RTGS SKN Messages User Guide

# Oracle FLEXCUBE Universal Banking

Release 12.87.03.0.0

Part No. E88027-01

June 2017



RTGS SKN Messages User Guide June 2017 Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India
Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax:+91 22 6718 3001
www.oracle.com/financialservices/

Copyright © 2007, 2017, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

# Contents

	0.1	Introdu	uction	1-1				
	0.2	Audier	nce	1-1				
	0.3	Docum	nentation Accessibility	1-1				
	0.4	Organization						
	0.5	Acrony	ms and Abbreviations	1-2				
	0.6	Organi	ization	1-2				
	0.7	Glossa	ary of Icons	1-2				
	8.0	Relate	d Documents	1-2				
1.	RTG	S Mes	ssages	2-1				
	1.1	Introdu	uction	2-1				
	1.2	Mainta	nining Details for RTGS Interface	2-1				
		1.2.1	Maintaining External System	2-1				
		1.2.2	Maintaining RTGS Interface Details	2-2				
		1.2.3	Maintaining RTGS Messages	2-3				
		1.2.4	Processing Incoming RTGS Message	2-4				
		1.2.5	Processing Outgoing RTGS Message	2-4				
2.	SKN	l Mess	ages	3-1				
	2.1	Introdu	uction	3-1				
	2.2	Mainta	nining Details for SKN Interface	3-1				
		2.2.1	Maintaining External System	3-1				
		2.2.2	Maintaining SKN Interface Details	3-2				
		2.2.3	Maintaining SKN Messages	3-3				
		2.2.4	Processing Incoming SKN Messages	3-4				
		2.2.5	Processing Outgoing SKN Messages	3-5				
3.	Ann	exure		4-1				
	3.1	Accou	nting Entries	4-1				
		3.1.1	Accounting entries for RTGS Incoming Debit (from Central Bank)	4-1				
		3.1.2	Accounting Entries for SKN/RTGS incoming payments					
		3.1.3	Accounting Entries for SKN/RTGS Outgoing Payments	4-2				
4	Fun	ction I	D Glossary	5-1				

## 1.Preface

### 1.1 Introduction

Oracle FLEXCUBE facilitates processing of SKN and RTGS messages for bank payments. The system dispatches and processes Incoming credit payment, Return of Incoming credit payment, Outgoing Credit Payment, Return of Outgoing Credit Payment in SKN and RTGS networks. Besides this User Manual, while maintaining the interface related details, you can invoke the context sensitive help available for each field. This help encapsulates the purpose of each field within a screen. Placing the cursor on the relevant field and striking the <F1> key on the keyboard can obtain information specific to a particular field.

## 1.2 Audience

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

Role	Function
Back office data entry Clerks	Input functions for maintenance related to the interface
Back office Managers/ Officers	Authorization functions

## 1.3 <u>Documentation Accessibility</u>

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

## 1.4 Organization

This manual is organized as follows:

Chapter 1	About this Manual gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	RTGS Messages explains the process of maintaining the incoming and outgoing credit payment messages through RTGS interface.
Chapter 3	SKN Messages explains the process of maintaining the incoming and outgoing credit payment messages through SKN interface.
Chapter 4	Annexure lists all the various accounting entries for RTGS and SKN Messages.
Chapter 5	Function ID Glossary has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.



## 1.5 Acronyms and Abbreviations

Abbreviation	Description
System	Unless and otherwise specified, it shall always refer to Oracle FLEX- CUBE Corporate (FCC) system
GI	Generic Interface
RTGS	Real Time Gross Settlement
SKN	Sistem Kliring Nasional / Indonesia National Clearing system

## 1.6 Organization

This manual is organized into the following chapters:

Chapter 1	About This Manual – Provides an introduction to the organisation of the Manual
Chapter 2	RTGS Messages – Provides an overview of the messages in RTGS network.
Chapter 3	SKN Messages – Provides an overview of the messages in SKN network.

## 1.7 Glossary of Icons

Icons	Function		
×	Exit		
+	Add row		
_	Delete row		
<b>&gt;</b> :	Option List		

## 1.8 Related Documents

You may need to refer to any or all of the User Manuals while working on the IF RTGS SKN Messages module:

- Procedures User Manual
- GI
- CS
- FT
- MS
- PC
- LC



## 2. RTGS Messages

### 2.1 Introduction

Oracle FLEXCUBE supports processing of messages in RTGS network. Incoming credit payment, Return of Incoming Credit payment, Outgoing Credit payment, return of outgoing credit payment and Incoming debit are the messages dispatched and processed in RTGS networks..

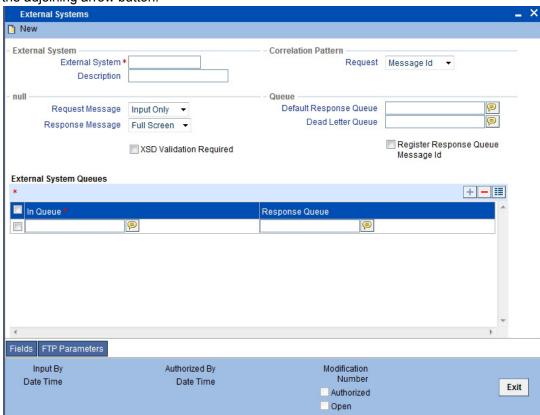
## 2.2 Maintaining Details for RTGS Interface

You need to maintain the following details for this interface:

- Details of External System
- Details of the Interface
- Interface Parameterization
- Interface Translation

#### 2.2.1 Maintaining External System

You need to specify the external system connected to the interface by using the 'External System Maintenance' screen. You can invoke the 'External System Maintenance' screen by typing 'GWDEXSYS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen, you can specify the following details:



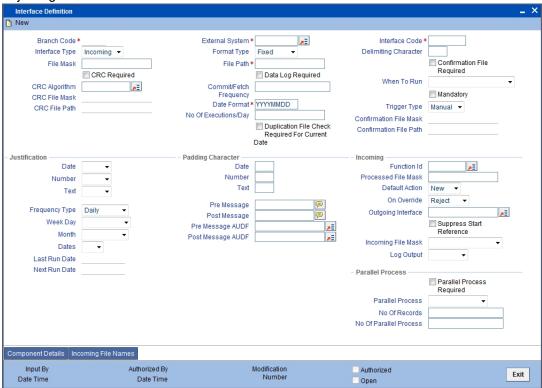
#### **External System**

Specify 'RTGS' as the external system.

For more details refer Maintaining External System(s) Details section of Generic Interface User Manual.

#### 2.2.2 Maintaining RTGS Interface Details

Generic Interface (GI) provides a facility to define format details and properties associated to interface file.OLE\_LINK1 You can maintain format details and properties associated with RTGS interface file in the 'Interface Definition' screen. You can invoke this screen by typing 'GIDIFTDF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The following details are maintained for PCRTGSIN interface here:

#### **External System**

Specify 'BIS' as external system.

#### **Interface Code**

Specify interface code as 'PCRTGSIN'.

#### **Interface Type**

Select Incoming as interface type from the adjoining drop-down list.

#### File Path

Specify the directory path of the incoming files to be processed.

#### File Name

Specify the file name as per network.

#### **Frequency Type**

Select Multiple times in a day as the frequency type from the adjoining drop-down list.



#### **Incoming File Mask**

Select 'Start With File Name' as the incoming file mask from the adjoining drop-down list.

The interface details and the external system details are maintained using the Interface Definition Details and External System Maintenance screens. For more details refer Specifying Interface Definition Details section of Generic Interface User Manual.

### 2.2.3 <u>Maintaining RTGS Messages</u>

The following table specifies the various message types and the corresponding transaction code of RTGS Network:

Ser ial No	Network (from Product)	Messag e Type (Outgoin g/ Incomin g)	Transfer Type	Produ ct Type(f rom Produ ct Categ ory)	RTGS/ SKN Messa ge Name	Message Description
1	RTGS	Incoming	Cus- tomer	Incom- ing Credit	607	This is an Incoming RTGS Payment to the Customer.
				Pay- ment		The Message Type received in the RTGS message will be "607" based on which the product type will be identified.
						Mapping between the message type and the corresponding Payment product has to be provided based on which the transaction will be created.
2	RTGS	Incoming	Cus- tomer	Return of Out- going Credit Pay- ment	610	This message is for return of Outgoing Payment.  The first 16 characters of the "Payment field" in the message contain the Reference number based on which the transaction will be identified.
3	RTGS	Outgoing	Payment	Outgo- ing Credit	600	This message will be generated for the "Outgoing Payment" transaction using RTGS product.



4	RTGS	Outgoing	Payment	Return of Incom- ing Credit	617	This message will be generated when the authorizer rejects the Incoming credit payment
5	RTGS	Incoming	Payment	RTGS Debit Notifi- cation	637	

#### 2.2.4 Processing Incoming RTGS Message

The interface PCRTGSINC uploads the incoming payment files through RTGS networks. The incoming files uploaded in the ASCII format is placed in a specified folder and the path is mapped to GI maintenance.

Steps involved in File processing of Incoming RTGS Message:.

- When the file is uploaded, the network type is identified based on the file type.
- The file is parsed as per the message format and is uploaded in the GI interface table.
- From the interface table new program unit is written to call the PC service using the data available in the GI interface table.
- The RTGS file will be identified with RTGS file extension.
- The interface job is triggered manually to initiate manual processing.
- After the file processing and data processing, incoming job PC\_PRCSINMSG is executed from the job browser screen (CSSJOBBR)
- After job execution, system processes the data from the GI upload table and creates Incoming payment contracts.
- The following validation is done as part of file parsing and it will be rejected if validation fails
  - Incorrect credit count, debit count.
  - Incorrect total credit amount, total debit amount.
  - TRN code is incorrect or blank

#### 2.2.5 Processing Outgoing RTGS Message

The interface PCRTGSOUT uploads the outgoing payment files through RTGS networks. The outgoing files uploaded in the ASCII format is placed in a specified folder and the path is mapped to GI maintenance.

Steps involved in File processing of Outgoing RTGS Message:

- All the outgoing payment contracts generated on the day along with the contracts generated after the cut-off time in the previous day is selected.
- All the fields required for the message is inserted into the GI upload interface table.
- From the interface table file is generated and placed in the directory location.
- A new parameter NO\_OF\_OUT\_TXN is introduced in CSTB\_PARAM. This parameter
  denotes the number of transaction to be grouped in a single file. If the number of
  transaction to be processed exceeds the count then multiple outgoing files are
  generated.



- The outgoing job PC\_PRCSOUTMSG is introduced for processing outgoing file generation.
- After the execution of job from the job browser screen, the system:
  - Selects the set of contracts to be dispatched.
  - Processes individual contracts to build the message body on per transaction basis.
  - Based on the parameter count the individual transactions are grouped in the file and the corresponding header and footer are built.
  - Multiple files are generated for both RTGS and SKN in case if the number of transactions exceeds the parameter count.
  - New parameter PC\_OUTFILE\_PATH will be introduced in the CSTB\_PARAM table. Based on the path specified in the parameter, the outgoing file is placed in the path.



## 3. SKN Messages

### 3.1 Introduction

Oracle FLEXCUBE facilitates the outgoing and incoming payments with SKN network. SKN networks dispatches and processes Incoming Credit Payment, Return of Incoming Credit Payment, Outgoing Credit Payment and Return of Outgoing Credit Payment messages.

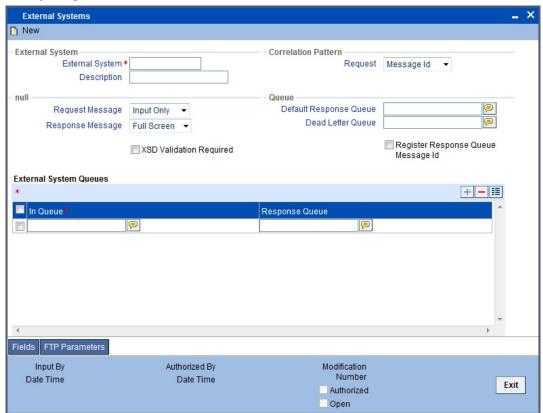
## 3.2 <u>Maintaining Details for SKN Interface</u>

You need to maintain the following details for this interface:

- Details of External System
- Details of the Interface
- Interface Parameterization
- Interface Translation

#### 3.2.1 Maintaining External System

You need to specify the external system connected to the interface by using the 'External System Maintenance' screen. You can invoke the 'External System Maintenance' screen by typing 'GWDEXSYS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In this screen, you can specify the following details:

#### **External System**

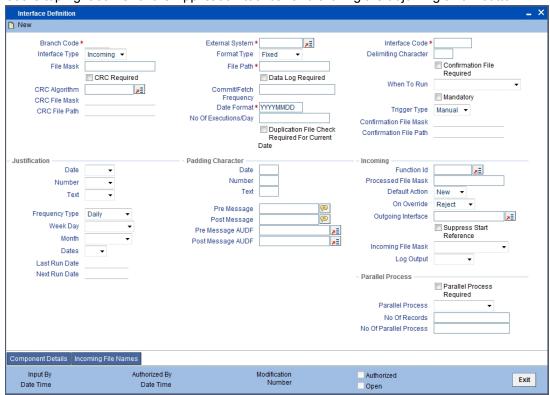
Specify 'SKN' as the external system.



For more details refer Maintaining External System(s) Details section of Generic Interface User Manual

#### 3.2.2 <u>Maintaining SKN Interface Details</u>

Generic Interface (GI) provides a facility to define format details and properties associated to interface file. You can maintain format details and properties associated with SKN interface file in the 'Interface Definition' screen. You can invoke this screen by typing 'GIDIFTDF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The following details are maintained for PCSKNSIN interface here:

#### **External System**

Specify 'BIS' as external system.

#### Interface code

Specify interface code as 'PCSKNSIN'.

#### **Interface Type**

Select Incoming as interface type from the adjoining drop-down list.

#### File Path

Specify the directory path of the incoming files to be processed.

#### **File Name**

Specify the file name as per network.

#### **Frequency Type**

Select Multiple times in a day as the frequency type from the adjoining drop-down list.

#### **Incoming File Mask**

Select 'Start With File Name' as the incoming file mask from the adjoining drop-down list.



The interface details and the external system details are maintained using the Interface Definition Details and External System Maintenance screens. For more details refer Specifying Interface Definition Details section of Generic Interface User Manual.

### 3.2.3 <u>Maintaining SKN Messages</u>

The following table specifies the various message types and the corresponding transaction code of SKN Network:

Seria I No	Network (from Product)	Message Type (Outgoing/ Incoming)	Payme nt / Collecti on	Product Type(fro m Product Category)	Mess age Name	Message Description
1	SKN	Incoming	Cus- tomer	Incoming Credit Payment	S01	This is an incoming SKN Payment message for the Customer.
						The message type received in the message will be "BMSKN01" based on which the product type will be identified.
						Mapping between the message type and the corre- sponding Pay- ment product has to be pro- vided based on which the trans- action will be created.



2	SKN	Incoming	Cus- tomer	Return of Outgoing Credit Payment	S03	The message is the return of "Outgoing credit payment".
						The first 16 characters of the "Remarks field" in the message contain the Reference number based on which the transaction will be identified.
3	SKN	Outgoing	Pay- ment	Outgoing Credit	S05	This message will be gener- ated for the "Outgoing Pay- ment" transac- tion using the SKN product
4	SKN	Outgoing	Pay- ment	Return of Incoming Credit	S07	This message will be gener- ated when the authorizer rejects the Incoming credit Payment

#### 3.2.4 Processing Incoming SKN Messages

The interface PCSKNSINC uploads the incoming payment files through SKN networks. The incoming files uploaded in the ASCII format is placed in a specified folder and the path is mapped to GI maintenance.

Steps involved in File processing of Incoming SKN Message:.

- When the file is uploaded, the network type is identified based on the file type.
- The file is parsed as per the message format and is uploaded in the GI interface table.
- From the interface table new program unit is written to call the PC service using the data available in the GI interface table.
- The SKN file is identified with SKN file extension.
- The interface job is triggered manually to initiate manual processing.
- After the file processing and data processing, incoming job PC\_PRCSINMSG is executed from the job browser screen (CSSJOBBR)
- After job execution, system processes the data from the GI upload table and creates Incoming payment contracts
- During the data process stage the transaction will be rejected for the following cases:



- Corrupted input file
- Invalid record (e.g. account number missing)
- Account number field will be checked for the presence of any special characters, if found then the transaction will be rejected.
- TRN code is incorrect or blank.

#### 3.2.5 Processing Outgoing SKN Messages

The interface PCSKNOUT uploads the outgoing payment files through SKN networks. The outgoing files uploaded in the ASCII format is placed in a specified folder and the path is mapped to GI maintenance.

Steps involved in File processing of Outgoing SKN Message:

- The cut-off time maintained is validated for the network in order to check if the current time is within the cut-off time.
- All the outgoing payment contracts generated today along with the contracts generated after the cut-off time in the previous day is selected.
- All the fields required for the file will be inserted into the GI upload interface table.
- The PC\_OUTFILE\_PATH parameter is inserted in CSTB\_PARAM table.
- The outgoing file is placed in the path based on the path specified in the parameter.



## 4. Annexure

## 4.1 **Accounting Entries**

The following are the various accounting entries for RTGS and SKN Messages.

### 4.1.1 Accounting entries for RTGS Incoming Debit (from Central Bank)

If the transaction does not fall in to any of the exception queues, then both 'DRLQ', 'CRLQ' will be processed.

Event	Account	Debit/Credit	
DRLQ	Network GL	Credit	Charge Amount
DRLQ	Intermediary GL	Debit	Charge Amount

Event	t Account Debit/Credit		Amount
CRLQ	Charge/Fees GL	Debit	Charge Amount
CRLQ	Intermediary GL	Credit	Charge Amount

### 4.1.2 <u>Accounting Entries for SKN/RTGS incoming payments</u>

If the transaction does not fall in to any of the exception queues, then both 'DRLQ', 'CRLQ' will be processed.

Event	Account	Debit/Credit	Amount
DRLQ	Incoming Network GL (NOSTRO)	Debit	Transaction Amount
DRLQ	Intermediary GL	Credit	Transaction Amount

Event	Account	Debit/Credit	Amount
CRLQ	Intermediary GL	Debit	Transaction Amount
CRLQ	Customer Account	Credit	Transaction Amount

If the transaction falls on incoming authorization queue then 'DRLQ' event will be processed.

Event	Account	Debit/Credit	Amount



DRLQ	Incoming Network GL (NOSTRO)	Debit	Transaction Amount
DRLQ	Intermediary GL	Credit	Transaction Amount

If the transaction is completely authorized from the incoming authorization queue that means the transaction not falls on any exception queue then system will process the 'CRLQ' event.

E	vent	Account	Debit/Credit	Amount
С	RLQ	Intermediary GL	Debit	Transaction Amount
С	RLQ	Customer Account	Credit	Transaction Amount

If the incoming payment is rejected from the incoming authorization queue then system will process 'CRLQ event

Event	Account	Debit/Credit	Amount
CRLQ	Intermediary GL	Debit	Transaction Amount
CRLQ	Unsettle GL(will be picked up from Product Category)	Credit	Transaction Amount

If the incoming payment or return of outgoing payment is suspended from the incoming authorization queue then system will process the 'CRLQ' event with following accounting entries

Event	Account	Debit/Credit	Amount
CRLQ	Intermediary GL	Debit	Transaction Amount
CRLQ	Unsettle GL(will be picked up from Product Category)	Credit	Transaction Amount

If the incoming payment or return of outgoing payment is authorized from the repair queue then system will not post any accounting entries and the transaction will be moved into incoming authorization queue.

If the incoming payment is rejected from the repair queue then system will process "CRLQ event

Event	Account	Debit/Credit	Amount
CRLQ	Intermediary GL	Debit	Transaction Amount
CRLQ	Unsettle GL(will be picked up from Product Category)	Credit	Transaction Amount

### 4.1.3 Accounting Entries for SKN/RTGS Outgoing Payments

If the contract is moved to release queue, then 'DRLQ' event will be processed.



Event	Account	Debit/Credit	Amount
DRLQ	Customer Account	Debit	Transaction Amount
DRLQ	Intermediary GL	Credit	Transaction Amount

If the contract is released from Release queue, then CRLQ event will be processed.

Event	Account	Debit/Credit	Amount
CRLQ	Intermediary GL	Debit	Transaction Amount
CRLQ	Outgoing Network GL (NOSTRO)	Credit	Transaction Amount

If the contract does not require any manual authorization or release action then both 'DRLQ' and 'CRLQ' event will be processed. Accounting entries will be posted as below:

Event	Account	Debit/Credit	Amount
DRLQ	Customer Account	Debit	Transaction Amount
DRLQ	Intermediary GL	Credit	Transaction Amount
CRLQ	Intermediary GL	Debit	Transaction Amount
CRLQ	Outgoing Network GL (NOSTRO)	Credit	Transaction Amount

If the contract is rejected from Release queue, then contract will be reversed and the accounting entries will be as given below:

Event	Account	Debit/Credit	Amount
REVR	Customer Account	Debit	Negative transaction Amount
REVR	Intermediary GL	Credit	Negative transaction Amount

If the contract is rejected from Authorization (A1, A2) queues, then system will not process any accounting entries.

For Reject of Incoming Payments (IN) contracts following accounting entries will be posted for DRLQ and CRLQ events.

Event	Account	Debit/Credit	Amount
DRLQ	Unsettle GL	Debit	Transaction Amount
DRLQ	Intermediary GL	Credit	Transaction Amount
CRLQ	Intermediary GL	Debit	Transaction Amount



Event	Account	Debit/Credit	Amount
CRLQ	Outgoing Network GL (NOSTRO)	Credit	Transaction Amount



# **5. Function ID Glossary**

G	GWDEXSYS2-1
GIDIFTDF2-2	

