Oracle® Banking Payments Cloud Service

ACH Debit User Guide

Release 14.8.1.0.0

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Oracle Banking Payments Cloud Service ACH Debit User Guide, Release 14.8.1.0.0

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Preface

Purpose

This guide is designed to help acquaint you with the Oracle Banking Payments Cloud Service application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

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

Table 1 User Roles

Role	Function
Implementation & IT Staff	Implementation & Maintenance of the Software

Documentation Accessibility

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

Access to Oracle Support

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Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Related Resources

For more information on any related features, refer to the following documents:

- *Getting Started User Guide*
- *Oracle Banking Security Management System User Guide*
- *Oracle Banking Microservices Platform Foundation User Guide*
- *Routing Hub Configuration User Guide*
- *Oracle Banking Common Core User Guide*
- *Interest and Charges User Guide*
- *Oracle Banking Liquidity Management Configuration Guide*
- *Oracle Banking Liquidity Management File Upload User Guide*

Screenshot Disclaimer

The personal information used in the interface or documents is sample data and does not exist in the real world. It is provided for reference purposes only.

Acronyms and Abbreviations

The list of the acronyms and abbreviations that are used in this guide are as follows:

Table 2 Acronyms and Abbreviations

Abbreviation	Description
DDA	Demand Deposit Accounts
ECA	External Credit Approval
EOD	End of Day
IBAN	International Bank Account Number

Basic Actions

The basic actions performed in the screens are as follows:

Table 3 Basic Actions

Actions	Description
Approve	Click **Approve** to approve the initiated record. - This button is displayed once the user click **Authorize**.
Audit	Click **Audit** to view the maker details, checker details of the particular record. - This button is displayed only for the records that are already created.
Authorize	Click **Authorize** to authorize the record created. A maker of the screen is not allowed to authorize the same. Only a checker can authorize a record. - This button is displayed only for the already created records. For more information on the process, refer Authorization Process.
Cancel	Click **Cancel** to cancel the action performed.
Close	Click **Close** to close a record. This action is available only when a record is created.
Collapse All	Click **Collapse All** to hide the details in the sections. - This button is displayed once the user click **Compare**.
Compare	Click **Compare** to view the comparison through the field values of old record and the current record. - This button is displayed in the widget once the user click **Authorize**.
Confirm	Click **Confirm** to confirm the action performed.
Expand All	Click **Expand All** to expand and view all the details in the sections. - This button is displayed once the user click **Compare**.
New	Click **New** to add a new record. The system displays a new record to specify the required data. The fields marked with asterisk are mandatory. - This button is displayed only for the records that are already created.
OK	Click **OK** to confirm the details in the screen.
Save	Click **Save** to save the details entered or selected in the screen.
Unlock	Click **Unlock** to update the details of an existing record. The system displays an existing record in editable mode. - This button is displayed only for the records that are already created.
View	Click **View** to view the details in a particular modification stage. - This button is displayed in the widget once the user click **Authorize**.

Table 3 (Cont.) Basic Actions

Actions	Description
View Difference only	Click **View Difference only** to view a comparison through the field element values of old record and the current record, which has undergone changes. - This button is displayed once the user click **Compare**.

Symbols, Definitions and Abbreviations

The following are some of the Symbols you are likely to find in the manual:

Table 4 Symbols

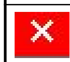
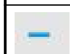
Icons	Function
	Exit
	Add row
	Delete row
	Option List

Table 5 Common Icons and its Definitions

Icon Names	Applicable Stages	Operation
Minimize	Initiation, Approval and Hand-off Retry	Users can minimize the transaction input screen. When the screen is minimized, it appears as to a separate tab within the same web page.
Maximize	Initiation, Approval and Hand-off Retry	User can maximize the transaction input screen.
Close	Initiation, Approval and Hand-off Retry	Users can close the transaction input screen. The system displays a warning message to the user that any unsaved data would be lost. User can either choose to ignore the message and close the screen or choose to 'save and close' the transaction.

1
Maintenance Screens

- Existing Maintenance
- Generic Validation Related Maintenance
- ACH Debit Receipts Maintenance

1.1 Existing Maintenance

This section lists the existing maintenance that are to be re-used while processing the ACH Debits.

- Common Core Maintenance
- Payments Core Maintenance
- External Systems and Network Mapping Maintenance
- Pricing Related Maintenance

1.1.1 Common Core Maintenance

The following are the Common Core maintenance that are referred during the ACH Debit processing:

Function ID	Screen Name	Screen Usage	Optional or Mandatory
STDCNMNT	Country Code Maintenance	For defining Country Codes	Mandatory
CYDCDEFE	Currency Definition	For defining Currency Codes country-wise	Mandatory
CYDCCYPR	Currency Pair Maintenance	For maintaining Currency pairs country-wise	Mandatory
CYDRATEE	Currency Exchange Rates Input	For Internal Exchange rate maintenance	Mandatory
ISDBICDE	BIC Code Details	For maintaining BIC codes	Optional - for other bank BICs
STDHSTCD	Host Code	For Host Code maintenance	Mandatory
STDCRBRN	Branch Core Parameters Maintenance	For Branch Detail maintenance	Mandatory
STDLOCHL	Local Holiday Calendar Maintenance	For Branch Holiday details	Mandatory
STDCRGLM	External Chart of Accounts	For GL definitions	Mandatory
STDCRTRN	External Transaction Code Maintenance	For transaction code maintenance	Mandatory

Function ID	Screen Name	Screen Usage	Optional or Mandatory
STDECAMT	External Credit Approval System	For maintaining external core systems for accounts	Mandatory
STDCIFCR	External Customer Input	For customer details required for transactions	Mandatory
STDCRACC	External Customer Account Input	For customer account details for transactions	Mandatory

Please refer to the Common Core - Core Entities and Services User Guide for field details and more information on the above listed maintenance.

1.1.2 Payments Core Maintenance

The following are the Payments Core maintenance which are referred during the payment processing:

Function ID	Screen Name	Screen Usage	Optional or Mandatory
PMDHSTPR	Host Parameters Detailed	For maintaining host level preferences	Mandatory
PMDSORCE	Source Maintenance Detailed	For maintaining source codes and the related preferences	Mandatory
PMDSORNW	Source Network Preferences Detailed	For maintaining the preferences for a combination of Source code, Network Code and Transaction Type	Mandatory
PMDNWCOD	Network Code Maintenance	For maintaining Network codes mandatory	Mandatory
PMDCTOFF	Process Cutoff Maintenance	For maintaining cutoff time for a Source, Network, Customer service model and customer.	Optional
PMDACCTL	Account Template Detailed	For maintaining accounting templates which can be linked in Network preference or pricing codes	Mandatory
PMDNWRLE	Network Rule Detailed	For defining rules for Network resolution channel-wise	Mandatory
PMDNWHOL	Network Holiday Maintenance	For defining holidays applicable for Networks	Mandatory
PMDBTPRF	Batch Processing Preferences Detailed	For maintaining bulk file preferences at Host level	Mandatory
PMDSJBPR	Payments Seed Job Parameters Detailed	For maintaining seed jobs used in bulk upload	Mandatory
PMDFLPRM	File Parameters Detailed	For maintaining schema definition path for inbound files received	Mandatory for XSD validation

Function ID	Screen Name	Screen Usage	Optional or Mandatory
PMDNARMT	Statement Narratives Detailed	For maintaining the field details which are to be populated in the Narrative of Accounting handoff	Optional
PMDCRSTR	Customer Payment Restrictions	For restricting the customer/ account for certain Networks	Optional
PMDTRRLE	Transaction Code Rule Detailed	For defining the rules based on which the transaction code is to be replaced during accounting handoff	Optional
PMDBKRED	Bank redirection Maintenance	For maintaining the redirection details for the bank details received in requests or receipts, if applicable	Optional
PMDACRED	Account redirection Maintenance	For maintaining the re-direction details for the customer account received in requests or receipts, if applicable	Optional

Please refer to the Payments Core User Guide for field details and more information on the above listed maintenance.

1.1.3 External Systems and Network Mapping Maintenance

The following are the External Systems and Network Mapping maintenance which are referred during the payment processing:

Function ID	Screen Name	Screen Usage	Optional or Mandatory
PMDSNCKM	Sanctions Check System Detailed	For maintaining Sanctions system and linking the internal statuses to the response statuses	Mandatory
PMDSCMAP	Sanctions System Mapping	For mapping Network to Sanctions systems	Mandatory
PMDERMAP	External Exchange Rate System Mapping	For linking the Network to External Exchange Rate System	Mandatory
PMDECAMT	External Credit Approval System Detailed	For maintaining the core system for accounts and the related response statuses that can be received on amount block or account validation requests	Mandatory
PMDERTMT	Exchange Rate System Detailed	For maintaining the external FX system details	Mandatory

Function ID	Screen Name	Screen Usage	Optional or Mandatory
PMDACCMT	External Accounting System Detailed	For maintaining external Accounting system details	Mandatory
PMDACMAP	Accounting System Mapping	For mapping Network to Accounting system	Mandatory

Please refer to the Payments Core User Guide for field details and more information on the above listed maintenance.

1.1.4 Pricing Related Maintenance

The following are the Pricing Related maintenance which are referred during the payment processing:

Function ID	Screen Name	Screen Usage	Optional or Mandatory
PPDCDMNT	Pricing Code Maintenance	For maintaining the pricing code with price component details	Optional
PPDVLMNT	Pricing Value Maintenance	For maintaining the Price value which is applicable for the Source/customer service level /customer	Optional

Please refer to the Payments Pricing User Guide for field details and more information on the above listed maintenance.

For details on maintenance screens common for all ACH payments, please refer Section 2.2 ACH Common Maintenance from ACH CT User Guide.

1.2 Generic Validation Related Maintenance

- Customer Agreement for ACH Debit Origination
- Originated ACH Debit Preferences

1.2.1 Customer Agreement for ACH Debit Origination

You can maintain the Customer Agreement for ACH Debit Origination. Customer Agreement can be maintained for a combination of Network, Customer and Customer Account.

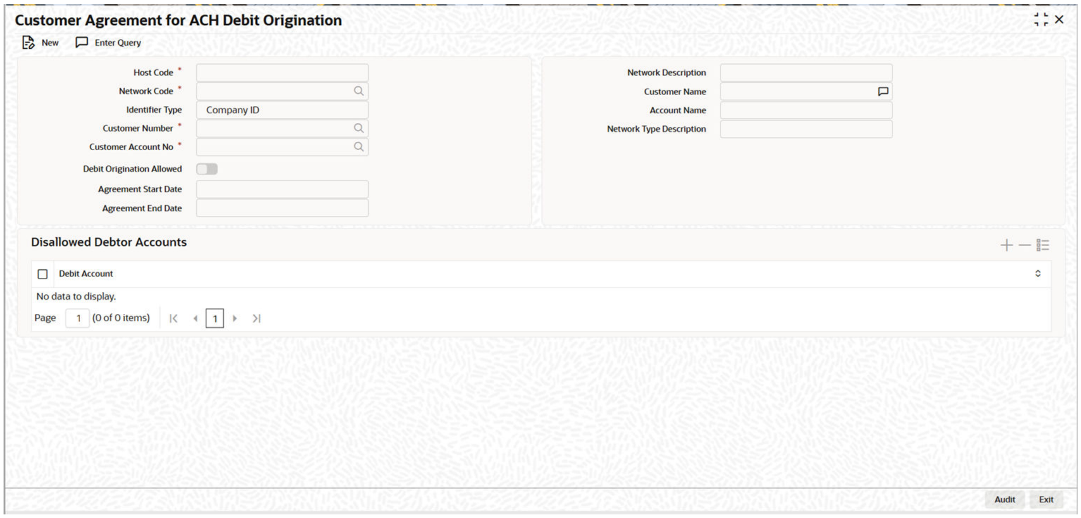
You can maintain the disallowed Debit Accounts, if any for an Originated ACH Debit transaction.

This screen is also applicable for SDD files.

1. On Homepage, specify **PMDCUSAG** in the text box, and click next arrow.

   Customer Agreement for ACH Debit Origination screen is displayed.

Figure 1-1 Customer Agreement for ACH Debit Origination



2. On **Customer Agreement for ACH Debit Origination** screen, specify the fields.

   For more information about the fields, refer to field description below:

Table 1-1 Customer Agreement for ACH Debit Origination - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Network Code	Specify the Network Code from the list of values. All valid Network Codes (Function ID: PMDNWCOD) maintained in the system for the payment type 'ACH DD' and ‘SDD’ are listed.
Network Description	Network Description is defaulted based on the Network Code selected.
Network Type Description	Network Type Description is defaulted based on the Network Code selected.
Identifier Type	Select the Identifier from the following: • Company ID (Default) • Customer ID
Customer Number	Specify the Customer Number from the list of values. Based on the option selected for Identifier Type field, the list of values for Customer field is populated with valid customer IDs or Co IDs.
Company Name	This field is defaulted as Customer Name/Company Name based on the Customer ID/Co ID selected.
Customer Account No	Specify the Customer Account No from the list of values. All valid accounts maintained in the system are listed if the identifier type is company ID. The credit account used in ACH DD transaction can be maintained in this field. This is a mandatory filed. All valid accounts maintained for the Processing Host and the accounts of other Hosts allowed for the Processing Host are listed, if the Identifier type selected is 'Company ID'. System checks whether an account is allowed for the Processing Host based on the Allowed Processing Host Maintenance (Function ID: PMDPRHST).
Account Name	Account Name is populated based on the Customer Account selected.

Table 1-1 (Cont.) Customer Agreement for ACH Debit Origination - Field Description

Field	Description
Debit Origination Allowed flag	This flag needs to be checked if Debit origination are to be allowed for the Host Code, Network Code, Customer identifier and Customer Account combination.
Agreement Start Date & End Date	This is an optional maintenance. If any of these dates are provided system validates whether the agreement is valid while processing transaction. Start date can be current date or future date. End date has to be same or later than the Start Date. Agreement is not considered as valid before the Start Date or after the End Date.
Disallowed Debtor Accounts	The list of Debtor Accounts disallowed in ACH DD transaction originated for the customer/ account can be maintained. This is an optional maintenance. While processing Originated ACH DD transaction, the system validates that debit account is not part of the Disallowed list maintained.

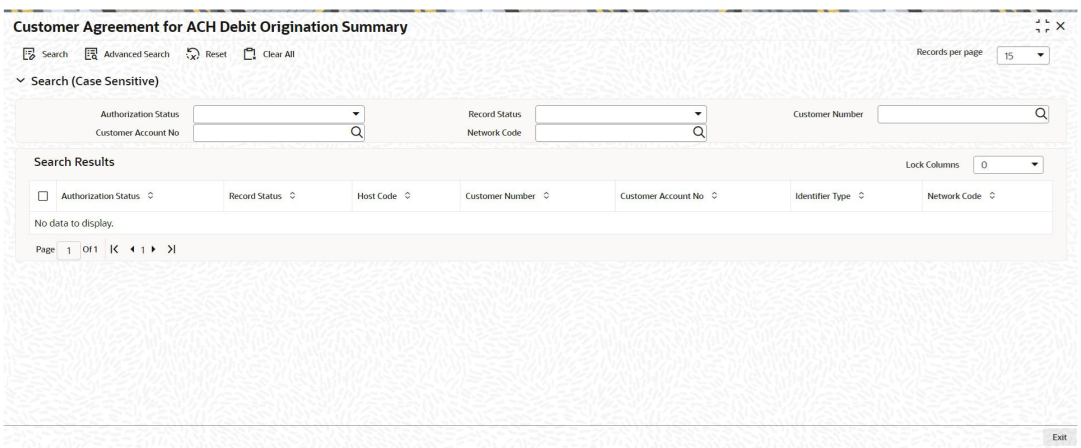
- Customer Agreement for ACH Debit Origination Summary

1.2.1.1 Customer Agreement for ACH Debit Origination Summary

1. On Homepage, specify **PMSCUSAG** in the text box, and click next arrow.

   Customer Agreement for ACH Debit Origination Summary screen is displayed.

Figure 1-2 Customer Agreement for ACH Debit Origination Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Customer Number
   - Customer Account No
   - Network Code
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

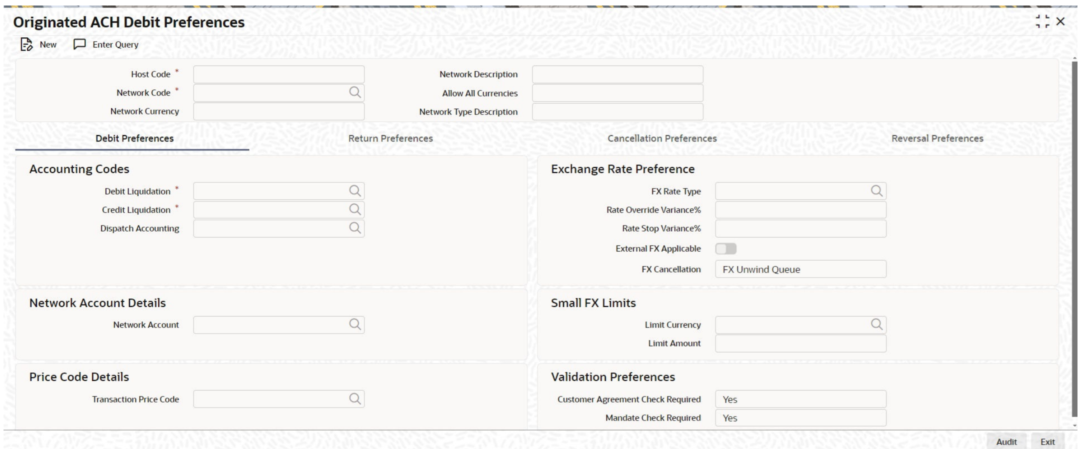
1.2.2 Originated ACH Debit Preferences

You can capture preferences for ACH Debit Network for originated transactions in this screen.

1. On Homepage, specify **PZDONPRF** in the text box, and click next arrow.

   Originated ACH Debit Preferences screen is displayed.

Figure 1-3 Originated ACH Debit Preferences



2. On **Originated ACH Debit Preferences** screen, specify the fields.

   For more information about the fields, refer to field description below:

Table 1-2 Originated ACH Debit Preferences - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Network Code	Specify the Network Code from the list of values. The list of values contains all the valid Networks maintained for the Payment Type 'ACH DD' in ACH Network Details (Function ID: PMDACHNW). This is a mandatory field.
Network Description	Network Description is defaulted based on the Network Code selected.
Network Type Description	Network Type Description is defaulted based on the Network Code selected.
Network Currency	Network Currency is defaulted based on the Network Code selected.
Allow All Currencies	Allow All Currencies is defaulted based on the Network Code selected.

- Debit Preferences Tab
- Return Preferences Tab
- Cancellation Preferences Tab
- Reversal Preferences Tab
- Originated ACH Debit Preference Summary

1.2.2.1 Debit Preferences Tab

- On **Debit Preferences Tab**, specify the fields.

  During originated ACH DD Transaction processing, preferences are fetched from the 'Debit Preferences' tab.

Figure 1-4 Originated ACH Debit Preferences - Debit Preferences Tab

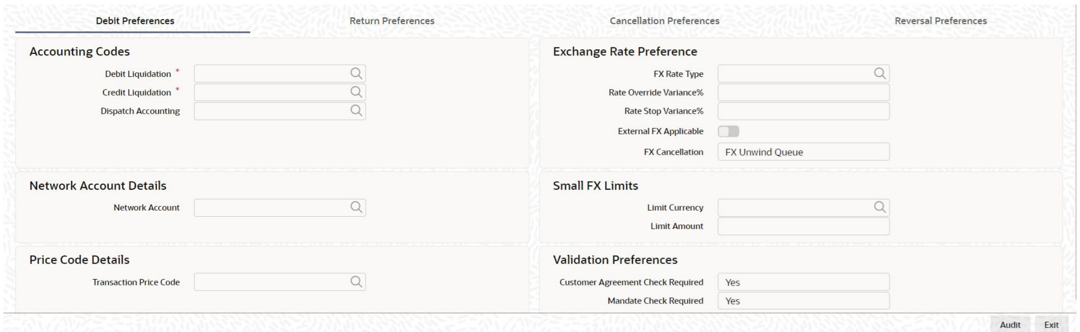


Table 1-3 Originated ACH Debit Preferences_Debit Preferences Tab - Field Description

Field	Description
Accounting Codes	:
Debit Liquidation	Specify the accounting code for Debit Liquidation. Alternatively, you can select the debit liquidation code from the option list. The list displays all accounting codes for which Debit / Credit Indicator for Main transaction is 'Debit'. This is a mandatory field.
Credit Liquidation	Specify the accounting code for Credit Liquidation. Alternatively, you can select the credit liquidation code from the option list. The list displays all accounting codes for which Debit / Credit Indicator for Main transaction is 'Credit'. This is a mandatory field.
Dispatch Accounting	Specify the accounting code for Dispatch Accounting. If dispatch accounting code is not maintained, accounting is skipped during dispatch file generation.
Network Account Details	:
Network Account	Specify the Nostro account from the list of values. All valid Nostro accounts defined for the Processing Host with account currency as Network currency are listed.
Price Code Details	:
Transaction Price Code	Specify the Transaction Price Code from the list of values. All valid price codes maintained in Price Code Maintenance (Function ID PPDCDMNT) are listed.
Exchange Rate Preferences	:
FX Rate type	The Exchange Rate pick up for a transaction is based on FX rate type maintained in Network Preferences. All open and authorized exchange rate types available in core system are listed in this field.

Table 1-3 (Cont.) Originated ACH Debit Preferences_Debit Preferences Tab - Field Description

Field	Description
Rate Override Variance%	Specify the Rate Override Variance. If exchange rate is manually provided for a transaction exceeds the override limit specified, then the system displays an override message.
Rate Stop Variance%	Specify the Rate Stop Variance. The system displays an error message if the exchange rate variance exceeds the stop limit.
External FX Applicable	If this flag is checked, Exchange Rate Request is sent to External FX system for obtaining exchange rate, if the transfer amount exceeds Small FX Limit maintained.
FX Cancellation	Select the FX Cancellation from the following: • FX Unwind Queue • Auto Interface If FX reference number is available for a transaction and if it is canceled or rolled over from an exception queue, this preference is applied. FX reversal request is sent to external system automatically if the mode is 'Auto Interface'. If the Mode is 'FX Unwind Queue', the transaction is inserted into FX unwind queue for the operator to manage a manual reversal of FX contract. The transaction proceeds with the cancellation or the roll over.
Small FX Limits	:
Limit Currency	Specify the small FX limit Currency code. Alternatively, you can select the currency code from the option list. The list displays all valid currency codes maintained in the system.
Limit Amount	Specify the Small FX Limit Amount. System converts the transfer amount in Small FX limit currency and compares with this limit.
Validation Preferences	:
Customer Agreement Check Required	If availability of Customer Agreement check is to be validated while the Batch is processed, you can enable this flag. System checks whether maintenance is available for the Customer /Credit account in 'Customer Agreement for ACH Debit Origination' maintenance (Function ID: PMDCUSAG).
Mandate Check Required	If a valid Creditor Mandate maintenance is required for processing Originated ACH Debit request, you can check this flag. Mandatory details are validated during transaction processing.

1.2.2.2 Return Preferences Tab

- On **Return Preferences Tab**, specify the fields.

  The preferences for processing of Returns received for an Originated Debit can be maintained in R-transaction Preferences tab.

Figure 1-5 Originated ACH Debit Preferences - Return Preferences Tab

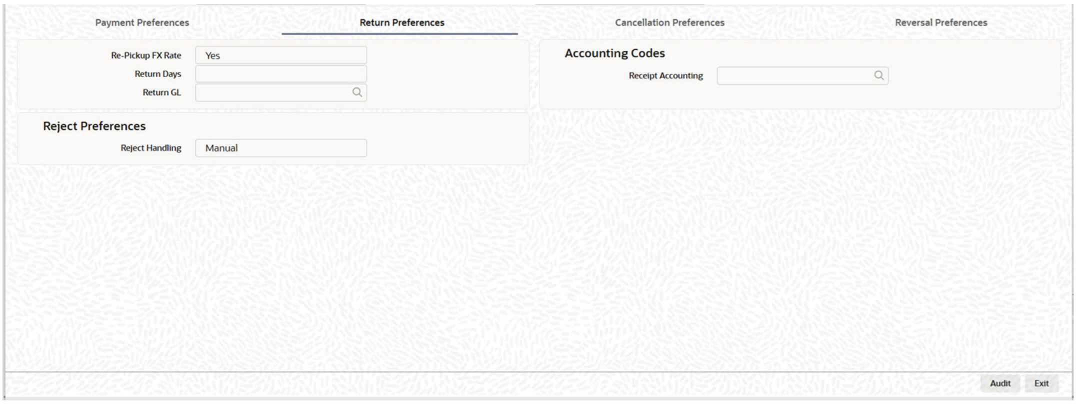


Table 1-4 Originated ACH Debit Preferences_Return Preferences Tab - Field Description

Field	Description
Re-pick up FX Rate	This field value can be maintained as 'Yes', if FX rate has to be re-picked for R-transactions which has accounting / FX impact.
Return Days	The Return Days allowed for Originated ACH Credits can be captured in this field. If the return days are maintained, system is validated whether the Return is received within the allowed days. This validation gets skipped, if the maintenance is not available for Return days. Return days are counted as Network working days. If the last allowed date is a branch holiday then it is moved forward as next branch working day.
Return GL	Specify the Return GL from the list of values. This field lists all the valid GLs available in External Chart of Accounts maintenance (Function ID: STDCRGLM) of type 'Liability'. This GL is used to post the return transaction accounting if it is canceled during processing. If this GL is not maintained no Accounting is posted on cancel of a Return transaction.
Accounting Codes	--
File Accounting	Specify the Accounting codes applicable for Receipt Accounting of Return messages of ACH Receipts from the list of values.
Reject Preferences	--
Reject Handling	Select the Reject Handling from the following: • Manual (Default) • Auto

1.2.2.3 Cancellation Preferences Tab

- On **Cancellation Preferences Tab**, specify the fields.

  The preferences for processing of Cancellation received for an Originated Debit can be maintained in Cancellation Preferences tab.

Figure 1-6 Originated ACH Debit Preferences - Cancellation Preferences Tab

Table 1-5 Originated ACH Debit Preferences_Cancellation Preferences Tab - Field Description

Field	Description
Network Allows Cancellation	Default value for this field is No, you can also modify to Yes.
Cancel Days	Specify the Cancel Days, if the 'Network Allows cancellation' is entered as 'Yes'. If the Network allows cancellation, system validates the Cancel days if the dispatch is over. Cancellation days are counted as Network working days and counted from the original transaction Dispatch Date. Cancel days are allowed to be specify only if Network allows.

1.2.2.4 Reversal Preferences Tab

- On **Reversal Preferences Tab**, specify the fields.

  The preferences for processing of Reversal received for an Originated Debit can be maintained in Reversal Preferences tab.

Figure 1-7 Originated ACH Debit Preferences - Reversal Preferences Tab

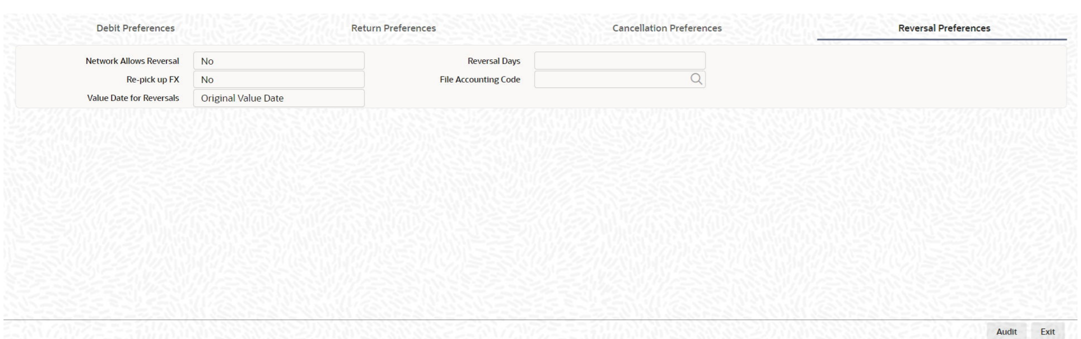


Table 1-6 Originated ACH Debit Preferences_Reversal Preferences Tab - Field Description

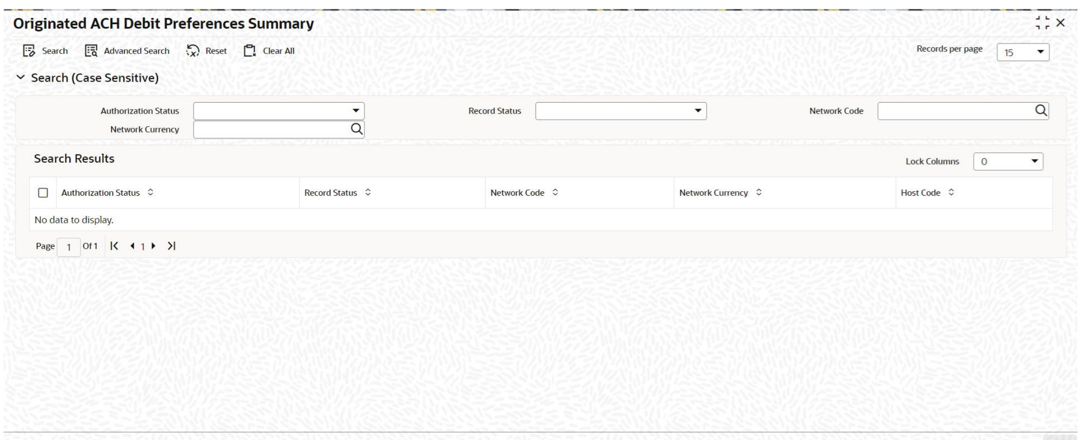
Field	Description
Network Allows Reversal	Default value for this field is No, you can also modify to Yes.
Re-pick up FX	Default value for this field is No, you can also modify to Yes.
Value Date for Reversals	Select the Value Date for Reversals from the following: • Original Value Date • Reversal Date
Reversal Days	Reversal days is applicable only if the Network allows reversal. If Reversal days are maintained, the system validates that the reversal request is being processed within the reversal days from original transaction settlement date. Reversal days is counted as Network working days.
File Accounting Code	Specify the Accounting Code for dispatch accounting.

1.2.2.5 Originated ACH Debit Preference Summary

1. On Homepage, specify **PZSONPRF** in the text box, and click next arrow.

   Originated ACH Debit Preference Summary screen is displayed.

Figure 1-8 Originated ACH Debit Preference Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Network Code
   - Network Currency
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

1.3 ACH Debit Receipts Maintenance

- ACH Debit Receipts Preferences

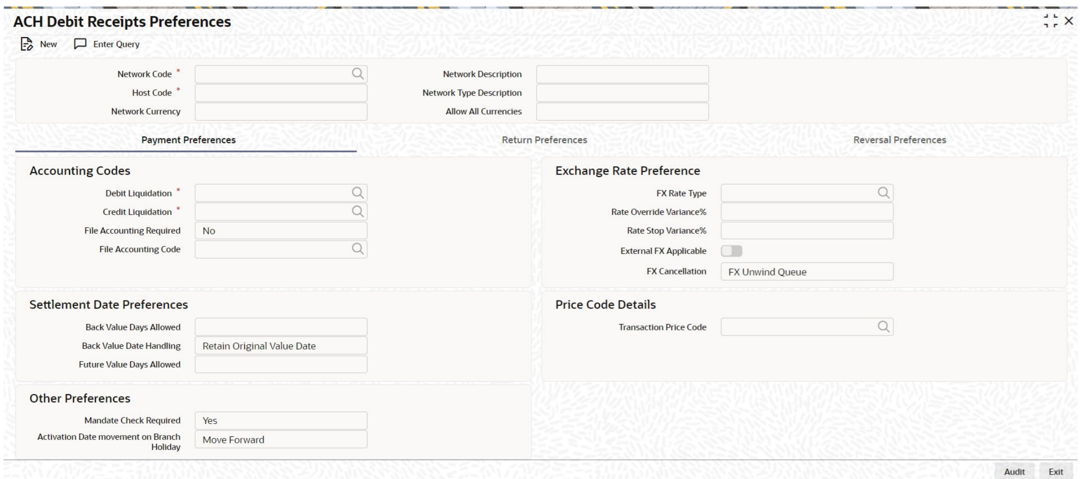
1.3.1 ACH Debit Receipts Preferences

You can capture the ACH Debit Receipts Preferences, using this screen. ACH Debit Receipt transaction processing fetches the preferences from 'Payment Preference' tab. If any Return transaction is initiated for that transaction, the preferences from the Return Preferences tab is considered.

1. On Homepage, specify **PZDINPRF** in the text box, and click next arrow.

   ACH Debit Receipts Preferences screen is displayed.

   Figure 1-9 ACH Debit Receipts Preferences

2. On **ACH Debit Receipts Preferences** screen, specify the fields.

   For more information about the fields, refer to field description below:

   Table 1-7 ACH Debit Receipts Preferences - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Network Code	Specify the Network Code from the list of values. The list of values contains all the valid Networks maintained for the Payment Type 'ACH CT' in ACH Network Details (Function ID: PMDACHNW).This is a mandatory field.
Network Currency	Network Currency is defaulted based on the Network Code selected.
Network Description	Network Description is defaulted based on the Network Code selected.
Network Type Description	Network Type Description is defaulted based on the Network Code selected.
Allow All Currencies	Allow All Currencies is defaulted based on the Network Code selected.

- Payment Preferences Tab
- Return Preferences Tab
- Reversal Preferences Tab
- ACH Debit Receipts Preference Summary

1.3.1.1 Payment Preferences Tab

- On **Payment Preferences Tab**, specify the fields.

Figure 1-10 ACH Debit Receipts Preferences - Payment Preferences Tab

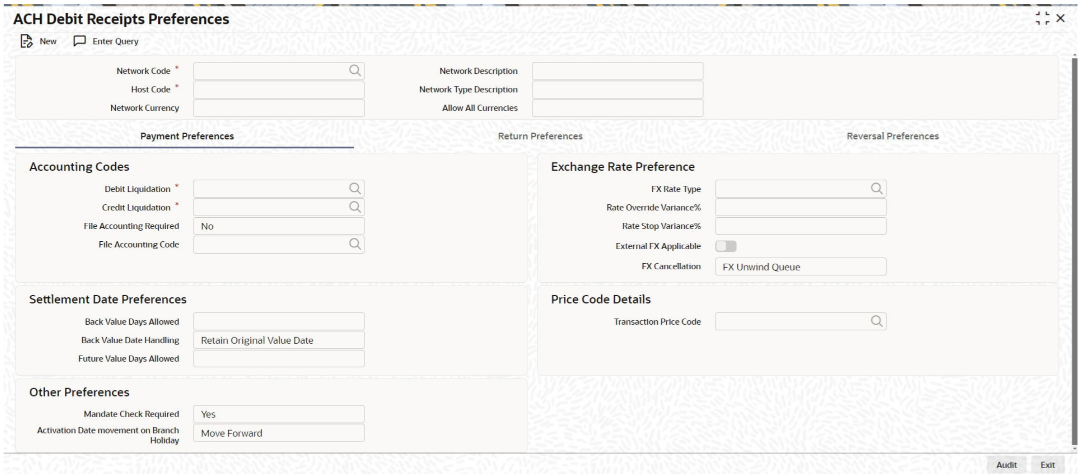


Table 1-8 ACH Debit Receipts Preferences_Payment Preferences Tab - Field Description

Field	Description
Accounting Codes	:
Debit Liquidation	Specify the accounting code for Debit Liquidation. Alternatively, you can select the debit liquidation code from the option list. The list displays all accounting codes for which Debit / Credit Indicator for Main transaction is 'Debit'. This is a mandatory field.
Credit Liquidation	Specify the accounting code for Credit Liquidation. Alternatively, you can select the credit liquidation code from the option list. The list displays all accounting codes for which Debit / Credit Indicator for Main transaction is 'Credit'. This is a mandatory field.
File Account Required	File Accounting required' flag is provided for supporting Receipt file accounting. By default, this field value is 'No'.
File Accounting Code	Specify the File Accounting Code from the list of Values, only if File Account Required field is selected as Yes. **Note** For the Network in ACH Network Maintenance (Function ID:PMDACHNW), Allow All Currencies is maintained as 'Yes', then file accounting is defaulted as 'No' and disabled.
Settlement Account Details	:

Table 1-8 (Cont.) ACH Debit Receipts Preferences_Payment Preferences Tab - Field Description

Field	Description
Derive Settlement Account	This field value is to be maintained as 'Yes' if Credit Settlement Account for the event ZICR is to be derived based on Settlement Account derivation Rule. **Note** If File accounting required flag is 'Yes' then system do not allow 'Derive Settlement Account' as 'Yes'.
Network Account	Specify the Network Account from the list of values. This field can be maintained only if Derive Settlement Account is maintained as 'No'. All valid Nostro Accounts are listed in this field. Network account is mandatory if File accounting required is 'Yes'.
Settlement Date Preferences	:
Back Value Days Allowed	Back value limit days can be maintained in this field. During the initial validations, the system validates the same and cancel the transaction if back value limit days is over.
Back Value Date Handling	Select the Back Value Date Handling from the options below: • Retain Original Value Date (Default) • Adjust to Current Date This parameter decides whether the Debit/Credit Value date is retained as the Settlement Date received in the message or whether it is to be moved to current date if the settlement date is a back date.
Future Value Days Allowed	Specify the Future value limit days. During the initial validations, the system validates the same and cancel the transaction if future value limit days is over. **Note** Back/future value days is counted as calendar days.
Other Preferences	:
Mandate Check Required	Select Mandate Check Required as Yes or No.
Activation Date movement on Branch Holiday	Select Activation Date movement on Branch Holiday as Move Forward or Move Backward.
Price Code Details	:
Transaction Price Code	Specify the Transaction Price Code applicable to the Network, transaction type and currency. You can also select the Transaction Price Code from the option list. The list displays all valid pricing codes maintained in the system.
Exchange Rate Preferences	:
FX rate type	Exchange rate pick up for a payment transaction is based on FX rate type maintained in Network Preferences. All open and authorized exchange rate types available in core system is listed for this field.

Table 1-8 (Cont.) ACH Debit Receipts Preferences_Payment Preferences Tab - Field Description

Field	Description
Rate Override Variance %	Specify the Rate Override Variance. If the variance between the exchange rate manually provided for a payment with internal rate exceeds the override limit specified, then the system displays a message and the transaction is saved.
Rate Stop Variance %	Specify the Rate Stop Variance. The system displays an error message if the exchange rate variance exceeds the stop limit.
External FX Applicable	If this flag is checked, Exchange Rate Request is sent to External FX system for obtaining exchange rate.
FX Cancellation	The value of this field can be set as 'FX Unwind Queue' or 'Auto Interface'. If FX reference number is available for a transaction and if it is canceled or rolled over from an exception queue, this preference is applied. FX reversal request is sent to external system automatically if the mode is 'Auto Interface'. If the Mode is 'FX Unwind Queue', the transaction is inserted into FX unwind queue for the operator to manage a manual reversal of FX contract. The transaction proceeds with the cancellation or the roll over.
Small FX Limits	:
Limit Currency	Specify the Small FX limit currency code. Alternatively, you can select the currency code from the option list. The list displays all valid currency codes maintained in the system.
Limit Amount	Specify the Small FX Limit Amount. For payments with cross currency conversions, the transfer amount is converted to equivalent amount in the small FX limit currency and is compared with small FX limit amount.

1.3.1.2 Return Preferences Tab

- On **Return Preferences Tab**, specify the fields.

  The preferences maintained in this tab is applicable for Return transactions of ACH Credit Transfer Receipts.

Figure 1-11 ACH Debit Receipts Preferences - Return Preferences Tab

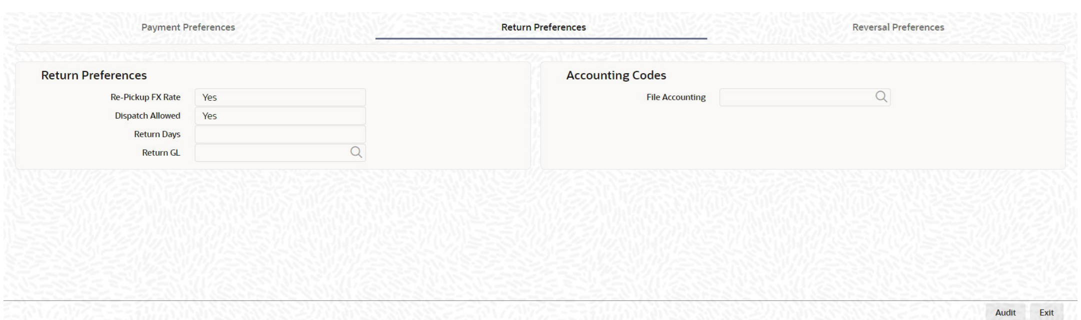


Table 1-9 ACH Debit Receipts Preferences_Return Preferences Tab - Field Description

Field	Description
Accounting Codes	:
Re-pick up FX Rate	This flag can be checked if FX rate has to be re-picked up for R-transactions which has accounting/FX impact.
Return Days	The number of days allowed after the value date of the inbound transaction within which return of the transaction has to be processed can be captured in this field. Return days are counted in days which are working days for both Branch & Network. Return days are considered as days which are working days for both Network & Branch.
Return GL	This field lists all the valid GLs available in External Chart of Accounts maintenance (Function ID: STDCRGLM) of type 'Liability'. This GL is used to post the return transaction accounting if it is cancelled during processing. If this GL is not maintained no Accounting is posted on cancel of a Return transaction.
Accounting Codes	:
File Accounting	Accounting codes applicable for Dispatch Accounting and Receipt Accounting of R-messages of ACH Receipts can be selected.

1.3.1.3 Reversal Preferences Tab

- On **Reversal Preferences Tab**, specify the fields.

  The preferences maintained in this tab is applicable for Reversal Preferences of ACH Debit Transfer Receipts.

Figure 1-12 ACH Debit Receipts Preferences - Reversal Preferences Tab

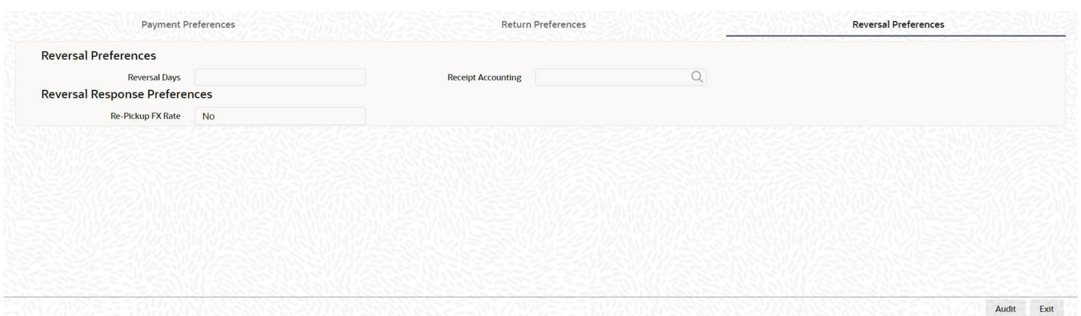


Table 1-10 ACH Debit Receipts Preferences_Reversal Preferences Tab - Field Description

Field	Description
Reversal Preferences	:
Reversal Days	Reversal days is applicable only if the Network allows reversal. If Reversal days are maintained, the system validates that the reversal request is being processed within the reversal days from original transaction settlement date. Reversal days is counted as Network working days.

Table 1-10 (Cont.) ACH Debit Receipts Preferences_Reversal Preferences Tab - Field Description

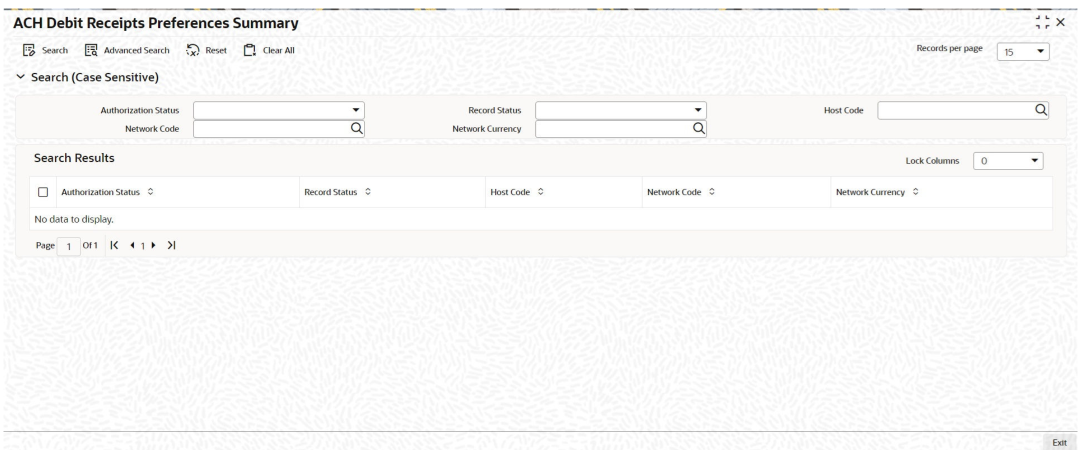
Field	Description
Receipt Accounting	Specify the Receipt Accounting from the list of values. The accounting code for file accounting of pacs.007 file can be maintained in this field.
Reversal Preferences	:
Re-pick up FX Rate	This preference can be set as Yes or No. If the reversal is accepted for a settled transaction and reversal accounting is processed, new FX rate is picked up for cross currency transactions if the value is set as 'Yes'.

1.3.1.4 ACH Debit Receipts Preference Summary

1. On Homepage, specify **PZSINPRF** in the text box, and click next arrow.

   ACH Debit Receipts Preference Summary screen is displayed.

   Figure 1-13 ACH Debit Receipts Preference Summary

2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Host Code
   - Network Code
   - Network Currency
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

2
ACH Debit Origination

2.1 ACH Debit - Origination Input

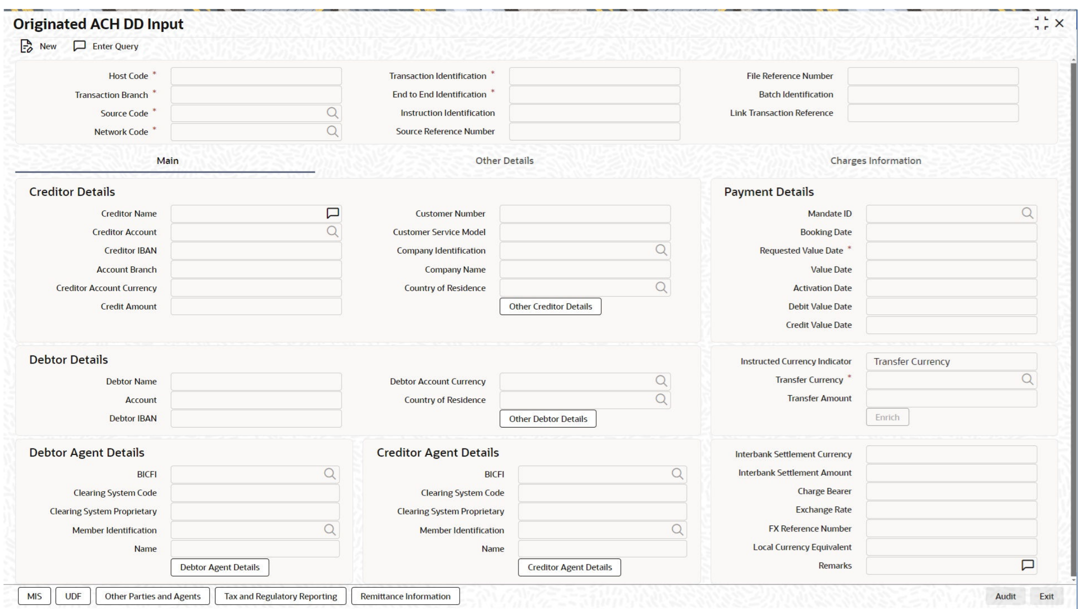
2.1.1 Originated ACH DD Input

You can capture the ACH Debit request details in this screen.

1. On Homepage, specify **PZDOTONL** in the text box, and click next arrow.

   Originated ACH DD Input screen is displayed.

Figure 2-1 Originated ACH DD Input



2. On **Originated ACH DD Input** screen, specify the fields.

   For more information about the fields, refer to field description below.

Table 2-1 Originated ACH DD Input - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.

Table 2-1 (Cont.) Originated ACH DD Input - Field Description

Field	Description
Transaction Branch	System defaults the Transaction Branch of transaction branch on clicking ‘New’.
Source Code	Specify the Network Code from the list of values. The list of values contains all the valid Networks maintained for the Payment Type 'ACH CT' in ACH Network Details (Function ID: PMDACHNW).This is a mandatory field.
Network Code	Specify the Network Code from the list of values. The list of values contains all the valid Networks maintained for the Payment Type 'ACH CT' in ACH Network Details (Function ID: PMDACHNW).This is a mandatory field.
Transaction Identification	System defaults the Transaction Identification.
End to End Identification	This field is defaulted as Transaction Reference. You can edit the field.
Instruction Identification	Specify the Instruction Identification.
Source Reference Number	Specify the Source Reference Number. This field is optional for the transactions input from User Interface.
File Reference Number	You can specify the File Reference Number.
Batch Identification	Specify the Batch Identification.

- Main Tab
- Other Details Tab
- Charges Information Tab
- MIS Button
  This topic explains the **MIS Details** screen.
- UDF Button
  This topic provides details of the **Fields** screen.
- Other Parties and Agent Details
- Tax and Regulatory Reporting
- Remittance Information
- Originated ACH DD Input Summary

2.1.1.1 Main Tab

- On **Main Tab**, specify the fields.

Figure 2-2 Originated ACH DD Input - Main Tab

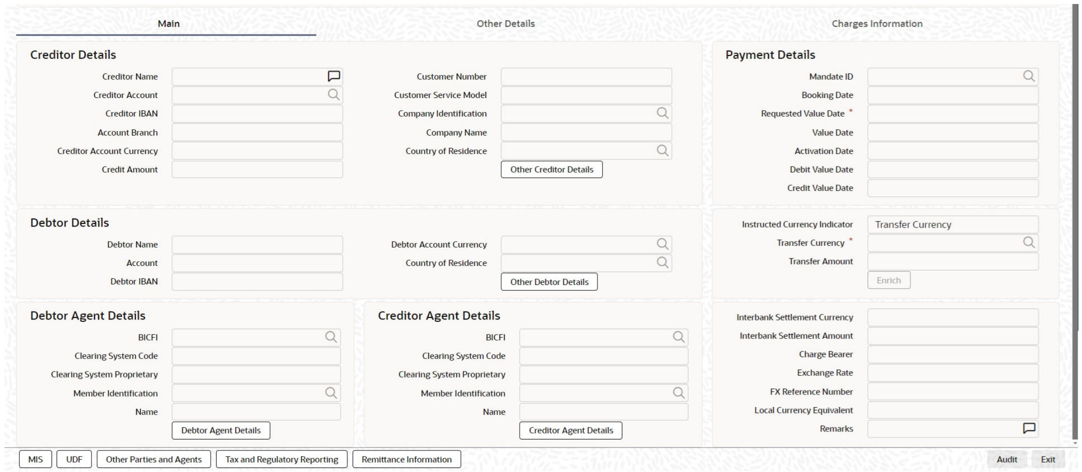


Table 2-2 Originated ACH DD Input_Main Tab - Field Description

Field	Description
Creditor Details	--
Creditor Name	Creditor Name is displayed on the Creditor Account selected.
Creditor Account	Specify the Creditor Account from the list of values. All valid accounts in the system are listed that are allowed to be operated for the Host.
Creditor IBAN	Creditor IBAN is displayed on the Creditor Account selected.
Account Branch	Account Branch is displayed on the Creditor Account selected.
Creditor Account Currency	Creditor Account Currency is displayed on the Creditor Account selected.
Creditor Amount	Specify the Creditor Amount.
Customer Number	Customer Number is displayed on the Creditor Account selected.
Customer Service Model	Customer Service Model is displayed on the Creditor Account selected.
Company Identification	Specify the Company Identifier from the list of values. All valid company identifiers as available in Originator Details maintenance PMDORGDT.
Company Name	Company Name is displayed on the Company Identification selected.
Country of Residence	Specify the Country of Residence from the list of values. This field lists the 2-Char ISO Country code list from the factory-shipped table.
Other Creditor Details	This button opens the Other Creditor Details tab. You can specify the Postal Address, multiple Identification details, Contact details and Account other details of the Creditor.
Payment Details	--
Mandate ID	Specify the Mandate ID from the list of values.
Booking Date	System defaults this field to Current Date.
Requested Value Date	Specify the Requested Value Date.
Value Date	System derives Value Date based on the ACH CT Date Derivation logic. If the Requested value date entered is a past date, it is moved forward to current date.
Activation Date	System derives Activation Date.
Debit Value Date	Debit Value Date is same as the Value Date derived.

Table 2-2 (Cont.) Originated ACH DD Input_Main Tab - Field Description

Field	Description
Credit Value Date	Credit Value Date is same as the Value Date derived.
Instructed Currency Indicator	Select the Instructed Currency Indicator from the following: • Transfer Currency (Default) • Credit Currency
Transfer Currency	Specify the Transfer Currency from the list of values.
Transfer Amount	If the Instructed Currency Indicator is 'Transfer Currency' it is mandatory to specify the Transfer Amount.
Interbank Settlement Currency	This field value is same as Transfer Currency.
Interbank Settlement Amount	This field value is same as Transfer Amount.
Charge Bearer	Select the Charge Bearer from the following: • DEBT • CRED • SHAR • SLEV
Exchange Rate	Specify the Exchange Rate or system fetches the exchange rate based on the FX preferences maintained for the Network in ACH Debit Preferences PZDONPRF.
FX Reference Number	Specify the FX Reference Number, if any.
Local Currency Equivalent	This field displays Local Currency Equivalent of the Transfer Amount.
Remarks	You can specify any internal Remarks related to the transaction.
Debtor Details	:
Debtor Name	Debtor Name is displayed on the Account selected.
Account	Specify the Account Number from the list of values.
Debtor IBAN	If Debtor IBAN is maintained for the account for the Network code, the same is populated.
Debtor Account Currency	Specify the Debtor Account Currency from the list of values. All valid currencies are listed for the field.
Country of Residence	Specify the Country of Residence from the list of values. This field lists the 2-Char ISO Country code list from the factory-shipped table.
Other Debtor Details	This button opens a Debtor Details Tab in which Postal Address, multiple Identification details, Contact details and Account other details of the Debtor can be added. The Unstructured address lines are populated from the address available in External Account maintenance STDCRACC. User can edit all the address fields, once defaulted.
Debtor Agent Details	--
BICFI	Specify the BICFI code from the list of values. All valid BIC codes are listed for this field.
Clearing System Code	Clearing System Code is populated based on the Debtor Agent Member ID selected.
Clearing System Proprietary	Clearing System Proprietary is populated based on the Debtor Agent Member ID selected.
Member Identification	Specify the Member Identification from the list of values. Lists all valid Clearing codes maintained in ACH Network Directory PMDACHDR for the Network Key of the Transaction Network.

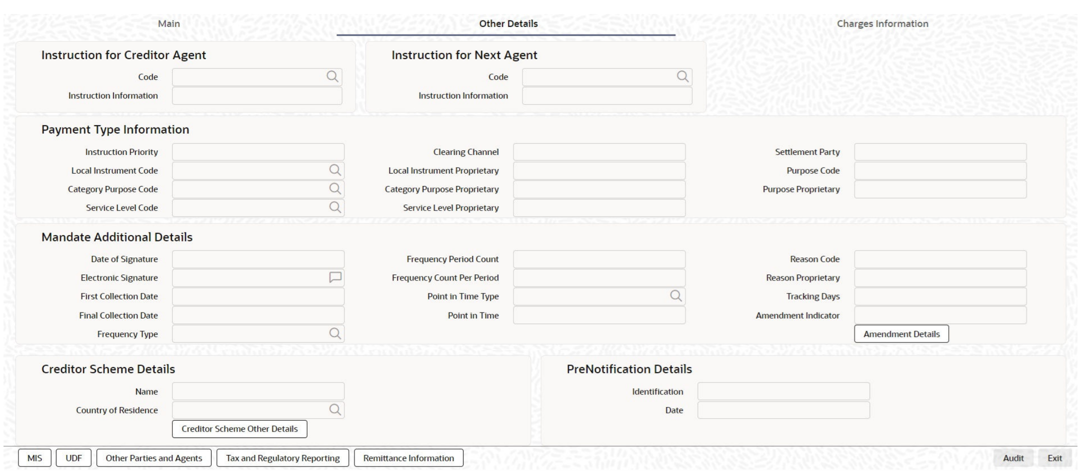
Table 2-2 (Cont.) Originated ACH DD Input_Main Tab - Field Description

Field	Description
Name	Specify the Debtor Agent Name from ACH Directory details, if the Member ID is listed. If only BIC is available, the Name is populated from the BIC Directory details.
Debtor Agent Details	Specify the Debtor Agent Details from ACH Directory details, if the Member ID is listed. If only BIC is available, the Name is populated from the BIC Directory details.
Creditor Agent Details	--
BICFI	Transaction Branch BIC is defaulted.
Clearing System Code	Specify the Clearing System Code from the list of values.
Clearing System Proprietary	Clearing System Proprietary is displayed on the Clearing System Code selected.
Member Identification	Specify the Member Identification from the list of values. This field can be defaulted as the Member ID for the Branch defined in Branch Identifier Maintenance PMDACHBR.
Name	Creditor Agent Name is populated from ACH Directory details if the Member ID is listed. If only BIC is available, the Name is populated from the BIC Directory details.
Creditor Agent Details	Creditor Agent Details are populated from ACH Directory details if the Member ID is listed. If only BIC is available, the Creditor Agent details are populated from the BIC Directory details.
Enrich	The following actions are completed, when you click Enrich button: • Derivation of Processing Dates is done for the UI entered transactions at the time of Enrich. • Internal Exchange rate fetch and price details population is also be part of Enrich. • User can change the transaction details and do the Enrich again to fetch the values.

2.1.1.2 Other Details Tab

- On **Other Details Tab**, specify the fields.

Figure 2-3 Originated ACH DD Input - Other Details Tab



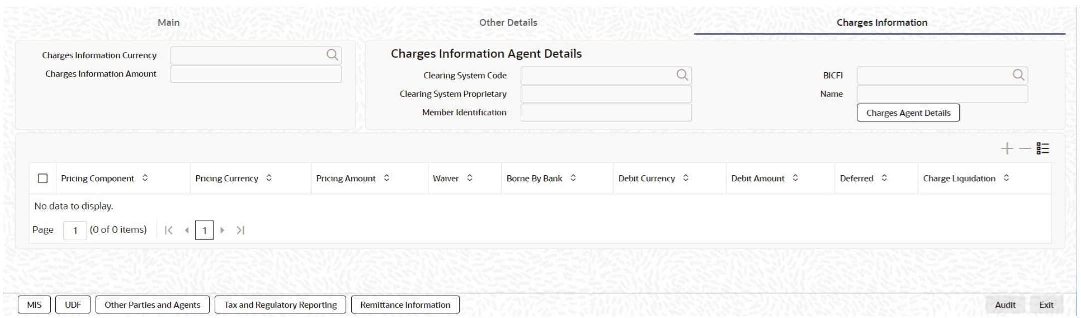
You can view the following details in this sub screen:

- Instruction for Creditor Agent
- Instruction for Next Agent
- Payment Type Information
- Creditor Scheme Details
- PreNotification Details

2.1.1.3 Charges Information Tab

- On **Charges Information Tab**, specify the fields.

Figure 2-4 Originated ACH DD Input - Charges Information Tab



You can view the Charges Information Agent Details in this sub screen.

2.1.1.4 MIS Button

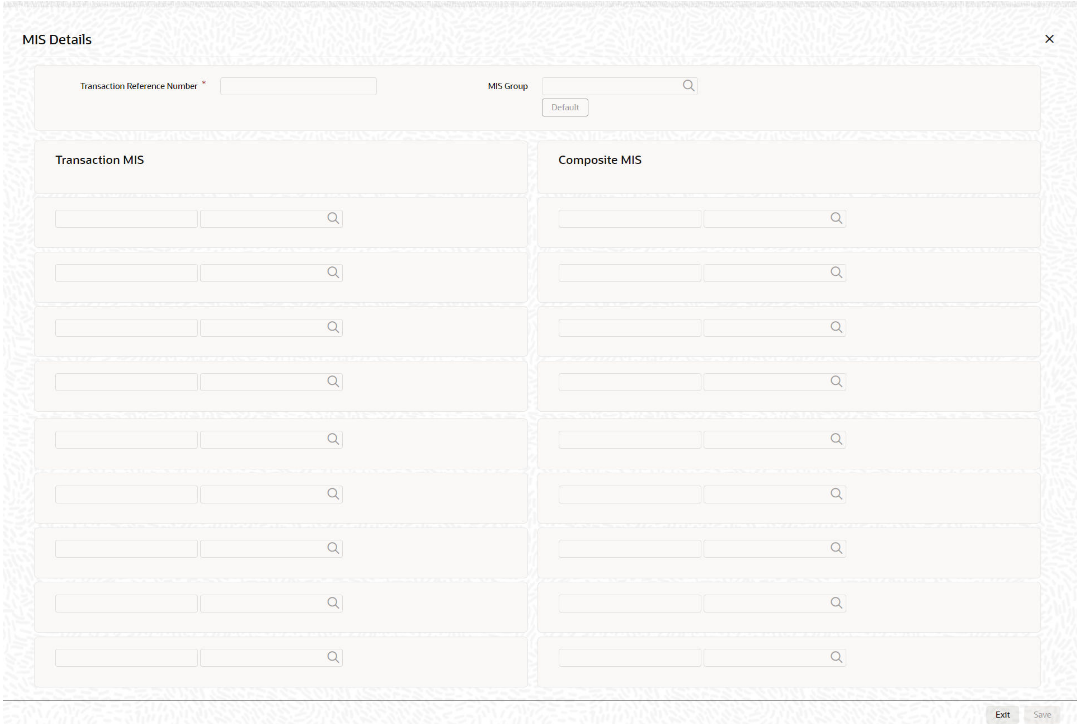
This topic explains the **MIS Details** screen.

User can maintain the MIS information for the transaction. If the MIS details are not entered, they will be defaulted from the product maintenance.

1. Click the **MIS** button in the screen.

   The **MIS Details** screen is displayed.

Figure 2-5 MIS Button



2. On the **MIS Details** screen, specify the fields.

Table 2-3 MIS Button - Field Description

Field	Description
Transaction Reference	System displays the Transaction reference number of the transaction.
MIS Group	The user can select the **MIS Group** Code from the option list or specify the code for the MIS group in **Source Maintenance**. The system displays all valid MIS groups for different sources in the **MIS Group** list within **Source Maintenance**. When a transaction is booked from this screen, the **MIS group** associated with the **Manual** source is populated by default.
Default button	Click the **Default** button after selecting an MIS group different from the default, to populate the corresponding default MIS values and link them to the **Transaction MIS** and **Composite MIS** classes.
Transaction MIS	user can populate the default MIS values for the **Transaction MIS** classes linked to the selected MIS group. Alternatively, user can modify one or more default MIS values, add new values, or select MIS values from the available option list.
Composite MIS	user can populate the default MIS values for the **Composite MIS** classes linked to the selected MIS group. Alternatively, user can modify one or more default MIS values, add new values, or select MIS values from the available option list.

2.1.1.5 UDF Button

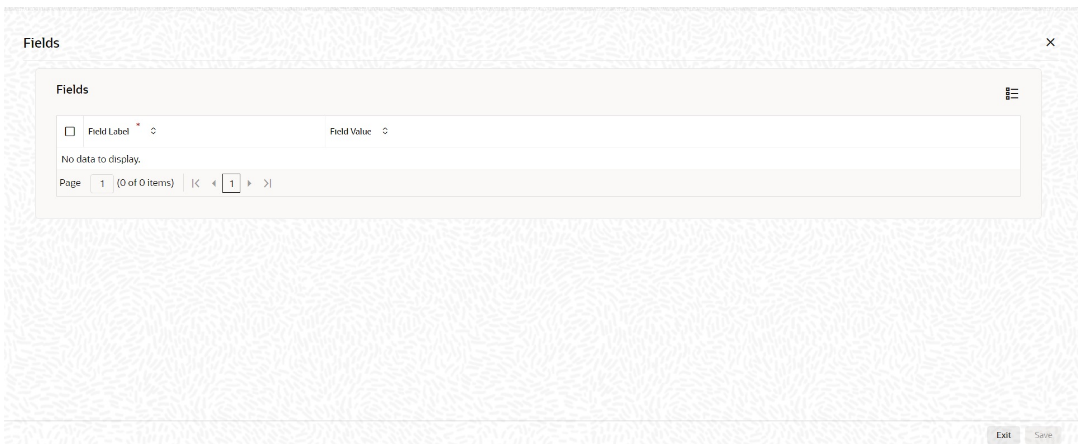
This topic provides details of the **Fields** screen.

This sub-screen defaults values of UDF fields that are part of the UDF group specified for the **Manual** source.

1. Click the **UDF** button in the screen.

   The **Fields** screen is displayed.

Figure 2-6 UDF Button



2. On the **Fields** screen, user can view the following fields.

   The following fields are displayed:

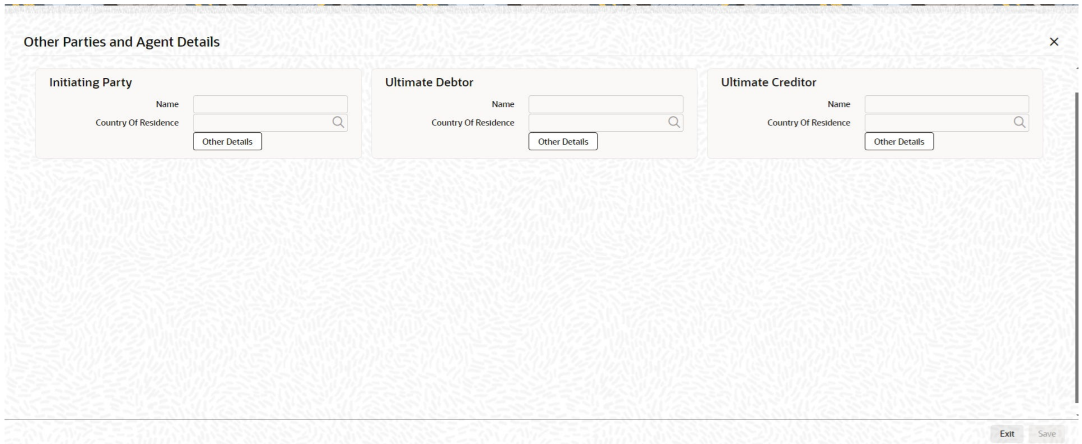
Table 2-4 UDF Button - Field Description

Field	Description
Field Label	System displays all fields that are part of the associated UDF group.
Field Value	The system displays default values for UDF fields, if available. user can modify the default value or enter a value for fields where no default exists.

2.1.1.6 Other Parties and Agent Details

1. On **Other Parties and Agent Details**, specify the fields.

Figure 2-7 Originated ACH DD Input - Other Parties and Agent Details

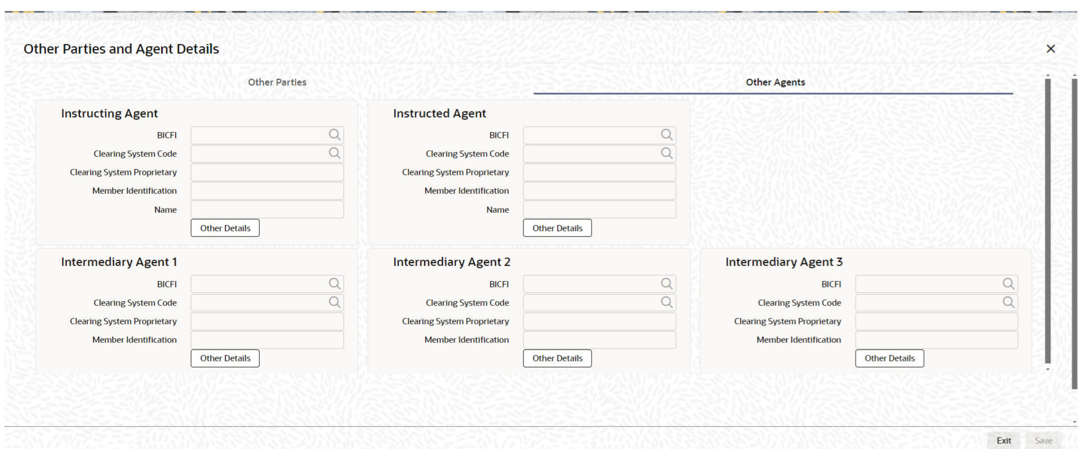


You can view the following details in this sub screen:

- Initiating Party
- Ultimate Debtor
- Ultimate Creditor
- Other Details

2. On **Other Parties and Agent Details**, click Other Agents Tab.

Figure 2-8 Originated ACH DD Input - Other Parties and Agent Details



You can view the following details in this sub screen:

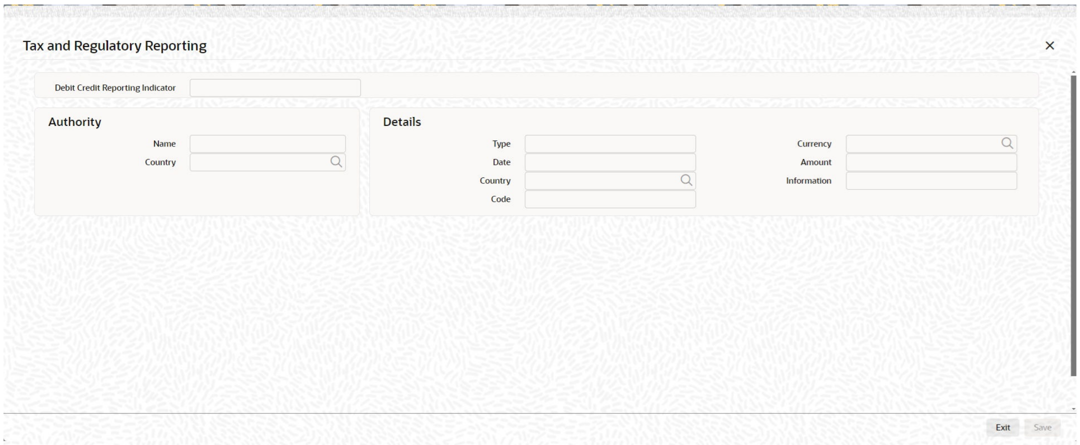
- Instructing Agent
- Instructed Agent
- Intermediary Agent 1
- Intermediary Agent 2
- Intermediary Agent 3

- Other Details

2.1.1.7 Tax and Regulatory Reporting

- On **Tax and Regulatory Reporting**, specify the fields.

Figure 2-9 Originated ACH DD Input - Tax and Regulatory Reporting



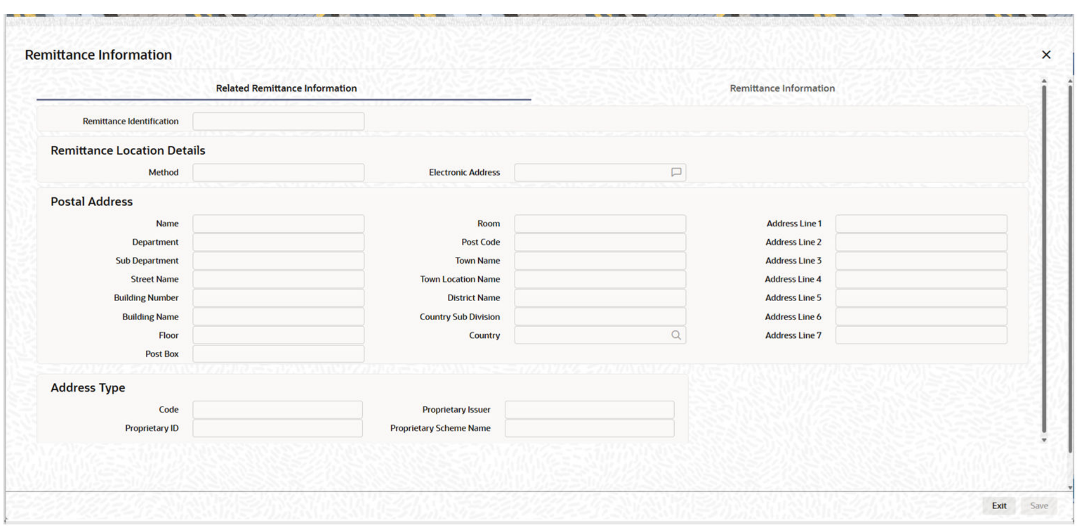
You can view the following details in this sub screen:

- Creditor
- Debtor
- Record
- Tax Amount Details

2.1.1.8 Remittance Information

1. On **Remittance Information**, specify the fields.

Figure 2-10 Originated ACH DD Input - Related Remittance Information

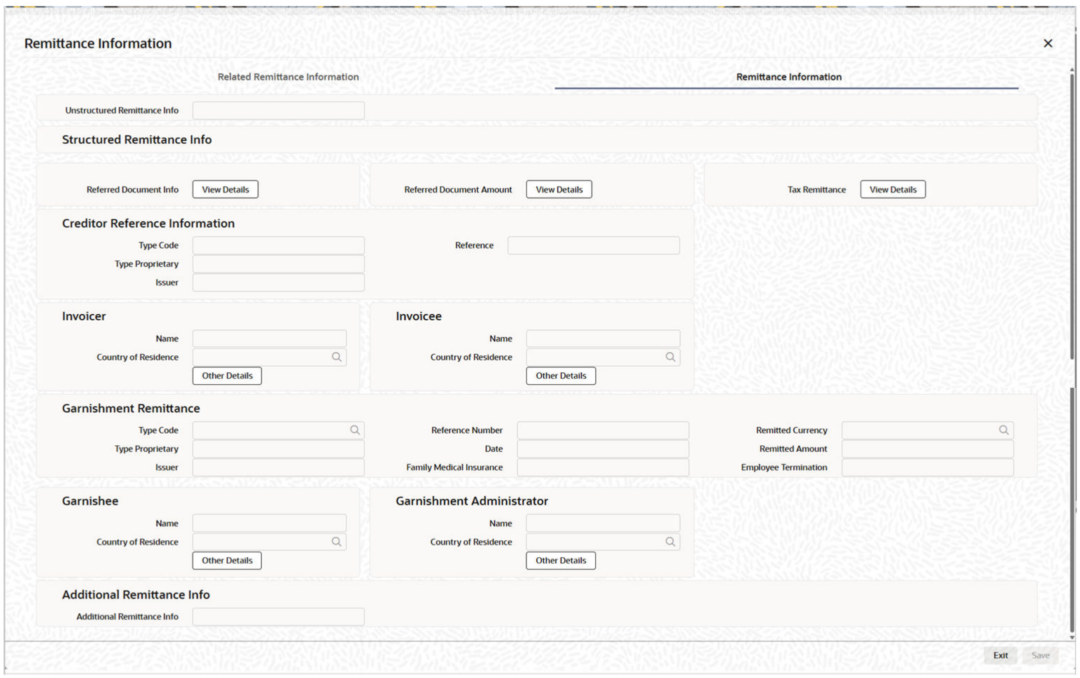


You can view the following details in this sub screen:

- Remittance Location Details
- Postal Address
- Address Type

2. On **Remittance Information**, click Remittance Information Tab.

Figure 2-11 Originated ACH DD Input - Remittance Information



You can view the following details in this sub screen:

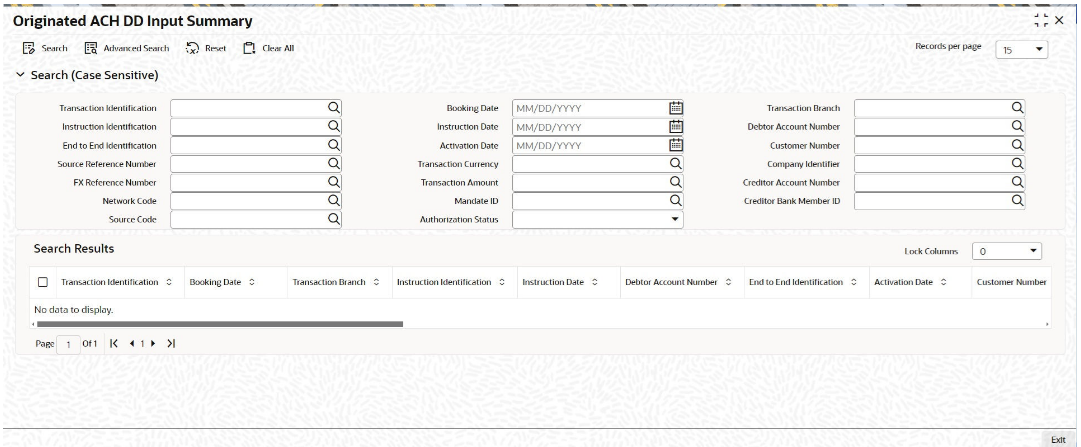
- Structured Remittance Info
- Creditor Reference Information
- Invoicer
- Invoicee
- Garnishment Remittance
- Garnishee
- Garnishment Administrator
- Additional Remittance Info

2.1.1.9 Originated ACH DD Input Summary

1. On Homepage, specify **PZSOTONL** in the text box, and click next arrow.

   Originated ACH DD Input Summary screen is displayed.

Figure 2-12 Originated ACH DD Input Summary



2. Search using one or more of the following parameters:
   - Transaction Identification
   - Instruction Identification
   - End to End Identification
   - Source Reference Number
   - FX Reference Number
   - Network Code
   - Source Code
   - Booking Date
   - Instruction Date
   - Activation Date
   - Transaction Currency
   - Transaction Amount
   - Mandate ID
   - Authorization Status
   - Transaction Branch
   - Debtor Account Number
   - Customer Number
   - Company Identifier
   - Creditor Account Number
   - Creditor Bank Member ID
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

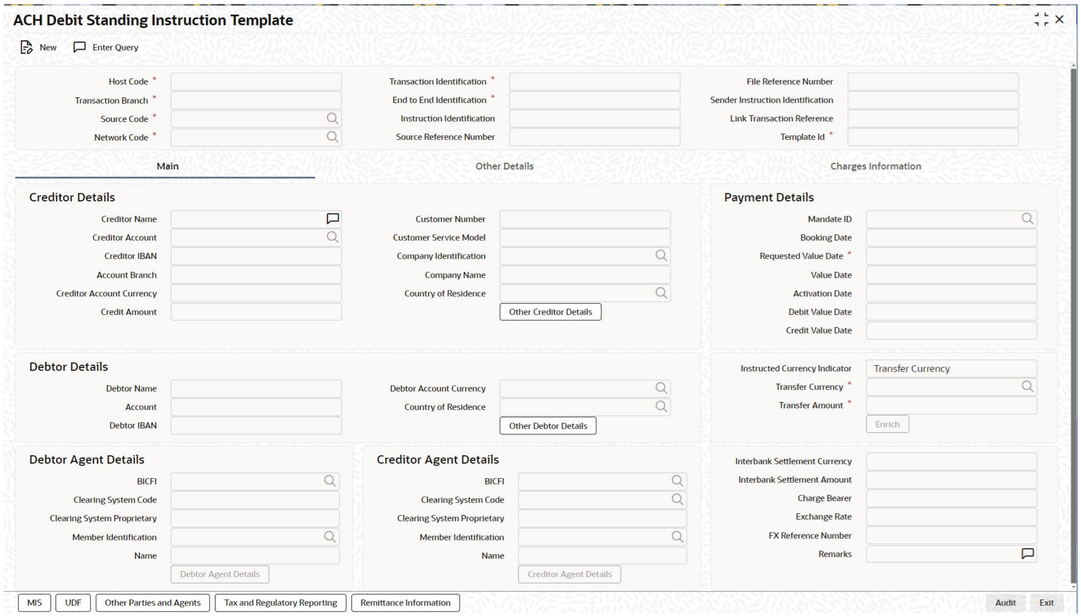
2.1.2 ACH Debit Standing Instruction Template

You can maintain SI for ACH Debit transactions in this screen.

1. On Homepage, specify **PZDOTSTM** in the text box, and click next arrow.

   ACH Debit Standing Instruction Template screen is displayed.

   Figure 2-13 ACH Debit Standing Instruction Template

2. On **ACH Debit Standing Instruction Template** screen, specify the fields.

   Table 2-5 ACH Debit Standing Instruction Template - Field Description

Field	Description
Template Id	You can specify the Template Id.

For more details on other field and sub screens, refer Section 3.1.1, "Originated ACH DD Input".

3

Originated Debit Processing

ACH debit request can be sent as bulk file in pain.008.001.08 format.

- ACH Debit Bulk File Upload
- Batch Level Processing
- Transaction Level Processing
- Batch Level Processing for Network cutoff check & Accounting
- Dispatch File Generation
- Future Dated Transactions
- Originated ACH Debit Transaction
- Reversal Processing

3.1 ACH Debit Bulk File Upload

On the upload of a bulk file, system performs the below validations:

- File format validations
- Validation of Number of transactions and control sum, if available

If any of the validations fail, the file is rejected and pain.008 message is sent to the customer.

It is possible to receive multiple party identifiers for the same party.

3.2 Batch Level Processing

A file can contain multiple batches. Debit accounts of multiple customers will be allowed within a file.

- Batch ID (the ID received in the tag PaymentInformationIdentification of pain.008) provided in the file remains linked to each transaction record till the end of the payment life cycle. It is available as a transaction level information for view and query.
- The Bulk file splits into batches and processing continues for each batch. The following processing steps are completed at batch level before processing is done at individual transaction level.

- Batch Reject Validations
- Process Exception Check for Batches
- Network Resolution
- Batch Duplicate Check
- Re-grouping of the Batch
- Customer Agreement Validation
- Holiday Checks & Date Derivation

- Future Value Check
- FX Processing
- EAC Check

3.2.1 Batch Reject Validations

The following validations are done for each batch, failing which the batch is canceled:

- Back date limit days validation. This is based on the 'Back Value Allowed Limit Days maintained in Batch Validation Maintenance Function ID: PMDBTVAL.
- Number of transactions and control sum validation for the Batch, if the details are available.
- Source and Batch ID combination is unique.
- Branch derivation from the Creditor Agent details (BIC or Clearing Member ID) fails.
- If BIC is available for the Creditor Agent, Branch code is derived based on the BIC code linked to the Branch. If Clearing Member ID is received for the Creditor Agent, Branch is derived based on the ACH Branch Identifier maintenance PMDACHBR.

3.2.2 Process Exception Check for Batches

The following Process Exception validations is done for the batch:

- Credit Account is valid (whether the record is open and authorized). The account belongs to the processing Host OR is allowed to be processed in the Processing Host based on Allowed Processing Hosts maintenance.
- Credit /Transfer currencies are valid currencies maintained in the system.
- Credit account currency in pain.008 file and the account currency derived by the system are same.
- Co ID is valid.

If any of the above checks fail, the transaction is moved to Process Exception Queue. You can retry the processing after correcting the existing maintenance or can cancel the batch.

Status checks based on the status of customer/account are not applicable.

3.2.3 Network Resolution

The System do Network Resolution for individual records based on the rules maintained in Network Rule Maintenance (Function ID: PMDNWRLE) for the channel type 'Pain.008'.

If the Network resolution fails, the transaction is moved to Network Resolution Queue. From this queue using 'Select Network ' option, Network ID can be provided manually or request details can be repaired.

If the Network payment type is ACH DD, the Batch is considered as Non-urgent Debit type.

3.2.4 Batch Duplicate Check

System first validate for the availability of Non-urgent Debit preference maintenance (Function ID:PMDODPRF) based on below look -up priority.

Look-up Priority	Host Code	Source Code	Customer/ Co ID	Credit Account
1	Specific	Specific	Specific	Specific
2	Specific	All	Specific	Specific
3	Specific	Specific	All	Specific
4	Specific	All	All	Specific

Note

The Non-urgent preference records maintained in Processing Host alone is considered. If the maintenance is not available, the Batch is moved to Process Exception Queue.

Duplicate Check Days maintained for the Source, Customer Number & Customer Account maintained in Outbound Non-urgent Debit Preferences (Function ID: PMDODPRF) based on the look-up priority is considered for Batch duplicate check.

Batch duplicate check is done based on the Duplicate Check parameters as maintained in Batch Validation Maintenance (Function ID: PMDBTVAL):

- Batch ID
- Co ID
- Batch Control sum
- Credit Currency
- Batch Item Count
- Source Code

If the Batch Duplicate check fails, the Batch is moved to Business override Queue.

3.2.5 Re-grouping of the Batch

The batch is re-grouped based on the following parameters and separate consol batched is created:

- Network
- Transfer Currency
- CO ID
- FX Reference

The System generated consol batches is sent for next level of batch level processing. Original Batch ID is retained for tracking.

3.2.6 Customer Agreement Validation

If customer agreement check is required for the Network based on the maintenance available in ACH Debit Network Preferences (Function ID: PZDNWPRF), system performs the following validations:

Validation	Error Code	Error Description
Customer Agreement is available or not	PZ-DA-01	Customer Agreement is not maintained.
Debit Origination is allowed or not	PZ-DA-02	Debit origination is not allowed for the Customer Agreement maintained.
Start date is in future, if maintained	PZ-DA-03	Customer agreement is not valid for current date; Start Date is in future.
End date is in the past, if maintained	PZ-DA-04	Customer agreement is not valid for current date; End Date is over.

All validations are done together and if any of the above validation fails, the Batch is moved to Business override Queue.

3.2.7 Holiday Checks & Date Derivation

For Value Date, Network Holiday and Debit /Credit currency holiday checks are applicable. If Value Date is a holiday it is moved forward.

For Activation date both Network Holidays and Branch holidays are considered. If Activation date is a holiday, move it backward.

The Derivation logic covers the steps for arriving at the Cutoff Time Type and the Dispatch cycle applicable.

Since the Batch cutoff time maintained is in Network Time Zone, it is converted to Host Time Zone while doing the Cutoff time validation. The Cutoff time displayed in the Exception Queues are in Host Time Zone.

The cutoff time is populated in EAC request in UTC.

If the Batch is received post Batch cutoff time (based on the Cutoff time type derived), system rollover the dates at the time of Date derivation itself. If Activation Date is future, Consol Batch is marked as Future Dated.

The Holiday checks applicable for the Value Date and Activation Date is applied.

Staging of the batch to a process cutoff queue is done for current dated batches received after cutoff time maintained in Process cutoff Maintenance (Function ID PMDCTOFF).This is optional.

3.2.8 Future Value Check

Batches are segregated as Current dated/Future dated based on the Activation Date. No upfront FX and ECA is applicable for Future valued batches. The transaction records in Future Value batches is send to ACH Credit processor for completing individual processing till sanctions check.

3.2.9 FX Processing

Current dated ACH Debit Batches are processed as Non-urgent Debits with upfront FX and EAC. Total transfer amount for the batch is computed by the system and FX is processed if debit currency and transfer currency are different.

Auto rate pick up happens only if the transfer amount is within the small FX limit as maintained in Originated ACH Direct Debit Preferences PYDONPRF. Transfer amount is converted to limit currency maintained, using midrate of FX Rate Type linked, before doing Small FX Limit check.

If the transfer amount is above the Small FX limit specified, system checks whether External Exchange Rate is applicable. If external system is available the transaction details, then system send exchange rate request to external system for receiving the exchange rate along with FX Reference Number. Based on the response received, exchange rate is populated and further processing of transaction continue.

If Small FX limit is not maintained auto rate pick up is done for all cross currency payment transactions without any limit check.

Payment contract is moved to Exchange Rate Exception queue in the following cases with proper error code details:

- Exchange Rate derivation based on core system maintenance fails.
- Small FX limit is breached and no external exchange rate is applicable.
- Response from Exchange Rate system is not having exchange rate.

> **Note**
>
> FX rate override and error limit check is done if the exchange rate is manually input from Exchange Rate Queue.
>
> If a new Value Date is returned by the External FX system, the existing value date is replaced with the new Value Date received.

Value Date Update by External FX System

If a new Value Date is returned by the External FX system, the existing value date is replaced with the new Value Date received. If the Batch is received post Batch cutoff time (based on the Cutoff time type derived), system rollover the dates at the time of Date derivation itself.

> **Note**
>
> If the Value Date returned by the FX system and newly derived Value Date are different FX unwind is done.

3.2.10 EAC Check

External Account validation request is sent to DDA system. Customer/Account status check is done by the DDA system as part of EAC call.

If the Response status is Rejected or Interim, the transaction is moved to EAC queue.

For EAC request sent, system have the 'accountHost' populated in the DTO with the Host of the account. This is in addition to the 'hostCode' tag which hold the Processing Host code. This is in addition to Processing Host details populated.

In EAC response the secondary status and status description received is available in EAC queue details. It is possible to Query based on Secondary Status.

3.3 Transaction Level Processing

This section contains the following sub-sections:

Outbound payments follows the below listed processing steps:

- Bank/Account Re-direction
- Cancel Validation
- Applying Generic rules for Replacement
- Process Exception Validations
- Repair Validations
- Overridable Validations
- Applying Generic rules for Report
- Authorization Limits check
- Sanctions Check
- Pricing

3.3.1 Bank / Account Re-direction

The System performs the Bank/Account re-direction for the Creditor Account and Debtor Bank code, if records are maintained in PMDBKRED/PMDACRED.

3.3.2 Reject Validations

The following reject validations is covered in this step:

- Mandatory Field Validations
- Allowed currency check
- All generic validation with Resultant Action 'Cancel'

Validations maintained in Generic Validation Framework of Action Type 'Cancel' is evaluated and transaction is cancelled, if any of the rule condition is satisfied.

3.3.3 Applying Generic Replacement Values

For the message elements listed in Generic Validation Framework with Resultant Action as 'Replace', the replacement values are applied.

3.3.4 Process Exception Validations

The following validations is covered in this processing step:

- Debit account restrictions based on Customer agreement maintenance (PZDCUSTAG)
- All generic validation with Resultant action 'Exception'

The transaction is moved to Process Exception Queue in case of validation failure.

3.3.5 Repairable Validations

The System performs the below repairable validations:

- Debtor Bank code validation
- All generic validation with Resultant action 'Repair'

Validation is done to verify whether the Creditor Bank Code is listed in the ACH directory.

3.3.6 Overridable Validations

The following are the Overridable validations, failure of which moves the transaction to Business Override Queue:

- **Duplicate days check**
  Duplicate Check days fetch is from the Non-urgent payment preferences Function ID: PMDONPRF. If the 'Duplicate Check Days' is maintained as 0, then the duplicate check is skipped.

  The following parameters is available for duplicate check:

  - Debtor Account
  - Creditor Account
  - Transfer Amount
  - Value Date
  - Debtor Bank Code
  - Customer
  - Network
  - End to End ID
  - Instruction ID - This is a duplicate check parameter added in Source Code Maintenance (PMDSORCE)' Duplicate Check Parameters screen
- **Mandate validations**
  If Mandate availability check and all the related validations is done only if Mandate check required flag is enabled in Originated ACH Debit Preferences screen Function ID: PZDONPRF.

Mandate ID is not available as part of transaction details or the Mandate ID provided is not maintained in the Creditor Mandate maintenance for the Processing Host, the transaction is moved to Business Override Queue.

The mandate status has to be Active and authorized for the system to consider it as a valid mandate.

If Mandate ID is available in Creditor Mandate Maintenance, the Mandate details are matched with the transaction details for the following fields to ascertain the validity:

- Creditor Account
- Debtor Account
- Debtor Bank Code

If maximum amount allowed for the mandate is maintained, the system checks whether the transfer amount is less than or equal to the limit amount.

If any of the above validations fail, the transaction is moved to Business Override Queue.

For transactions with Activation Date as Current date, mandate utilization is updated.

- **Generic validations maintained with Action Type as 'Override'**
  Validations maintained in Generic Validation Framework of Action Type 'Override' are evaluated and transaction is moved to Business Override Queue if any of the rule condition is satisfied.

3.3.7 Applying Generic rules for Report

All generic rules maintained with Resultant Action as 'Report' is evaluated. If any rule is satisfied, the transaction is logged in Generic Validation Report log and proceeds with next processing step.

No queue is applicable for this validation.

3.3.8 Authorization Limits Check

Two levels of authorization limits can be maintained for a Network and source in PMDSORNW (optional).If the transfer amount is greater than authorization limit 1, the transaction is moved to Authorization Limit 1 Queue.

On approval from Authorization Limit 1 Queue, if the transfer amount is greater than authorization limit 2, the transaction is moved to Authorization Limit 2 Queue. If the transfer amount is less than authorization limit 2, the transaction proceeds to next processing step.

If the Authorization Limit check is done on booking date, it is not repeated on Value date processing.

3.3.9 Sanction Check

The transaction can be sent for sanction screening to an external system if sanctions screening is enabled for the source and network in Source Network Preferences PMDSORNW and is applicable for the customer.

If sanction is approved, the transaction is resumed with the further processing. In case of seizure, seizure accounting is posted, if it is applicable. If the status is rejected or interim, the transaction is moved to sanction check queue.

> **Note**
> If sanctions is approved on a subsequent date with value date change on dates re-derivation, the rollover preference is applied as maintained in Outbound Non-urgent preferences.

All transactions which are part of a Future Value Queue is sent back to the Bulk File Processor.

3.3.10 Charge / Tax Computation

Charge computation is applicable if the bulk file pricing preference is 'Transaction level' for the customer in Customer Preferences Function ID PMDFLPRF.

If transaction level charges are applicable, Pricing is internal pricing/External pricing based on host preference maintained.

Price code linked in the Originated ACH Debit Network Preferences are applied, if internal charges are applicable.

3.4 Batch Level Processing for Network cutoff check & Accounting

For Batches with Activation Date as Current Date, on completion of transaction level processing up to Pricing, Batch level processing is continued. Successful transactions within a Consol Batch is grouped together and Network Cutoff check and Accounting is completed.

Grouping of the successful transactions happens on the earliest occurrence one of the below scenarios:

- On completion of processing of all transactions successfully
- On reaching the Wait time after receipt of the file
- On reaching Batch Cutoff time maintained in Debit Batch Preferences

On reaching the Batch cutoff time, the consol batches with pending transaction is carried forward to next Activation Date automatically. Processing dates are re-derived for those batches.

- Network Cutoff Check
- Accounting

3.4.1 Network Cutoff Check

The Network cutoff is considered in Host time while verifying whether Network cutoff time is over. If Network cutoff is over, batch is moved to Network Cutoff Queue.

3.4.2 Accounting

Accounting template for debit and credit can be set at Originated ACH Credit Preferences is considered for posting the accounting entries.

The accounting method is decided by the 'Batch Booking' tag value. If the tag is not available in the pain.008 request received, Non-urgent preferences maintained is considered so that Itemized accounting or Debit consolidation can be done.

Accounting entries is posted as below:

Transaction Type	Event	Dr/Cr	Account	Account Type	Amount Tag
Originated DD - Payment	ZODR	Dr	Network Clearing GL	GL	Batch Amt
Originated DD - Payment	ZODR	Cr	Clearing Suspense	GL	Batch Amt
Originated DD - Payment	ZODR	Dr	Clearing Suspense	GL	Batch Amt
Originated DD - Payment	ZODR	Cr	Customer Account	Account	Batch Amt

Transaction Type	Event	Dr/Cr	Account	Account Type	Amount Tag
Originated DD - Payment	ZODR	Dr	Network Clearing GL	GL	Transfer Amt
Originated DD - Payment	ZODR	Cr	Clearing Suspense	GL	Transfer Amt
Originated DD - Payment	ZODR	Dr	Clearing Suspense	GL	Transfer Amt
Originated DD - Payment	ZODR	Cr	Customer Account	Account	Transfer Amt

Account Host is part of the accounting entries hand off details. Tags for Account Hosts of transaction account and offset account is added:

- TXN_ACC_HOST
- OFFSET_ACC_HOST

Once the accounting entries are handed off, system generates the Notification XML (if notification is applicable for the source as maintained in PMDSORCE) and Information Reporting XML in the generic format.

3.5 Dispatch File Generation

The existing maintenance ACH Dispatch Preferences (Function ID: PMDACHDP) and ACH Dispatch Parameters Function ID:PMDACHDP) is applicable for ACH DD too. The following Dispatch File type are added in ACH Dispatch Parameters:

- Originated DD - Payment

The Dispatch file is generated in pacs.003.001.08 format. All the messages irrespective of the Value Date is bulked in a single file. In a Dispatch cycle, multiple files are generated for the same Network based on the maximum File size, Number of transactions and Maximum Settlement Amount allowed for the Network as maintained in ACH Dispatch Parameters PMDDISPR.

It is possible to invoke Dispatch job using an external scheduler (similar to the support available in ACH CT).

Dispatch Accounting is applicable if Dispatch Accounting code is maintained in the outbound preferences. All transactions of same value date is grouped, before passing the dispatch accounting.

Transaction Type	Event	Dr/Cr	Account	Account Type	Amount Tag
Originated DD - Payment	ZODS	Dr	Nostro Account	Account	PMT_STTL_AMT
Originated DD - Payment	ZODS	Cr	Network Clearing GL	GL	PMT_STTL_AMT

Field Name	Applicable Payment Type	Dispatch Accounting Value fetched from
Message ID	ACH DD	Dispatch Message
Network Service ID	ACH DD	From ACH Network Maintenance PMDACHNW - Service ID or Service Code proprietary
File Creation Date & Time	ACH DD	Dispatch file created Date & Time
File Name	ACH DD	Dispatch File Name

3.6 Future Dated Transactions

Batches with activation Date as future date, transaction level processing till sanction check is done on Booking Date itself and the Batch/Consol Batch is stored in the Future Value Queue.

During beginning of day when the future value job is run, the Consol Batches with Activation date as Current Date is picked up for processing. The transactions which completed successful Booking dated processing for each consol batch is re-grouped. The transaction processing dates are updated based on the linked Consol Batch.

The Consol Batch processing on Activation Date starts from initial validations processing step

- Application of Outbound Non-Urgent Debit Preferences

3.6.1 Application of Outbound Non-Urgent Debit Preferences

When Outbound Non-urgent Debit preferences are fetched, the records maintained in Processing Host is considered. Debit Preferences are applied in the following scenarios:

- Non-urgent preference record availability check -Bulk file processing
- Batch duplicate days and transaction duplicate days fetch
- Rollover preference application
  This is applicable in the following cases:
  - EAC interim response
  - Sanctions later day approval
  - Process cutoff & Network cut off

The transaction is auto rolled-over/ canceled / retained in the Queue based on the Rollover preference maintained.

3.7 Originated ACH Debit Transaction

- [View Originated ACH Debits](#)
  Use **View Originated ACH Directs** screen to view the details of originated ACH Debit transactions processed in the system.
- [Originated ACH DD Reversal Input](#)

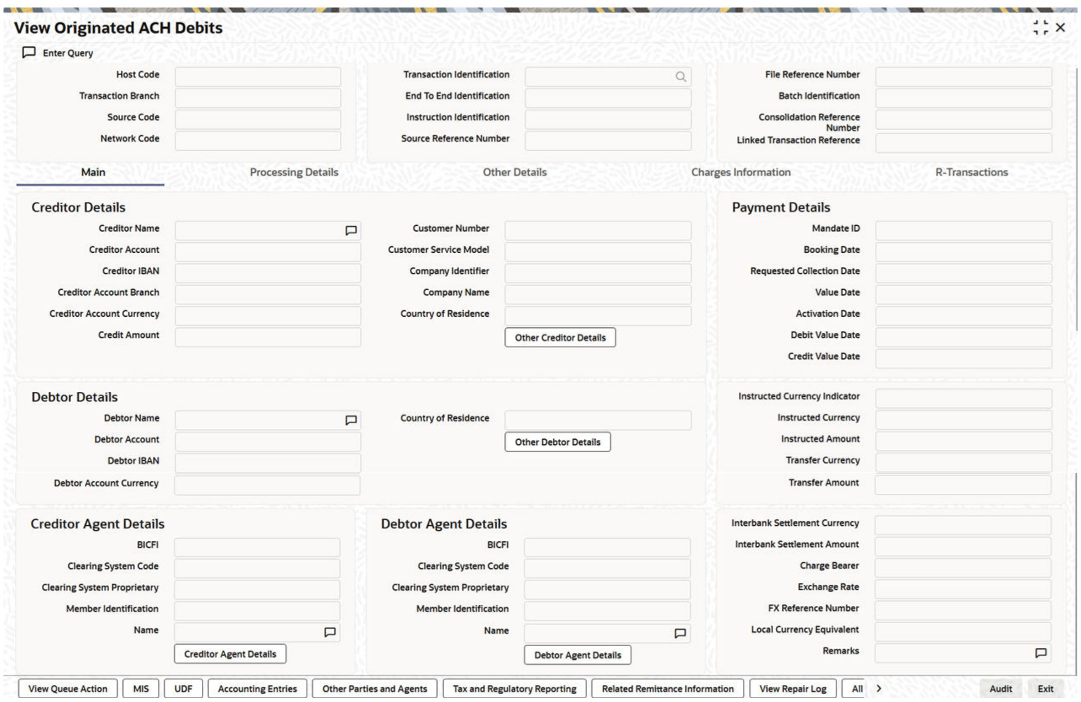
3.7.1 View Originated ACH Debits

Use **View Originated ACH Directs** screen to view the details of originated ACH Debit transactions processed in the system.

1. On Homepage, specify **PZDOVIEW** in the text box, and click next arrow.

   The **View Originated ACH Debits** screen is displayed.

Figure 3-1 View Originated ACH Debits



2. On the **View Originated ACH Debits** screen, click **Enter Query** to specify the **Transaction Identification**.
3. User can view the following details:
   - **Main**
   - **Processing Details**
   - **Other Details**
   - **Charges Information**
   - **R-Transactions**

- [Main Tab](#)

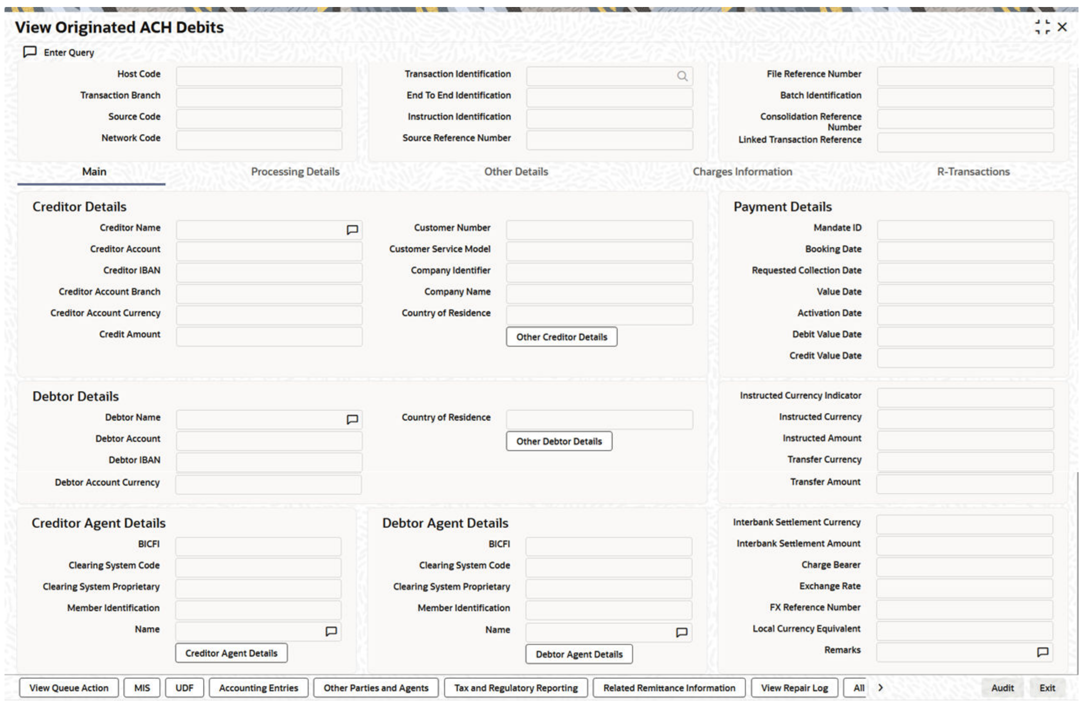
- Processing Details Tab
- Other Details Tab
- Charges Information Tab
- R-Transactions Tab
- View Originated ACH Debits Summary

3.7.1.1 Main Tab

1. Click **Main** tab in the **View Originated ACH Directs** screen to specify the fields.

   The **Main** details are displayed.

   Figure 3-2   View Originated ACH Debits - Main Tab

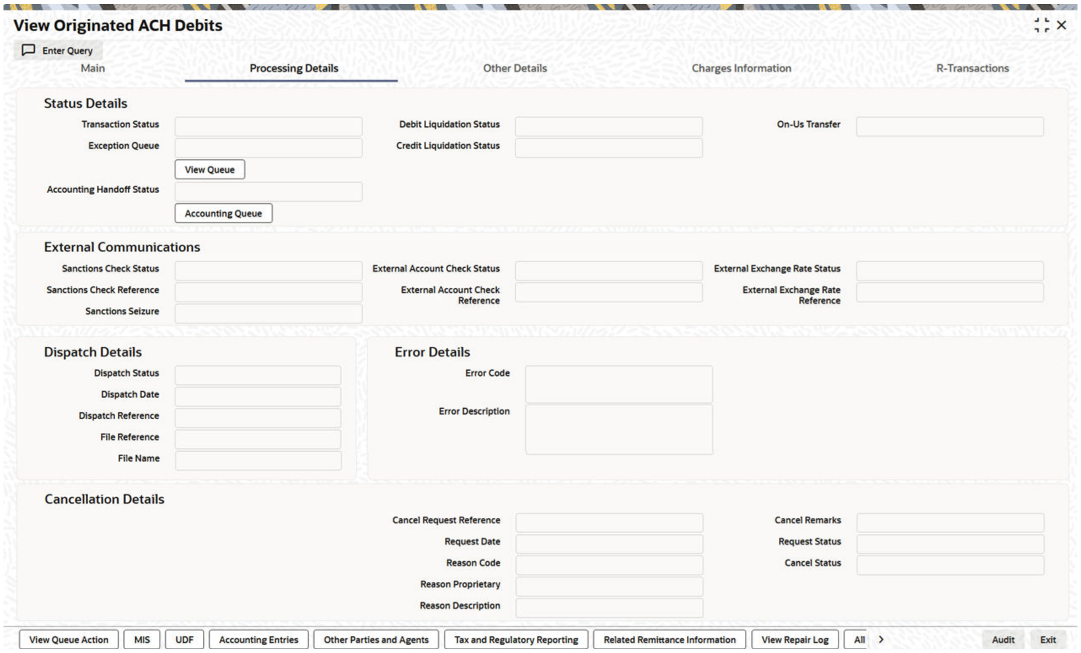
2. User can view the key fields used in the originated credit transfer processing.

3.7.1.2 Processing Details Tab

1. Click **Processing Details** tab in the **View Originated ACH Directs** screen to specify the fields.

   The **Processing Details** are displayed.

Figure 3-3 View Originated ACH Debits - Processing Tab



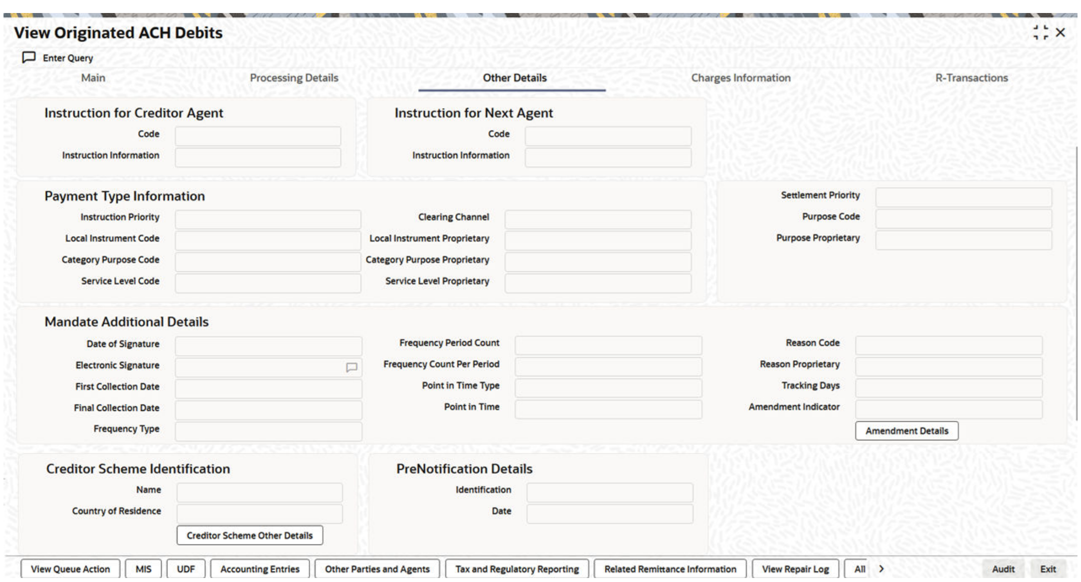
2. User can view the transaction **Status Details**, **External Communications**, **Dispatch Details**, **Error Details** and the **Cancellation Details** in this screen.

3.7.1.3 Other Details Tab

1. Click **Other Details** tab in the **View Originated ACH Directs** screen to specify the fields.

   The **Other Details** are displayed.

Figure 3-4 View Originated ACH Debits - Other Details Tab



2. User can view the following details:
   - Instruction for Creditor Agent

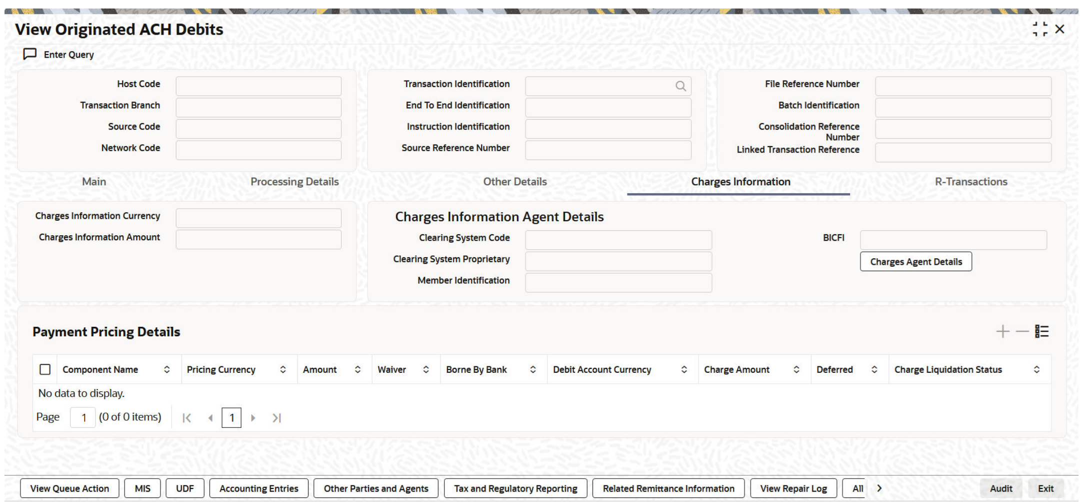
- Instruction for Next Agent
- Payment Type Information
- Mandate Additional Details
- Creditor Scheme Identification
- PreNotification Details

3.7.1.4 Charges Information Tab

1. Click **Charges Information** tab in the **View Originated ACH Directs** screen to specify the fields.

   The **Charges Information** details are displayed.

   Figure 3-5 View Originated ACH Debits - Charges Information Tab

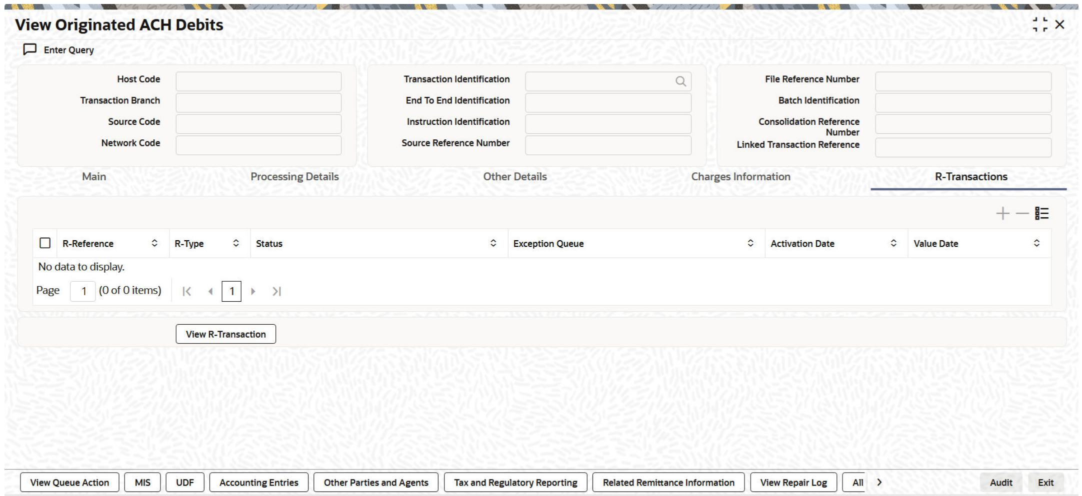
2. User can view the charges information agent details and system computed charge details.

3.7.1.5 R-Transactions Tab

1. Click **R-Transactions** tab in the **View Originated ACH Directs** screen to specify the fields.

   The **R-Transactions** details are displayed.

Figure 3-6 View Originated ACH Debits - R-Transaction Tab



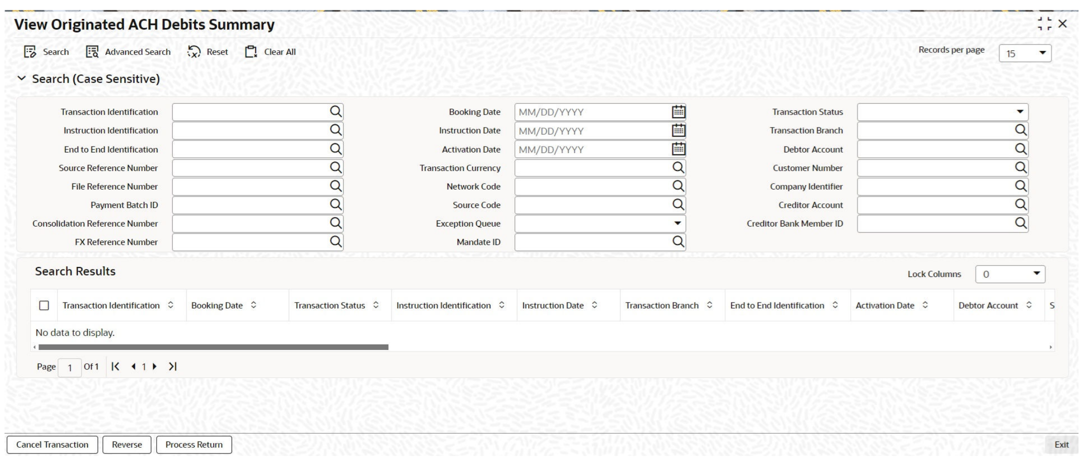
2. User can view the reversal transactions and return of reversal transactions details.

3.7.1.6 View Originated ACH Debits Summary

1. On Homepage, specify **PZSOVIEW** in the text box, and click next arrow.

   View Originated ACH Debits Summary screen is displayed.

Figure 3-7 View Originated ACH Debits Summary



2. Search using one or more of the following parameters:
   - Transaction Identification
   - Instruction Identification
   - End to End Identification
   - Source Reference Number
   - File Reference Number
   - Payment Batch ID
   - Consolidation Reference Number

- FX Reference Number
- Booking Date
- Instruction Date
- Activation Date
- Transaction Currency
- Network Code
- Source Code
- Exception Queue
- Mandate ID
- Transaction Status
- Transaction Branch
- Debtor Account
- Customer Number
- Company Identifier
- Creditor Account
- Creditor Bank Member ID

3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

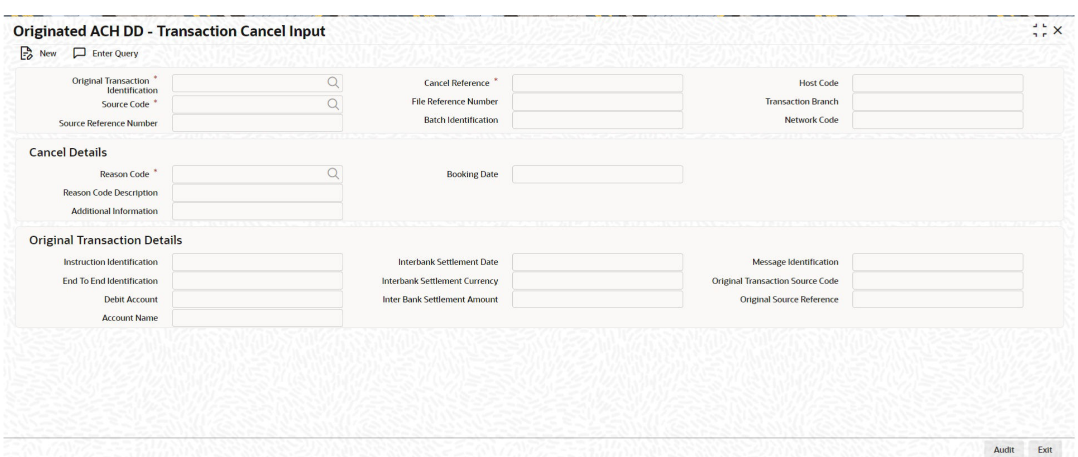
- Cancel Transaction
- Reverse
- Process Return

3.7.1.6.1 Cancel Transaction

You can initiate Cancel Request from Originated ACH DD View screen after querying and selecting the cancellation required transaction. You can cancel any ACH Debit transaction created from Bulk file upload/UI/Channel.

- When you click on Cancel Transaction button, below screen is displayed:

Figure 3-8 View Originated ACH Debits Summary - Cancel Transaction



3.7.1.6.2 Reverse

Reversal of Originated ACH Debit can be initiated, using 'Reverse' button. For more information, please refer Section 4.7.2, "Originated ACH DD Reversal Input".

3.7.1.6.3 Process Return

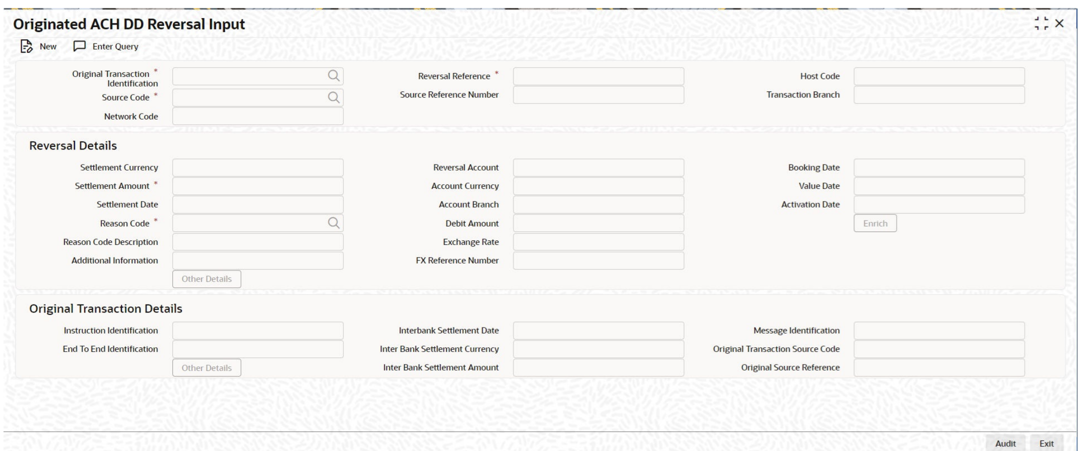
You can click on Process Return button to initiate Return Transaction. When you click on Process Return, a new standalone Return Of Settled ACH DD Receipts Input screen (Function ID: PZDITRTN) is opened.

3.7.2 Originated ACH DD Reversal Input

1. On Homepage, specify **PZDRVOTN** in the text box, and click next arrow.

   Originated ACH DD Reversal Input screen is displayed.

   Figure 3-9   Originated ACH DD Reversal Input

2. On **Originated ACH DD Reversal Input** screen, specify the fields.

   For more information about the fields, refer to field description below:

   Table 3-1   Originated ACH DD Reversal Input - Field Description

Field	Description
Original Transaction Identification	You can specify the Original Transaction Identification from the list of values. All transactions of payment type 'ACH DD' are listed that are in 'Processed','In Progress', 'Exception' and 'Future Valued' status. If the Reversal screen is launched from the summary screen, the selected transaction reference is defaulted.
Reversal Reference	System defaults the reference for the Return transaction.
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Source Code	Specify the required Source Code from the list of values. All valid source codes maintained for the Host are listed.
Source Reference Number	You can specify the Source Reference Number, This is an optional field for UI input.

Table 3-1 (Cont.) Originated ACH DD Reversal Input - Field Description

Field	Description
Transaction Branch	System defaults the Transaction Branch of transaction branch on clicking 'New'.
Network Code	Specify the Network Code from the list of values. The list of values contains all the valid Networks maintained for the Payment Type 'ACH CT' in ACH Network Details (Function ID: PMDACHNW).This is a mandatory field.
Transaction Identification	System defaults the Transaction Identification.
Reversal Details	:
Reason Code	Specify the Reason Code from the list of values. All valid reason codes maintained for ACH DD in ACH Reason code maintenance Function ID: PMDRSNCD for the Network and Payment type 'Reversal' are listed.
Reason Code Description	Reason Code Description is defaulted based on the Reason Code selected.
Additional Information	You can specify any Additional Information related to Reversal. Below fields are auto populated, based on the Original Transaction Identification specified: • Settlement Currency • Settlement Amount • Settlement Date • Reversal Account • Account Currency • Account Branch • Debit Amount • Exchange Rate • FX Reference Number
Value Date	If Original Transaction Settlement Date is not yet reached, the Reversal value date is Original Transaction Value Date. If the Original Transaction value date is already over, the Reversal Value Date is based on the preference maintained in Preference screen Function ID: PZDONPRF.
Activation Date	Activation Date is same as Value Date.
Booking Date	Booking Date is same as Value Date.
Others	Other details button opens to Originator Details screen. Original transaction Creditor details are defaulted as Originator details. You can specify all fields details.

3. You can view following Original Transaction Details:
   - Instruction Identification
   - End To End Identification
   - Other Details
   - Interbank Settlement Date
   - Inter Bank Settlement Currency
   - Inter Bank Settlement Amount
   - Message Identification
   - Original Transaction Source Code
   - Original Source Reference

3.8 Reversal Processing

If the Reversal request is received for ACH DD Origination, it is first verified whether the original transaction is already dispatched or not.

If original transaction is yet to be dispatched, it gets canceled. If it is already dispatched, the reversal transaction is created and processed with the following steps:

- Sanctions screening
- Return days validation
- FX rate fetch, if applicable
- ECA check
- Reversal accounting

If Network allows reversal as maintained in Originated ACH Credit Transfer preferences, pacs.007.001.09 message is generated on reversal processing completion.

> **Note**
>
> If cancellation request is received for a dispatched transaction and if the Network allows cancellation, then camt.056.001.09 message is generated on completion of sanctions screening and cancel days validation.

4

Originated ACH Debit - Return Processing

Return messages of Originated ACH Debits can be received as pacs.004.001.09 message. Upload and processing of pacs.004 message is supported.

- Return Processing
- ACH DD Origination - Return Input
- Originated ACH DD Return View

4.1 Return Processing

The following processing steps are applicable, when pacs.004 message received as Return of Originated Credit Transfer is received:

- Matching with the original transaction
- Return Days validation
- Sanctions screening
- FX rate fetch
- EAC Check
- Accounting Handoff
- Notification/IR XML generation

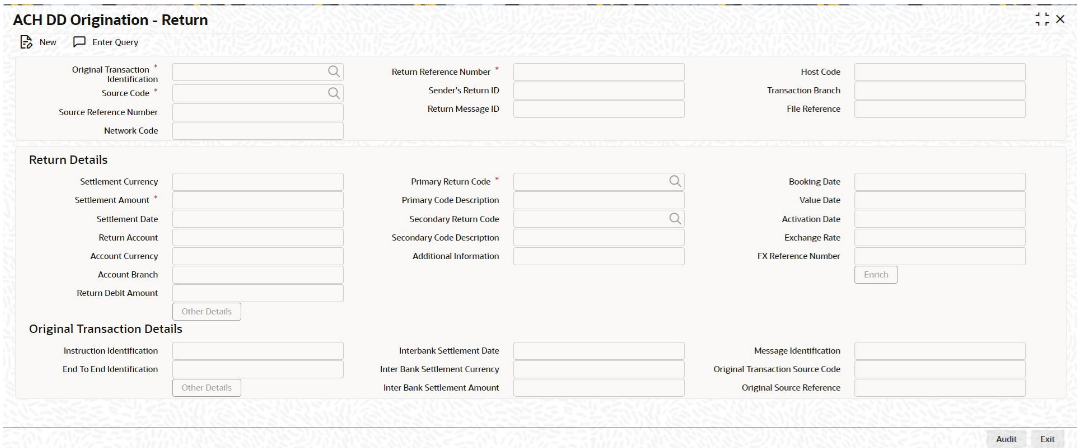
4.2 ACH DD Origination - Return Input

You can specify the Return details for an Originated ACH Credit Transfer. This is a back-up screen for Return input for cases where the upload of pacs.004 fails/not applicable.

1. On Homepage, specify **PZDOTRTN** in the text box, and click next arrow.

   ACH DD Origination - Return screen is displayed.

Figure 4-1 ACH DD Origination - Return



2. On **ACH DD Origination - Return** screen, specify the fields.

   For more information about the fields, refer to field description below:

Table 4-1 ACH DD Origination - Return- Field Description

Field	Description
Original Transaction Identification	This field is defaulted as the Transaction Identification of the selected Originated ACH DD record if the screen is opened from the View summary. This screen can function as a standalone screen as well. On New action, you can select the Original transaction reference from the list of Originated ACH Debit transactions which are in 'Processed' status.
Return Reference Number	This field is the system generated reference for the Return transaction.
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Source Code	Specify the Source Code from the list of values. All valid source codes maintained for the Host are listed.
Source Reference Number	You can specify the Source Reference Number, This is an optional field for UI input.
Transaction Branch	System defaults the Transaction Branch of transaction branch on clicking ‘New’.
Network Code	Specify the Network Code from the list of values. The list of values contains all the valid Networks maintained for the Payment Type 'ACH CT' in ACH Network Details (Function ID: PMDACHNW).This is a mandatory field.
Sender’s Message ID	This Message ID of the related pacs.004 message can be entered in this field.
Sender's Return ID	Specify the Sender's Return Identification.
File Reference	File Reference is system generated for the Return transaction.
Return Details	:
Settlement Currency	This field is defaulted as Settlement Currency of original ACH DD Origination transaction.
Settlement Amount	This field is defaulted as Settlement Amount of original ACH DD transaction. However, you can modify the lesser amount, if required.

Table 4-1 (Cont.) ACH DD Origination - Return- Field Description

Field	Description
Settlement Date	If the Original transaction value date is back dated Settlement Date for R-transaction is moved forward to current date If current date is a Network or currency holiday (for debit/credit currencies) the date is moved to next working day for both Network and Currency. In other cases, Original transaction value date is defaulted.
Return Account	This is same as the Debit account of the original ACH DD Receipt transaction. Based on the Return account, Account Currency & Account Branch details are populated.
Account Currency	Specify the Account Currency.
Account Branch	Specify the Account Branch.
Return Debit Amount	This field is same as the Credit account of the ACH DD Origination transaction.
Other Details	Specify the Return Details. Please refer screen PYDITRTN from ACH CT User Manual.
Primary Return Code	Specify the Primary Return Code from the list of values. All the return codes maintained for the Network are listed.
Primary Code Description	System defaults the Primary Code Description based on the Primary Return Code selected.
Secondary Return Code	Specify the Secondary Return Code from the list of values. All the return codes maintained for the Network are listed.
Secondary Code Description	System defaults the Secondary Code Description based on the Secondary Return Code selected.
Additional Information	Specify any additional Information.
Booking Date	System defaults to current Date.
Value Date	This field is defaulted as the Settlement Date derived.
Activation Date	This is the date on which the Return transaction is getting processed. This is same as Booking Date.
Enrich	Click on Enrich button upon providing above details.
Exchange Rate	This field is populated based on whether Exchange rate re-pick up is applicable or not.
FX Reference Number	You can specify the FX Reference Number, if External exchange rate is applicable, then during FX Reference Number gets validated.

3. You can view following Original Transaction Details:
   - Instruction Identification
   - End To End Identification
   - Other Details
   - Interbank Settlement Date
   - Inter Bank Settlement Currency
   - Inter Bank Settlement Amount
   - Message Identification
   - Original Transaction Source Code
   - Original Source Reference

   Please refer screen PYDITRTN from ACH CT User Manual.

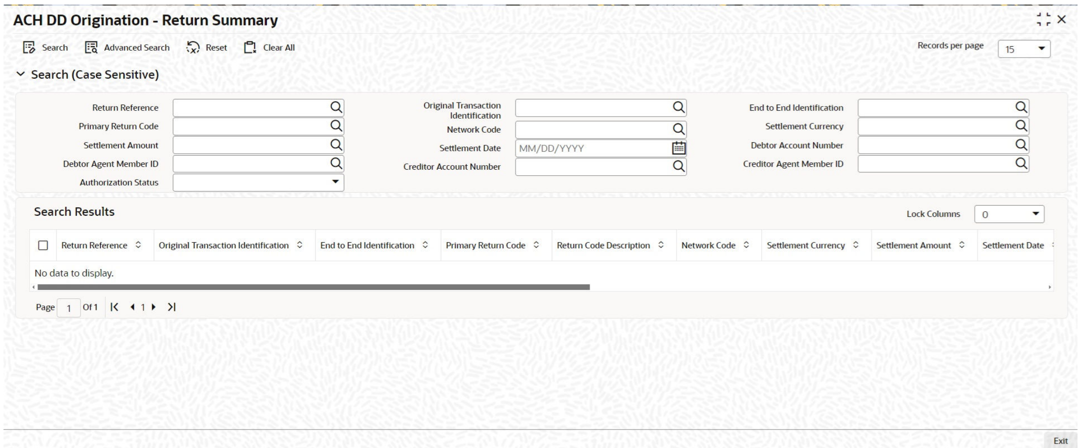
- ACH DD Origination - Return Summary

4.2.1 ACH DD Origination - Return Summary

1. On Homepage, specify **PZSOTRTN** in the text box, and click next arrow.

   ACH DD Origination - Return Summary screen is displayed.

Figure 4-2 ACH DD Origination - Return Summary



2. Search using one or more of the following parameters:
   - Return Reference
   - Primary Return Code
   - Settlement Amount
   - Debtor Agent Member ID
   - Authorization Status
   - Original Transaction Identification
   - Network Code
   - Settlement Date
   - Creditor Account Number
   - End to End Identification
   - Settlement Currency
   - Debtor Account Number
   - Creditor Agent Member ID
3. Once you specified the parameters, click the Search button.

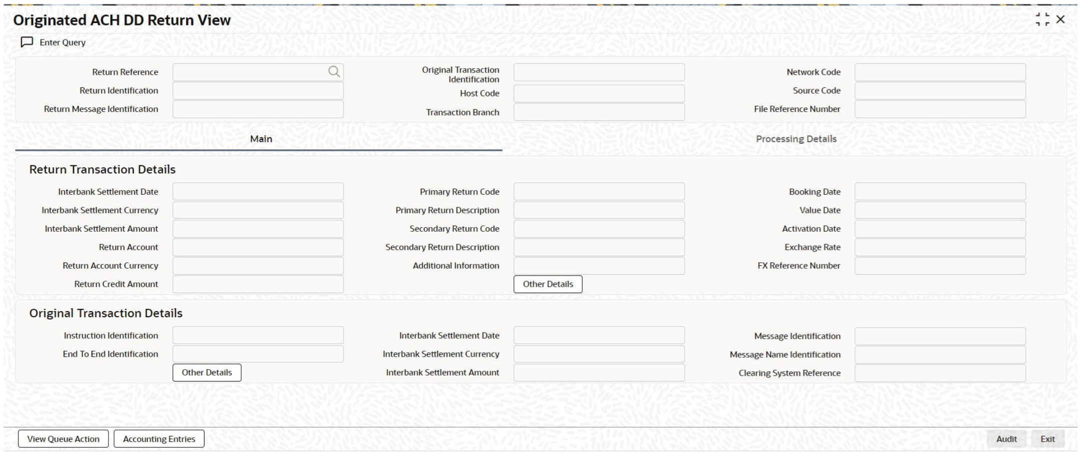
   System displays the records that match the search criteria.

4.3 Originated ACH DD Return View

1. On Homepage, specify **PZDORTVW** in the text box, and click next arrow.

   Originated ACH DD Return View screen is displayed.

Figure 4-3 Originated ACH DD Return View



2. Search using one or more of the following parameters:
   - Return Reference
   - Return Identification
   - Return Message Identification
   - Original Transaction Identification
   - Host Code
   - Transaction Branch
   - Network Code
   - Source Code
   - File Reference Number

   Once you have specified the search parameters, click the ‘Enter Query’ button. System displays the records that match the search criteria.
3. The details are shown in following tab details:
   - Main
   - Processing Details

5 Originated Credit Transfer - Reversal Processing

If the Reversal request is received for ACH CT Origination, it is first verified whether the original transaction is already dispatched or not.

If original transaction is yet to be dispatched, it gets canceled. If it is already dispatched, the reversal transaction is created and processed with the following steps:

- Sanctions screening
- Return days validation
- FX rate fetch, if applicable
- EAC check
- Reversal accounting

If Network allows reversal as maintained in Originated ACH Credit Transfer preferences, pacs.007.001.09 message is generated on reversal processing completion.

> **Note**
>
> If cancellation request is received for a dispatched transaction and if the Network allows cancellation, then camt.056.001.09 message is generated on completion of sanctions screening and cancel days validation.

- Viewing Reversal Transaction Details
- Return of Originated ACH DD Reversal
- Return of Originated ACH DD Reversal View

5.1 Viewing Reversal Transaction Details

You can view Reversal transactions in Originated ACH Credit Transfer View screen (Function ID PYDOVIEW) - R-transaction Tab, for more details, please refer Section 4.5, "Originated ACH Credit Transfer Transaction View screen".

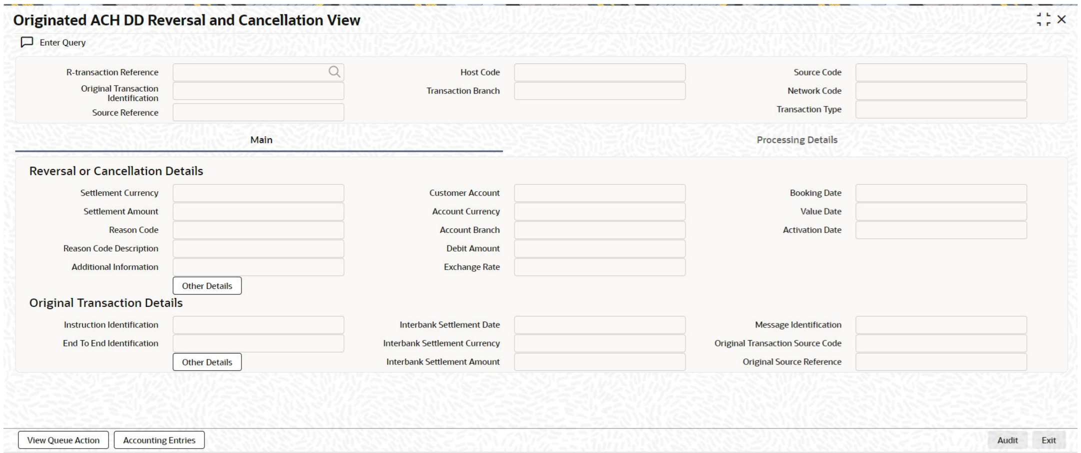
- Originated ACH DD Reversal and Cancellation View

5.1.1 Originated ACH DD Reversal and Cancellation View

1. On Homepage, specify **PZDORVVW** in the text box, and click next arrow.

   Originated ACH DD Reversal and Cancellation View screen is displayed.

Figure 5-1 Originated ACH DD Reversal and Cancellation View



2. Search using one or more of the following parameters:
   - R-transaction Reference
   - Original Transaction Identification
   - Source Reference
   - Host Code
   - Transaction Branch
   - Network Code
   - Source Code
   - Transaction Type

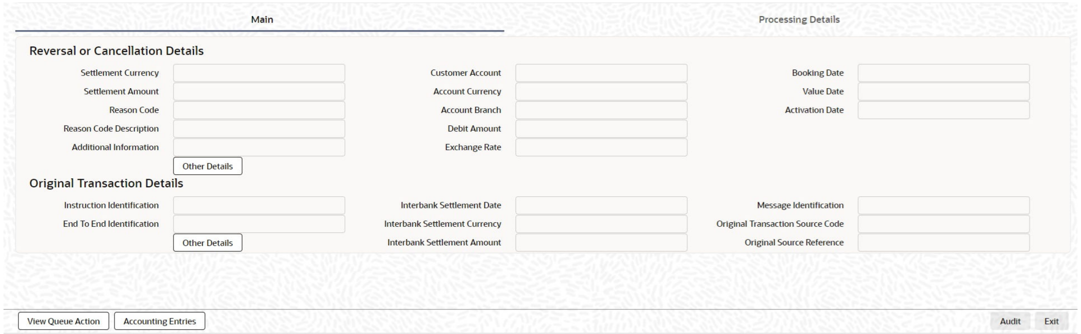
   Once you have specified the search parameters, click the ‘Enter Query’ button. The system displays the records that match the search criteria.
3. The Main Tab lists the fields for:
   - Reversal or Cancellation Details
   - Original Transaction Details

- Main Tab
- Processing Tab
- Originated ACH DD Reversal and Cancellation View Summary

5.1.1.1 Main Tab

- The Main Tab lists the fields for:
  - Reversal or Cancellation Details
  - Original Transaction Details

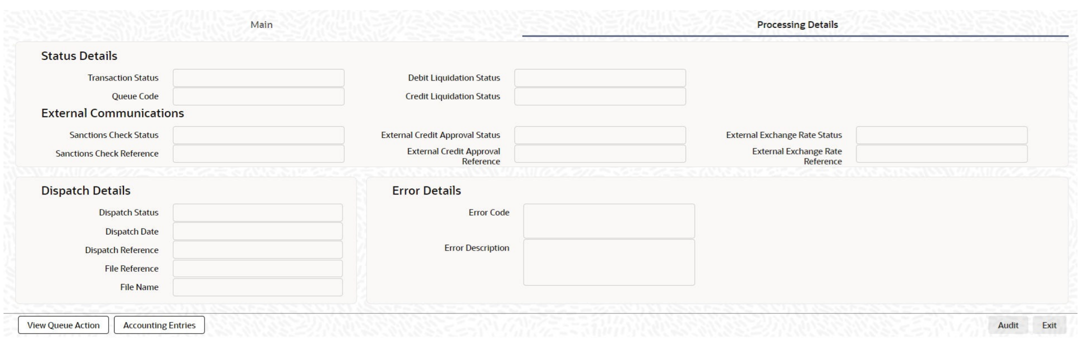
Figure 5-2 Originated ACH DD Reversal and Cancellation View_Main Tab



5.1.1.2 Processing Tab

- The Processing Tab lists the fields for:
  - Status Details
  - External Communications
  - Dispatch Details
  - Error Details

Figure 5-3 Originated ACH DD Reversal and Cancellation View_Processing Tab

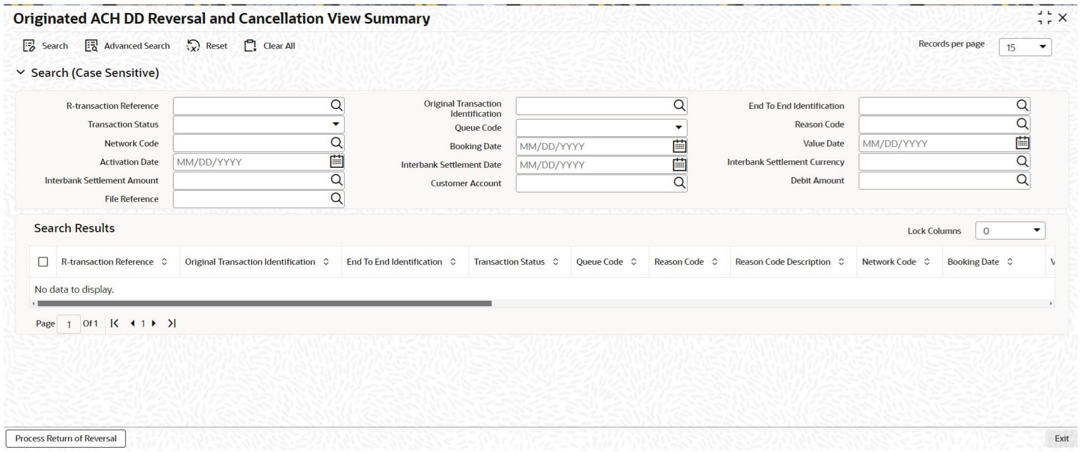


5.1.1.3 Originated ACH DD Reversal and Cancellation View Summary

1. On Homepage, specify **PZSORVVW** in the text box, and click next arrow.

   Originated ACH DD Reversal and Cancellation View Summary screen is displayed.

Figure 5-4 Originated ACH DD Reversal and Cancellation View Summary



2. Search using one or more of the following parameters:
   - R-transaction Reference
   - Transaction Status
   - Network Code
   - Activation Date
   - Interbank Settlement Amount
   - File Reference
   - Original Transaction Identification
   - Queue Code
   - Booking Date
   - Interbank Settlement Date
   - Customer Account
   - End To End Identification
   - Reason Code
   - Value Date
   - Interbank Settlement Currency
   - Debit Amount
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.
4. You can perform below actions:

- Process Return of Reversal

5.1.1.3.1 Process Return of Reversal

You can select a Reversal transactions in 'Processed' status from the summary screen and initiate Return Transaction.

Transactions of type 'Cancel' is not allowed for this action.

A new standalone Return of Originated ACH DD Reversal screen (Function ID: PZDOVRTN) is opened on initiating the 'Process Return of Reversal' action.

> **Note**
>
> No queue action right is required for initiating this action. However, access right for the Return screen PYDOVRTN is required.

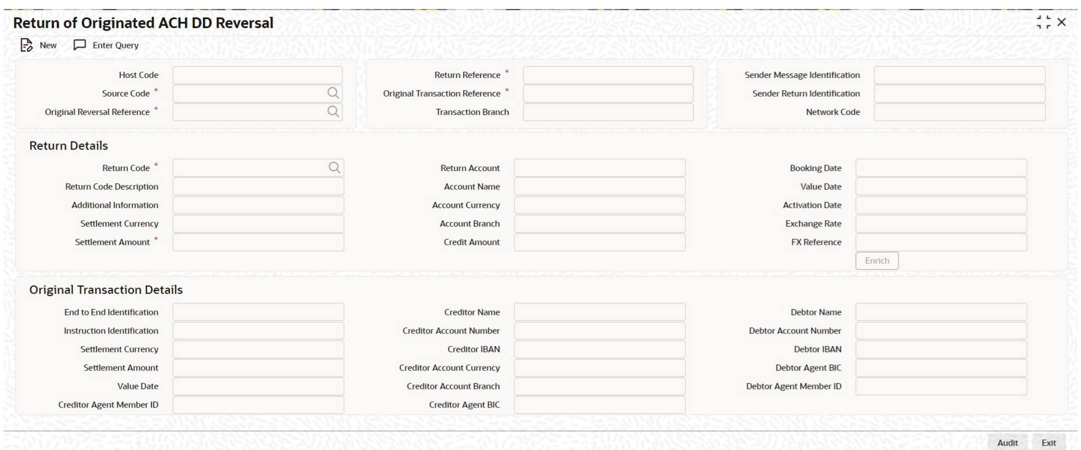
5.2 Return of Originated ACH DD Reversal

You can specify return details on Return of Originated ACH DD Reversal screen (Function ID: PZDOVRTN). On opening the screen from PZSORVVW using the 'Process Return of Reversal' Action, the fields related to the original transaction are defaulted in the screen.

1. On Homepage, specify **PZDOVRTN** in the text box, and click next arrow.

   Return of Originated ACH DD Reversal screen is displayed.

Figure 5-5 Return of Originated ACH DD Reversal



2. On **Return of Originated ACH DD Reversal** screen, specify the fields.

   For more information about the fields, refer to field description below:

Table 5-1 Return of Originated ACH DD Reversal - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Source Code	Specify the Source Code from the list of values.
Original Reversal Reference	Specify the Original Reversal Reference from the list of vales. You can select the reversal transaction for which return is to be initiated. All ACH DD Reversal transactions of status 'Processed' are listed. If the screen is launched from PZSORVVW, the selected reversal reference is defaulted.
Return Reference	This field is the system generated reference for the Return transaction.
Original Transaction Identification	Original Transaction Identification is defaulted based on the Original Reversal Reference selected.

Table 5-1 (Cont.) Return of Originated ACH DD Reversal - Field Description

Field	Description
Transaction Branch	System defaults the Transaction Branch of transaction branch on clicking 'New'.
Network Code	System defaults the Network Code based on the Original Transaction Identification selected.
Sender's Message Identification	Specify the Message Identification.
Sender's Return Identification	Specify the Sender's Return Identification.
Return Details	:
Return Code	Specify the Return Code from the list of values. All the return code allowed for the Network are listed for the field from ACH Return code maintenance (Function ID: PMDACHRN).
Return Code Description	Return Code Description is defaulted based on the Return Code selected.
Additional Information	You can specify the additional information related to the Return reason.
Settlement Currency	This field is defaulted as the Settlement Currency of original ACH DD Reversal transaction.
Settlement Amount	This field is defaulted as the Settlement Amount of original ACH DD Reversal transaction.
Return Account	This will be same as the credit account of the original ACH DD Reversal transaction.
Account Name	Account Name is defaulted based on the Return Account selected.
Account Currency	Account Currency is defaulted based on the Return Account selected.
Account Branch	Account Branch is defaulted based on the Return Account selected.
Credit Amount	The Credit Amount calculated based on the exchange rate is populated on Enrich, if internal /manual rate is used.
Other Details	Specify the Return Details. Please refer screen PYDITRTN from ACH CT User Manual.
Booking Date	System defaults to current date.
Value Date	This field is defaulted as the settlement date of the Reversal transaction. If this is a Network Holiday, the date is moved to next Network working day.
Activation Date	Activation Date is defaulted as current date.
Exchange Rate	If External exchange rate is applicable, then during FX processing Rate and Reference gets validated.
FX Reference Number	You can specify FX Reference, if required.
Enrich	Click on Enrich button upon providing above details.

3. You can view following Original Transaction Details:
   - End To End Identification
   - Instruction Identification
   - Settlement Currency
   - Settlement Amount
   - Value Date
   - Creditor Agent Member ID
   - Creditor Name

- Creditor Account Number
- Creditor IBAN
- Creditor Account Currency
- Creditor Account Branch
- Creditor Agent BIC
- Debtor Name
- Debtor Account Number
- Debtor IBAN
- Debtor Agent BIC
- Debtor Agent Member ID

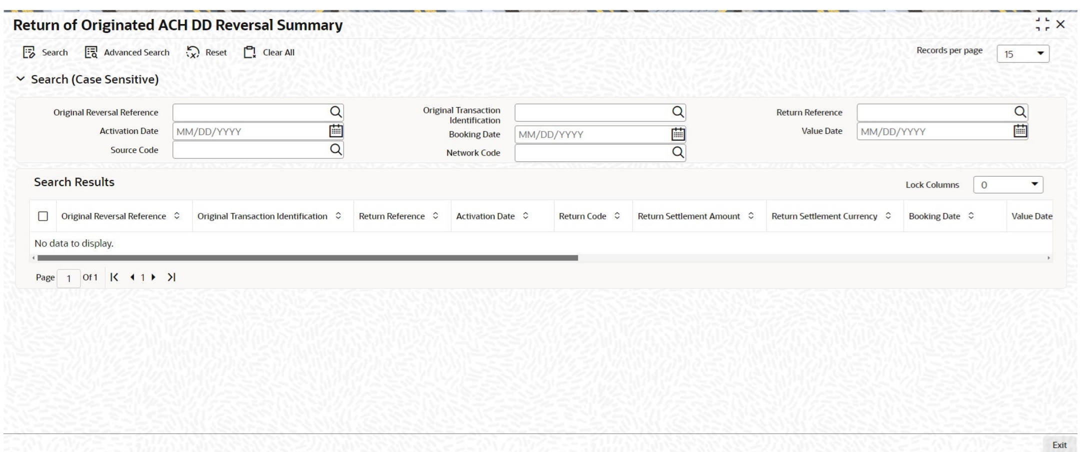
- Return of Originated ACH DD Reversal Summary

5.2.1 Return of Originated ACH DD Reversal Summary

1. On Homepage, specify **PZSOVRTN** in the text box, and click next arrow.

   Return of Originated ACH DD Reversal Summary screen is displayed.

   Figure 5-6 Return of Originated ACH DD Reversal Summary



2. Search using one or more of the following parameters:
   - Original Reversal Reference
   - Activation Date
   - Source Code
   - Original Transaction Identification
   - Booking Date
   - Network Code
   - Return Reference
   - Value Date
3. Once you specified the parameters, click the Search button.

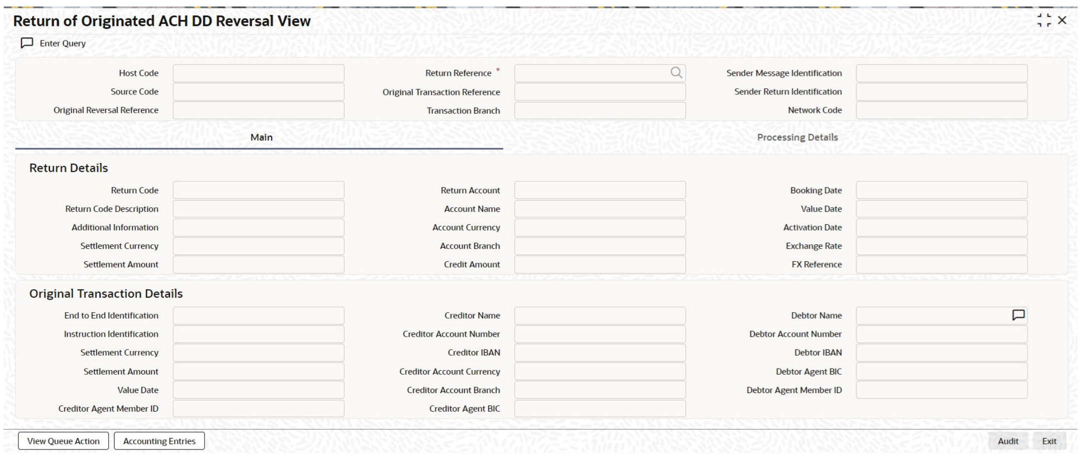
   System displays the records that match the search criteria.

5.3 Return of Originated ACH DD Reversal View

1. On Homepage, specify **PZDOVRVW** in the text box, and click next arrow.

   Return of Originated ACH DD Reversal View screen is displayed.

   Figure 5-7 Return of Originated ACH DD Reversal View



2. Search using one or more of the following parameters:
   - Host Code
   - Source Code
   - Original Reversal Reference
   - Return Reference
   - Original Transaction Reference
   - Transaction Branch
   - Sender Message Identification
   - Sender Return Identification
   - Network Code

   Once you have specified the search parameters, click the ‘Enter Query’ button. The system displays the records that match the search criteria.
3. The details are shown in following tab details:
   - Main
   - Processing Details
4. This screen also support following actions:
   - View Queue Action
   - Accounting Entries

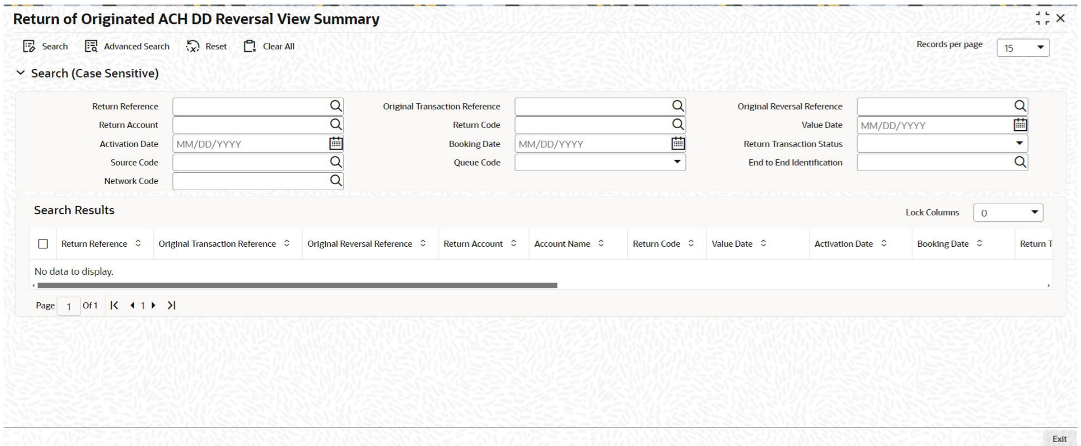
- Return of Originated ACH DD Reversal View Summary

5.3.1 Return of Originated ACH DD Reversal View Summary

1. On Homepage, specify **PZSOVRVW** in the text box, and click next arrow.

   Return of Originated ACH DD Reversal View Summary screen is displayed.

   Figure 5-8 Return of Originated ACH DD Reversal View Summary

2. Search using one or more of the following parameters:
   - Return Reference
   - Return Account
   - Activation Date
   - Source Code
   - Network Code
   - Original Transaction Reference
   - Return Code
   - Booking Date
   - Queue Code
   - Original Reversal Reference
   - Value Date
   - Return Transaction Status
   - End to End Identification
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

6

Generic Validation

6.1 Generic Validation Framework

For maintaining Generic validations for ACH DD Receipts, select the ACH DD Network and transaction type as 'Receipts'.

ACH DD Receipts transactions supports the following validation types:

- Min Value
- Max Value
- Min Length
- Max Length
- Length
- Mandatory
- Null Value
- Value Equal To
- Back Value Limit Days
- Future Value Limit Days
- Clearing Code Mask Validation
- Clearing Code Validation
- IBAN Validation
- Data Type
- Must Start With
- Must Contain
- Must not start with
- Must not contain
- Special Character Validation
- Custom

> **Note**
>
> Validations using external validators are enabled for ACH DD Receipts transactions.
>
> Custom Rule for Generic validation is applicable for ACH DD Receipts.

6.2 Process Cutoff Check using Generic Validation

Validation type 'Process Cutoff 'is allowed for:

- Networks of Payment Type: ACH DD
- Transaction Type: Receipts
- ISO Tag: FIToFICstmrDrctDbt/DrctDbtTxInf/SttlmTmIndctn/CdtDtTm
- Resultant Action: Override

When the validation type is 'Process Cutoff', the field Validator Name lists all valid Custom rules maintained for the transaction type' Receipts'.

When the validation type is 'Process Cutoff', system performs this validation only for ACH DD Receipts with transactions Activation Date as current date. All the conditions maintained in Custom Rule is satisfied, the cutoff time check is done for the transaction comparing the processing time with cutoff time in the rule. The cutoff time and current processing time are considered in Host time zone.

Example for rule:

ValueOf { SOURCE_CODE' } EQUAL 'MANL' AND ValueOf { 'PRODUCT_TYPE' } EQUAL 'PRODUCT1' AND ValueOf { CURRENT_TIME' } GT '14:30'

If the rule is satisfied, the transaction is moved to Business Override Queue. The error details maintained in Generic Validation Framework are populated in the error details.

The cutoff time check is done along with other validations with Resultant action 'Business Override'.

6.3 Back Value days check using Generic Validation

For the validation type 'Back Value Limit Days' it is possible to maintain the back value days as a parameter or a validator name for Custom rule

- Networks of Payment Type: ACH DD
- Transaction Type: Receipts
- ISO Tag: FIToFICstmrDrctDbt/DrctDbtTxInf/ IntrBkSttlmDt
- Resultant Action: Cancel / Report (existing)

Example for rule:

ValueOf { SOURCE_CODE' } EQUAL 'MANL' AND ValueOf { 'PRODUCT_TYPE' } EQUAL 'PRODUCT1' AND ValueOf { 'BACK_VALUE_DAYS' } GT '5'

If the rule is satisfied, the transaction is canceled if the Resultant action is cancel. If the resultant action is Report, the exception is logged and processing continues.

The cutoff time check is done along with other validations with Resultant action 'Business Override'.

7

ACH DD Receipts Processing

7.1 Upload of pacs.003 Messages

ACH DD transfer Receipts can be received as pacs.003.001.08 messages.

7.1.1 Pacs.003 Message Upload

File level Validations

On upload of the message, system performs the below validations:

- File format validations - This is done based on the XSD maintained in the 'Schema Definition File Path' for the file type 'ACHDDReceipt' in File Parameters Detailed screen PMDFLPRM.
- Validation of Number of transactions and control sum in the file, if available
- Uniqueness of Message ID of the incoming message

If any of the above listed validations fails, the file is rejected.

If the message is received with file envelope, the below details are derived from the file envelope details available for the message:

- Host Code
- Transaction Branch
- Network Code - It is assumed that Network Code is provided for inward files received from clearing houses. The Network code received is mapped to every transaction record.
- If the file is received without Network code, individual transactions are sent directly to the ACH DD Receipts processor without Date derivation and File accounting checks
- Source Code

You can receive the settlement date in the Group Header ((FIToFICstmrDrctDbt/GrpHdr/ / IntrBkSttlmDt) or as part of Transaction Information in the tag (FIToFICstmrDrctDbt/ DrctDbtTxInf/ /IntrBkSttlmDt) in the inbound pacs.003 message. The Settlement Date received at transaction level is given priority and if this is not available, the Settlement date received in the group header is considered. This date is considered as the instruction Date received.

Instruction Date Derivation

Processing dates derivation is done for each transaction record, provided Network code is available. If Instruction Date received is a past date, the handling is based on the preference 'Back Value Date Handling' in ACH DD Receipt preferences (Function ID: PZDINPRF). If the preference is to Retain as Original Value date, the Instruction Date is the Settlement Date received, even if it is a Back Date.

If the Instruction Date is a back date and the preference is maintained as 'Adjust to current date', the Instruction Date is considered as current date. If current date is a Network holiday, the instruction date is rolled over to next Network working day.

Both Network holiday check and transfer currency holidays is applied if the Network preference is 'Adjust to Current Date'. The instruction date is moved forward accordingly Holiday checks are not applicable if the preference is 'Retain as Original Value Date'.

Activation Date Derivation

The Activation Date is the Instruction Date derived provided.

- Instruction date is not a back date
- Instruction Date is not Branch Holiday

If instruction date is a Branch holiday, Activation Date is moved forward or back ward (provided it is not a back date) to next working date based on preference maintained for Activation Date Movement in ACH DD Receipts Preferences (Function ID:PZDINPRF).

If the Instruction Date is a back date, the Activation Date is derived as current date provided current date is a Branch working date. If current date is a holiday, Activation date is the next Branch working date.

File Accounting

System checks whether file accounting required flag is checked for the Network. If file accounting is not applicable, the transaction records are send for individual transaction processing.

If Receipt accounting is applicable, File Accounting Code is fetched from ACH Debit Receipts Preferences PZDINPRF - Main Tab is used for accounting entries generation. The transactions with same Instruction Date and currency is grouped and file accounting is posted for the consolidated amounts for each group.

Receipt accounting is passed as below:

Receipt Accounting	Event	Dr/Cr	Account	Account Type	Amount Tag
DD Receipts - Collection	ZIRC	Dr	Network Clearing GL	GL	PMT_STTL_AMT
DD Receipts - Collection	ZIRC	Cr	Nostro Account	Account	PMT_STTL_AMT

The interbank settlement amount FIToFICstmrDrctDbt/ DrctDbtTxInf/ IntrBkSttlmAmt for each transaction is considered for arriving at the consolidated Amount for the Amount Tag PMT_STTL_AMT.

Sending the transaction records to ACH Debit Receipts Processor

The individual receipt transaction records of the message is sent for processing to ACH Debit Receipts processor.

7.1.2 Receipt Transaction Processing

ACH Receipt follows the below listed processing steps:

- Network Resolution - for individual transaction with no Network Code
- Settlement Account Derivation, if applicable
- Processing Dates derivation, if pending
- Account Re-direction
- Reject Validations
- Applying Generic rules for Replacement
- Process Exception Validations
- Repair Validations
- Overridable Validations
- Applying Generic rules for Report
- Authorization Limits check
- Sanctions Check
- Future Value Check
- FX Rate fetch
- Pricing
- External Credit Approval for Debit Account
- External Account Check for Credit Account if account is of type 'Normal'
- Debit/Credit Accounting Handoff
- Information Reporting/Notification XML generation

Network Resolution

Network derivation is applicable for transactions not linked to a Network Code. The Network rules maintained for the Channel Type Pacs.003 is evaluated.

If the Network derivation fails, the transaction is moved to Network Resolution Queue You can repair the record and provide a proper Network Code.

Processing Dates Derivation

Processing date derivation is applicable to transaction records for which it is not done at file level. The instruction Date and Activation Date derivation is same as the details provided in file level for derivation for Instruction Date and Activation Date.

> **Note**
>
> For ACH DD receipts the Value date derived do not change even if the transaction is released from the exception queue on a later date. Only Activation Date changes.
>
> The Debit Value Date can change only as a result of a new Value Date received from External FX system in the later stage of processing.

Settlement Account Derivation

Credit Settlement Account derivation is applicable if 'Derive Settlement Account 'flag is checked in ACH DD Receipts preferences for the Network. The settlement account is derived using the settlement account rule maintained (Function ID: PMDSETRL) for the Host & Network.

Based on the settlement rule, the settlement account can be derived as Nostro Account, GL or Credit account of the transaction.

If 'Derive Settlement Account' is maintained as No, the credit settlement account is the Nostro account maintained in the preferences provided there is no Clearing GL linked as transaction account in Credit liquidation accounting template.

If GL is maintained as transaction account in the Credit liquidation accounting template, the credit liquidation is the GL.

Account Re-direction

The System performs Account re-direction for the Debit Account if records are maintained in Account Re-direction maintenance PMDACRED.

> **Note**
>
> Bank re-direction is not applicable.

Cancel Validations

The following cancel validations are done in this step:

- Mandatory Field Validations
- Allowed currency check
- Validation whether Debits / FX allowed for the customer
- Back Value /Future Value allowed days check for the transaction
- All generic validation with Resultant Action 'Cancel'

Mandatory Fields the details received in the payment request and the values populated by the System.

Transfer currency is matched with the Network currency for doing the allowed currency validation provided 'Allow All Currencies' flag is 'No' for the Network.

Inbound Debit Processing Preferences PMDIDPRF is checked to see whether:

- Debits are allowed for the customer/account
- FX is allowed for the customer for cross currency transactions

The lookup priority is the same as the existing one for payments PMDINPRF:

Look-up Priority	Host Code	Source Code	Customer	Account
1	Specific	Specific	Specific	Specific
2	Specific	All	Specific	Specific
3	Specific	Specific	Specific	All
4	Specific	All	Specific	All

Look-up Priority	Host Code	Source Code	Customer	Account
5	Specific	Specific	All	All
6	Specific	All	All	All

If the Debits are not allowed or FX Rate preference maintained is 'Not Allowed' the transaction is canceled. If no preference is found, the inbound debit is processed with FX by default.

Back Value /Future Value allowed days check is done based on the limit days maintained in ACH DD Receipt preferences.

Validations maintained in Generic Validation Framework of Action Type 'Cancel' is evaluated and transaction is cancelled if any of the rule condition is satisfied.

On cancel of an ACH DD Receipts, system checks whether the error code is linked to a Return Code for ACH Debit Return processing. If yes, auto return is processed.

If the Error Code is not linked to a Network Return Code, then the transaction is moved to Repair Queue. Only 'Cancel' action is allowed for such transactions.

> **Note**
>
> Cancel of ACH Receipts from any queue processes the ACH Receipts Return. You can select the Network Return Code in the Queue Action screen.

Applying Generic Replacement Values

For the message elements listed in Generic Validation Framework with Resultant Action as 'Replace', the replacement values is applied.

Process Exception Validations

The following validations are covered in this processing step:

- Debit account is valid or not (Debit account record is open and authorized)
- No status check is done for the debit customer/account.
- If settlement account derivation is applicable, the system validates whether the Credit settlement account is derived successfully. If the Credit Settlement account is of type 'Normal', then check whether it is a valid record (open/authorized).

Credit account currency of the derived Account is same as transfer currency.

- All generic validation with Resultant action 'Exception'

The transaction is moved to Process Exception Queue in case of validation failure.

Repairable validations

System performs all generic validation with Resultant action 'Repair'. The transaction is moved to Repair Queue in case of validation failure.

Overridable validations

The following are the Overridable validations, failure of which moves the transaction to Business Override Queue:

Duplicate days check

- Duplicate Check days are fetched from the Source code maintenance.
- The following parameters are available for duplicate check:
  - Debtor Account
  - Creditor Account
  - Transfer Amount
  - Value Date
  - Debtor Bank Code -Debtor Bank Clearing Member ID is considered if this parameter is configured
  - Customer
  - Network
  - End to End ID
  - Product Type
  - Clearing System Reference
- Validation based on Creditor Account/Mandate/Creditor scheme ID based Restrictions maintained in PMDCARES, PMDMNRES & PMDSHRES. If any restriction record is found and if Restriction start date and End date are available, additional check is done on the validity of the record for current date.
- Mandate validations
  - If Mandate availability check and al the related validations is done only if Mandate check required flag is enabled in ACH Debit Receipts Preferences screen Function ID: PZDINPRF.
  - Mandate ID is not available as part of transaction details or the Mandate ID provided is not maintained in the Debtor Mandate maintenance for the Processing Host, the transaction is moved to Business Override Queue.
  - The mandate status has to be Active and authorized for the system to consider it as a valid mandate.
  - If Mandate ID is available in Creditor Mandate Maintenance, the Mandate details are matched with the transaction details for the following fields to ascertain the validity:
    - Creditor Account
    - Debtor Account
    - Debtor Bank Member ID / Creditor Bank Member ID
  - If maximum amount allowed for the mandate is maintained, the system checks whether the transfer amount is less than or equal to the limit amount. If transaction amount is provided in the mandate that is have to be same as transfer amount of the Debit transactions.
  - If any of the above validations fail, the transaction is moved to Business Override Queue
- Generic validations maintained with Action Type as 'Override'
  - Validations maintained in Generic Validation Framework of Action Type 'Override' is evaluated and transaction is moved to Business Override Queue if any of the rule condition is satisfied

Applying Generic rules for Report

All generic rules maintained with Resultant Action as 'Report' is evaluated. If any rule is satisfied, the transaction is logged in Generic Validation Report log and proceeds with next processing step.

No queue is applicable for this validation.

Authorization Limits Check

Two levels of authorization limits can be maintained (optional) for a Network and source in Source Network Preferences PMDSORNW. If the transfer amount is greater than Authorization Limit 1, the transaction gets moved to Authorization Limit 1 Queue.

On approval from Authorization Limit 1 Queue, if the transfer amount is greater than Authorization Limit 2, the transaction gets moved to Authorization Limit 2 Queue. If the transfer amount is less than Authorization Limit 2, the transaction proceeds to next processing step.

If the Authorization Limit check is done and authorized on booking date, it is not repeated on Value date processing.

Sanction Check

The transaction can be sent for sanction screening to an external system if sanctions screening is enabled for the source and network in Source Network Preferences PMDSORNW. Additional check is done whether Sanctions screening is applicable for the customer in External Customer Maintenance STDCIFCR.

If sanctions screening status is approved, the transaction proceeds with the further processing. In case of seizure, the following accounting entries are passed:

Event	Dr/Cr	Account	Account Type	Amount Tag
ZIDZ	Dr	Customer Account	Account	Transfer Amt
ZIDZ	Cr	Clearing Suspense	GL	Transfer Amt
ZIDZ	Dr	Clearing Suspense	GL	Transfer Amt
ZIDZ	Cr	Seizure GL	GL	Transfer Amt

If the status is rejected or interim, the transaction is moved to sanction check queue.

Note

If sanctions is approved on a subsequent date then Activation date alone is rolled over to next date. The transaction processing is re-initiated from initial validations.

Future Value Check

The Receipt transactions are segregated as Current dated/Future dated based on the Activation Date. Future valued transactions are moved to Future Value Queue.

Charge /Tax Computation

Charge computation is made based on the “External Pricing Applicable” flag set at Source Network Preferences level PMDSORNW.

If External pricing is not applicable for the Source and Network combination, then Charge and tax for ACH Receipt transaction is calculated based on the Pricing Code linked to ACH Debit Receipts preferences (PYDINPRF).

Pricing components applicable to the price code and the attributes like whether the component is a charge or tax, Pricing currency and the exchange rate type are derived from Pricing Code maintenance (PPDCDMNT).

If “External Pricing Applicable” flag is set as Yes at Source Network Preferences, charge calculation is skipped and system captures the pricing details from External Pricing System.

The transaction gets logged in External Pricing Queue on the below scenario id the response is timed out or the response is not containing the price values to apply.

FX Processing

FX processing is applicable in cases where the transfer currency and debit account currency are different. The Exchange Rate preferences and Small FX limit maintained in ACH Debit Receipts Preferences PYDINPRF is considered while fetching the Exchange Rate.

If External FX rate is applicable system verifies whether customer FX preference is maintained in Inbound Payment processing preferences (Function ID PMDINPRF).If the preference is for 'Retain in Queue' the transaction is moved to Exchange Rate Queue. If the preference is 'Fetch Rate', FX rate request is sent to the external FX system.

> **Note**
>
> If no record is retrieved from Inbound Payment preferences, system proceeds with sending the FX request to External system.

If a new value date is returned from External FX system, the existing value date is replaced with the new Value Date received. Debit value date is the new date received.

ECA Check for Debit Account

ECA check for the Debit Account is done if ECA required flag is enabled for the account in External Account Maintenance (STDCRACC) Customer/Account validity and status check is done by the DDA system as part of ECA call.

If the status received from the External system is rejected/interim, the transaction is moved to ECA queue.

EAC Check for Credit Settlement Account

This check is applicable only if:

- The account is of type 'Normal'
- 'ECA required' flag is enabled for the account in External Account Maintenance (STDCRACC)

Customer/Account validity and status check is done by the DDA system as part of EAC call. If the status received from the External system is rejected or interim, the transaction is moved to EAC queue.

Accounting

Accounting template for Debit Liquidation can be set at ACH Debit Receipts Preferences is considered for posting the accounting entries.

Event	Dr/Cr	Account	Account Type	Amount Tag
ZIDZ	Dr	Customer Account	Account	Debit Amt

Event	Dr/Cr	Account	Account Type	Amount Tag
ZIDZ	Cr	Clearing Suspense	GL	Transfer Amt
ZIDZ	Dr	Clearing Suspense	GL	Transfer Amt
ZIDZ	Cr	Derived Credit Settlement Account / Network Clearing GL	Account/GL	Transfer Amt

Once the accounting entries are handed off system generates the Notification XML (if notification is applicable for the source as maintained in PMDSORCE) and Information Reporting XML in the generic format as done for other payment types.

7.1.3 Future Dated Transactions

Processing of transactions gets completed till sanction check on the date of receipt itself and is stored in Future Valued transactions Queue. Future dated ACH Debit transactions is processed on Activation Date by Future Value job.

During beginning of day, future dated transaction job picks up transactions with Activation Date as current date and processes the transaction from initial validations.

7.1.4 Auto-generated Inbound Payments Processing

On processing originated ACH Debits, it is possible that both Credit and Debit accounts belong to the same bank.

On Us transfer validation is done for the originated ACH Debits before dispatch as below:

- (Debtor agent BIC is a valid BIC for the Host
- OR Debtor Agent Member ID is a valid branch identifier for the Network and Host)
- AND Debtor account is a valid account in External Account maintenance

The system marks the Originated Debit transaction as 'On Us' and auto generates the Receipt transaction if in ACH Dispatch preferences (Function ID PMDACHDS) the value for field 'Dispatch On Us Transfer' is maintained as 'No' .

> **Note**
>
> It is assumed that Incoming & Outgoing internal transactions uses the same Network Clearing GL for accounting.

Customer FX preference check and FX rate fetch are applicable for auto-generated Receipt transactions.

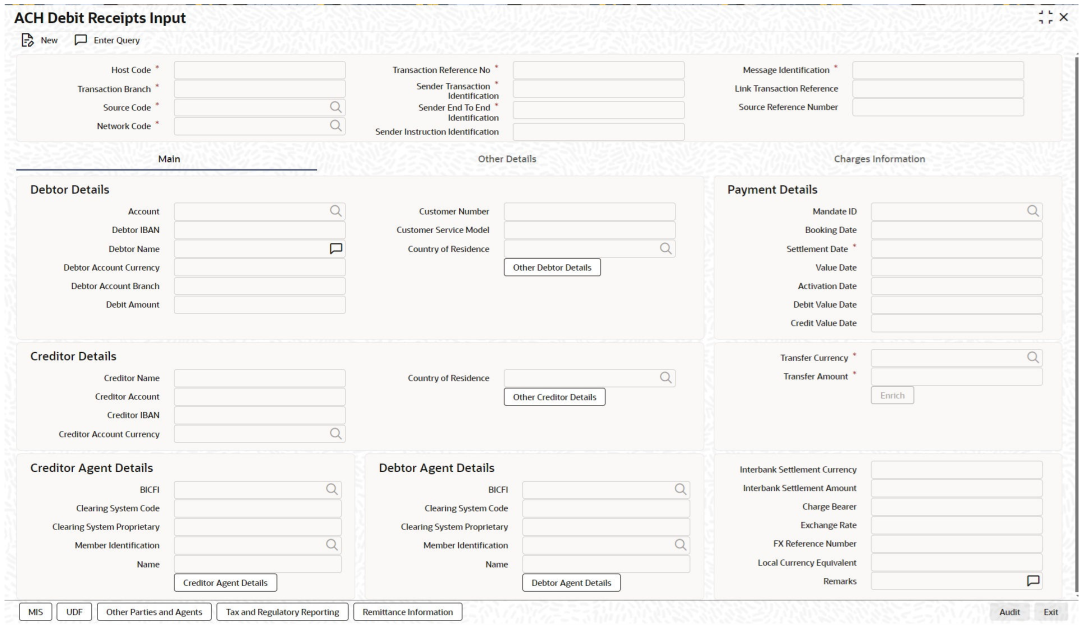
7.1.5 ACH Debit Receipts Input

You can provide inbound ACH Debit details in this screen.

1. On Homepage, specify **PZDITONL** in the text box, and click next arrow.

   ACH Debit Receipts Input screen is displayed.

Figure 7-1 ACH Debit Receipts Input



2. On **ACH Debit Receipts Input** screen, specify the fields.

   For more information about the fields, refer to field description below:

Table 7-1 ACH Debit Receipts Input - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Transaction Branch	System defaults the Transaction Branch on clicking 'New'.
Source Code	Specify the Source Code from the List of values. It lists all valid Source Codes.
Network Code	Specify the Network Code from the List of values. This field lists all valid Network Codes of payment type 'ACH DD' available for the Host.
Transaction Reference Number	System defaults the Transaction Reference Number of transaction branch on clicking 'New'.
Sender Transaction Identification	Specify the Sender Transaction Identification.
Sender End To End Identification	Specify the Sender End to End Identification.
Sender Instruction Identification	Specify the Sender Instruction Identification.
Message Identification	Specify the Message Identification of the incoming pacs.003 message.
Link Transaction Reference	If the transaction is auto booked as On Us transaction, the linked Origination Reference is populated in this screen.
Source Reference Number	This field is optional for the transactions input from User Interface. It is mandatory for transactions received through channels.

- Main Tab
- Other Details Tab

- Charges Information Tab
- UDF Button
  This topic provides details of the **Fields** screen.
- MIS Button
  This topic explains the **MIS Details** screen.
- Other Details Tab
- Tax and Regulatory Reporting Tab
- Remittance Information Button
- ACH Debit Receipts Input Summary

7.1.5.1 Main Tab

- On **Main Tab**, specify the fields.

Figure 7-2 ACH Debit Receipts Input - Main Tab

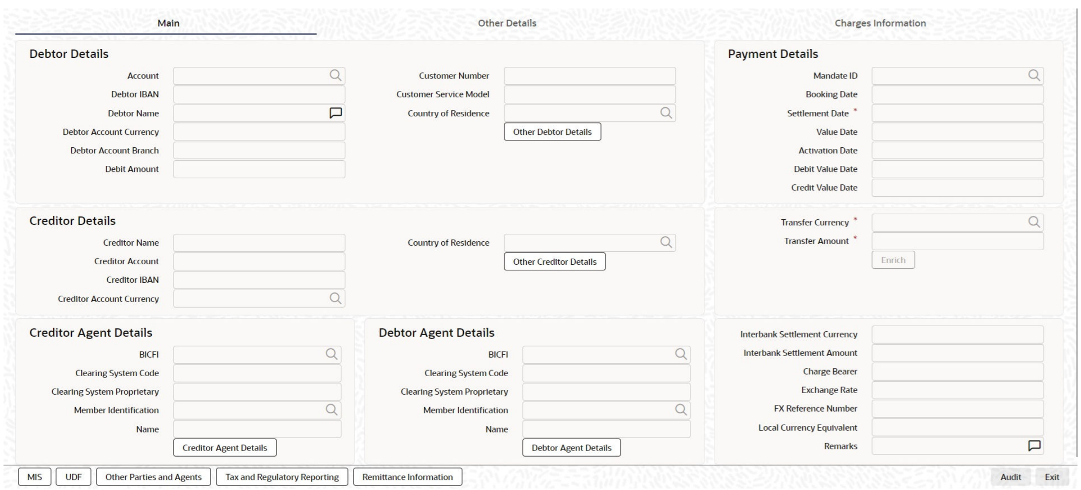


Table 7-2 ACH Debit Receipts Input_Main Tab - Field Description

Field	Description
Debtor Details	--
Account	Specify the Account from the list of values. All valid accounts in the system are listed that are allowed to be operated for the User's logged in Host.
Debtor IBAN	If Debtor IBAN is maintained for the account for the Network code, the same is populated.
Debtor Name	This field is defaulted as Debtor Name based on the Debtor Account selected.
Debtor Account Currency	This field is defaulted as Debtor Account Currency based on the Debtor Account selected.
Debtor Account Branch	This field is defaulted as Debtor Account Branch based on the Debtor Account selected.
Debit Amount	Debit Amount field is system derived one.

Table 7-2 (Cont.) ACH Debit Receipts Input_Main Tab - Field Description

Field	Description
Customer Number	The Customer Number linked to the Debtor Account is populated.
Customer Service Model	If Service Model linkage is available for the customer, this is populated in this field.
Country of Residence	The country of the customer is populated from STDCRACC listed in list of values. This field lists the 2-Char ISO Country code list from the factory-shipped table.
Other Creditor Details	Debtor unstructured address is populated from STDCRACC. Specify the Postal Address, multiple Identification details, Contact details and Account other details of the Debtor.
Creditor Details	--
Creditor Name	Specify the Creditor Name.
Creditor Account	Specify the Creditor Account.
Creditor IBAN	Specify the Creditor IBAN, if it is applicable for the Network.
Creditor Account Currency	Specify the Creditor Account Currency from the list of values. All valid currencies are listed for the field.
Country of Residence	Specify the Country of Residence from the list of values. This field lists the 2-Char ISO Country code list from the factory-shipped table.
Other Creditor Details	Specify the Postal Address, multiple Identification details, Contact details and Account other details of the Creditor.
Creditor Agent Details	--
BICFI	Specify the BICFI from the list of values. All valid BIC codes are listed for this field.
Clearing System Code	This is a disabled field. The code is populated based on the Creditor Agent Member ID selected.
Clearing System Proprietary	This is a disabled field. The code is populated based on the Creditor Agent Member ID selected.
Member Identification	Specify the Member Identification from the list of values. Lists all valid Clearing codes maintained in ACH Network Directory PMDACHDR for the Network Key of the Transaction Network.
Name	Bank Name is populated based on the Member ID selected from the ACH Directory details. If Member ID is not available the Name is populated from the BIC selected.
Creditor Agent Details	Creditor Agent Details are populated based on the Member ID selected from the ACH Directory details. If Member ID is not available the details are populated from the BIC selected. It is mandatory to have either the BIC or Member ID selected for the Creditor Agent.
Debtor Agent Details	Debtor Agent details are system populated.
BICFI	Transaction Branch BIC is defaulted. **Note** If the Branch Identifier details are maintained in Branch Identifier Maintenance PMDACHBR, then Clearing System Code/Proprietary field and Member ID gets defaulted.
Clearing System Code	This field is defaulted from ACH Network Details Function ID: PMDACHNW.

Table 7-2 (Cont.) ACH Debit Receipts Input_Main Tab - Field Description

Field	Description
Clearing System Proprietary	This field is defaulted from ACH Network Details Function ID: PMDACHNW.
Member **Identification**	This field is defaulted as the Member ID for the Branch defined in Branch Identifier Maintenance PMDACHBR. **Note** Clearing system code/proprietary fields cannot have values without the Member ID details.
Name	Debtor Agent Name is populated from ACH Directory details if the Member ID is listed. If only BIC is available, the Name is populated.
Debtor Agent Detail	Debtor Agent details are populated from ACH Directory details if the Member ID is listed.
Payment Details	--
Mandate ID	Specify the Mandate ID from the list of values.
Booking Date	Booking Date is defaulted as current date.
Settlement Date	Specify the Inter-bank Settlement Date received in the pacs.003 message.
Value Date	If the settlement date entered is a back date, The Value Date is derived based on the Network preference for 'Back Value Date Handling'. If the preference is to 'Adjust to Current Date', the back value date to be moved to current date and holiday check to be applied. If the preference is to 'Retain as Original Value Date', then the settlement date input is retained as Value Date.
Activation Date	If the settlement date entered is a back date, The Activation Date is derived based on the Network preference for 'Back Value Date Handling'. If the preference is to 'Adjust to Current Date', the back value date to be moved to current date and holiday check to be applied. If the preference is to 'Retain as Original Value Date', then the settlement date input is retained as Activation Date.
Debit Value Date	Debit Value Date is derived based on the date derivation logic for ACH DD Receipts on Enrich/save.
Credit Value Date	Credit Value Date is derived based on the date derivation logic for ACH DD Receipts on Enrich/save.
Transfer Currency	The Currency linked to the Network Code is defaulted in this field if the Network allows single currency. If all currencies are allowed by the Network, transfer currency list of values lists all valid currencies.
Transfer Amount	If the Instructed Currency Indicator is 'Transfer Currency' it is mandatory to specify the Transfer Amount.
Enrich	The following actions are completed on clicking the Enrich button: • Derivation of Processing Dates are done • Internal Exchange rate fetch and price details population **Note** You can change the transaction details and do the Enrich again to fetch the values.

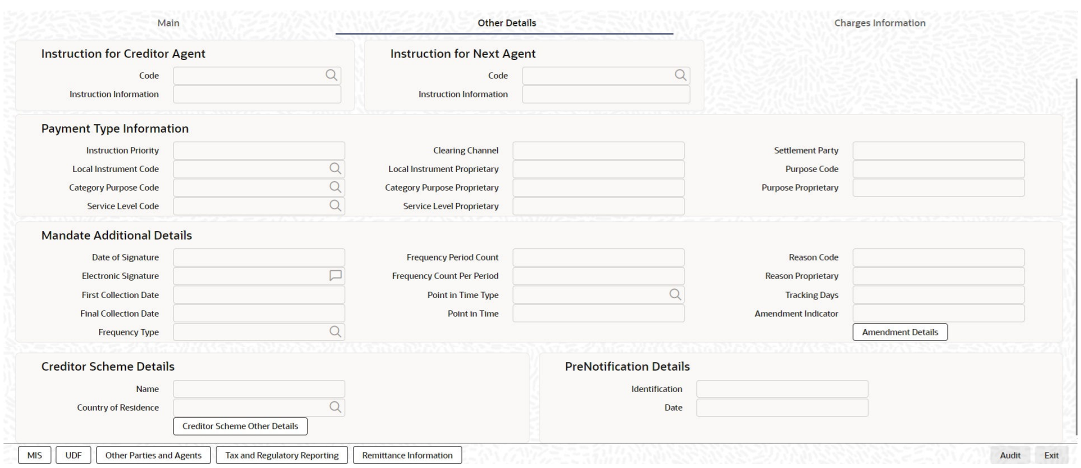
Table 7-2 (Cont.) ACH Debit Receipts Input_Main Tab - Field Description

Field	Description
Interbank Settlement Currency	This field is same as Transfer currency.
Interbank Settlement Amount	This field is defaulted as Transfer Amount.
Charge Bearer	Select the Charge bearer from the following: • DEBT • CRED • SHAR • SLEV
Exchange Rate	Specify the Exchange rate or system fetches the value based on the FX preferences maintained for the Network in ACH Debit Receipt Preferences ‘PZDINPRF’.
FX Reference Number	For a currency transaction, you can specify the FX reference, if it is available.
Local Currency Equivalent	This field displays Local Currency Equivalent of the Transfer Amount.
Remarks	Specify any internal Remarks related to the transaction.

7.1.5.2 Other Details Tab

1. On **Other Details Tab**, specify the fields.

Figure 7-3 ACH Debit Receipts Input - Other Details Tab

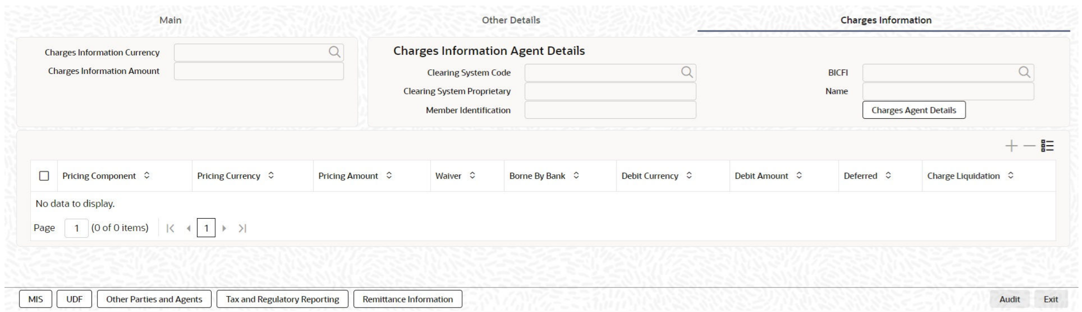


2. Specify the following field details:
   - Instruction for Creditor Agent
   - Instruction for Next Agent
   - Payment Type Information
   - Mandate Additional Details
   - Creditor Scheme Details
   - PreNotification Details
   - Creditor Scheme Other Details (Postal Address, Identification, Contact Details)

7.1.5.3 Charges Information Tab

1. On **Charges Information Tab**, specify the fields.

Figure 7-4 ACH Debit Receipts Input - Charges Information Tab



2. Specify the following field details:
   - Charges Information Currency
   - Charges Information Amount
   - Charges Information Agent Details
   - Clearing System Code
   - Clearing System Proprietary
   - Member Identification
   - BICFI
   - Name
   - Charges Agent Details (Postal Address, Identification, Contact Details)

7.1.5.4 UDF Button

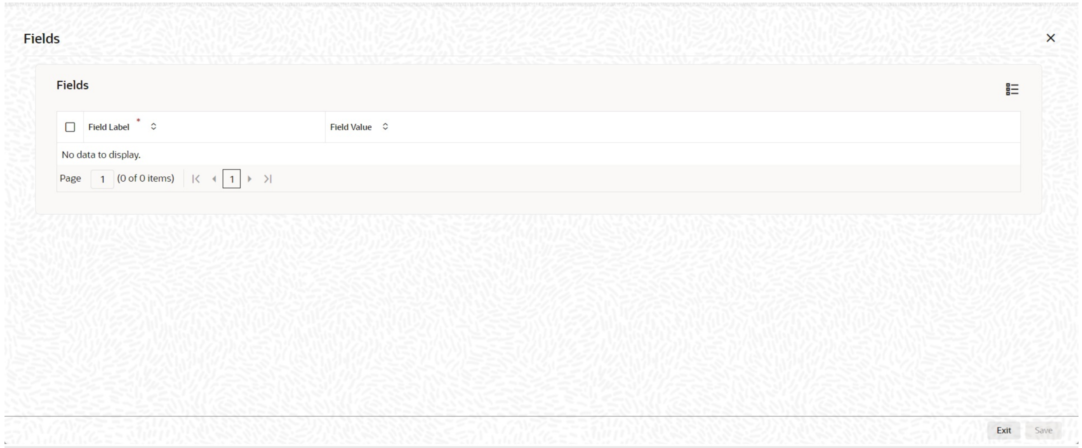
This topic provides details of the **Fields** screen.

This sub-screen defaults values of UDF fields that are part of the UDF group specified for the **Manual** source.

1. Click the **UDF** button in the screen.

   The **Fields** screen is displayed.

Figure 7-5 UDF Button



2. On the **Fields** screen, user can view the following fields.

   The following fields are displayed:

Table 7-3 UDF Button - Field Description

Field	Description
Field Label	System displays all fields that are part of the associated UDF group.
Field Value	The system displays default values for UDF fields, if available. user can modify the default value or enter a value for fields where no default exists.

7.1.5.5 MIS Button

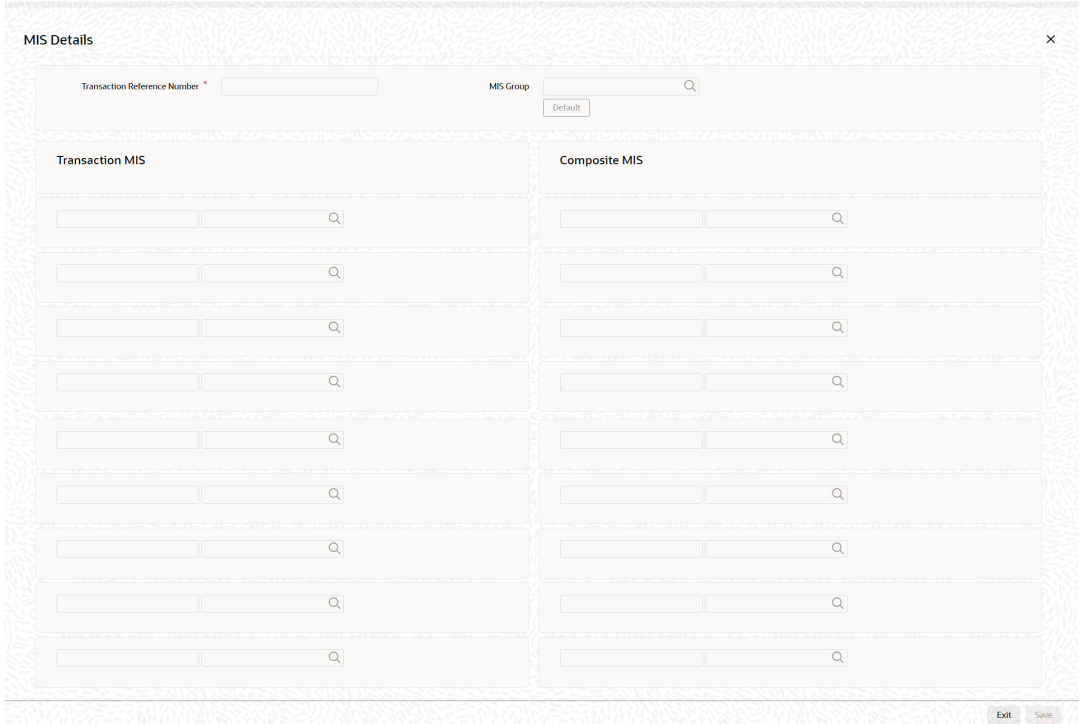
This topic explains the **MIS Details** screen.

User can maintain the MIS information for the transaction. If the MIS details are not entered, they will be defaulted from the product maintenance.

1. Click the **MIS** button in the screen.

   The **MIS Details** screen is displayed.

Figure 7-6 MIS Button



2. On the **MIS Details** screen, specify the fields.

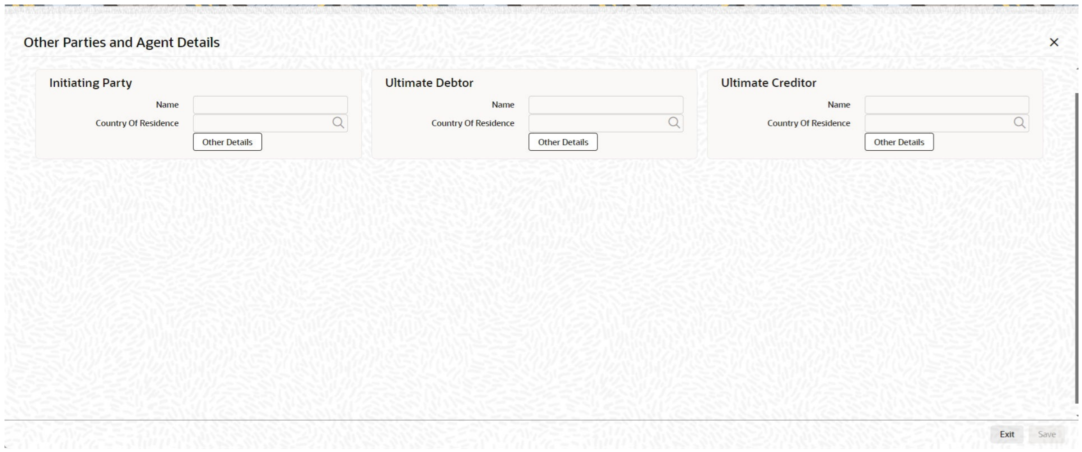
Table 7-4 MIS Button - Field Description

Field	Description
Transaction Reference	System displays the Transaction reference number of the transaction.
MIS Group	The user can select the **MIS Group** Code from the option list or specify the code for the MIS group in **Source Maintenance**. The system displays all valid MIS groups for different sources in the **MIS Group** list within **Source Maintenance**. When a transaction is booked from this screen, the **MIS group** associated with the **Manual** source is populated by default.
Default button	Click the **Default** button after selecting an MIS group different from the default, to populate the corresponding default MIS values and link them to the **Transaction MIS** and **Composite MIS** classes.
Transaction MIS	user can populate the default MIS values for the **Transaction MIS** classes linked to the selected MIS group. Alternatively, user can modify one or more default MIS values, add new values, or select MIS values from the available option list.
Composite MIS	user can populate the default MIS values for the **Composite MIS** classes linked to the selected MIS group. Alternatively, user can modify one or more default MIS values, add new values, or select MIS values from the available option list.

7.1.5.6 Other Details Tab

1. On **Other Details Tab**, specify the fields.

Figure 7-7 ACH Debit Receipts Input - Other Parties and Agent Details Tab

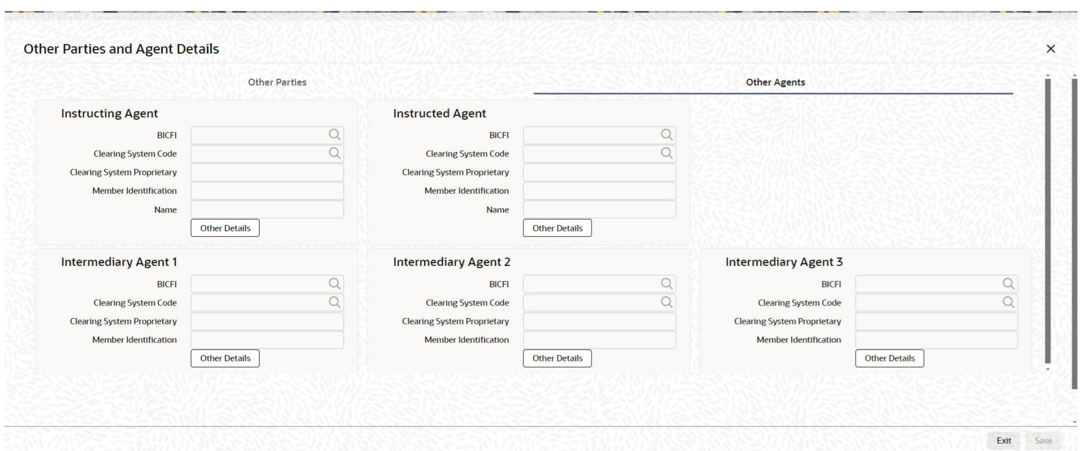


You can specify the following field details:

- Initiating Party
- Ultimate Debtor
- Ultimate Creditor
- Other Details - This button opens a Detail screen to specify the values

2. On **Other Details Tab**, Click the 'Agent Details' in the screen to invoke this sub-screen.

Figure 7-8 ACH Debit Receipts Input - Other Parties and Agent Details Tab



You can specify the following field details:

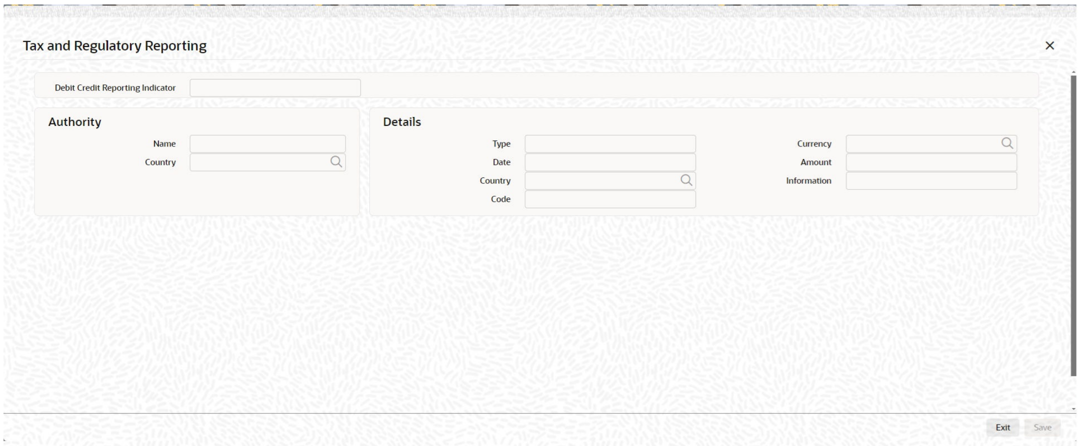
- Instructing Agent
- Instructed Agent
- Intermediary Agent 1
- Intermediary Agent 2
- Intermediary Agent 3

- Other Details - This button opens a Detail screen to specify the values

7.1.5.7 Tax and Regulatory Reporting Tab

- On **Tax and Regulatory Reporting Tab**, specify the fields.

Figure 7-9 ACH Debit Receipts Input - Tax and Regulatory Reporting Tab



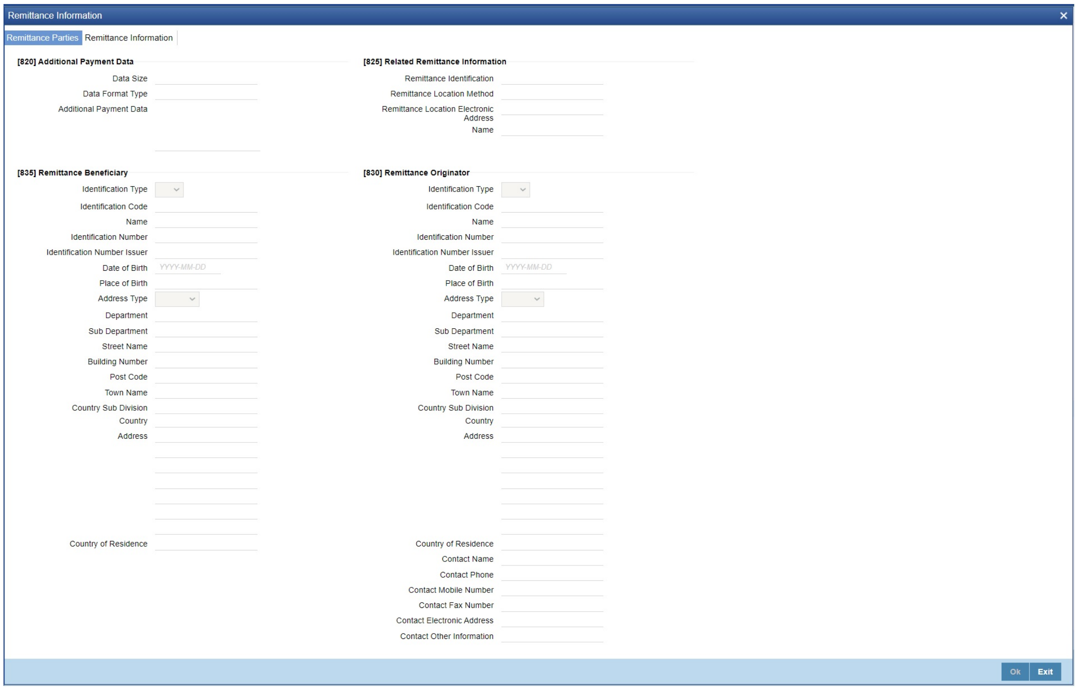
You can specify the following field details:

- Debit Credit Reporting Indicator
- Authority
- Details

7.1.5.8 Remittance Information Button

- On **Remittance Information** screen, specify the fields.

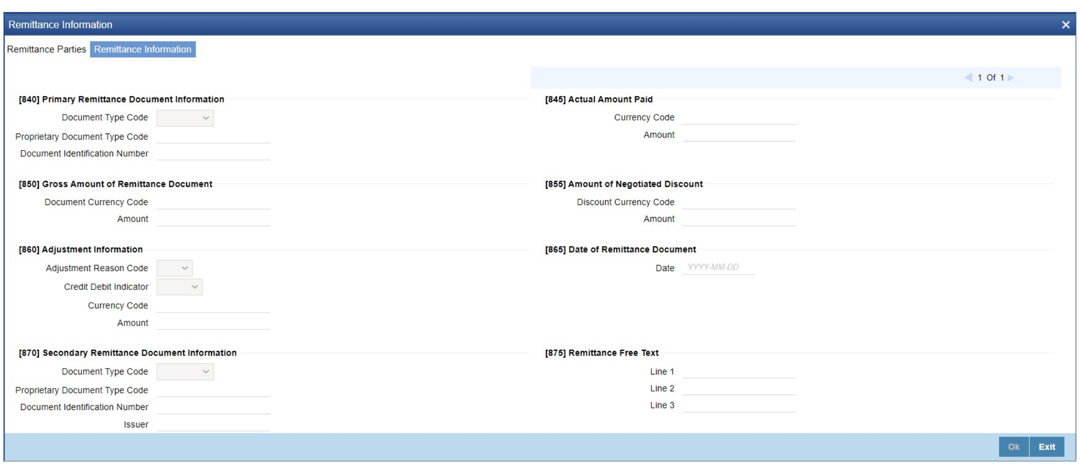
Figure 7-10 Remittance Information Button - Remittance Parties



Specify the following field details:

- Remittance Location Details
- Postal Address
- Address Type

Figure 7-11 Remittance Information Button - Remittance Information



Specify the following field details:

- Structured Remittance Info
- Creditor Reference Information

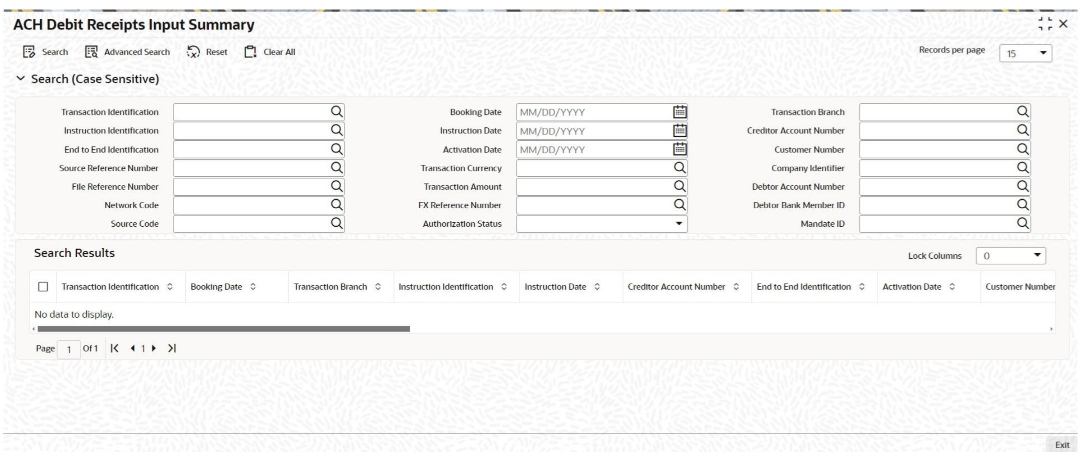
- Invoicer
- Invoicee
- Garnishment Remittance
- Garnishee
- Garnishment Administrator
- Additional Remittance Info
- Unstructured Remittance Details
- View Details - This button opens a Detail screen to specify the values
- Other Details - This button opens a Detail screen to specify the values

7.1.5.9 ACH Debit Receipts Input Summary

1. On Homepage, specify **PZSITONL** in the text box, and click next arrow.

   ACH Debit Receipts Input Summary screen is displayed.

   Figure 7-12 ACH Debit Receipts Input Summary

2. Sarch using one or more of the following parameters:
   - Transaction Identification
   - Instruction Identification
   - End to End Identification
   - Source Reference Number
   - File Reference Number
   - Network Code
   - Source Code
   - Booking Date
   - Instruction Date
   - Activation Date
   - Transaction Currency

- Transaction Amount
- FX Reference Number
- Authorization Status
- Transaction Branch
- Creditor Account Number
- Customer Number
- Company Identifier
- Debtor Account Number
- Debtor Bank Member ID
- Mandate ID

3. Once you specified the parameters, click the Search button.

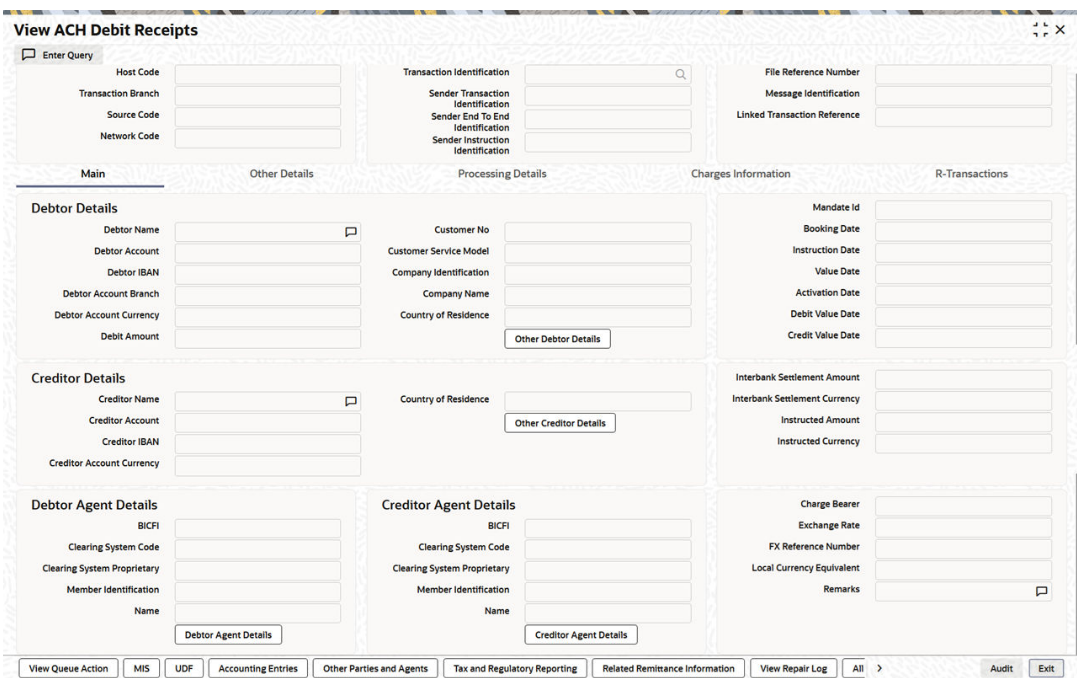
   System displays the records that match the search criteria.

7.1.6 View ACH Debit Receipts

1. On Homepage, specify **PZDIVIEW** in the text box, and click next arrow.

   View ACH Debit Receipts screen is displayed.

Figure 7-13 View ACH Debit Receipts



2. Click **Execute Query** and specify **Transaction Identification** from the list of values to populate the following details of the transaction.
   - Host Code
   - Transaction Branch
   - Source Code

- Network Code
- Sender Transaction Identification
- Sender End To End Identification
- Sender Instruction Identification
- File Reference Number
- Message Identification
- Linked Transaction Reference

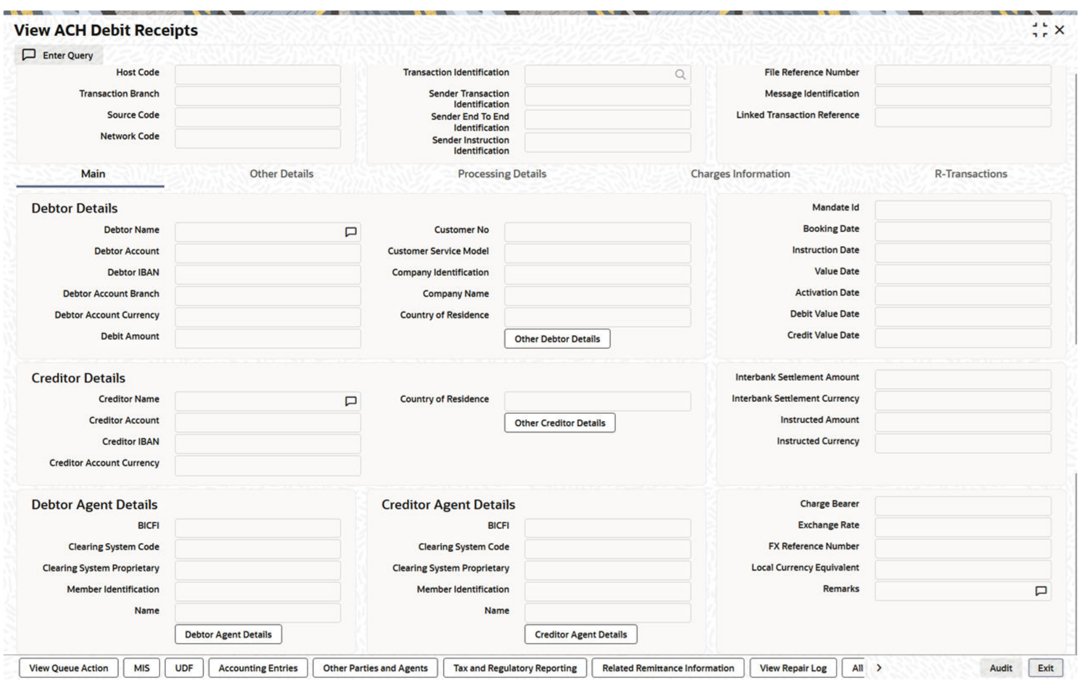
- Main Tab
- Other Details Tab
- Processing Details Tab
- Charges Information Tab
- R-Transactions Tab
- View ACH Debit Receipts Summary

7.1.6.1 Main Tab

1. Click **Main** tab in the **View ACH Debit Receipts** screen to specify the fields.

   The **Main** details are displayed.

   Figure 7-14 View ACH Debit Receipts - Main Tab

2. User can view the key fields used in the originated credit transfer processing.

   The screen lists the fields for following details:

   - Debtor Details
   - Creditor Details

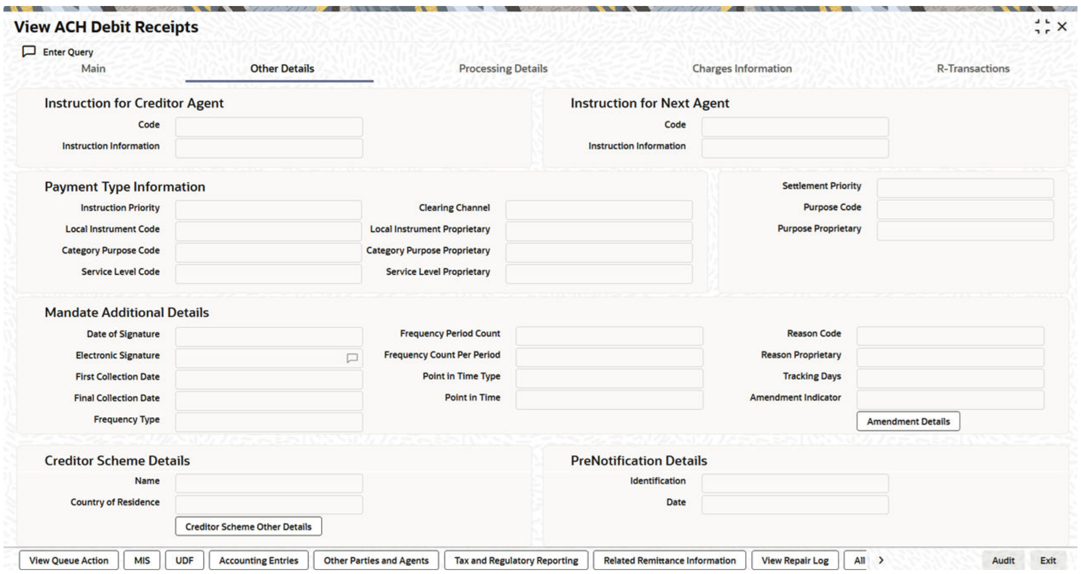
- Debtor Agent Details
- Creditor Agent Details

7.1.6.2 Other Details Tab

1. Click **Other Details** tab in the **View ACH Debit Receipts** screen to specify the fields.

   The **Other Details** details are displayed.

   Figure 7-15 View ACH Debit Receipts - Other Details Tab

2. User can view the following details:

   The screen lists the fields for the following details:

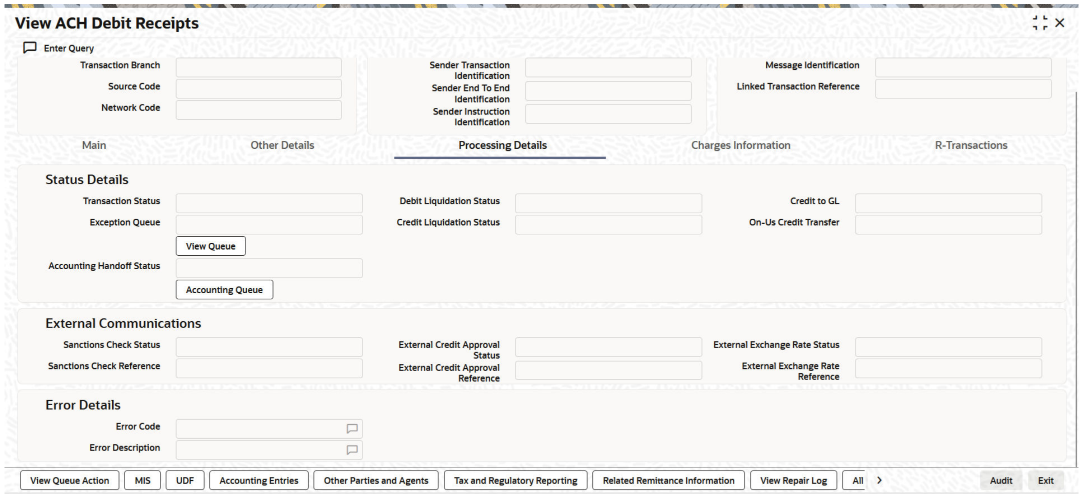
   - Instruction for Creditor Agent
   - Instruction for Next Agent
   - Payment Type Information
   - Mandate Additional Details
   - Creditor Scheme Details
   - PreNotification Details

7.1.6.3 Processing Details Tab

1. Click **Processing Details** tab in the **View ACH Debit Receipts** screen to specify the fields.

   The **Processing Details** are displayed.

Figure 7-16 View ACH Debit Receipts - Processing Details Tab



2. User can view the following details:

   The screen lists the fields for following details:

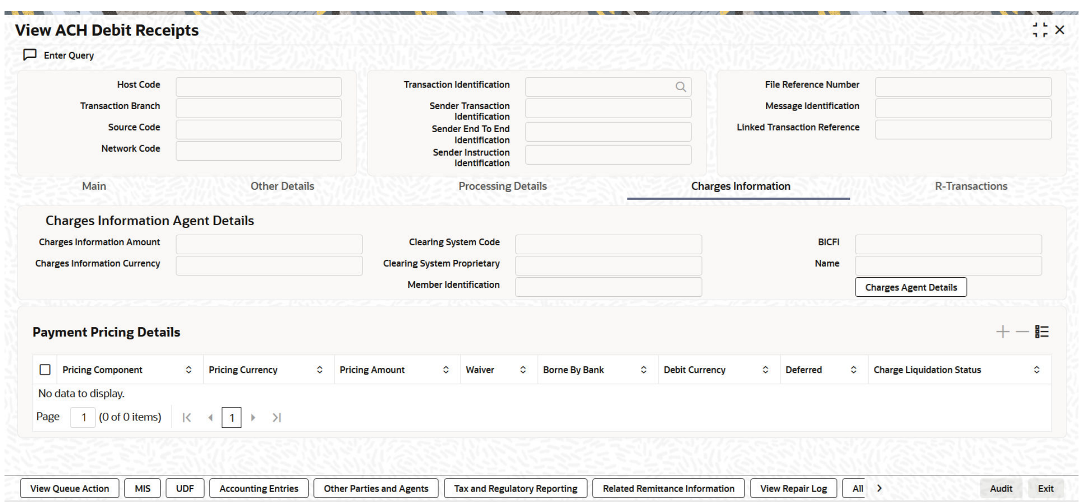
   - Status Details
   - External Communications
   - Error Details

7.1.6.4 Charges Information Tab

1. Click **Charges Information** tab in the **View ACH Debit Receipts** screen to specify the fields.

   The **Charges Information** details are displayed.

Figure 7-17 View ACH Debit Receipts - Charges Information Tab



2. User can view the following details:

   The screen lists the fields for following details:

   - Charges Information Agent Details

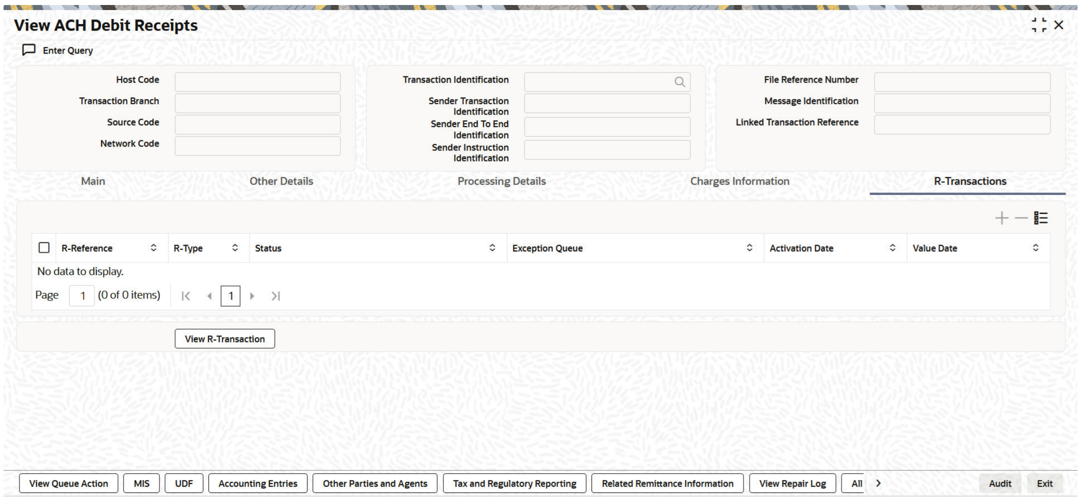
- Payments Pricing Details

7.1.6.5 R-Transactions Tab

1. Click **R-Transactions** tab in the **View ACH Debit Receipts** screen to specify the fields.

   The **R-Transactions** details are displayed.

   Figure 7-18 View ACH Debit Receipts - R-Transactions Tab

2. Click the **View R-Transaction** button.

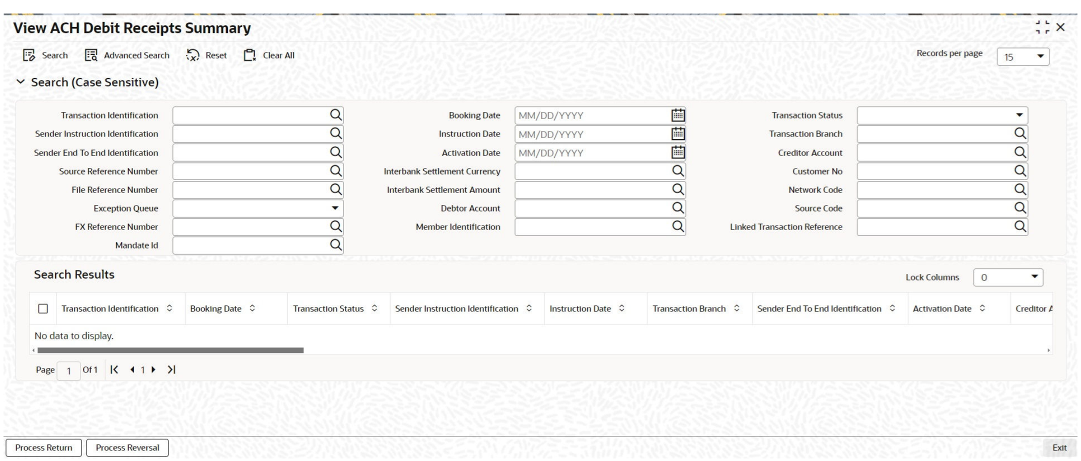
   The **ACH DD Receipts - Return View (PZDIRTVW)** screen opens if R-type is Return.

7.1.6.6 View ACH Debit Receipts Summary

1. On Homepage, specify **PZSIVIEW** in the text box, and click next arrow.

   View ACH Debit Receipts Summary screen is displayed.

   Figure 7-19 View ACH Debit Receipts Summary

2. Search using one or more of the following parameters:

- Transaction Identification
- Transaction
- Exception Queue
- Network Code
- Transfer Currency
- Transfer Amount
- Booking Date
- Value Date
- Activation Date
- Transaction Branch
- Source Code
- Source Reference Number
- Instruction Identification
- End to End ID
- Customer Number
- Company Identifier
- Debtor Account
- File Reference Number
- Batch Identification
- Creditor Bank Member ID
- Creditor Account
- FX Reference Number
- Linked Transaction Reference
- Mandate Id

3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

4. You can click on Process Return button to initiate Return Transaction. When you click on Process Return, a new standalone Return Of Settled ACH DD Receipts Input (Function ID: PZDITRTN) is opened.

   Note

   No queue action right is required for initiating Process Return action. However, access right for the Return screen PZDITRTN for new operation is required.

8

ACH Debit Receipts - Return Processing

8.1 Processing of Auto/Manual Returns

During ACH DD Receipts processing, the transaction can be moved to any of the exception queues due to validation failure. This can be a result of system validations done or Generic validations maintained.

Auto Returns

Auto-return can be configured for certain Error codes by linking the same to a Return Code in ACH Return Code maintenance PMDRTNCD. If the Return Code linkage is not available, the transaction is moved to the related exception queue so that return can be initiated manually.

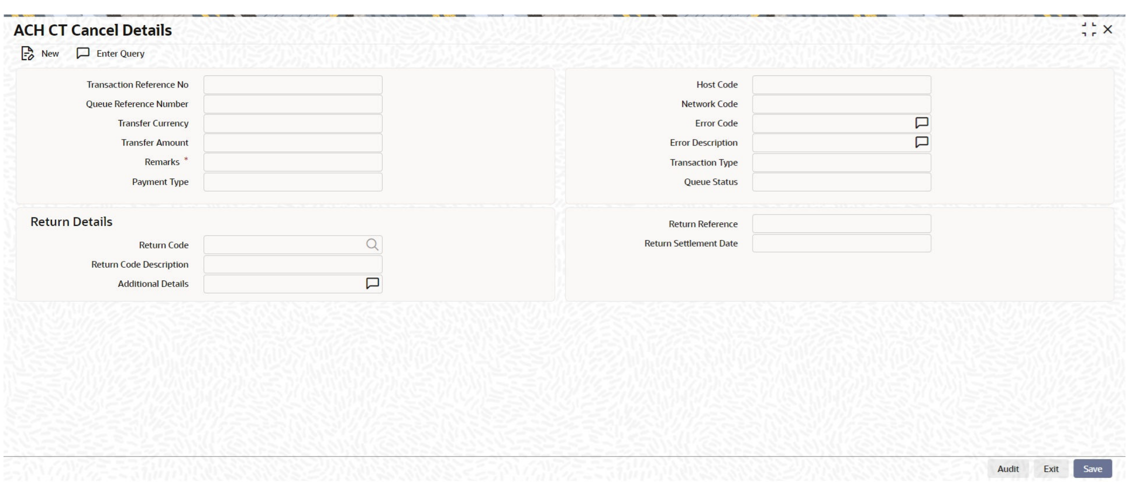
You can configure auto-return based on error codes linked to Generic validations or error codes received from ECA system.

Initiating Manual Returns

If the Originated transaction status is Exception, user has to invoke 'Cancel' action from the Exception Queue screen and provide the Reject Code manually to initiate return processing.

If the original transaction is of Transaction type 'DD Receipts - Collection' the below screen (ACH Receipts -Return Details Function ID: PQDACHRQ) is opened from Exception queue screens on 'Cancel' action. You can select the Return Codes maintained in ACH Return Code maintenance PMDACHRN for the Network.

Figure 8-1 ACH CT Cancel Details



8.1.1 Return Processing

Return processing generates a Return Reference and the status of Return transaction is tracked during the processing. Activation date for Return transaction is processing date.

Settlement date of the Return transaction is also processing date, provided the original transaction value date is not in future. If the original transaction value date is in future, the Return Settlement Date is same as original transaction Value Date.

Auto-Returns / manual returns from Exception Queues follows the below processing steps:

- Sanction Check
- Transaction Status Update
- Information reporting/Notification XML generation
- Generation of pacs.004, if the network allows return

Return Days Validation

Return days as maintained in ACH DD Receipts preferences-Return preference tab (Function ID: PZDINPRF) is considered. The Return Days are added to Value Date of the original transaction for arriving at the date till which return is allowed. Return days are counted as Network working days. If the last allowed date is a branch holiday then it is moved backward to nearest branch working day. If the Activation Date derived is later than this date, Return days validation fails.

If there is no maintenance available for Return days, this validation is skipped. you can do external validation for Return days in this case. Hook is provided for external validation similar to ACH CT Receipts return.

Sanctions Check

If Sanctions check is applicable for the Network and Source and for the customer, system checks whether sanctions Retry Days maintained in Host Parameters (Function ID PMDHSTPR), is over after the Sanctions screening is done for the original transaction.

If no sanction screening is done for the original transaction or if retry days are over, the Return transaction is sent for sanction screening.

Depending on the sanctions response status the following action is taken:

Accepted/ Rejected: If the response is received as Accepted/Reject on the same day, the Return transaction sanctions status is updated accordingly and the processing continues with the next step i.e. accounting.

If the response is received on a later date, the return transaction processing date is updated as current branch date if it is a branch and network working day. If current branch date is a branch or network holiday, the processing date is moved to next possible working day for Branch and Network.

> **Note**
>
> Return Days are not re-validated even if processing date is moved ahead as the delay is due to Sanctions screening.
>
> Seized: Seizure accounting is not applicable. Both original transaction status and Return transaction status are updated as 'Seized'. Return message pacs.004 is generated if the Network allows Return as maintained in Return Preferences tab of ACH DD Receipts preferences.

Return Accounting

No Accounting is applicable.

Transaction Status Update

On completion of the Return accounting, original transaction status is updated as 'Returned' and the return transaction status as 'Processed'.

Information Reporting/Notification XML generation

System generates Information Reporting/Notification XML generation in the existing generic formats on completion of the Return transaction processing.

Generation of pacs.004 Message

Dispatch is applicable only if 'Dispatch Allowed' is maintained as 'Yes' in ACH DD Receipts Preferences (Function ID: PZDINPRF). On reaching the next dispatch cycle, system generates pacs.004 of all pending Return for dispatch.

For Dispatch accounting, Accounting Code is fetched from the Return tab of ACH DD Receipts Preferences screen (Function ID PZDINPRF).

Dispatch accounting passes the below accounting entries, grouping the transactions having same transaction branch and value date:

Event	Dr/Cr	Account	Account Type	Amount Tag
ZRDS	Dr	Nostro Account	Account	RTN_STTL_AMT
ZRDS	Cr	Network Clearing GL	GL	RTN_STTL_AMT

Dispatch Message Generation

If Dispatch is allowed for Returns in ACH DD Receipts preferences, then Return message is generated in pacs.004.001.09 format.

The original transaction details populated in pacs.004 have the transaction details as received in pacs.003 without considering any enrichment done by the system like account/bank redirection, special character replacement or any generic replacement/repair done for the transaction.

The settlement date population in pacs.004 message is as below:

- The interbank settlement date received in pacs.003 message is populated for the tag PmtRtr/TxInf/OrgnlIntrBkSttlmDt/IntrBkSttlmDt
- The Return Settlement Date is populated in PmtRtr/TxInf/IntrBkSttlmDt

Pacs.004 message is picked up based on the dispatch cycle maintained in Dispatch parameters for the Dispatch file type 'DD Receipts - Return'.

8.1.2 Return of ACH DD Receipts - Cancel Processing

You can initiate Cancel for the Return of ACH DD Receipts from any of the below Exception Queues:

- Business Override Queue
- Sanctions Check Queue

If Return of ACH DD Receipts is canceled, you can post the accounting to Return GL. If the Return GL is not maintained in ACH Credit Receipts preferences, accounting for cancellation cannot be posted. An information message is displayed on save of Cancel operation as below: “Return GL is not maintained for the Network in ACH Debit Receipts preferences. No accounting is posted on Return transaction cancellation”

Auto cancellation of Return transaction as a result of custom layer Return days validation or manual cancellation of the Return transaction from BO queue follows the below listed processing steps:

- Completion of Sanction screening of Return transaction, if SC is applicable for the Network and Source
- Return accounting:

Event	Dr/Cr	Account	Account Type	Amount Tag
ZRDR	Dr	Return GL	GL	Return Amt
ZRDR	Cr	Clearing Suspense	GL	Return Amt
ZRDR	Dr	Clearing Suspense	GL	Return Amt
ZRDR	Cr	Network Clearing GL / Derived Settlement Account	GL / Account	Return Amt

- Mark Return transaction as canceled and Original transaction as 'Return Canceled'

If the cancel is initiated from SC Queue, sanctions are not done again.

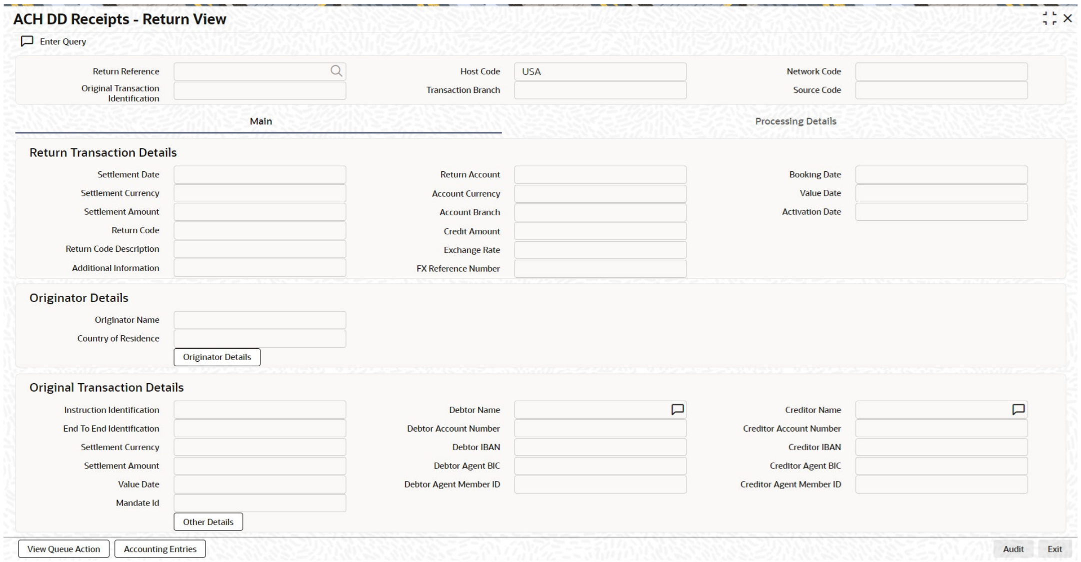
> **Note**
>
> If Return transaction of ACH DD Receipt is canceled, further operations on a canceled Return transaction has to be manually controlled. The debit posted in Return GL has to be manually reconciled.

8.2 ACH DD Receipts - Return View

1. On Homepage, specify **PZDIRTVW** in the text box, and click next arrow.

   ACH DD Receipts - Return View screen is displayed.

Figure 8-2 ACH DD Receipts - Return View



2. On **ACH DD Receipts - Return View** screen, specify the fields.

   For more information about the fields, refer to field description below:

Table 8-1 ACH DD Receipts - Return View - Field Description

Field	Description
Return Reference	Specify the Return Reference Number from the list of values.
Return Identification	This field displays the Return Identification.
Return Message Identification	This field displays the Return Message Identification from the list of values.
Original Transaction Identification	This field is defaulted as the transaction identification of the selected ACH DD Receipt record.
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Transaction Branch	System defaults the Transaction Branch of transaction branch on clicking ‘New’.
Network Code	System defaults the Network Code based on the Original Transaction Identification selected.
Source Code	Specify the Source Code from the list of values.
File Reference Number	This field displays the File Reference Number.

3. You can view following Original Transaction Details:
   - Instruction Identification
   - End To End Identification
   - Other Details
   - Interbank Settlement Date
   - Inter Bank Settlement Currency
   - Inter Bank Settlement Amount
   - Message Identification

  - Original Transaction Source Code
  - Original Source Reference

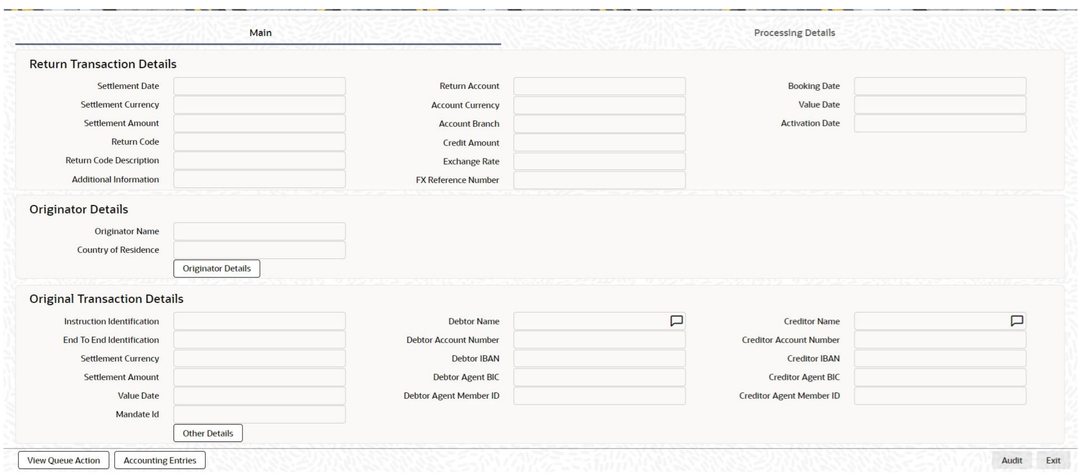
  Please refer screen PYDITRTN from ACH CT User Manual.

- Main Tab
- Processing Tab
- View Queue Action
  This topic provides the systematic instructions to process the **View Queue Action Log** screen.
- Accounting Entries
  This topic provides the systematic instructions to process the **Accounting Entries** screen.
- ACH DD Receipts - Return View Summary

8.2.1 Main Tab

1. On **Main Tab**, specify the fields.

Figure 8-3 ACH DD Receipts - Return View_Main Tab



2. The Main Tab lists the following fields:
   - Return Transaction Details
   - Originator Details
   - Original Transaction Details
3. On clicking Originator Details, you get the below sub screens:

Figure 8-4   Originator Details - Postal Address

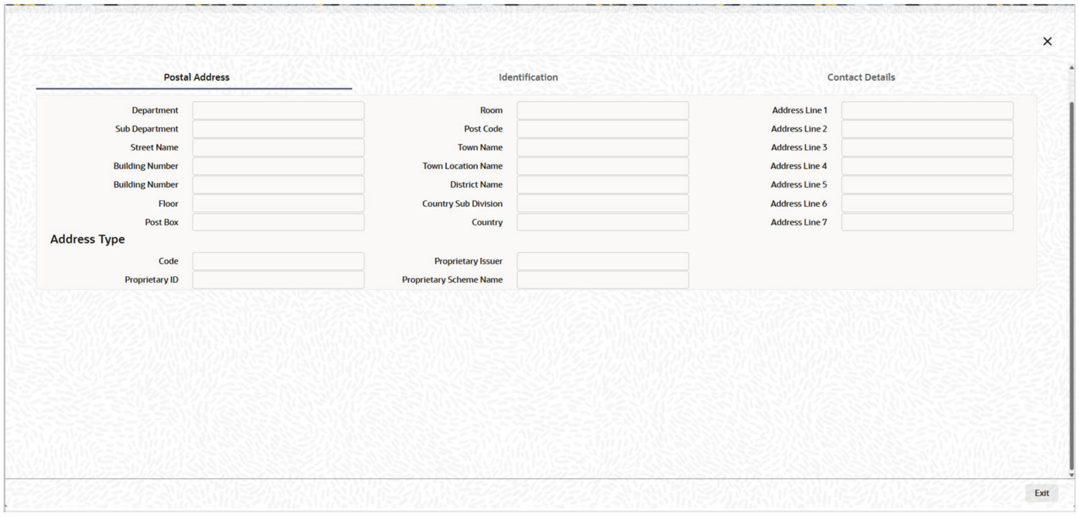


Figure 8-5   Originator Details - Identification

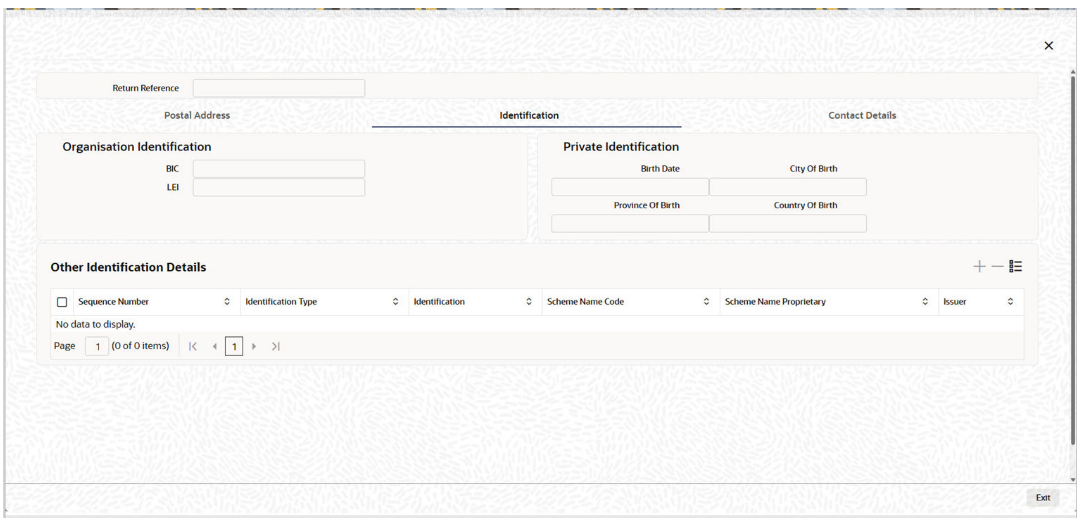
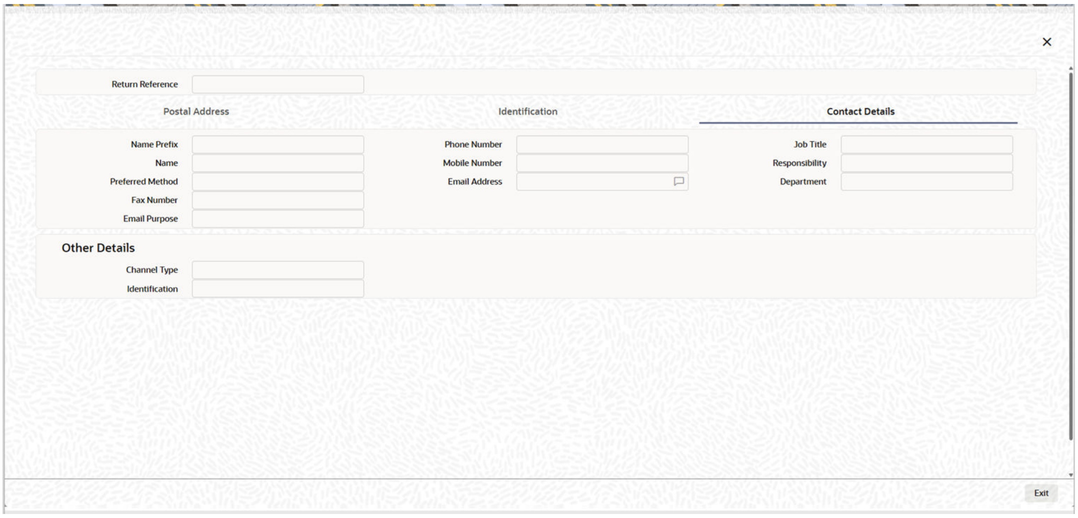


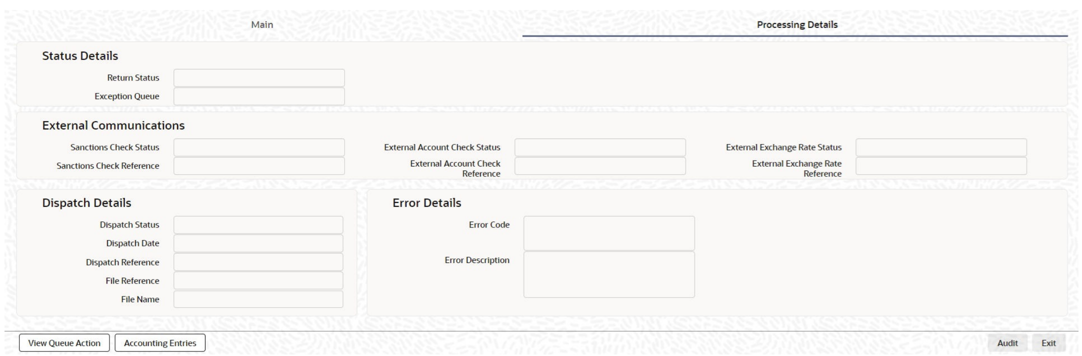
Figure 8-6 Originator Details - Contact Details



8.2.2 Processing Tab

1. On **Processing Tab**, specify the fields.

Figure 8-7 ACH DD Receipts - Return View_Processing Tab



2. The Processing Tab lists the following fields:
   - Status Details
   - External Communications
   - Dispatch Details
   - Error Details

8.2.3 View Queue Action

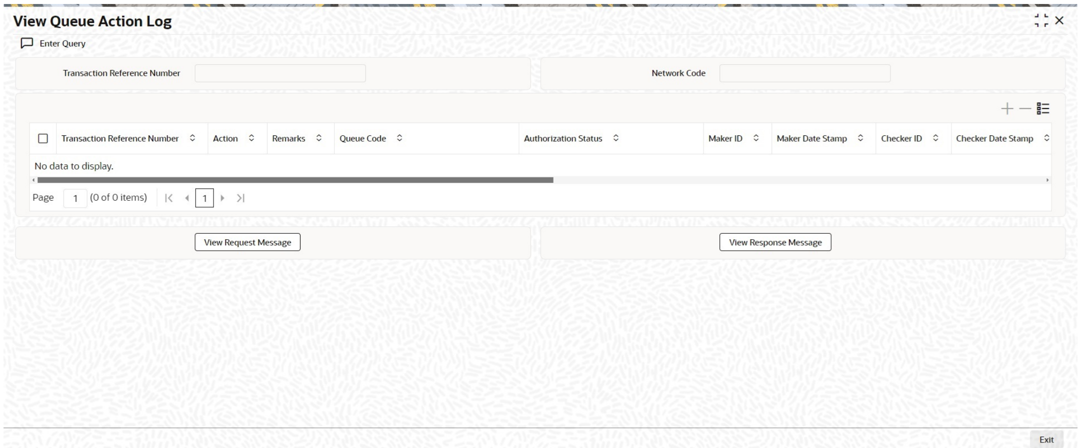
This topic provides the systematic instructions to process the **View Queue Action Log** screen.

This screen provides the information on the user's actions log in queque. User can view all the queue actions for the respective transaction initiated.

1. From the main screen or tab, click **View Queue Action**.

   The **View Queue Action Log** screen is displayed.

Figure 8-8 View Queue Action Log



2. On the **View Queue Action Log** screen, view the required details. For more information on fields, refer to the field description table below:

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

Table 8-2 View Queue Action Log - Field Description

Field	Description
Transaction Reference Number	Displays the unique reference number for the transaction.
Network Code	Displays the **Network Code** of the transaction.
Transaction Reference Number	Displays the unique reference number for the transaction.
Action	Displays the **Action** performed on the transaction.
Remarks	Displays the **Remarks**, if any.
Exception Queue	Displays the **Exception Queue** code.
Authorization Status	Displays the current **Authoization Status** of the transaction.
Maker ID	Displays the transaction's **Maker ID**.
Maker Date Stamp	Displays the date stamp of the maker.
Checker ID	Displays the transaction's **Checker ID**.
Checker Date Stamp	Displays the date stamp of the checker.
Queue Status	Displays the current status of the transaction in queue.
Queue Reference No	Displays the transaction reference number in queue.
Primary External Status	Displays the status of the primary external.
Secondry External Status	Displays the status of the secondry external.
External Reference Number	Displays the external reference number.
Cancel Reason Code	Displays the reason code for the cancellation request.
Cancel Reason Description	Displays the reason description for the cancellation.
Verification Status	Displays the current verification status.

Table 8-2 (Cont.) View Queue Action Log - Field Description

Field	Description
Verifier ID	Displays the unique **Verifier ID**.
Verifier Date Stamp	Displays the date stamp of the verifier.
Authorizer Remarks	Displays the **Authorizer Remarks**, if any.
Verifier Remarks	Displays the **Verifier Remarks**, if any.

3. If required, user can view the request sent and the response received from external systems for the following:
   - **Sanction System**
   - **External Credit Approval**
   - **External Account Check**
   - **External FX fetch**
   - **External Price Fetch**
   - **Accounting System**

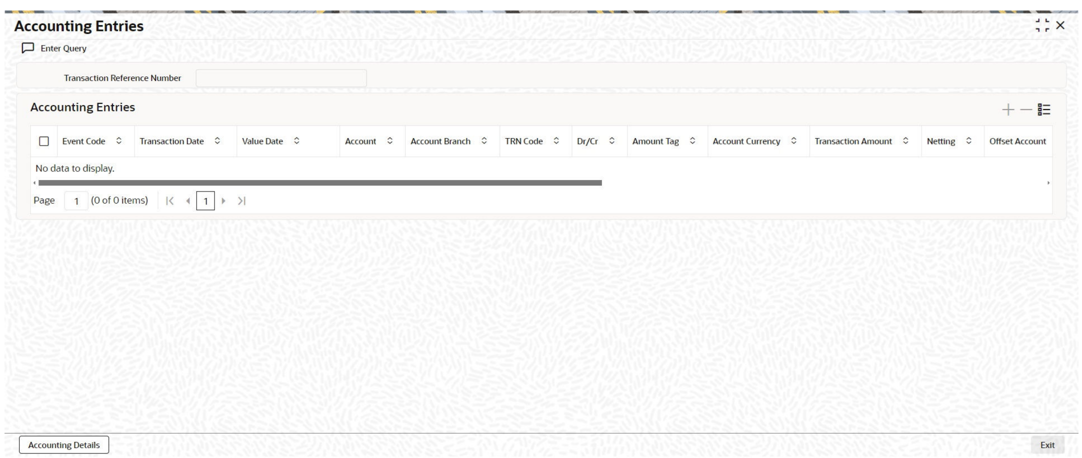
8.2.4 Accounting Entries

This topic provides the systematic instructions to process the **Accounting Entries** screen.

1. From the main screen or tab, click **Accounting Entries**.

   The **Accounting Entries** screen is displayed.

Figure 8-9 Accounting Entries



2. On the **Accounting Entries** screen, view the fields. For more information on fields, refer to the field description table below:

Table 8-3 Accounting Entries - Field Description

Field	Description
Event Code	Displays the **Event Code**.
Transaction Date	Displays the **Transaction Date**.

Table 8-3 (Cont.) Accounting Entries - Field Description

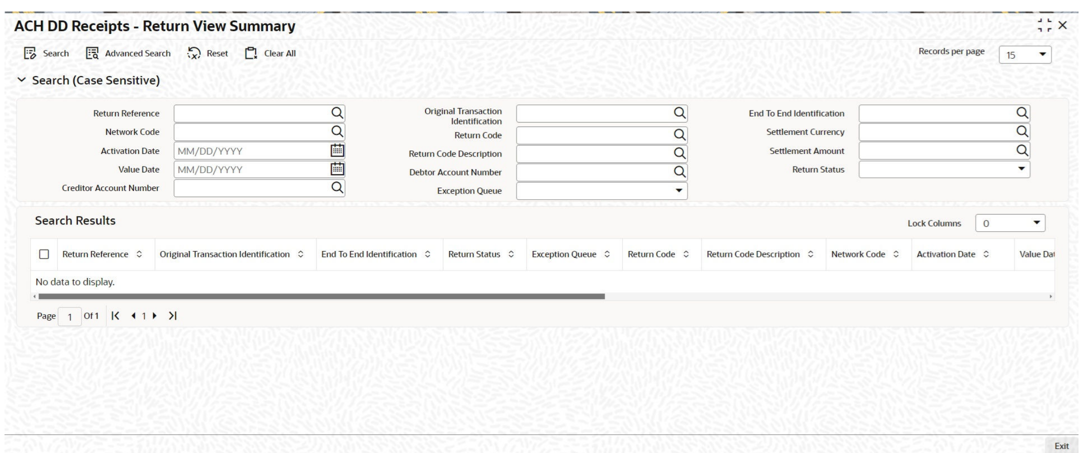
Field	Description
Value Date	Displays the **Value Date**.
Account	Displays the **Account**.
Account Branch	Displays the **Account Branch**.
TRN Code	Displays the **TRN Code**.
Dr/Cr	Displays the **Debit (Dr)** and **Credit (Cr)**
Amount Tag	Displays the **Amount Tag**.
Account Currency	Displays the **Account Currency**.
Transaction Amount	Displays the **Transaction Amount**.
Netting	Displays the **Netting**.
Offset Account	Displays the **Offset Account**.
Offset Account Branch	Displays the **Offset Account Branch**.
Offset TRN Code	Displays the **Offset TRN Code**.
Offset Amount Tag	Displays the **Offset Amount Tag**.
Offset Currency	Displays the **Offset Currency**.
Offset Amount	Displays the **Offset Amount**.
Offset Netting	Displays the **Offset Netting**.
Handoff Status	Displays the **Handoff Status**.

8.2.5 ACH DD Receipts - Return View Summary

1. On Homepage, specify **PZSIRTVW** in the text box, and click next arrow.

   ACH DD Receipts - Return View Summary screen is displayed.

   Figure 8-10 ACH DD Receipts - Return View Summary

2. You can search using one or more of the following parameters:
   - Return Reference
   - Network Code
   - Activation Date
   - Value Date

- Creditor Account Number
- Primary Return Code
- Original Transaction Identification
- Return Code
- Return Code Description
- Debtor Account Number
- Exception Queue
- End to End Identification
- Settlement Currency
- Settlement Amount
- Return Status
- File Reference Number

3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

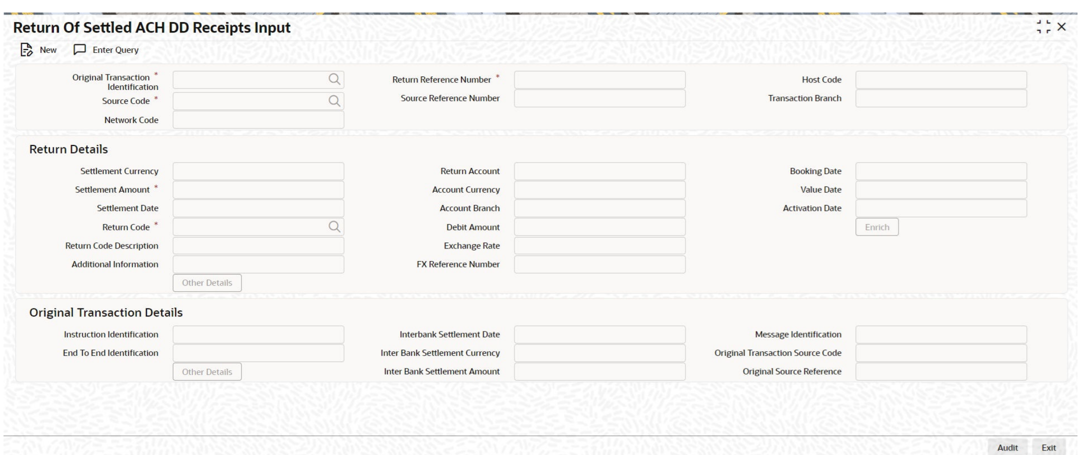
8.3 Return Of Settled ACH DD Receipts Input

ACH DD Receipts-Return screen (Function ID: PZDITRTN) is used for entering the Return details for the return transaction to be initiated for any settled receipt transaction. On opening the screen from PZSIVIEW using the 'Process Return' Action, the fields related to the original transaction are defaulted in the screen.

1. On Homepage, specify **PZDITRTN** in the text box, and click next arrow.

   Return Of Settled ACH DD Receipts Input screen is displayed.

Figure 8-11 Return Of Settled ACH DD Receipts Input



2. On **Return Of Settled ACH DD Receipts Input** screen, specify the fields.

   For more information about the fields, refer to field description below:

Table 8-4 Return Of Settled ACH DD Receipts Input - Field Description

Field	Description
Original Transaction Identification	This field is defaulted as the Transaction Identification of the selected ACH DD Receipt record if the screen is opened from the View summary. This screen can function as a standalone screen as well. On New action, you can select the Original transaction reference from the list of Original transactions which are in 'Processed' status.
Return Reference Number	Return Reference Number is system generated.
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Source Code	Specify the Source Code from the list of values.
Source Reference Number	This field displays the Source Reference Number.
Transaction Branch	System defaults the Transaction Branch of transaction branch on clicking ‘New’.
Network Code	System defaults the Network Code based on the Original Transaction Identification selected.
Return Details	:
Settlement Currency	This field is defaulted as Settlement Currency of original ACH Credit Receipt transaction.
Settlement Amount	This field is defaulted as Settlement Amount of original ACH Debit Receipt transaction. However, you can modify the lesser amount, if required.
Settlement Date	If the Original transaction value date is back dated Settlement Date for R-transaction is moved forward to current date. If current date is a Network or currency holiday (for debit/credit currencies) the date is moved to next working day for both Network and Currency. In other cases, Original transaction value date is defaulted.
Return Code	Specify the Return Code from the list of values. All the Return Codes maintained for the Network are listed. **Note** The Return code entered is populated to Reason code tag or Reason Proprietary tag of pacs.004 based on whether the Return Code selected is of type ISO or not. This information is a part of Return code maintenance.
Return Code Description	System defaults the Return Code Description based on the Return Code selected.
Additional Information	Specify the Additional Information.
Return Account	This is same as the Debit account of the original ACH DD Receipt transaction. Based on the Return account, Account Currency & Account Branch details are populated.
Account Currency	Specify the Account Currency.
Account Branch	Specify the Account Branch.
Debit Amount	The Debit Amount calculated based on the exchange rate is populated on Enrich, if the exchange rate pick up is internal.

Table 8-4 (Cont.) Return Of Settled ACH DD Receipts Input - Field Description

Field	Description
Exchange Rate	This field is populated based on whether Exchange rate re-pick up is applicable or not.
FX Reference Number	You can specify the FX Reference Number, if external exchange rate is applicable.
Booking Date	System defaults to current date.
Value Date	This field is defaulted as the Value Date of the original CT Receipt transaction.
Activation Date	This is the date on which the Return transaction is getting processed. This is same as Booking Date.
Other Details	Specify the Other Details.
Enrich	Click on Enrich button upon providing above details.

3. You can view following Original Transaction Details:
   - Instruction Identification
   - End To End Identification
   - Other Details
   - Interbank Settlement Date
   - Inter Bank Settlement Currency
   - Inter Bank Settlement Amount
   - Message Identification
   - Original Transaction Source Code
   - Original Source Reference

   Please refer screen PYDITRTN from ACH CT User Manual.

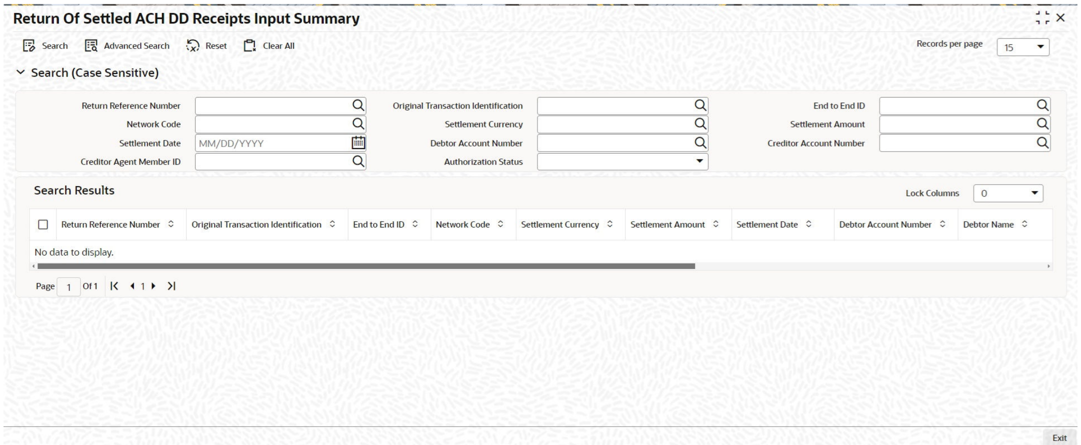
- Return Of Settled ACH DD Receipts Input Summary

8.3.1 Return Of Settled ACH DD Receipts Input Summary

1. On Homepage, specify **PZSITRTN** in the text box, and click next arrow.

   Return Of Settled ACH DD Receipts Input Summary screen is displayed.

Figure 8-12 Return Of Settled ACH DD Receipts Input Summary



2. Search using one or more of the following parameters:
   - Return Reference Number
   - End to End ID
   - Settlement Currency
   - Settlement Date
   - Creditor Account Number
   - Authorization Status
   - Original Transaction Identification
   - Network Code
   - Settlement Amount
   - Debtor Account Number
   - Creditor Agent Member ID
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

9 ACH Debit Receipts - Reversal Processing

9.1 Upload of Pacs.007 Message

If the ACH Debit payment is reversed by the Creditor bank, pacs.007.001.09 message is received by the Debtor bank with the reversal details.

9.1.1 Pacs.007 Message Upload

File level Validations

The message is to be placed in a specified folder and the file path and Network details are to be sent in file envelope service. The file type to be used is 'ACHDDReversal'.

On upload of the message pacs.007.001.09, system performs the below validations:

- File format validations - This is done based on the XSD maintained in the 'Schema Definition File Path' for the file type 'ACHDDReversal' in File Parameters Detailed screen PMDFLPRM.
- Validation of Number of transactions and control sum in the file, if available

Branch & Network Derivation

The below details are derived from the file envelope details available for the message:

- Host Code
- Transaction Branch
- Network Code
- Source Code

The settlement date received is the Instruction Date for the Reversal transaction. If this date falls on a Network Holiday, the Instruction Date is moved forward to next Network working Day. If Instruction Date is a back date, it is moved to current date provided current date is a Network working day. If it is Network holiday, instruction date is moved to next network working day.

Activation Date is same as the Instruction Date provided it is not a branch holiday. If it is a branch holiday, it is moved to next branch working date.

> **Note**
>
> Instruction Date once derived is not changed during transaction processing unless a new date is returned by External FX system.

Receipt Accounting

If the parsing & upload of the inbound pacs.007 is completed, Receipt accounting is posted if Receipt Accounting Code is maintained for ACH Debit Receipts Preferences PZDINPRF - Reversal Preferences tab.

Reversal Accounting	Event	Dr/Cr	Account	Account Type	Amount Tag
DD Receipts - Reversal	ZWRC	Dr	Nostro Account	Account	RVL_STTL_AMT
DD Receipts - Reversal	ZWRC	Cr	Network Clearing GL	GL	RVL_STTL_AMT

The return amount received in FItoFTPmtRvsl /TxInf / RvsdIntrBkSttlmAmt is consolidated for accounting. The transaction records are grouped based on Branch, Currency and settlement date.

9.1.2 Reversal Processing

If the Original transaction is in 'In Progress', 'Exception' or 'Future Valued' status, the cancellation of the original transaction is initiated once the matching and business override validations of reversal transaction are completed.

If the original transaction is already in processed status, the reversal transaction is moved to ACH Reversal Response Queue to initiate Accept/Return actions.

The following processing steps are applicable, when pacs.007 message is received for a settled ACH Debit Receipt:

- Matching with the original transaction
- Secondary fields Matching
- Reversal Days/Reason Code validation
- Sanctions screening
- Moving to Reversal Response Queue

On acceptance of the Reversal

- Sanctions screening based on Retry days
- FX rate fetch
- ECA Check
- Reversal Accounting
- Notification/IR XML generation

On return of the Reversal

- Sanctions screening based on retry days
- Return pacs.004 generation

- Notification/IR XML generation

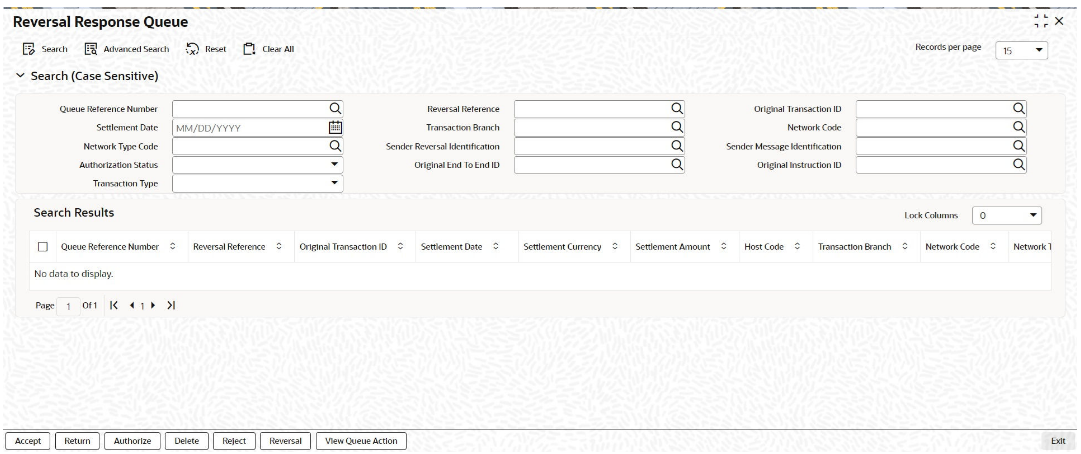
9.1.3 ACH Reversal Response Queue

If the Original transaction is in 'Processed' status and the sanction screening of Reversal transaction is completed, it is moved to Reversal Response queue (Function ID: PQSACHRS). The Original Transaction Status is changed as 'Reversal Requested'. Reversal transaction status is 'Awaiting Response'. From Reversal Response Queue, you can manually Accept/ Reject the reversal.

1. On Homepage, specify **PQSACHRS** in the text box, and click next arrow.

   ACH Reversal Response Queue screen is displayed.

   Figure 9-1 ACH Reversal Response Queue

2. Queues access rights are required for the queue actions listed. Role Queue Access maintenance and User queue access maintenance screens have the new queue and actions added. Role/User level limit check is applicable for the Accept /Reject actions, if configured.

   The following actions are supported:

   - Accept
   - Return
   - Authorize
   - Delete
   - Reject
   - Reversal
   - View Queue Action

   Both Accept and Return actions require authorization. you can Delete or Reject the unauthorized actions.

- Processing Accept of Reversals

9.1.3.1 Processing Accept of Reversals

On authorization of Accept action, following is the processing:

- Sanction screening
- FX Rate Fetch
- ECA check

Reversal accounting is passed with reference as reversal transaction reference:

Event	Dr/Cr	Account	Account Type	Amount Tag
ZWDR	Dr	Network Clearing GL	GL	Reversal Amount
ZWDR	Cr	Intermediary GL	GL	Reversal Amount
ZWCR	Dr	Intermediary GL	GL	Reversal Amount
ZWCR	Cr	Customer Account	Account	Reversal Amount

Accounting occurs with Reversal Reference Number.

IR/Notification generation is done on reversal acceptance processing completion.

Processing Return of Reversals

On authorization of Return action the following processing is done:

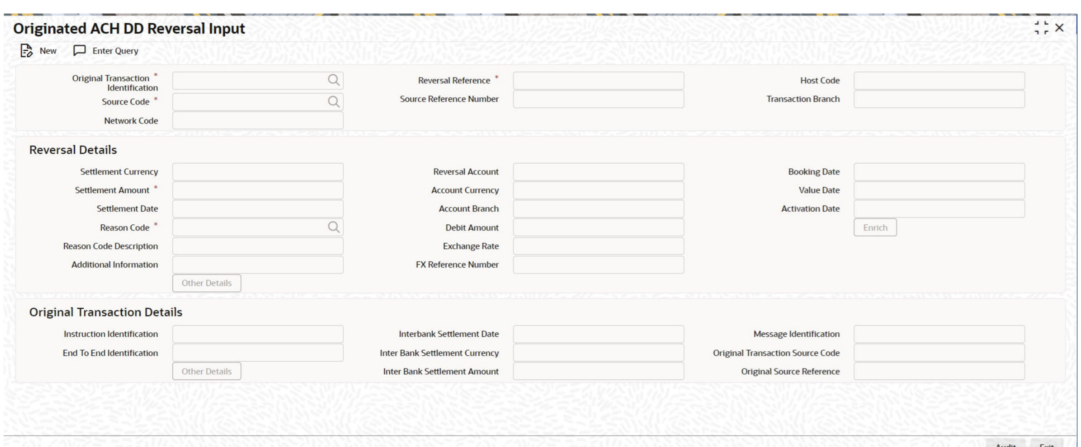
- Sanction screening: Sanctions screening based on retry days is done for the reversal transaction.
- Pacs.004 message is generated. Dispatch accounting is posted if it is configured in PMDINPRF Reversal preferences 'Return Dispatch accounting Code.
- The original transaction details in pacs.004 are populated from Reversal of ACH DD Receipts original transaction tables (the original data before any enrichment).

9.1.4 ACH Debit Receipts - Reversal Input

1. On Homepage, specify **PZDRVITN** in the text box, and click next arrow.

   ACH Debit Receipts - Reversal Input screen is displayed.

   Figure 9-2 ACH Debit Receipts - Reversal Input

2. On **ACH Debit Receipts Reversal Input** screen, specify the fields.

   For more information about the fields, refer to field description below:

Table 9-1 ACH Debit Receipts Reversal Input - Field Description

Field	Description
Original Transaction Identification	Specify the Original Transaction Identification form the list of values. All transactions of payment type 'ACH DD' are listed which are in 'Processed', 'In Progress', 'Exception' and 'Future Valued' status, if the Reversal screen is initiated as a standalone screen. If the Reversal screen is launched from the summary screen PZSIVIEW, the selected transaction identification is defaulted.
Reversal Reference	Reversal Reference Number is system generated.
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Source Code	Specify the required Source Code from the list of values. All valid source codes maintained for the Host are listed.
Source Reference Number	You can specify the Source Reference Number, This is an optional field for UI input.
Transaction Branch	System defaults the Transaction Branch of transaction branch on clicking ‘New’.
Network Code	System defaults the Network Code based on the Original Transaction Identification selected.
Reversal Details	:
Settlement Currency & Settlement Amount	These fields are defaulted as original transaction transfer currency and amount. However the amount can be modified by the user to a lesser amount, if required.
Settlement Date	Current Date is populated. You can modify the date.
Reversal Account	This field is Debit account of the original transaction. Account currency, Account branch are populated based on the Debit account.
Account Currency	Specify the Account Currency.
Account Branch	Specify the Account Branch.
Debit Amount	All the return codes maintained for the Network in the static table are listed.
Exchange Rate	System defaults the Return Code Description based on the Primary Return Code selected.
FX Reference Number	System defaults the Return Code Description based on the Primary Return Code selected.
Reason Code	Specify the Secondary Return Code from the list of values. All valid reason codes maintained for ACH DD in ACH Reason code maintenance (Function ID: PMDRSNCD) for the Network and Payment type 'Reversal' are listed.
Reason Code Description	System defaults the Reason Code Description based on the Reason Code selected.
Additional Information	Specify any additional Information.
Booking Date	This field is populated as current date.
Value Date	If Original Transaction Settlement Date is not yet reached, the Reversal value date is Original Transaction Settlement Date. If the Original Transaction Settlement date is already over, the Reversal Value Date is populated as current date if it is Network working day. If the current date is not Network working day, the Value date is moved to next network working day.

Table 9-1 (Cont.) ACH Debit Receipts Reversal Input - Field Description

Field	Description
Activation Date	This field is populated as current date. **Note** This date is rolled over only if the processing is delayed in any Exception Queue and the Return transaction is released from the queue on a later date. No holiday check is done on Return Activation Date.
Enrich	Enrich button performs date derivation. On saving a Reversal request system validates that no previous reversal request exists for the transaction in authorized or unauthorized status.

3. You can view following Original Transaction Details:
   - Instruction Identification
   - End To End Identification
   - Other Details
   - Interbank Settlement Date
   - Inter Bank Settlement Currency
   - Inter Bank Settlement Amount
   - Message Identification
   - Original Transaction Source Code
   - Original Source Reference

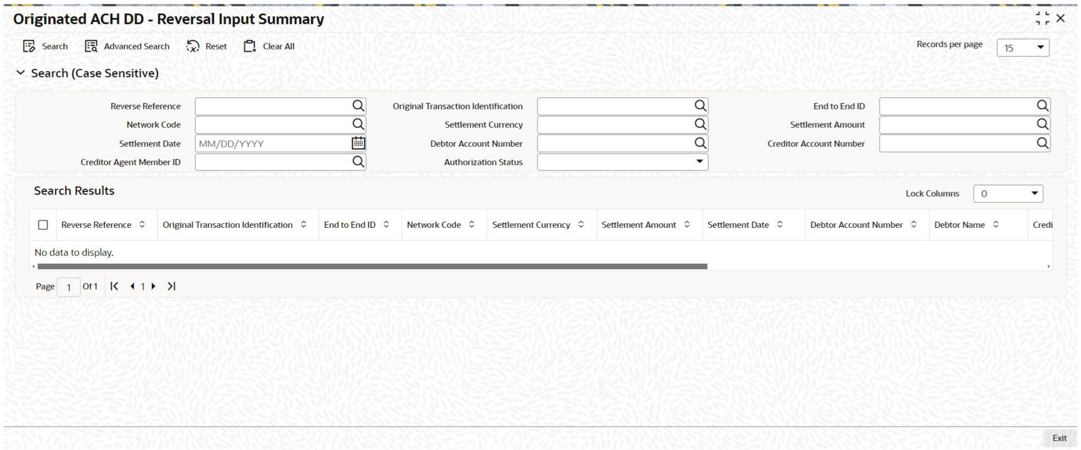
- ACH Debit Receipts - Reversal Summary

9.1.4.1 ACH Debit Receipts - Reversal Summary

1. On Homepage, specify **PZSRVITN** in the text box, and click next arrow.

   ACH Debit Receipts - Reversal Summary screen is displayed.

Figure 9-3 ACH Debit Receipts - Reversal Summary



2. Search using one or more of the following parameters:
   - Reverse Reference
   - End to End ID
   - Settlement Currency
   - Settlement Date
   - Creditor Account Number
   - Authorization Status
   - Original Transaction Identification
   - Network Code
   - Settlement Amount
   - Debtor Account Number
   - Creditor Agent Member ID
3. Once you specified the parameters, click the Search button.

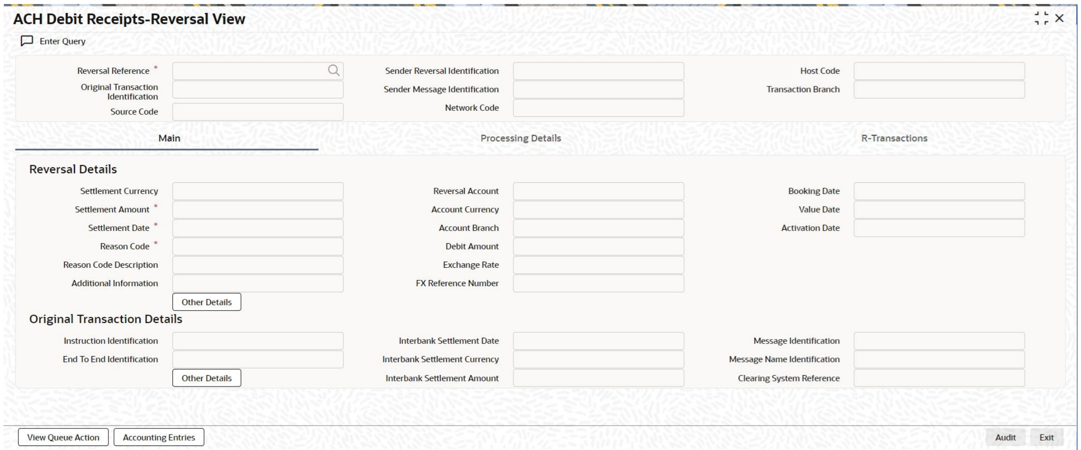
   System displays the records that match the search criteria.

9.1.5 ACH DD Receipts - Reversal View

1. On Homepage, specify **PZDIRVVW** in the text box, and click next arrow.

   ACH DD Receipts - Reversal View screen is displayed.

Figure 9-4 ACH DD Receipts - Reversal View



2. On **ACH DD Receipts - Reversal View** screen, specify the fields.
3. You can search using one or more of the following parameters:
   - Reversal Reference
   - Original Transaction Identification
   - Network Code
   - Host Code
   - Transaction Branch
   - Source Code
   - Sender Message Identification
   - Sender Reversal Identification

   Once you have specified the search parameters, click the ‘Enter Query’ button. The system displays the records that match the search criteria.
4. The details are shown in following tab details:
   - Main
   - Processing Details
   - R-Transactions

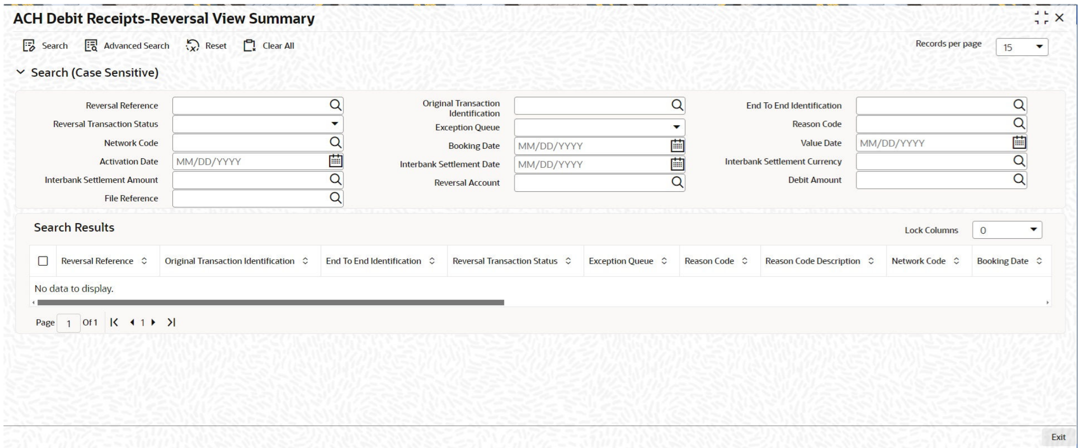
- ACH DD Receipts - Reversal View Summary

9.1.5.1 ACH DD Receipts - Reversal View Summary

1. On Homepage, specify **PZSIRVVW** in the text box, and click next arrow.

   ACH DD Receipts - Reversal View Summary screen is displayed.

Figure 9-5 ACH DD Receipts - Reversal View Summary



2. Search using one or more of the following parameters:
   - Reversal Reference
   - Reversal Transaction Status
   - Network Code
   - Activation Date
   - Interbank Settlement Amount
   - File Reference Number
   - Original Transaction Identification
   - Exception Queue
   - Booking Date
   - Interbank Settlement Date
   - Reversal Account
   - End to End Identification
   - Reason Code
   - Value Date
   - Interbank Settlement Currency
   - Debit Amount
3. Once you specified the parameters, click the Search button.

   System displays the records that match the search criteria.

10 India NACH Debit

10.1 India NACH Debit Processing

From corporate customers, NACH Debit bulk file can be received in NACH DR input file format (pacs.003.001.02) of NPCI. The bulk file processing is done similar to the processing of ACH DD bulk files. Please refer to Section 4, "Originated Debit Processing" for more details.

Dispatch file can be generated in NPCI format with required file naming convention.

From Sponsor Banks, NACH Debit Inward files can be received in NACH DR input file format (pacs.003.001.02) of NPCI. The Inward file processing is done similar to the processing of ACH Debit Receipts.

Glossary

PQSACHRS

ACH Reversal Response Queue

PZDCUSAG

Customer Agreement for ACH Debit Origination

PZDINPRF

ACH Debit Receipts Preferences

PZDIRTVW

ACH DD Receipts - Return View

PZDITONL

ACH Debit Receipts Input

PZDITRTN

Return Of Settled ACH DD Receipts Input

PZDIVIEW

View ACH Debit Receipts

PZDONPRF

Originated ACH Debit Preferences

PZDORTVW

Originated ACH DD Return View

PZDORVVW

Originated ACH DD Reversal and Cancellation View

PZDOTONL

Originated ACH DD Input

PZDOTRTN

ACH DD Origination - Return Input

PZDOTSTM

ACH Debit Standing Instruction Template

PZDOVIEW

View Originated ACH Debits

PZDOVRTN

Return of Originated ACH DD Reversal

PZDOVRVW

Return of Originated ACH DD Reversal View

PZDRVITN

ACH Debit Receipts - Reversal Input

PZDRVOTN

Originated ACH DD Reversal Input

PZSCUSAG

Customer Agreement for ACH Debit Origination Summary

PZSINPRF

ACH Debit Receipts Preference Summary

PZSIRTVW

ACH DD Receipts - Return View Summary

PZSIRVVW

ACH DD Receipts - Reversal View Summary

PZSITONL

ACH Debit Receipts Input Summary

PZSITRTN

Return Of Settled ACH DD Receipts Input Summary

PZSIVIEW

View ACH Debit Receipts Summary

PZSONPRF

Originated ACH Debit Preference Summary

PZSORVVW

Originated ACH DD Reversal and Cancellation View Summary

PZSOTONL

Originated ACH DD Input Summary

PZSOTRTN

ACH DD Origination - Return Summary

PZSOVIEW

View Originated ACH Debits Summary

PZSOVRTN

Return of Originated ACH DD Reversal Summary

PZSOVRVW

Return of Originated ACH DD Reversal View Summary

PZSRVITN

ACH Debit Receipts - Reversal Summary