Maintaining Information specific to the Payments and Collections Module' of this User Manual.

Learning Database Maintenance

The customer and counterparty details of the SEPA transaction is maintained in the Counterparty Details screen. These details that you maintain here can be viewed in the Contract Online screen if the learning database option is selected.

For more details on this refer section 'Maintaining a Learning Database' in the chapter 'Maintaining Information specific to the Payments and Collections Module' of this User Manual.

Creditor DD Agreement

The details of the Creditor involved in the SEPA Direct Debit Transactions are maintained in the 'PC-Creditor DD Agreements' screen.

For more details on this refer section 'Maintaining DD agreement details for creditors' in the Chapter 'Maintaining Information specific to the Payments and Collections Module' of this User Manual.

PC Periodic Instructions

The details of the customer and the counterparty involved in the SEPA transactions are also captured in the PC Periodic Instructions screen.

For more information on this refer section 'Maintaining Details for Periodic Instructions' in the chapter 'Maintaining Information specific to the Payments and Collections Module' of this User Manual.

PC Transaction Input

The SEPA related details of the contract are captured in the PC Transaction Input screen.

For more information on this refer section 'Capturing the details of payment/collection transactions' in this User Manual.

5.23.2 Process Flow

The various stages involved in processing a SEPA transaction are as given below:

1. Receiving Incoming messages for SCT and SDD
2. Using the Common Payments Gateway to upload data (from the Incoming SCT and SDD) into PC module
3. Mapping the Common Payment gateway fields to PC contract fields for the product category, using the PC Product Mapping Maintenance screen.
4. Mapping the Non Swift tags in the incoming messages to their corresponding tags in PC module for different combinations of incoming message type, product category/product/instrument type, source code, station ID and network id
5. Using the contents of the message together with the static maintenance in the system to resolve the contract fields.
6. Automatic booking of contracts in the system depending on the resolved contract fields.
7. Processing the contracts depending on the status of the contract.
8. Generating dispatch files which is sent to CSM, Bank or the Customer.

The contract in the Common Payments gateway can have any of the following statuses:

- Unprocessed
- Processed
- Suppressed
- Repair
- Rejected
- Waiting for Queue Exchange

The contracts with status 'Unprocessed' or 'Waiting for Queue Exchange' in the Common Payments Gateway browser will be picked up for processing and the PC contract will be created. If the creation of the PC contract fails, the transaction is marked as 'Repair' in the Common Payments Gateway. However, you can amend and process this contract again. In such a case, a new version will be created for the amendment operation in the Common payments Gateway message browser.

The transaction in the reject messages (Reject – Payments Status Report pacs.002.001.02) from the Clearing and Settlement Mechanisms (CSM) will be kept in common payments gateway with status as 'Unprocessed' and queue as 'REJECT'. When you click 'Process Reject' button, the system does a pre-settlement reject of a SEPA transaction. The status is further updated as 'Processed'. There will be no transactions created in PC module for these reject transactions and no further processing will be allowed on such transactions.

The incoming payment messages with the following error codes are automatically rejected:

Error Code Error Description

PC-SAV-024	Account is blocked
PC-SAV-025	Payment Not allowed for customer account
PC-SAV-026	Credit not allowed for customer account
PC-SAV-027	Debit not allowed for customer account
PC-SAV-028	Customer account is dormant
PC-SAV-029	Customer account is frozen

For more details on maintaining error codes for automatic rejection, refer section 'Maintaining error codes for automatic rejection' in 'Maintaining Information specific to the Payments and Collections Module' chapter in this User Manual.

For more details on events and accounting entries for SEPA transactions, refer chapter 'Annexure A - Accounting Entries and Advices' in this User Manual.

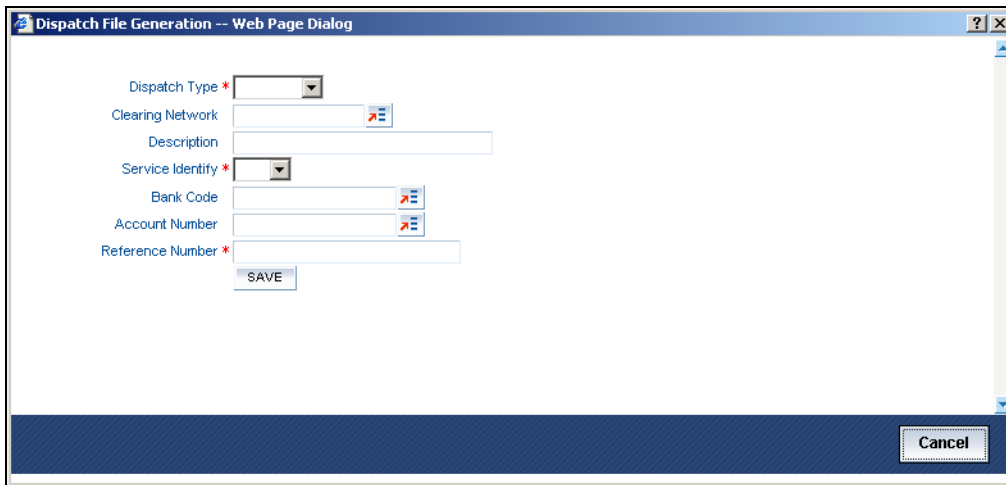
5.23.3 Validations done on the SCT and SDD Messages

The system performs certain validation on the incoming and outgoing instructions for SCT and SDD. Following are some of the validations done by the system:

- The SCT and SDD transactions should have the debtor and the creditor account should be in the IBAN format.
- The Counterparty account number should be in IBAN format if the IBAN validation is set as true in the network preferences or IBAN Mandatory flag is set as true in the PC Bank Directory Maintenance. This validation is also done for outgoing messages.
- The customer account should be in IBAN number format if the IBAN validation is set as true in the network preferences or IBAN Mandatory flag is set as true in the Customer Account maintenance. System will display an override if the IBAN is not maintained for the customer account. This validation is also done for outgoing messages.
- The incoming XML SEPA SCT and SDD messages are validated for BIC. The debtor agent BIC and creditor agent BIC should have valid bank codes maintained in the PC Bank directory maintenance or BIC upload directory.

5.23.4 Generating Dispatch File

Once the SCT and SDD messages are processed in Oracle FLEXCUBE, the system needs to generate and dispatch the handoff files. You can generate the dispatch file using the 'Dispatch File Generation' screen. You can invoke this screen by typing 'PCDIFGEN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can capture the following details in this screen:

Dispatch File To

Select the option from the drop-down list to indicate to whom you want to send the generated file. It can be send to the CSM or another bank. Files are sent to bank only for messages sent from direct participant to indirect participant or indirect participant to direct participant. The options available in the drop-down are:

- CSM
- Bank
- Customer

Clearing Network

Select the clearing network for the dispatch file to be generated.

Service Identifier

Select the service identifier from the drop-down list. The options available are:

- SEPA Credit Transfer
- SEPA Direct Debits

Bank Code

Specify the bank code for which the dispatch file is sent. This is enabled for 'Bank' dispatch type.

Account Number

Select the account number for which the dispatch file has to be sent. This is enabled only for 'Customer' dispatch type. If you want to generate dispatch files for every customer you can select the option 'ALL'.

Dispatch User Reference

This indicates the reference number entered for every dispatch run. This reference number is used to track the number of files generated as part of every dispatch run.

5.24 Dispatched Payment Orders

In Oracle FLEXCUBE, you can create consolidated payment orders at the branch level for transactions postponed due to insufficient funds and also update the status of dispatched payment transactions.

5.24.1 Capturing Consolidated Payment Order Details

You can capture the details of consolidated payment orders using the 'Consolidated Payment Order Transaction Detail' screen. You can invoke this screen by typing 'PCDCPOMT' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

You can capture the following details here:

Branch Code

The system displays the branch code.

Register ID

It is a unique code to identify the record. This is generated automatically by the system.

Network ID

Specify a valid network ID to which the contracts need to be dispatched. This adjoining option list displays all valid network IDs maintained in the system. You can choose the appropriate one.

Status

Specify the status of the dispatched file.

Filter One/Filter Two/Filter Three

Specify the filter conditions to fetch contracts from the register.

Transaction Details

You can add contract reference numbers here for the consolidated payment transaction.

After clicking the '+' button, enter the contract reference number under 'Contract Reference No' and select 'Add' from the adjoining drop-down list.

Total Txns

The system displays the total number of transactions available for dispatch.

Total Txn Amount

The system displays the total amount of transactions selected for dispatch.

Click 'P' button to display the amount of the transactions selected for dispatch.

5.24.1.1 Specifying Advice Details

The advices attached in the contracts (those dispatched in this lot) can be viewed here.

5.24.2 Viewing a List of Transactions in CF3 Queue

You can view details of payment transactions postponed due to insufficient funds and placed in CF3 queue by the system using the 'Transaction Summary Screen'.

You can perform one of the following operations on such transactions:

- Recall: Recalls the payments postponed due to insufficient funds
- Resend: Resends the payments available in CF3 Queue
- Reroute: Redirects the postponed transaction through some other network. You can specify the network to be rerouted through by mentioning the same in the 'New Network' field.
- Cancel: Cancels/reverses the transaction. All the accounting entries, if any, are reversed except for charges.

You can invoke this screen by typing 'PCDRCALL' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

The screenshot shows the 'Transaction Summary Screen -- Web Page Dialog' interface. It features several input fields for search criteria, organized into three columns:

- Column 1:** EPD NO, Customer Name, Department, Contract Ref No, Customer Account No, TXN Amount From, TXN Amount To.
- Column 2:** Originator Ac No, Activation Date From, Activation Date To, Orig. Entry Dt, Orgl. Entry Val Dt, Customer No, Cust Bankcode.
- Column 3:** Cust Ac Brn, Cust Ac Cpy, Originator Bank Code, Ben. Entry Date, Ben. Entry Val Dt, Originator Name, Msg Status.

Below the input fields is a table with the following columns: EPD NO, Customer Name, Msg Status, Department, Contract Ref No, Network, Source Code, Account Number, Txn Amount, and Originator A. The table is currently empty. At the bottom of the screen, there are buttons for 'RECALL', 'RESEND', 'REROUTE', and 'CANCEL', along with a 'New Network' input field and an 'Exit' button.

In this screen you can view the following details:

- EPD No
- Customer Name

- Department
- Contract Ref No
- TXN Amount From
- TXN Amount To
- Originator AC No
- Activation Date From
- Activation Date To
- Orig. Entry Date
- Orig. Entry Val Date
- Customer No
- Cust Bank Code
- Cust Ac Brn
- Cust Ac Ccy
- Originator Bank Code
- Ben. Entry Date
- Ben. Entry Val Dt
- Originator Name
- Msg Status

Click 'Query' button. The system displays all the contracts postponed due to insufficient funds placed in CF3 Queue.

5.24.3 Viewing CF3 Confirmation Summary

You can view details of all transactions placed in CF3 Queue by the system using the 'CF3 Confirmation Summary' screen. You can invoke this screen by typing 'PCDCF3CN' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

You can query on records based on all or any of the following criteria:

- Contract Ref No
- Cpty Bank Code
- Customer No
- Cpty Ac No
- EPD No
- Txn Amount
- Cust Ac No
- Network
- Cust Ac Ccy
- Product Category

Click 'Query' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Contract Ref No
- EPD No
- Branch Code
- Customer No
- Cust Bank Code
- Cust Ac Brn
- Cust Ac No
- Cust Ac Cy

- Cpty Bank Code
- Cpty Ac No
- Txn Amount
- Activation Date
- Network
- Priority
- Clearing Brn
- Exception Queue
- Contract Status
- Maker Id
- Checker Id
- Original Call Ref No
- Product Category
- Product Code

By default all transactions are selected for confirmation. To confirm transactions, uncheck the transactions you do not wish to confirm and click 'Confirm'.

6. Levying Charges on Payments and Collections Transactions

6.1 Introduction

At your bank you can opt to levy charges on payments and collection transactions in any of the following ways:

- As a flat amount
- As a percentage of the transaction amount

You can also apply charges depending upon the level at which they need to be applied when levied on a transaction, by building a charge rule and a charge class:

- For all the accounts of a customer
- For a particular customer account
- For all transaction currencies
- For a specific transaction currency

Charges that you levy on a payments or collection transaction are computed when the transaction is initiated, and are liquidated along with the transaction.

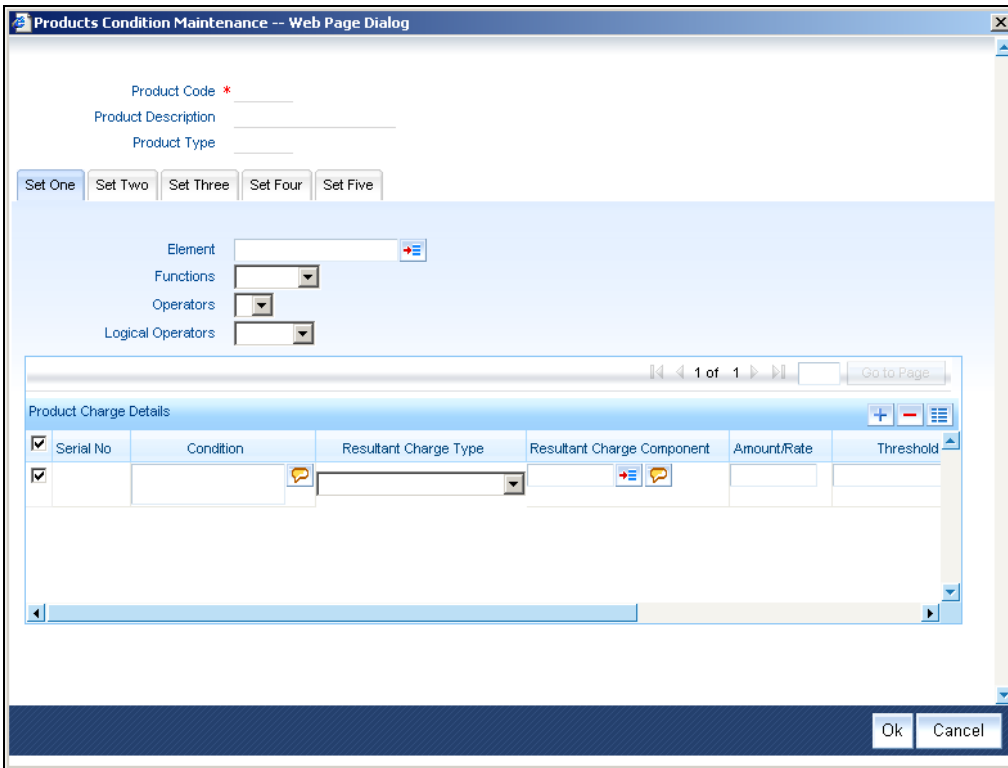
The Charge Mode

Also, you can levy charges either as a premium (collected over and above the transaction amount) or a discount (discounted from the transaction amount). This is known as the charge mode, and can be specified for each payments / collections product category, so as to default to any transactions processed under the product category.

6.1.1 Charge specifications for a Payment/Collection Product

When maintaining a Payment / Collection product, you can define the manner in which charges should be levied on transactions processed under the product. You can 'build' your specifications in the 'Products Condition Maintenance' screen. Invoke this screen by clicking 'Expression' button in the 'Payments and Collection Product Maintenance' screen. You can also invoke this screen by typing 'PCDPRMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen is shown below:



For each set of conditions that you build, you can indicate whether the resultant charge must be a fixed amount, a percentage of the transaction amount or computed as a charge component such as a charge rule or a charge class or should it be derived. You must indicate this in the Resultant Charge field, by choosing from the drop-down list. If you choose 'Derived' in the resultant field, the system will carry and apply the charge in the parent contract to child contract.

You can specify the currency in which threshold validation should be done for the charges. You can also specify the minimum and maximum charge amounts for a transaction. If the computed charge is below the minimum charge amount, the system ignores the computed charge amount and uses the minimum specified. If the computed charge is above the maximum charge amount, the system uses the maximum charge amount specified. Charges can be paid in foreign currency.

For details about building charges as components such as charge rules and charge classes, refer the section Building Charge Rules found later on in this chapter.

The following example illustrates the manner in which you can build your charge specifications for a product.

Example

Assume you would like to define the following charges for a product linked to the clearing network:

- A network charge
- Charges for transactions initiated manually
- Charges for transactions initiated through EB

You would build the expression for the first charge (for processing transactions over the clearing network) as follows:

Set	Condition No.	Case	Charge Code
-----	---------------	------	-------------

Set	Condition No.	Case	Charge Code
1	1	No condition	CNSY

You would build the expression for the second charge as follows:

Set	Condition No.	Case	Charge Code
2	1	IF Manual and Internal payments THEN	CMIN
2	2	ELSE IF Manual and Inter-branch payments THEN	CMIB
2	3	ELSE IF Manual and Standing order charge THEN	CMSO
2	4	ELSE IF Manual and Payment remittance by fax THEN	CMPF
2	5	ELSE IF Manual and Payment remittance on paper form THEN	CMPP

You would build the expression for the last charge as follows:

Set	Condition No.	Case	Charge Code
3	1	IF Through EB and Internal payments THEN	CEIN
3	2	ELSE IF Through EB and Inter-branch payments THEN	CEIB
3	3	ELSE IF Through EB and Standing order charge THEN	CESO
3	4	ELSE IF Through EB and Payment remittance by fax THEN	CEPF
3	5	ELSE IF Through EB and Payment remittance on paper form THEN	CEPP

Note that the expressions "IF", "THEN", and "ELSE" are used to better explain the procedure of setting up a charge for different transactions conditions. When building an expression in this screen, these are implicit.

The charges defined for a product are automatically applied on all transactions processed under the product. The charges applied on transactions are liquidated according to the frequency specified for the Charge Class.

6.1.2 Specifying the Charge Components

After you have built the conditions based on which the charges will be levied, you must also indicate, during product definition, the accounting roles and amount tags to be used to pass the requisite accounting entries for charges.

To recall, charges levied on payments and collection transactions are computed at the time of transaction initiation, and are liquidated along with the contract.

The amount tags available for charges on payments and collection transactions are the CHG_AMT tags, which must be mapped to the CRLQ and DRLQ events, (depending upon which of these is the event for the customer leg of the transaction) during product definition.

For details about associating accounting roles and amount tags, and accounting entries for events, during product definition, refer the chapter Defining a Product in this user manual.

6.1.3 Specifying the Charges

Charges on a payments / collection contract are computed based on the condition sets maintained (in the 'Product Conditions Maintenance' screen) for the product that the contract uses.

When you enter a payments / collection contract, you can:

- View the details of charges computed for each set of conditions maintained for the product
- Alter the computed charge amount. The system will consider the transaction currency for charge computation.
- Waive the charge altogether, if waivers are allowed in the Product Preferences

The screenshot shows a web page dialog titled "PC Charge -- Web Page Dialog". It features a "Contract Reference Number *" field at the top. Below this are five sections, each labeled "Charge Details 1" through "Charge Details 5". Each section contains three rows of input fields: "Charge Currency", "Waive" (with a dropdown menu currently set to "No"), and "Charge Amount". To the right of each section are three more input fields: "Account Currency", "Account Branch", and "Account Number". At the bottom right of the dialog, there are "Ok" and "Exit" buttons.

The details of the charges computed for each condition set are displayed, and you can make your changes, or waive the charge, if necessary.

If you make any changes to the charge amount, or waive it, an override is sought when you attempt to save the contract.

6.2 Building Charge Rules

In Oracle FLEXCUBE, you can define charges for different types of payment / collection transactions, which could be applied at the following levels:

- For all the accounts of a customer
- For a particular customer account
- For all transaction currencies
- For a specific transaction currency

You can specify the level at which a transaction charge applies when building a Charge Rule at your bank.

When building a charge rule, you can identify the transaction currency and customer on which the rule applies. To define a standard charge rule that applies across your bank, you would choose the 'ALL' option at all levels. (That is, you would select 'All' at the transaction currency and customer fields). When defining a charge rule, you can choose to apply it selectively at one or more levels.

For details on building Charge Rules, refer the 'Charges' chapter in the user manual of any front-end module of Oracle FLEXCUBE.

6.2.1 Specifying Parameters for Charge Rule Application

You can specify the parameters for charge rule application when building the Charge Class to which you associate the charge rule.

Charge Class Maintenance -- Web Page Dialog

Class Code * MM_CHARGE
Module * MM

Description MM CHARGE
Description Money Market

Charge Type Counterparty
Debit/Credit Debit Type

Third Party Type
Add/Subtract
SMFT Qualifier

Net consideration
 Propagation Required

Association Event BOOK
Application Event BOOK
Liquidation Event LIQD

Basis Amount Tag PRINCIPAL

Default Charge Rule MM_FEE1
Default Settlement Currency USD

Allow Rule Amendment
 Allow Amount Amendment
 Amend after Association
 Amend after Application
 Default Waiver

Capitalize
 Consider as Discount
 Accrual Required

Discount Basis

Booking of contract
Liquidation
Principal Amount
Accrual Fees
U.S.DOLLAR

Fields

Input By PERL_FCJAU Date Time 03/07/2000 17:32:45 Modification Number 5 Open
Authorized By SUBAFJ Date Time 03/07/2000 17:34:27 Authorized

Exit

The charge rule specifies the amount to be charged to the customer.

To recall, charges levied on payments and collection transactions are computed at the time of transaction initiation, and are liquidated along with the contract.

The amount tags available for charges on payments and collection transactions are the CHG_AMT tags, which must be mapped to the CRLQ and DRLQ events, (depending upon which of these is the event for the customer leg of the transaction) during product definition.

The accounting entries and advices that would be generated during the payment or collection lifecycle depend, therefore, on the specifications made at the product definition level.

For details relating to building Charge Classes, refer the 'Charges' chapter in the user manual of any front-end module of Oracle FLEXCUBE.

6.3 Defining the Charge Account Maintenance

Oracle FLEXCUBE allows you to book charges for payment / collection transactions to an account different from the transaction account. The charge account, so designated accumulates the charges levied across transactions, and the sum of the accumulated charges is swept in to the transaction account at a desired frequency.

You can specify a charge account to be applicable to:

- One, many or all accounts of a particular customer
- One, many or all products
- One, many or all charge components

- One, many or all currencies
- Any combination of the above

The 'Charge Account Maintenance' screen allows you to set up the charge account. You can invoke this screen by typing 'PCDCHGAC' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

6.3.1.1 Defining Charge Account Mapping

Customer Number

Select the number of the customer that is stored for charge mapping.

Customer Accounts Branch

Select the branch of the account that a customer is holding for charges mapping.

Customer Account

Select an account for the customer that is eligible for charge mapping.

Product code

Select the product code that is applicable for charge mapping.

Component

Select the component that is used to levy the charge.

Currency

Select a currency that will be used collecting the charges.

Charge Account Branch

Select the branch where the charge is levied on the customers account.

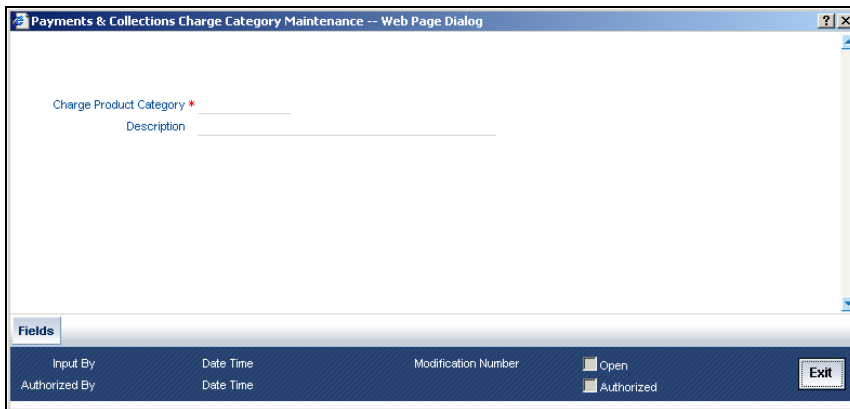
Charge Account

Charge account is an income GL where the charges collected by the bank will be posted.

6.4 Defining Charge Product Categories

Your bank may wish to obtain statistics relating to transaction volumes of a customer for the purpose of extending preferential service / charges. You may wish to collect such volume statistics separately for transactions involving different product categories. When you compute the total business volumes that a customer has given your bank over a certain period, you might wish to consider only certain product categories.

The 'Charge Product Category' screen allows you to name and describe such product categories as will be considered for computing transaction volume statistics in the 'Product Preferences' screen. You can invoke this screen by typing 'PCDPROCH' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The screenshot shows a web page dialog titled "Payments & Collections Charge Category Maintenance -- Web Page Dialog". It features two input fields: "Charge Product Category *" and "Description". Below these fields is a "Fields" section with a grid of fields: "Input By", "Authorized By", "Date Time", "Date Time", "Modification Number", "Open", and "Authorized". An "Exit" button is located at the bottom right of the dialog.

Charge Product Category

Specify the category to which a charge product belongs to.

Description

You can describe the category for charges which are maintained by the bank.

The transaction statistics so collated under various product categories may be used to define charge rules at the product definition level.

7. Processing Salaries

7.1 Introduction

Salary processing may be one of the significant services you offer your corporate clients. Done manually, this could be a rather prolonged and strenuous task—debiting a specific account of the specified amount and crediting the numerous employee accounts with an appropriate amount, as instructed by your client. The Salary Processing (SL) facility of Oracle FLEXCUBE significantly automates salary processing. This means, salary processing is remarkably quick and error-free.

To begin automatic processing of salaries, you need to set up the following:

- Maintaining Employer details
- Maintaining Employee details
- Making changes to the salary to be paid to an employee, if required
- Execution of the Salary Processing batch process

This chapter explains how you set up reference information that will be used for salary processing.

You will also need to maintain a product category in the Payments and Collection module, which will be used for processing salary payments to employees.

For details about maintaining product categories, refer the chapter titled 'Maintaining information specific to the Payments and Collections module' in this user manual.

7.1.1 Maintaining Employer Details

To offer salary processing facilities to a corporate customer using Oracle FLEXCUBE, You can maintain this information in the 'Employer Maintenance' screen invoked by typing 'SLDEMPLR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web-based dialog box titled "Employer Maintenance -- Web Page Dialog". It contains the following fields and controls:

- Branch * (text input)
- Employer Branch (text input)
- Product Category * (text input)
- Employer * (text input)
- Employer Account (text input)
- Start Day (text input)
- Start Month (dropdown menu, currently showing "January")
- External Employee Identification (text input)
- Salary Frequency (dropdown menu, currently showing "Monthly")
- Four "Description" labels, each followed by an empty text input field.

At the bottom of the dialog, there is a "Fields" tab and a status bar with the following fields and buttons:

- Input By
- Authorized By
- Date Time
- Date Time
- Modification Number
- Open (checkbox)
- Authorized (checkbox)
- Exit (button)

For an employer, you have to specify the following information:

- The Branch at which you are maintaining the information
- The Branch at which the employer maintains the salary account
- The PC Product Category used for salary processing. This must be an outgoing payment category.
- The Employer (this would be a valid CIF ID)
- The Employer Account (this would be a valid CASA account)
- The Start Date and Start Month the Frequency at which the salary is to be paid (On the basis of the start date and the frequency you indicate, the salary for the employees of the company will be credited to their respective accounts.)
- The external employer identification number for the employer
- The frequency at which the employer pays a salary (monthly, quarterly, etc.)

7.1.2 **Maintaining Employee Details**

Once you have maintained Employer details, you have to maintain salary information for the employees working for the employer. You can maintain this information in the 'Employee Maintenance' screen invoked from the Application Browser. You can also invoke this screen by typing 'SLDEMPLOY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web-based form titled "Employee Maintenance - Web Page Dialog". The form is organized into several sections:

- Branch ***: Input field with a "Description" label.
- Employer ***: Input field with a "Description" label.
- Account Holder**: A checkbox.
- Employee ***: Input field with a "Description" label.
- Employee Bank ***: Input field.
- Status**: A dropdown menu currently showing "Hold".
- Employee Branch ***: Input field with a "Description" label.
- Employee Account ***: Input field.
- External Employee Identification**: Input field.
- Employee Name**: Input field.
- Default Salary**: Input field.
- Salary Currency**: Input field.
- Maximum Payment Amount**: Input field.

At the bottom of the form, there are two tabs: "Fields" (selected) and "Linked Loan Details". Below the tabs is a footer area containing the following text and buttons:

- Input By
- Authorized By
- Date Time
- Date Time
- Modification Number
- Open
- Authorized
- Exit

For each employee working for an employer, you have to specify:

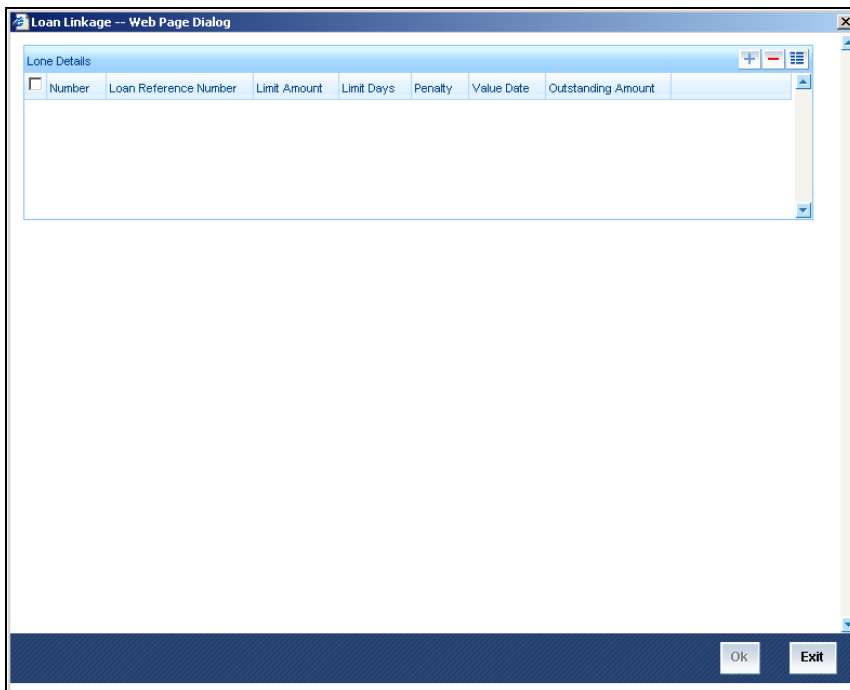
- The branch at which you are maintaining details
- The employer for whom the employee works (the CIF ID of the employer)
- The Account holder check box is enabled only if the employee has an Oracle FLEXCUBE account
- Employee to whom he is working
- The CIF ID of the Employee and the ID that identifies the employee with the employer

- The Bank at which the employee holds the salary account
- The status of the employee account (whether closed, active or 'on hold')
- The branch at which the employee maintains the salary account
- The account of the Employee in Oracle FLEXCUBE (in case Account holder check box is enabled)
- The external employee identification number of the employee account
- The name of the employee for whom the salary is to be credited
- The default salary to be credited to the employee account (Unless modified, this is the salary that the system posts to the employee account at every salary cycle.)
- The currency in which the salary is to be paid to the employee
- The maximum payment limit amount for the employee

7.1.3 **Payment of Loan through Salaries**

You can define a salary account link to loans. If the employee is an internal employee and has any loan outstanding then this loan can be linked with the salary processing of the employee

To access the 'Loan linkage' screen, click 'Linked Loan Details' button. If loan linkage is specified, then salary batch checks for any outstanding loan schedule against the employee. In case there is any outstanding loan schedule for the employee, system liquidates the same. The liquidation of any outstanding loan schedule will be up to the limit amount specified in the 'Loan Linkage' screen.



This screen displays the loan contract number, which is linked to a salary account and is to be paid through the salary process.

7.1.3.1 **Specifying the Loan Details**

Number

It's a serial number for the Loan Contact Attached to the Employee.

Loan Reference Number

Loan Reference Number LOV shows all the loans available for the employee.

Limit amount

Salary batch checks for any outstanding loan schedule against for the employee, specified in the 'Loan Linkage' screen. In case there is any outstanding loan schedule for the employee, system liquidates the same. The liquidation of any outstanding loan schedule will be up to the limit amount specified in the 'Loan Linkage' screen.

For each loan, you have to maintain the amount limit for payment towards that loan. The total of all the limit amounts is validated against the maximum loan payment amount for the employee, which is also accepted.



Only loans that are displayed in the Employee Details maintenance are allowed for linking.

You can link as many loans to an employee.

Limit Days

You have to define the limit amount and limit days for each loan.

Penalty

You need to specify whether the late payment penalty is to be born by the employee or the employer.

To indicate that the penalty is borne by the employee you can check the Penalty box.

Leave it unchecked to indicate that the penalty is borne by the employer.

All pending payments for all loans are paid first before future installments are processed. Loans are processed in the order in which you link the loans.

After the salary batch if there is any loan schedule is due, loans payment will get initiated. This will debit the employee account and the pay the loan schedule.

Value Date

Select of the Loan Reference Number system will default the Value date with the Value date of the Loan contract.

Outstanding Amt

Select of the Loan Reference Number system will default the Outstanding amount field with the Outstanding amount of the Loan contract.

7.1.4 Changing the Salary Amount for an Employee for the Current Period

In the 'Employee Details Maintenance' screen, the default salary that is to be paid to an employee is specified. This is the salary that will be credited to the employee's account, by default, on every salary payment date. On occasion, however, the salary that is payable to an employee may be more or less than the default amount specified. In the Salary Details for 'Current Period' screen, for a due date, you can indicate the salary amount that should actually be credited to an employee only for that period. After the current period, the default salary maintenance in the employee screen will be considered. This screen is invoked by typing 'SLDSALCP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

To specify the salary amount for the current period that should be paid to an employee, you have to capture the following information:

- The Branch (Code) where the employer maintains the salary account
- Employer to whom an employee is working
- The CIF IDs of the employer and employee
- Employee Branch
- The Account holder check box is enabled only if the employee has an Oracle FLEXCUBE account
- The Employee details
- The Salary amount
- The currency in which the salary is to be paid

Once you have captured this information, enter the salary amount that should be credited to the employee's account on the current payment due date. When you execute the salary process for the current period, the amount you specify here will be credited to the employee's salary account.

7.2 Processing salaries for the day

Based on the salary details that you have maintained for your clients, salary is processed either at the beginning of day (BOD) or during end of day (EOD) marking. This maintenance is done from the Mandatory Batch Program Maintenance screen invoked by typing 'EIDMANPR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The Salary Batch process posts the debit and credit entries to the respective accounts.

You can opt to execute the Salary Batch Process:

- Only for the current system date
- For the holidays that fall between the current system date and the next working day.

This maintenance is done from the Function Input Detailed screen, this screen is invoked by typing 'BADEODFN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

If you execute the salary process at EOD, you can opt to process salaries that are due upto the next working day. This is achieved by choosing the Next Working Day-1 option. Note that this option is enabled only if the salary process is marked for EOD.

7.2.1 Viewing Details of Salaries Processed

You can view the details of the salaries that have been processed in the 'Salary Log' screen. This screen can be invoked from the Application Browser by typing 'SLDSALLG' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

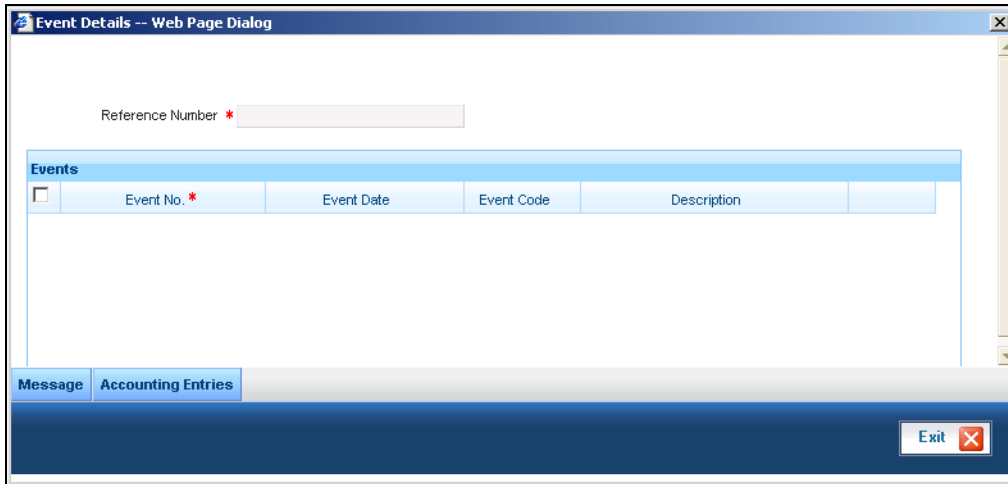
You can view the salary details along the following criteria:

- Branch
- Product Category used for salary processing.
- Salary Date
- Transaction Reference
- Processing Date
- Employer and Employer Customer Identification File
- Employer and Employers Account
- Employers Account Currency
- Salary Amount
- Salary Currency
- Salary Amount Employer Currency
- Exchange Rate Employer Employee
- Exchange Rate Salary Employer
- Employee Customer Identification File
- Employees Account
- Employee Account Branch

- Employee Account Currency

Click 'Entries' button to view the accounting entries passed by the Salary Process.

The screen is shown below:



Click on Accounting Entries Button to view the Accounting Entries maintained for the PC Product.

8. Outgoing Payments Workflow

8.1 Introduction

The normal life cycle of an outgoing payment transaction ends when the debtor makes payment.

After payment has been dispatched for an outgoing payment transaction, your bank may require tracking related to receipt of confirmations from the counterparty. For this, Oracle FLEXCUBE provides the facility of tracking and monitoring outgoing payment transactions from the time they are dispatched, till confirmation is received from the counterparty.

An outgoing payment transaction goes through the following stages after it is dispatched:

Waiting (WT)

After dispatch, till a response is received, the transaction is 'in waiting'.

Processed (PD)

When a positive response is received, the transaction is said to be 'processed'.

Canceling (CG)

After processing, if the transaction is required to be canceled, an appropriate message to this effect is sent to the interface.

Canceled (CD)

When a positive response to a canceling message is received, the transaction stands 'cancelled'.

Undelivered (UD)

If, after successful processing, the creditor's bank is not able to deliver payment to the ultimate beneficiary, and an appropriate message is received to this effect, the transaction is said to be 'undelivered'.

Timeout (TO)

If no response is received within a stipulated period for an outgoing payment, the message would be re-dispatched a stipulated number of times. When the stipulated count is reached, the transaction is said to be 'timed out'.

This situation could also arise when no response is received to a 'canceling' message, in which case the transaction acquires a **Cancel Timeout (CT)** status.

Reject (XX)

The receiver of the payment message could reject it. In such a case, the message stands 'rejected'.

This situation could also arise when a 'canceling' message is rejected, in which case the **Cancel Reject (CX)** event is automatically logged for the transaction.

Error (ER)

The receiver could also log an error in respect of a message, due to technical problems, for instance. In such a case, the message is said to be in 'error', and an appropriate log would be maintained to document the error.

This situation could also arise when an error is logged in respect of a 'canceling' message, in which case the transaction acquires a **Cancel Error (CE)** status.



A message that has been 'timed out' (TO) or is in 'error' (ER) can be re-sent, in which case it moves back to being 'in waiting' (WT).

As mentioned earlier, Oracle FLEXCUBE provides the facility to track the different stages enumerated above. The facility is known as the Outgoing Payments Workflow, and is only available for transactions processed using a product category for which the workflow has been enabled.

8.1.1 **Enabling the Outgoing Payments Workflow**

In order to enable the outgoing payments workflow for payments processed using an outgoing payments product, you must specify the following:

8.1.1.1 **Outgoing Payments Product Definition**

You must select the Outgoing Payments Workflow option as a product preference, when you are defining the product.

8.1.1.2 **Specifications for Outgoing Payments Workflow in the Oracle FLEXCUBE Clearing Gateway**

Outgoing payments are dispatched through the Oracle FLEXCUBE Clearing Gateway, which is an interface provided by Oracle FLEXCUBE for dispatch to clearing. The following specifications are made in the Oracle FLEXCUBE Clearing Gateway for the outgoing payments workflow:

- The duration of the time-out period (in minutes), after which the message could be re-dispatched.
- The applicable re-dispatch parameters including the number of times the message would be re-dispatched, before the transaction is timed out.

For details about the Oracle FLEXCUBE Clearing Gateway, refer the Clearing Gateway user manuals.

8.1.1.3 **Outgoing Payments Product Category Definition**

When you are defining the outgoing payment product category, you can indicate whether custom reference numbers must be generated by the system for outgoing payments, either on online entry or during upload. If this option is indicated, then you must also specify the sequence code that must be used to generate the custom reference number sequence. The custom reference numbers are then generated according to the specifications made for the specified sequence code, in the Sequence Generation maintenance.

For details about how the sequence code is constructed in the 'Sequence Generation Maintenance' screen, consult the Core Services User Manual.

8.1.2 Viewing Message Status of a Contract

For contracts using an outgoing payments product for which the outgoing payments workflow has been enabled, the status of the message can be viewed in the 'PC Transaction Input' screen.

The status could be any of the following:

- Waiting (WT)
- Processed (PD)
- Canceling (CG)
- Canceled (CD)
- Undelivered (UD)
- Timeout (TO)
- Reject (XX)
- Error (ER)
- Cancel Timeout (CT)
- Cancel Error (CE)
- Cancel Reject (CX)

When the status of such a contract changes, the event Outgoing Payment Status Change (OPSC) is triggered, updating the status. This event is logged in the event log for the contract, and the details of processing can be viewed in the 'PC Contract View Events' screen, which you can invoke from the 'PC Transaction Input' screen by clicking 'Events' button.

9. Payments and Collections - Operations and Processes

9.1 Introduction

This chapter explains the following functions of the Payments and Collections module:

- Batch Process
- Background Processing
- Nostro Positions

9.2 Batch Process for the Payments and Collections Module

Batches are run automatically. In the mandatory programs, all batches whichever are required will be maintained in sequence and that is triggered automatically as based on the maintenance in the 'Mandatory Batch Program Maintenance' screen. You can invoke this screen by typing 'EIDMANPR' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

The screenshot shows a web page dialog titled "Mandatory Batch Program Maintenance -- Web Page Dialog". The form contains the following fields and options:

- Branch * CHO
- Module *
- Function Identification *
- Description
- Sequence Number
- End Of Cycle Group *
 - Transaction Input
 - End Of Transaction Input
 - End Of Financial Input
 - End Of Day
 - Beginning Of Day
- Error Handling
 - Stop Automatic End Of Day and Run Emergency Program
 - Continue with Automatic End Of Day
- Frequency: Daily
- Holiday Rule: Dont Execute
- Number Of Days
- Run Date

Below the main form is a "Predecessors" section with a list box containing "Predecessors *".

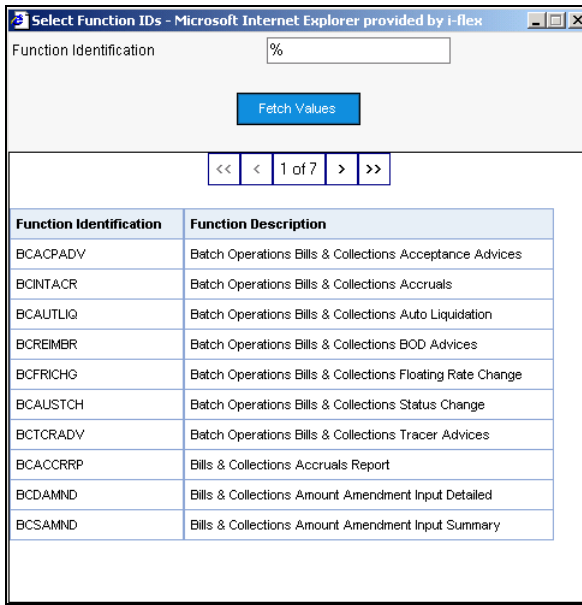
At the bottom, there is a "Fields" section with the following labels: Input By, Date Time, Modification Number, Open, Authorized By, Date Time, Authorized, and an Exit button.

Module

Choose the module code from the adjoining option list.

Function Identification

Choose the function ID of batch that you wish to run. The adjoining option list displays all batch processes available for the module.



Select the appropriate one.

You can configure the batch to be run at various stages of day like EOD, EOTI etc.

For further details about this screen, refer the chapter 'Setting- up Mandatory Programs for EOD' in the AEOD User Manual.

The batch process for the Payments and Collections module contain the following sub-functions:

9.2.1.1 **Periodic Instructions**

This process identifies all periodic payments and collection instructions that need to be generated on the current date and generates contracts for those instructions. These contracts are automatically authorized. If the event processing parameter has been set to 'Online', then these events are also processed online.

Any failures in generation of contracts are logged into the Periodic Exception queue, from where you can process them at a later juncture.

For details about the Periodic Exception Queue, refer the chapter titled Processing a Payment or Collection Transaction, in this user manual.

If there are failures in online event processing the contracts are generated notwithstanding; the exceptions are logged into the respective exception queue from where you can process them at a later juncture.

9.2.1.2 **Approval**

This process identifies all outgoing direct debit transactions satisfying the following conditions and marks the collection status as 'approved' and the contract status as 'liquidated':

- Contract status is 'outstanding'
- Collection status is 'pending'
- Response date is the same as or earlier than the system date

9.2.1.3 Redispatch

This process identifies all outgoing direct debit transactions satisfying the following conditions and marks the contract status as 'liquidated' and automatically generates corresponding new transactions for redispatch:

- Contract status is 'outstanding'
- Collection status is 'rejected'
- Automatic redispatch is required
- Redispatch date is the same as or earlier than the system date

For all outgoing request for debit transactions satisfying the following conditions, this process marks the contract status as 'liquidated' and automatically generates the corresponding new transactions for redispatch:

- Contract status is 'outstanding'
- Collection status is 'rejected' or 'closed'
- Automatic redispatch is required
- Redispatch date is the same as or earlier than the system date

9.2.1.4 Closure

This process identifies all outgoing request for debit transactions satisfying the following conditions and marks the collection status as 'closed' and contract status as 'liquidated':

- Contract status is 'outstanding'
- Collection status is 'pending'
- Automatic redispatch is required, and is the final redispatch, OR
- Redispatch is not required
- Redispatch date is the same as or earlier than the system date

It also identifies all outgoing request for debit transactions satisfying the following conditions and marks the collection status as 'closed'. However, the contract status of the transactions remains 'outstanding', to enable redispatch of such transactions at a later date:

- Contract status is 'outstanding'
- Collection status is 'pending'
- Redispatch is required
- Manual redispatch has been specified for the transaction
- Automatic redispatch is applicable, and the transaction is not the final redispatch
- Redispatch date is the same as or earlier than the system date

9.2.1.5 Dispatch to Clearing

This process identifies all contracts that meet the following conditions and dispatches them to clearing using the interface system (Oracle FLEXCUBE Clearing Gateway):

- No exception has occurred for the contract
- Dispatch is automatic
- Contract has not been dispatched as yet
- Dispatch date is the same as or earlier than the system date

If the Dispatch Accounting option has been enabled for PC products, the system posts the netted (consolidated) entry on the Debit Liquidation Date or Credit Liquidation Date of the PC contracts involving the product. Against each dispatch file reference number a consolidated credit and debit entry will be passed to the Nostro account and multiple debit and credit entries are passed to respective suspense accounts.

Incoming Payments, Outgoing Collections, Reject Of Outgoing Collections and Recall of Outgoing Collections product types are processed on the Debit Entry Liquidation date. Similarly, Outgoing Payments, Incoming Collections, Reject of Incoming Collections and Recall Of Outgoing Collections are processed on the Credit Entry Liquidation date.

For rejected DDs the entries are posted into Nostro Account as Contra entries.

In respect of contracts whose dispatch date is the same as the application date, involving Outgoing Collection Products whose clearing mode is either external or internal clearing, the dispatch event is triggered before the DRLQ / CRLQ events.



If no dispatch has occurred during the course of a business day for the contracts with dispatch date as the current business day, for the contracts having dispatch date as the current business day, a warning message indicating the same during End of Transaction (EOTI) batch process.

9.2.1.6 Batch for raising DDs for Tax Relief at Source (TRS)

This process generates a direct debit for Tax Relief at Source (TRS) rebate availed by customers on mortgage loans. It is executed during the End of Day (EOD) process after the LD batch processes. The following details are picked up by the process for raising the direct debit:

- **PC Product Category** - The product category for DD generation is picked up from the Bank-Wide Parameters maintenance.
- **Counterparty Bank Code** – This is the code of the revenue bank (picked up from the specification in the Bank-Wide Parameters), for which the DD is raised.
- **Counterparty Account Number** – This is the revenue account number (picked up from the specification in the Bank-Wide Parameters) for which the DD is raised.
- **Counterparty Name** – This is the TRS Contact Person (picked up from the specification in the Bank-Wide Parameters, where this information is maintained in the user-defined fields).
- **Customer Account/GL - Suspense Account** – This is the account that would be credited as part of DD Outgoing Collection processing, and is picked up from the specification in the Bank-Wide Parameters.
- **Customer** – This is defaulted to the Walk-in Customer for the processing branch.
- **Transaction Amount** – The transaction amount is the total of all the debits to the suspense account (maintained in the Bank Wide Parameters) for the TRS amount tags for the processing date. Reversals (represented as negative amounts) are not considered.

You must also consult the Core Services user manual for information about the maintenance in the Bank Wide Parameters, for TRS DD generation.

9.2.2 Processing Incoming MT102

When this message is uploaded, the following accounting entries are passed for the consolidated amount:

- Dr. Sender's NOSTRO

- Cr. Incoming Suspense GL for Multi Credit Transfer

Refer to the chapter 'Bank Parameters' in the Core Services User Manual for details on setting up Bank Parameters.

As a result of this process, multiple MT103s are created. The STP Rule Maintenance for MT103 supports these messages being routed to a Queue linked to an Incoming PC Payment Product Category.

For further information on STP Rule Maintenance, refer to the **FT User Manual**.

9.3 **Background Processes**

The Payments and Collections module processes large volumes of transactions during a given business day. In such a scenario, the processing can be configured to run in a background or JOB mode. This mode involves very little or no front-end processing in the online screens, all processing being done by the various background processing jobs of the system.

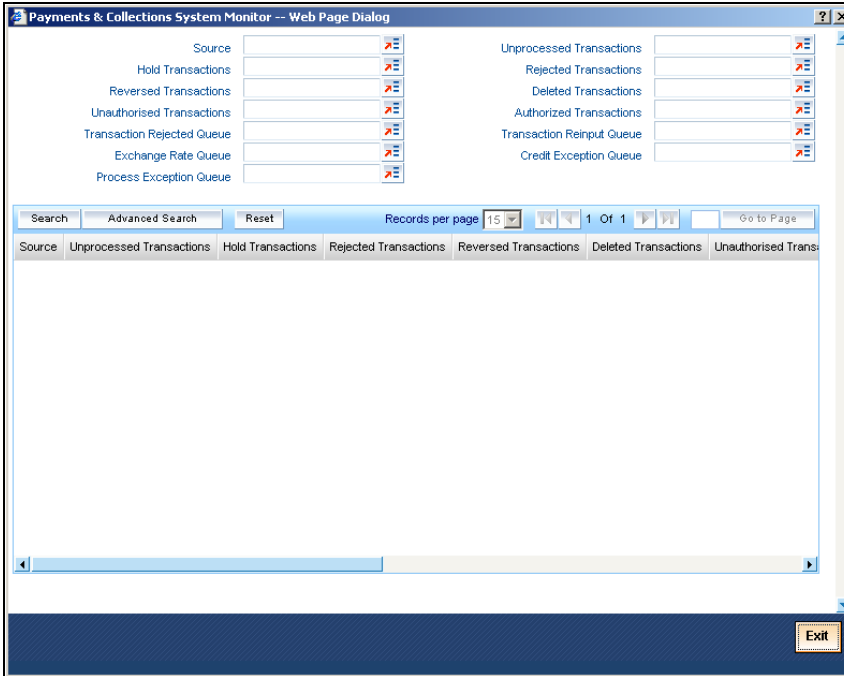
The following background processes (or jobs) comprise the JOB mode:

- BOOK_INIT processor – Used mainly for contracts that are uploaded and not as yet initiated, this job processes the BOOK and INIT events for uninitiated contracts. It also processes the accounting for those contracts for which accounting is due, including newly authorized contracts that are ready for accounting.
- INIT processor – This job processes the INIT event for contracts that are already booked.
- MISC processor – This job processes the contracts that are due for miscellaneous processing.
- CONS processor – This job processes all the consolidation batches that are present in the system, liquidating and closing them.
- MNTR processor – This job is a system monitoring process, keeping a tab on the various contracts in the system and updating the monitor tables that can be viewed from the System Monitor.

9.3.1 **Viewing Background Processes**

You can view the details of progress of jobs executed by the background processes in the System Monitor. Account is displayed for transactions in each stage of their life cycle.

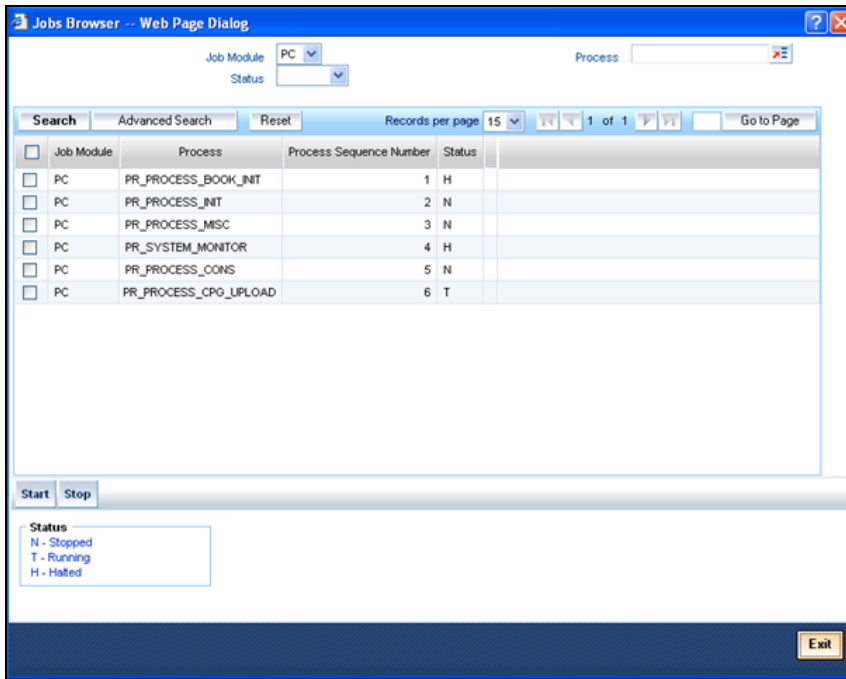
You can invoke the 'Payment and Collections System Monitor' screen by typing 'PCSONMON' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



The following details can be maintained in this screen:

- Source
- Hold Transactions
- Reversed Transactions
- Unauthorized Transactions
- Transaction Rejected Queue
- Exchange Rate Queue
- Unexpressed Transactions
- Rejected Transactions
- Deleted Transactions
- Authorized Transactions
- Transaction Reinput Queue
- Credit Exception Queue

You can trigger a background process using the 'Jobs Browser' screen. You can invoke this screen by typing 'CSSJOBBER' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.



Here you can query on jobs based on the following criteria:

Job Module

Choose the appropriate one from the adjoining drop-down list.

Process

Specify the process for which you wish to run a job.

Status

Indicate the status of the process.

Click 'Search' button. All jobs and processes satisfying the specified criteria will be displayed along with their status and sequence numbers.

Check the box adjoining the desired job and then click 'Start' button to run the job(s).

9.4 The Online Mode

When the volume of transactions being processed is not inordinately high, the system can be configured to run in an online mode, wherein all transaction validations are done in the front-end online screens, with user-driven resolution of errors and overrides.

9.5 Contract Partitions

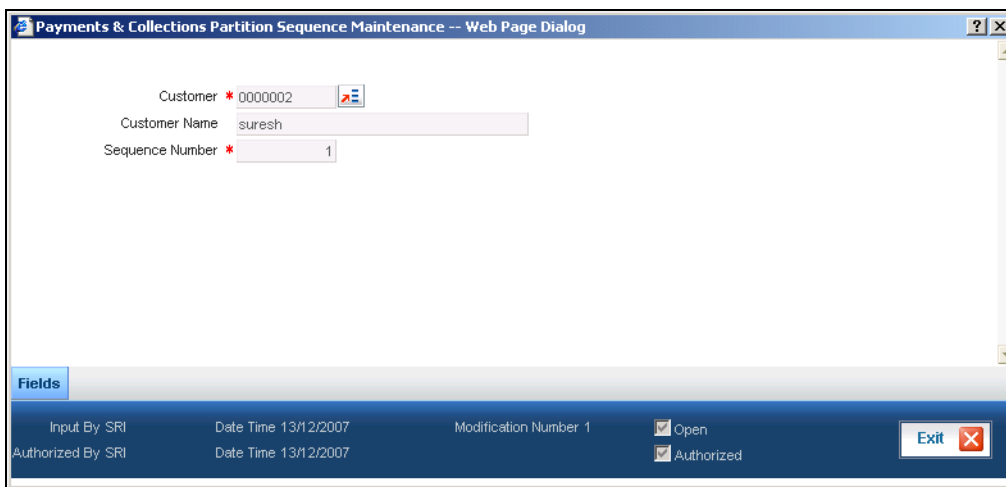
Another facility provided by Oracle FLEXCUBE for processing large volumes of payments / collection transactions is data division of the contract tables using range partitioning.

The use of range partitioning divides very large tables and indexes into smaller and more manageable pieces called partitions. Once the partitions are defined, SQL statements can access and manipulate the partitions rather than entire tables or indexes. The method of partitioning used in the Payments and Collections module is Range Partitioning, which maps rows to partitions based on ranges of column values.

The contract table is partitioned based on the column SEQ_NO. The module supports a maximum of ten partitions of the table. The business logic used in the partitioning is that certain customers (institutional) would have extremely high volumes of contracts.

Therefore, for each customer, the value for the SEQ_NO column is maintained, and for contracts of all customers for whom the SEQ_NO is not maintained, the value of SEQ_NO is 1.

The value for SEQ_NO, for a customer, is maintained in the 'CIF Sequence' screen, which you can invoke from the Application Browser.



In the screen above you can maintain the following details:

- Customer
- Sequence Number

The important background processing jobs namely, BOOK_INIT, INIT, MISC run on specific partitions only. Multiple copies of these jobs are submitted for each of the partitions. Only data pertaining to the partition applicable to the job is picked up in each of these copies, ensuring parallel processing architecture.

If the number of partitions required is less than ten at an installation (or for that matter, no partitioning), the contract table is created normally at installation without any partitioning. The SEQ_NO for all of the contracts is always 1 and only one copy of each of the background processing jobs is present.

9.6 Nostro Positions

In Oracle FLEXCUBE, you can maintain and query Nostro positions at the branch level. Nostro positions are based on payment transactions activated on the current day and also the anticipated funds which are maintained separately in the system.

During payment transaction inputs, the system validates if there are anticipated funds already for the transaction being input. If so, then the system moves the funds from Anticipated to Actual to the extent of the transfer amount.

9.6.1 Maintaining Anticipated Funds Details

You can maintain the details of anticipated funds in the 'Anticipated Funds' screen. You can invoke this screen by typing 'PCDANTFD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a web dialog window titled "Anticipated Funds -- Webpage Dialog". The window contains the following fields and controls:

- Branch Code: CHO
- Customer Account No: [Text Field] [List Icon]
- Customer Name: [Text Field]
- Counterparty Account: [Text Field]
- Counter Party Name: [Text Field]
- Amount: [Text Field]
- EPD Delivery Channel: Client Bank [Dropdown]
- Nostro Account: [Text Field]
- Cust Bank Code: [Text Field] [List Icon]
- Cpty Bankcode: [Text Field] [List Icon]
- Outstanding Amount: [Text Field]
- Outgoing/Incoming: Outgoing [Dropdown]

At the bottom of the window, there is a dark blue bar with the following controls:

- Maker: [Text Field]
- Checker: [Text Field]
- Date Time: [Text Field]
- Date Time: [Text Field]
- Mod No: [Text Field]
- Authorized:
- Open:
- Cancel: [Button]

In the screen above you can maintain the following details:

Branch Code

The system displays the branch code.

Customer Account No

Select a valid account number of the customer. The adjoining option list displays all valid account numbers maintained in the system. You can select the appropriate one.

Customer Name

The system displays the name of the customer.

Counterparty Account

Specify the bank account number of the counterparty.

Counterparty Name

Specify the name of the counter party.

Amount

Specify the anticipated amount.

EPD Delivery Channel

Select the appropriate EPD delivery channel from the adjoining drop-down list. This list displays the following values:

- Client Bank
- Internet Bank
- Swift
- Telex
- Scanning or Manual Input

Nostro Account

The system displays the Nostro account.

Cust Bank Code

Select a valid code of the customer's bank. The adjoining option list displays all valid bank codes maintained in the system. You can select the appropriate one.

Cpty Bank Code

Specify the bank code of the counterparty.

Outstanding Amount

Specify the outstanding amount.

Outgoing/Incoming

Select the appropriate type of the anticipated fund from the adjoining drop-down list. This list displays the following values:

- Outgoing
- Incoming

9.6.2 Viewing Nostro Positions

You can view the details of Nostro positions using the 'Nostro Position Query By Summary' screen. You can invoke this screen by typing 'PCDNOSPS' in the field at the top right corner of the Application toolbar and clicking the adjoining arrow button.

Branch Code CHO Nostro AC * 000004

Value Date 2007-11-30

1 of 1

	Incoming EPD Amount	Incoming EPD Quantity	Outgoing EPD Amount	Outgoing EPD Quantity	Bal
<input checked="" type="checkbox"/> Actual	0	0	250	1	
<input type="checkbox"/> Anticipated	0	0	0	0	
<input type="checkbox"/> Total	0	0	250	1	

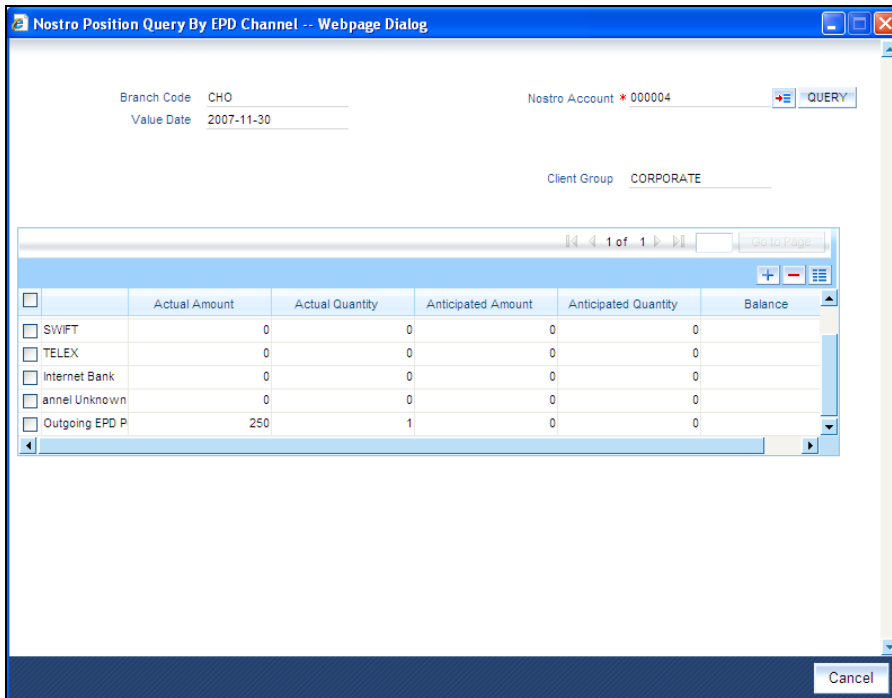
Cancel

You can query on records based on Nostro account numbers. Click 'Query' button after selecting the desired Nostro account number. The system displays the following details for the selected account.

- Actual, anticipated and total amount for incoming and outgoing EPDs
- Actual, anticipated and total quantity of Incoming and Outgoing EPDs
- Actual, anticipated and total balance of incoming and outgoing EPDs

9.6.3 Viewing Nostro Positions By EPD Channel

You can view the details of Nostro positions based on EPD Channel using the 'Nostro Position Query By EPD Channel' screen. You can invoke this screen by typing 'PCDNOEPD' in the field at the top right corner of the Application toolbar and clicking the adjoining arrow button.

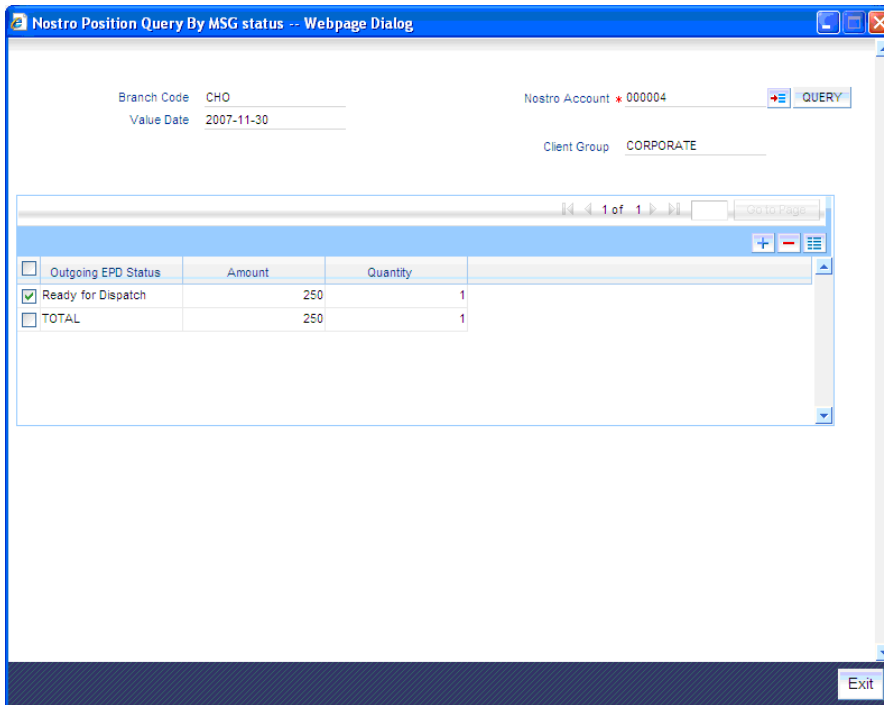


Click 'Query' button after selecting the desired Nostro account number. The system displays the following details for the selected account.

- Client Group
- Actual Outgoing EPD Position for each EPD Channel
- Anticipated Outgoing EPD Position for each EPD Channel
- Total Actual Outgoing EPD Position (displayed along with Outgoing EPD Position)
- Total Anticipated Outgoing EPD Position (displayed along with Outgoing EPD Position)

9.6.4 Viewing Nostro Positions By Message Status

You can view the details of Nostro positions based on Message Status using the 'Nostro Position Query By MSG Status' screen. You can invoke this screen by typing 'PCDNOSMS' in the field at the top right corner of the Application toolbar and clicking the adjoining arrow button.



Click 'Query' button after selecting the desired Nostro account number. The system displays the following details for the selected account.

- Outgoing EPD Status
- Amount
- Quantity

9.7 List of Incoming Payments Sent for Investigation

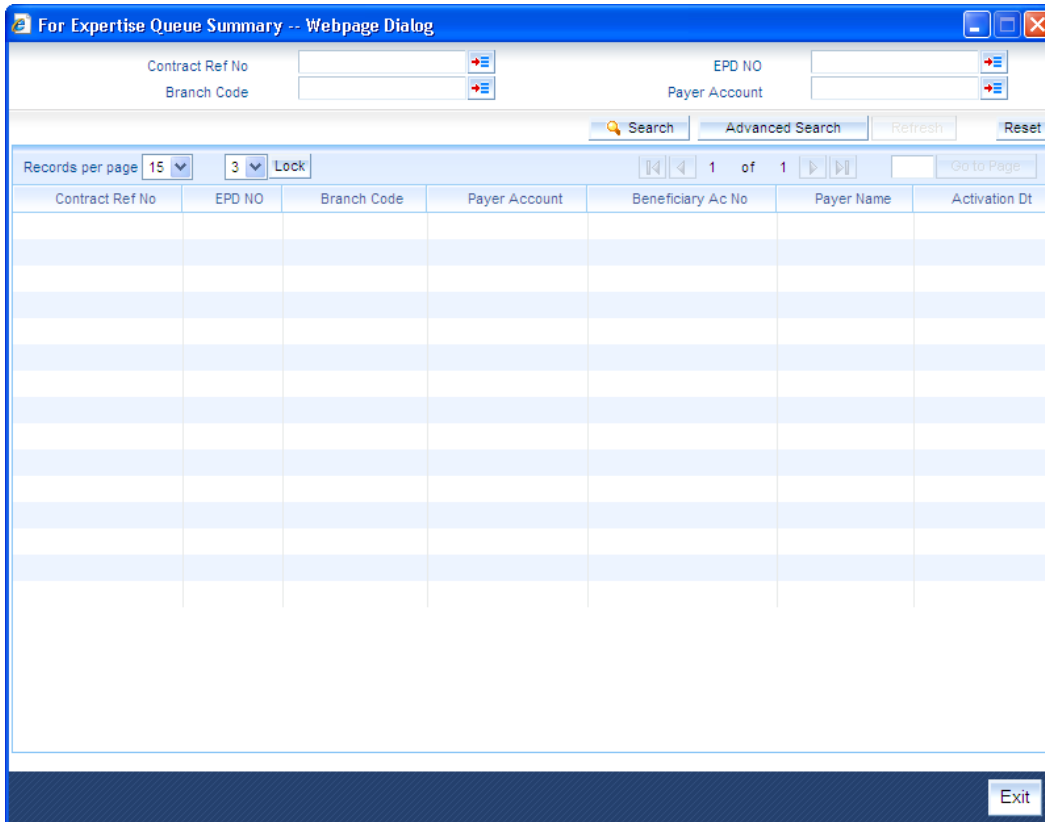
In Oracle FLEXCUBE, you can view a list of incoming payment transactions sent for investigation from 'To Be Clarified' queue using the 'All Payments Investigation' screen. You can invoke this screen by typing 'PCDAINST' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

This screen displays only the contracts of those account holders whose account class is allowed to the currently logged in user. You can perform the following operations on these transactions:

- Unlock: This operation allows you to assign a user or amend payment details
- Save
- Reject: For this operation, Reject Code and Reject Detail (reject reason) need to be specified
- Confirm: This operation allows you to process the incoming payment and credit the beneficiary's account with the transaction amount.

9.8 Processing Transactions in 'For Expertise' Queue

You can view and process transactions placed in the 'For Expertise' queue using the 'For Expertise Queue Summary' screen. You can invoke this screen by typing 'PCSFEXPQ' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can query on records based on all or any of the following criteria:

- Contract Ref No
- EPD No
- Branch Code
- Payer Account

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Contract Ref No
- EPD No
- Branch Code
- Payer Account
- Beneficiary Ac No
- Payer Name
- Activation Dt

Double-click the transaction you wish to process. The corresponding detailed screen is displayed.

The following fields are defaulted by the system:

- Contract Ref No
- Beneficiary Ac No
- Payer Account
- Acceptance Term
- Acceptance Date
- Post Acceptance Flag
- Free Format Test

To process the selected transaction, select the desired option from the 'Acceptance Flag' field. You can select one of the following options:

- Pay Without Acceptance: If this option is selected, the system moves the transaction for authorization, and upon authorization creates an outgoing payment transaction
- Place into CF1: If this option is selected, the system moves the transaction into Card File 1 stage
- Annul Transaction: If this option is selected, the transaction is deleted from the system

9.8.1.1 Viewing Customer Details

From 'For Expertise Queue Detailed' screen, click 'Customer Details' button to invoke the following screen:

Customer Details -- Webpage Dialog

Payer Account _____ Cust No _____

Payer Name _____

Acceptance Flag With Acceptance ▾

Acceptance Period _____

Debit Conditions _____

Manual Credit Flag

Exit

The following fields are defaulted by the system:

- Payer Account
- Payer Name
- Cust No
- Acceptance Flag
- Acceptance Period
- Debt Conditions
- Manual Credit Flag

10. Annexure A - Accounting Entries and Advices

10.1 Events for the Payments and Collections Module

The following are the events defined for the PC module:

Event Code	Event Description	Remarks
BOOK	Transaction Booking	This event signifies the transaction's entry into the system.
INIT	Transaction Initiation	Involves Product Resolution, Default of Product Parameters, Dates Resolution. BOOK and INIT are automatic events for transactions uploaded from Electronic Banking Auto authorization is done for uploaded contracts if the amount is within the limit defined for the upload source-product category. For the manual input transactions, BOOK is done on SAVE and INIT is automatic. INIT can also be done manually.
DRFX	Exchange Rate Population – Outgoing (Only Payments)	The events DRFX occur before the customer leg of accounting (provided the customer leg is the debit leg) The system triggers these events automatically if the amount is within the limit specified for the customer Agreement / Product / Currency. Else, you will have to trigger them manually.
DRLQ	Debit Entry Liquidation	The system triggers the event automatically and initiates the debit entry either to the customer account or to the clearing suspense account (based on the type of transaction).
DRCO	Debit Entry Consolidation	For debit transactions to the customer account that require consolidation this event is automatically triggered.
CRCO	Credit Entry Consolidation	This event is triggered automatically for all credit transactions to the customer account that require consolidation.
CRFX	Exchange Rate Population – Incoming (Only payments)	The events CRFX occur before the customer leg of accounting (provided the customer leg is the credit leg) The system triggers these events automatically if the amount is within the limit specified for the customer Agreement / Product / Currency. Else, you will have to trigger them manually.
CRLQ	Credit Entry Liquidation	The system triggers the event automatically and initiates the credit entry either to the customer account or to the

Event Code	Event Description	Remarks
		clearing suspense account (based on the type of transaction)
RJBS	Reject prior to Inter bank settlement	In the case of Outgoing payment this event happens prior to the interbank settlement of the outgoing payment. In the case of Outgoing Collection this event is processed before the due date of an outgoing collection. In the case of Incoming Collection this event is processed before the due date of an incoming collection.
REJT	Reject	In the case of outgoing payment this event is processed when a rejection message is received after the interbank settlement date of the outgoing payment. In the case of incoming payment this event is triggered with in the payment rejection date.
REVP	Reverse	This event is triggered on receiving the reverse of Incoming collection transactions.
APRR	Approval	This event is triggered on approval of RFP.
RAMD	Amendment	This event is triggered on amendment of PC contracts.
ANUL	Collection Anul	This event is triggered on rejection of RFP.

10.1.1 Accounting Roles

The following list contains details of the accounting Roles that are applicable to the PCs you can process at your bank.

Accounting Role	Description	Role Type
INTSUSREC	Internal Suspense Receivable	Asset
CLGSUSREC	Clearing Suspense Receivable	Asset
INTSUSPAY	Internal Suspense Payable	Liability
CLGSUSPAY	Clearing Suspense Payable	Liability
CLGVOSTRO	Clearing VOSTRO (this could be used instead of using CLGSUSPAY and CLGSUSREC if a VOSTRO has been designated to be used and not a suspense GL)	Settlement
CHG1_INC	Charge 1 Income	Income
CHG2_INC	Charge 2 Income	Income

Accounting Role	Description	Role Type
CHG3_INC	Charge 3 Income	Income
CHG4_INC	Charge 4 Income	Income
CHG5_INC	Charge 5 Income	Income

10.2 Product Type and Event Code and Accounting Entry combinations

For your convenience we have listed the Events and Accounting Entries, which need to be defined for the various product types that can be maintained for this module.

10.2.1 Events for Payment and Collection Products

The Events that you need to set up for the various types of Payment and Collection products are as follows:

Outgoing Payment

You will need to define the following events while defining an Outgoing Payment product:

- BOOK
- INIT
- DRLQ
- CRLQ
- DCLG
- RJBS
- REJT

Outgoing Direct Debit

You will need to define the following events while defining an Outgoing Direct Debit product:

- BOOK
- INIT
- DRLQ
- CRCO
- CRLQ
- DCLG
- RDSP
- APPR
- REJT
- CLOS
- RECL
- REVR

Incoming Direct Debit

- BOOK
- INIT
- DRLQ
- CRLQ
- REJT
- RECL
- REVR

Reject of Incoming Direct Debit

- BOOK
- INIT
- DRLQ
- CRLQ
- DCLG
- REVR

Reject of Outgoing Direct Debit

- BOOK
- INIT
- XREF
- DRLQ
- CRLQ
- REVR

Recall of Incoming Direct Debit

- BOOK
- INIT
- DRLQ
- CRLQ
- DCLG
- REVR

Recall of Outgoing Direct Debit

- BOOK
- INIT
- XREF
- DRLQ
- CRLQ
- REVR

Outgoing Request for Debit

- BOOK
- INIT

- DCLG
- RDSP
- APPR
- REJT
- CLOS
- REVR

Incoming Request for Debit

- BOOK
- INIT
- APPR
- REJT
- REVR

Approval of Incoming Request for Debit (Outgoing Payment)

- BOOK
- INIT
- DRFX
- DRCO
- DRLQ
- CRLQ
- DCLG
- REJT
- REVR

Approval of Outgoing Request for Debit (Incoming Payment)

- BOOK
- INIT
- XREF
- DRLQ
- CRCO
- CRFX
- CRLQ
- REVR

Reject of Incoming Request for Debit

- BOOK
- INIT
- XREF
- DCLG

Reject of Outgoing Request for Debit

- BOOK
- INIT

- XREF

Reject of Incoming Payments

- BOOK
- INIT
- DRLQ
- CRLQ
- DCLG
- MISC

Reject of Outgoing Payments

- BOOK
- INIT
- DRLQ
- CRLQ
- MISC

Reverse of Incoming Collection

- BOOK
- INIT
- DRLQ
- CRLQ
- DCLG
- MISC

Reverse of Outgoing Collection

- BOOK
- INIT
- DRLQ
- CRLQ
- MISC

10.2.2 Accounting Entries

DRLQ: Debit Entry Liquidation for Payments

While triggering this event for Outgoing payment transactions the system posts a debit entry to the customer account. In the case of incoming transactions the debit entry will be posted to the Clearing Suspense account.

Those contracts satisfying the following parameters will be picked up for processing based on their priority.

- The contract is Active and Authorized
- The Debit entry date is prior to the current system date or is on the current system date.
- The Initiation event has been processed successfully
- For transactions involving the customer account having a foreign currency the exchange rate population event has been completed and authorized.

- For outgoing transactions the customer entry has been consolidated if the transaction has been marked for consolidation.

Entries posted for Outgoing transfers will be as follows:

Accounting Role	Dr./Cr. Indicator
Customer Account	Debit
Internal Suspense Payable –	Credit

Entries posted for Incoming transfers will be as follows:

Accounting Role	Dr./Cr. Indicator
Clearing Suspense Receivable (or Clearing Vostro)	Debit
Internal Suspense Receivable–	Credit



If the entry dates of the debit and credit legs are the same, the system will not pass the entry to the Internal Suspense account. Also, for transactions marked for client entry consolidation, a single debit entry to the customer's account will be passed. The system generates a new reference number for the consolidation and the accounting entries will be passed using this reference number.

CRLQ: Credit Entry Liquidation for Payments

During this event a credit entry will be posted to the Internal/Clearing Suspense account for outgoing transactions. The entry will be posted to the customer account for incoming transactions.

Based on their priority, the system picks up all active and authorized contracts if:

- The credit entry date is prior to or is the current system date
- The DRLQ event has been processed successfully

Entries posted for Outgoing transfers will be as follows:

Accounting Role	Dr./Cr. Indicator
Internal Suspense Payable–	Debit
Clearing Suspense –Payable (or Clearing Vostro)	Credit

Entries posted for Incoming transfers will be as follows:

Accounting Role	Dr./Cr. Indicator
Internal Suspense –Receivable	Debit
Customer Account	Credit

DRLQ: for Outgoing Collection, Reject of Outgoing Collection and Recall of Incoming Collection products

The following accounting entries can be defined for outgoing collection, reject of outgoing collection and recall of incoming collection products:

Event Code	Accounting Role	Amount Tag	Dr/Cr
DRLQ	CLGSUSREC	TFR_AMT	Debit
	INTSUSPAY	TFR_AMT	Credit
CRLQ	INTSUSPAY	TFR_AMT	Debit
	BENEFICIARY	TFR_AMT	Credit

DRLQ: for Incoming Collection, Reject of Incoming Collection and Recall of Outgoing Collection products

The following accounting entries can be defined for incoming collection, reject of incoming collection and recall of outgoing collection products:

Event Code	Accounting Role	Amount Tag	Dr/Cr
DRLQ	REMITTER	TFR_AMT	Dr
	INTSUSREC	TFR_AMT	Cr
CRLQ	INTSUSREC	TFR_AMT	Dr
	CLGSUSPAY	TFR_AMT	Cr

Reject of Outgoing payments

The following entries can be defined for reject of outgoing payments:

Event Code	Accounting Role	Amount Tag	Dr/Cr
DRLQ	CLGSUSREC	TFR_AMT	Dr
	INTSUSREC	TFR_AMT	Cr
CRLQ	INTSUSREC	TFR_AMT	Dr
	CUSTOMER	TFR_AMT	Cr

Reject of Incoming payments

The following entries can be defined for reject of incoming payments:

Event Code	Accounting Role	Amount Tag	Dr/Cr
DRLQ	CUSTOMER	TFR_AMT	Dr
	INTSUSPAY	TFR_AMT	Cr
CRLQ	INTSUSPAY	TFR_AMT	Dr
	CLGSUSPAY	TFR_AMT	Cr

Reverse of Outgoing collections

The following entries can be defined for reverse of outgoing collections:

Event Code	Accounting Role	Amount Tag	Dr/Cr
DRLQ	CUSTOMER	TFR_AMT	Dr
	INTSUSREC	TFR_AMT	Cr
CRLQ	INTSUSREC	TFR_AMT	Dr
	CLGSUSPAY	TFR_AMT	Cr

Reverse of Incoming collections

The following entries can be defined for reverse of incoming collections:

Event Code	Accounting Role	Amount Tag	Dr/Cr
DRLQ	CLGSUSREC	TFR_AMT	Dr
	INTSUSPAY	TFR_AMT	Cr
CRLQ	INTSUSPAY	TFR_AMT	Dr
	CUSTOMER	TFR_AMT	Cr

Incoming Payment

The following entries can be defined for the incoming payments:

Event Code	Accounting Role	Amount Tag	Dr/Cr
DRLQ	NOSTRO	TFR_AMT	Dr
DRLQ	CLG_SUS_IN	TFR_AMT	Cr

Event Code	Accounting Role	Amount Tag	Dr/Cr
DRLQ	NOSTRO	TFR_AMT_INVAC	Dr
DRLQ	INT_SUS_INVAC	TFR_AMT_INVAC	Cr
DRLQ	NOSTRO	TFR_AMT_ACBLK	Dr
DRLQ	INT_SUS_ACBLK	TFR_AMT_ACBLK	Cr
DRLQ	NOSTRO	TFR_AMT_ACNA	Dr
DRLQ	INT_SUS_ACNA	TFR_AMT_ACNA	Cr
DRLQ	NOSTRO	TFR_AMT_AEDREQ	Dr
DRLQ	INT_SUS_AEDREQ	TFR_AMT_AEDREQ	Cr
DRLQ	NOSTRO	TFR_AMT_NMMS	Dr
DRLQ	INT_SUS_NMMS	TFR_AMT_NMMS	Cr
DRLQ	NOSTRO	TFR_AMT_INSTG	Dr
DRLQ	INT_SUS_INSTG	TFR_AMT_INSTG	Cr
CRLQ	CLG_SUS_IN	TFR_AMT	Dr
CRLQ	BENEFICIARY	TFR_AMT	Cr
CRLQ	INT_SUS_INVAC	TFR_AMT_INVAC	Dr
CRLQ	BENEFICIARY	TFR_AMT_INVAC	Cr
CRLQ	INT_SUS_ACBLK	TFR_AMT_ACBLK	Dr
CRLQ	BENEFICIARY	TFR_AMT_ACBLK	Cr
CRLQ	INT_SUS_ACNA	TFR_AMT_ACNA	Dr
CRLQ	BENEFICIARY	TFR_AMT_ACNA	Cr
CRLQ	INT_SUS_AEDREQ	TFR_AMT_AEDREQ	Dr
CRLQ	BENEFICIARY	TFR_AMT_AEDREQ	Cr
CRLQ	INT_SUS_NMMS	TFR_AMT_NMMS	Dr
CRLQ	BENEFICIARY	TFR_AMT_NMMS	Cr
CRLQ	INT_SUS_INSTG	TFR_AMT_INSTG	Dr
CRLQ	BENEFICIARY	TFR_AMT_INSTG	Cr

Book Transfer OP

The following entries can be defined for Book transfer of outgoing payments:

Event Code	Accounting Role	Amount Tag	Dr/Cr
DRLQ	REMITTER	TFR_AMT	Dr
	INT_SUS_OUT	TFR_AMT	Cr
CRLQ	INT_SUS_OUT	TFR_AMT	Dr
	BENEFICIARY	TFR_AMT	Cr

OP External Clearing

The following entries can be defined for External Clearing of outgoing payments:

Event Code	Accounting Role	Amount Tag	Dr/Cr
DRLQ	REMITTER	TFR_AMT	Dr
	CLG_SUS_OUT	TFR_AMT	Cr
CRLQ	CLG_SUS_OUT	TFR_AMT	Dr
	NOSTRO	TFR_AMT	Cr

IC in CF1

The following entries can be defined for CF1 stage of incoming collections:

Event Code	Accounting Role	Amount Tag	Dr/Cr
INIT	CF1_CONT_ASSET	CONT_CF1_AMT	Dr
INIT	CF1_CONT_LIAB	CONT_CF1_AMT	Cr
APPR	CF1_CONT_LIAB	APPR_AMT	Dr
APPR	CF1_CONT_ASSET	APPR_AMT	Cr
ANUL	CF1_CONT_LIAB	OUT_BAL	Dr
ANUL	CF1_CONT_ASSET	OUT_BAL	Cr

IC that is created in CF2

The following entries can be defined for CF2 stage of incoming collections:

Event Code	Accounting Role	Amount Tag	Dr/Cr
INIT	CF2_CONT_ASSET	CONT_CF2_AMT	Dr

Event Code	Accounting Role	Amount Tag	Dr/Cr
INIT	CF2_CONT_LIAB	CONT_CF2_AMT	Cr
APPR	CF2_CONT_LIAB	APPR_AMT	Dr
APPR	CF2_CONT_ASSET	APPR_AMT	Cr
ANUL	CF2_CONT_LIAB	OUT_BAL	Dr
ANUL	CF2_CONT_ASSET	OUT_BAL	Cr

OP with Charges

The following entries can be defined for Outgoing payments with charges:

Event Code	Accounting Role	Amount Tag	Dr/Cr
DRLQ	PCCHG_CUST	CHG1_AMT	Dr
DRLQ	CHG1_INC	CHG1_AMT	Cr

10.3 Event- Advices for PCs

The following list of advices can be generated for the various events that get triggered during the life cycle of a PC transaction.

Event code	Advice
INIT	REMIT_SLIP
CRLQ	CREDIT_ADVICE
APPR	APPROVAL_ADVICE
REJT	REJECTION_ADVICE
CLOS	CLOSURE_ADVICE
RECL	RECALL_ADVICE
DRLQ	DEBIT_ADVICE
APPR	APPROVAL_ADVICE
REJT	REJECT_ADVICE
RECL	RECALL_ADVICE
INIT	Payment Order
INIT	Request for Payment

Event code	Advice
INIT	Collection Order
INIT	Letter of Credit
INIT	Partial Payment Advice
INIT	Notification of Placement in Card Index 2
INIT	Client Notification about Request for Payment

The following advices will be generated for collection transactions

- **Remit Slip:** Based on the product advice definition, this advice is generated when a contract is saved. It is automatically printed and cannot be viewed/regenerated subsequently.
- **Debit Advice:** Based on the product advice setup, this advice is generated while processing the Debit Entry Liquidation (DRLQ) event for the following type of transactions
 - Incoming Direct Debit
 - Reject of Incoming Direct Debit
 - Recall of Outgoing Direct Debit
 - Approval of Incoming Direct Debit (Outgoing Payment)
- **Credit Advice:** Based on the product advice setup, this advice is generated while processing the Credit Entry Consolidation (CRLQ) event for the following type of transactions:
 - Outgoing Direct Debit
 - Reject of Outgoing Direct Debit
 - Recall of Incoming Direct Debit
 - Approval of Outgoing Request for Debit (Incoming Payment).
- **Approval Advice:** Based on the product setup, this advice is generated for the following type of transaction while processing Collection of Approvals (APPR).
 - Outgoing Collection
 - Incoming Collection
- **Reject Advice:** This would be generated for the following type of transactions:
 - **Rejected Outgoing Collections:** If the advice basis date is the Event Date, the advice is generated while processing the Collection of Rejection (REJT) event for the transaction. If you have identified the Response Date as the advice basis date, the advice is generated on the response date of the transaction.
 - **Rejected Incoming Collections:** The advice is generated while processing Collection of Rejection (REJT) event for the transaction.
 - **Rejected Approval of Incoming Request for Debit (Outgoing Payment):** The advice is generated while processing Collection of Rejection (REJT) event for the transaction.
- **Closure Advice:** This advice is generated for following type of transactions:
 - Outgoing Request for Debits without Re-dispatch - generated while processing the Collection Closure (CLOS) event of the transaction.
 - Outgoing Request for Debits with Re-dispatch - generated during contract re-dispatch (RDSP).

- **Recall Advice:** Based on the product advice setup, this is generated for the following type of transactions while processing the Contract Recall (RECL) event
 - Outgoing Direct Debit
 - Incoming Direct Debit

The following advices will be generated for payment transactions:

- **Payment Order:** In the 'Payments Russian Transaction Input' screen, if the 'Payment Doc Type' field is set to '01 Payment Order', the system generates this advice for outgoing payments.
- **Request for Payment:** In the "Payments Russian Transaction Input" screen, if the 'Payment Doc Type' field is set to '02 Request for Payment', the system generates this advice for incoming collections when there is a special type of payment order.
- **Collection Order:** In the 'Payments Russian Transaction Input' screen, if the 'Payment Doc Type' field is set to '06 Collection Order', the system generates this advice for incoming collections when there is a special type of payment order.
- **Letter of Credit:** In the 'Payments Russian Transaction Input' screen, if the 'Payment Doc Type' field is set to '08 Letter of Credit' the system generates this advice for outgoing payments when there is a special type of payment order.
- **Partial Payment:** The system generates this advice when there is a partial payment of contracts.
- **Notification of Placement in Card Index 2:** The system generates this advice in the event that a payment is not made and has been placed in Card Index 2.
- **Client Notification about Request for Payment:** The system generates this advice when there is a request for payment transaction approval, if the payment must go with acceptance.



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