

Oracle® Banking Payments

Book Transfer User Guide



Release 14.7.0.0.0

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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

ORACLE®

Oracle Banking Payments Book Transfer User Guide, Release 14.7.0.0.0

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Preface

- [Purpose](#)
- [Audience](#)
This manual is intended for the following User/User Roles:
- [Documentation Accessibility](#)
- [Critical Patches](#)
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- [Acronyms and Abbreviations](#)
- [Basic Actions](#)
- [Symbols, Definitions and Abbreviations](#)
The following are some of the Symbols you are likely to find in the manual:

Purpose

This guide is designed to help acquaint you with the Oracle Banking Payments 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 1-1 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>.

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Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches](#), [Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to make sure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

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.
<i>italic</i>	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

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Acronyms and Abbreviations

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

Table 1-2 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 1-3 Basic Actions

Actions	Description
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.
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.
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.
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.
Close	Click Close to close a record. This action is available only when a record is created.
Confirm	Click Confirm to confirm the action performed.
Cancel	Click Cancel to cancel the action performed.
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 .
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 1-3 (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 .
Expand All	Click Expand All to expand and view all the details in the sections. - This button is displayed once the user click Compare .
Collapse All	Click Collapse All to hide the details in the sections. - This button is displayed once the user click Compare .
OK	Click OK to confirm the details in the screen.

Symbols, Definitions and Abbreviations

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

Table 1-4 Symbols

Icons	Function
	Exit
	Add row
	Delete row
	Option List

Table 1-5 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.

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Book Transfer

- [Introduction](#)
- [Book Transfer Input](#)
- [Book Transfer View](#)
- [Book Transfer - Web Services/REST Services](#)
- [Template](#)
- [Standing Instruction](#)
- [Book Transfer Processing](#)
- [Cancellation Processing](#)
- [Reversal Processing](#)

Introduction

You can do fund transfer between two accounts of the same bank in Payments. Account to account transfers can be initiated as single payments or can be initiated as a part of bulk file uploads. A network of type “Book Transfer” has to be maintained in Network Maintenance (PMDNWMNT) for supporting book transfer transactions. ‘Book Transfer’ is the payment type attached for this network. Payments can be initiated with this Payment type only if both credit and debit accounts are available in External Account Maintenance. Payment type ‘Book transfer’ allows only ‘outgoing’ transaction type.

This chapter contains the following sections:

- [Book Transfer Input](#)
- [Book Transfer View](#)
- [Book Transfer - Web Services/REST Services](#)
- [Template](#)
- [Standing Instruction](#)
- [Book Transfer Processing](#)
- [Cancellation Processing](#)

Book Transfer Input

This section contains the below topics:

- [Initiating Book Transfer](#)
- [Main Tab](#)
- [Pricing Tab](#)
- [UDF Button](#)
- [MIS Button](#)

- Accounting Details
- Book Transfer Summary
- Initiating Book Transfer
- Book Transfer Summary

Initiating Book Transfer

The Book Transfer Transaction Input allows user to initiate book transfer transaction between accounts of the bank.

1. On Homepage, specify **PBDOTONL** in the text box, and click next arrow.
Book Transfer Transaction Input screen is displayed.

Figure 2-1 Book Transfer Transaction Input

2. Click **New** button on the Application toolbar.
3. On **Book Transfer Transaction Input** screen, specify the fields.

Table 2-1 Book Transfer Transaction Input - Field Description

Field	Description
Transaction Branch code	System defaults the transaction branch code with the user's logged in branch code.
Branch Name	System defaults the Branch Name of the Transaction Branch Code.
Host Code	System displays the Host Code of selected branch of the logged in user on clicking 'New' button.
Host Code Description	System defaults the description of the Host Code
Source Code	For manually input transactions source code is defaulted as 'MANL'. For transactions received through web services or rest services, the source code is populated as received in the request.
Source Code Description	System defaults the description of the Source code.
Network Code	Select the specific Network Code, when multiples codes are maintained. System defaults the value, when a single 'Network Code' is maintained for the Payment Type.
Network Code Description	System defaults the description of the Network code.
Transaction Reference number	System generates the transaction reference number based on a defined format. For more details on the format, refer to 'Payments Core User Guide'.
User Reference Number	System defaults the transaction reference number as user reference number. However you can modify this.
Source Reference number	Specify the Source Reference Number.
Template Id	<p>This field gets disabled, when a new transaction is initiated.</p> <div style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> Note:</p> <p>When a Book Transfer transaction is created using a Template through 'PQSTMPLQ' screen, by clicking 'Create Transaction' then, the Template ID and its corresponding details gets defaulted.</p> </div>
Prefunded Payments	<p>On checking 'Prefunded Payments', Debit Account Number gets defaulted, when the Prefunded GL is defined for that Source and Network.</p> <ul style="list-style-type: none"> • It is not mandatory to have a debit account /customer for the transaction if Pre funded Payments flag is checked, if the 'Prefunded Payment GL' maintained in Source Maintenance (PMDSORCE). • If debit account is not available, check 'Prefunded Payments flag and click on 'Enrich' and 'Save' button to populate debit account details. • System posts the entries according to the maintained general ledger (GL).

Table 2-1 (Cont.) Book Transfer Transaction Input - Field Description

Field	Description
Credit to GL	<p>On checking 'Credit to GL' flag, Credit Account details gets populated, with the 'Intermediary Credit GL' defined for that Source and Network.</p> <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> It is not mandatory to have a credit account for the transaction if Credit to GL flag is checked, if the 'Intermediary Credit GL' is maintained in Source maintenance (PMDSORCE). If credit account is not available, check 'Credit to GL' flag and click on 'Enrich and 'Save' button to populate the Credit account details. It is not possible to check both the flags 'Prefunded Payments' and 'Credit to GL' for the same Book Transfer transaction. </div>

- [Main Tab](#)
- [Pricing Tab](#)
- [UDF Button](#)
- [MIS Button](#)
- [Accounting Details](#)

Main Tab

User can capture Debtor/ Creditor and payment details in this screen.

1. Click on **Main Tab** in the 'Book Transfer Transaction Input' screen.

Figure 2-2 Book Transfer Transaction Input - Main Tab

The screenshot shows the 'Main Pricing' tab of the 'Book Transfer Transaction Input' form. The form is organized into several sections:

- Instructed Currency Indicator:** A dropdown menu currently set to 'Credit Currency'.
- Debtor Details:** A group of fields including Debtor Account, Debtor IBAN, Debit Currency, Debit Currency Name, Account Branch, Debtor Name, Debit Amount, Customer Number, Customer Service Model, SSI Label, Charge Account Number, Account Name, Account Branch, and Account Currency.
- Creditor Details:** A group of fields including Creditor Account, Credit Currency, Credit Currency Name, Creditor IBAN, Account Branch, Creditor Name, and Credit Amount.
- Payment Details:** A group of fields including Booking Date, Instruction Date, Activation Date, Exchange Rate, FX Reference Number, Local Currency Equivalent, Remarks, and Authorizer Remarks. There are also 'Enrich' and 'Validate Account' buttons.
- Remittance Information (Unstructured):** Four text input fields labeled Remittance Information 1 through 4.
- Remittance Information (Structured):** Fields for Remitter Reference, Remitter Type Code (a dropdown menu), Remitter Type Proprietary, and Remitter Information Issuer.

At the bottom of the form, there is a navigation bar with the following elements:

- Navigation links: UDF | MIS | Accounting Entries | Documents
- Maker ID and Checker ID fields.
- Maker Date Stamp and Checker Date Stamp fields.
- Authorization Status and Send to Modify fields.
- An 'Exit' button.

2. On **Main tab** sub-screen, specify the fields.

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

Table 2-2 Book Transfer Transaction Input - Main Tab - Field Description

Field	Description
Instructed Currency Indicator	<p>Indicates if the transfer amount is in Debit or Credit Account's Currency. System defaults the value as Credit Currency.</p> <ul style="list-style-type: none"> Instructed Currency Indicator field has the options - Credit Currency and Debit Currency. Select 'Credit Currency' option to transfer the amount in Credit Account's Currency and input the 'Credit Amount' field. System disables the 'Debit Amount' field. Select 'Debit Currency' option to transfer the amount in Debit Account's Currency and input the 'Debit Amount' field. System disables the 'Credit Amount' field. <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> When the Debit and Credit Account's currency are same, system computes the equivalent amount as per Instructed currency selected.(i.e.) If Instructed currency is Debit Currency, then system computes the equivalent Credit Amount and displays in 'Credit Amount' field on clicking Enrich and Save. When the Debit and Credit Currencies are different, system computes the equivalent amount as per the Instructed Currency by applying Exchange Rate.(i.e.) If Instructed Currency is Credit Currency, then system computes the equivalent debit amount in the respective currency by applying exchange rate and displays the same in 'Debit Amount' field on clicking 'Enrich' and 'Save'. </div>
Debtor Details	--
Debtor Account Number	Specify the debtor account number. Alternatively, you can select the debtor account number from the option list. The list displays all open and authorized accounts maintained in the ECACIF account mapping.
Debtor IBAN	System displays the Account IBAN of the debtor account based on the selected Debtor Account Number.
Debtor Currency	System defaults account currency based on the debtor account number selected. But, if Debtor Account selected is a GL account, then you can specify it from the list of values.
Debit Currency Name	System defaults name of the debit currency.
Account Branch	System defaults account branch based on the debtor account number selected.
Debtor Name	System defaults the name of the Debtor Account holder.
Debit Amount	<p>Required Debit amount to be entered, if the 'Instructed Currency Indicator' is selected as Debit Currency.</p> <p>If the 'Instructed Currency Indicator' is selected as Credit Currency, then system populates the Debit amount on clicking Enrich, applying the exchange rate.</p>
Customer Number	System defaults the Customer Number based on the Debit Account Number selected.
Customer Service Model	System indicates the service model linked to the customer.

Table 2-2 (Cont.) Book Transfer Transaction Input - Main Tab - Field Description

Field	Description
SSI Label	<p>Select the required SSI label from the list of values.</p> <div style="border: 1px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> Note:</p> <p>This list will be populated with valid SSI Labels, applicable for the customer and the Network.</p> </div>
Charge Account Number	Specify the Charge Account Number from the list of values.
Account Name	System displays the Account Name based on the Charge Account Number selected.
Account Branch	Account Branch is displayed based on the Account Number selected.
Account Currency	Account Currency is displays for the Account selected.
Remittance Information (Unstructured)	<p>The fields related to Remittance Information are optional. Any additional details for the Book transfer transaction can be entered in these fields.</p> <p>Specify the following fields:</p> <ul style="list-style-type: none"> • Remittance Information 1 • Remittance Information 2 • Remittance Information 3 • Remittance Information 4
Remittance Information (Structured)	<p>Specify the following fields:</p> <ul style="list-style-type: none"> • Remitter Reference • Remitter Type Code • Remitter Type Proprietary • Remitter Information Issuer
Creditor Details	--
Creditor Account Number	Specify the creditor account number. Alternatively, you can select the creditor account number from the option list. The list displays all open and authorized accounts maintained in the External Account Maintenance.
Credit Currency	System defaults account currency based on the creditor account number selected.
Credit Currency Name	System defaults name of the credit currency.
Credit IBAN	System displays the Account IBAN of the Creditor account.
Account Branch	System defaults account branch based on the creditor account number selected.
Creditor Name	System defaults the name of the Credit Account holder.
Credit Amount	<p>Required Credit amount to be entered, if the 'Instructed Currency Indicator 'is selected as Credit Currency.</p> <p>If the 'Instructed Currency Indicator 'is selected as Debit Currency, then system computes the Credit amount on clicking Enrich, applying the exchange rate.</p>

Table 2-2 (Cont.) Book Transfer Transaction Input - Main Tab - Field Description

Field	Description
Payment Details	--
Booking Date	System defaults the booking date as the application server date.
Instruction Date	<p>System defaults the instruction date as current system date. However you can select a future date. Debit currency, credit currency and network holiday checks are applicable for instruction date.</p> <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> Note:</p> <p>If instruction date is input as back date, then the same will be moved to current date while processing.</p> </div>
Activation Date	<p>This field is defaulted as Current Date on New operation.</p> <p>Activation Date is derived as Instruction date minus Debit Float Days as maintained in process cut off maintenance. Holiday check is done for activation date based on Branch Holidays maintained if Branch Holiday Check is applicable in Network Preferences.</p> <p>This field is enabled for user input, if required.</p> <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> Note:</p> <p>If the payment request is received through web services with an Activation Date, system retains the Activation Date received if it is not a back value date or holiday</p> </div>
Exchange Rate	<p>Specify the exchange rate if debit account currency and credit account currency is different. The system retains the input value and validate the same against override and stop variances maintained in the Network preference.</p> <div style="border-left: 2px solid #0070C0; border-right: 2px solid #0070C0; border-bottom: 2px solid #0070C0; padding: 10px; background-color: #E6F2FF;"> <p> Note:</p> <ul style="list-style-type: none"> If credit currency & debit currency are different, FX rate can be fetched by pressing enrich button. Rate pick up will be based on FX rate preferences maintained in Network preference screen (PMDNWPRF) & Small FX limits maintained in Network Currency preferences. If Credit amount is more than small FX limit, rate pick up happens during transaction processing, provided External Exchange rate is applicable. Exchange rate can be manually provided by user also. System retains the input value and validates the same against override and stop variances maintained at Network Preferences. </div>

Table 2-2 (Cont.) Book Transfer Transaction Input - Main Tab - Field Description

Field	Description
FX Reference Number	Specify the FX Reference Number.
Local Currency Equivalent	<p>This field displays Local Currency Equivalent of the transfer amount.</p> <p>Local Currency Equivalent amount is populated on clicking of Enrich button while defaulting Debit / Credit Amount.</p> <p>Transactions that are received through services the Local Currency Equivalent amount is derived along with Debit / Credit amount values.</p> <p>Transactions that are moved to Internal/External Exchange rate queue, the Local Currency Equivalent amount is rederived along with Debit / Credit amount values when user provides exchange rate manually to process the transaction further from Exchange Rate Queue.</p> <div data-bbox="683 758 1466 1192" style="border: 1px solid #0070C0; background-color: #E6F2FF; padding: 10px;"> <p> Note:</p> <p>Local Currency Equivalent Amount is derived as below:</p> <ul style="list-style-type: none"> Local Currency Equivalent Amount is derived as below: If Credit Account Currency is same as Branch LCY, then Credit Amount is defaulted as Local Currency Equivalent amount. If Debit Account Currency, Credit Account Currency and Branch LCY are all different, then the Local Currency Equivalent amount is derived by applying STANDARD-MID rate on the Credit Account Currency. </div>
Remarks	Specify the internal remarks if any. This is a free text field.
Enrich button	<p>Enrich button is provided in transaction input screen to populate exchange rate, debit amount and charge/tax amounts.</p> <div data-bbox="683 1367 1466 1591" style="border: 1px solid #0070C0; background-color: #E6F2FF; padding: 10px;"> <p> Note:</p> <p>If exchange rate pick up or charge pick up fails, system throws an error.</p> </div>

Table 2-2 (Cont.) Book Transfer Transaction Input - Main Tab - Field Description

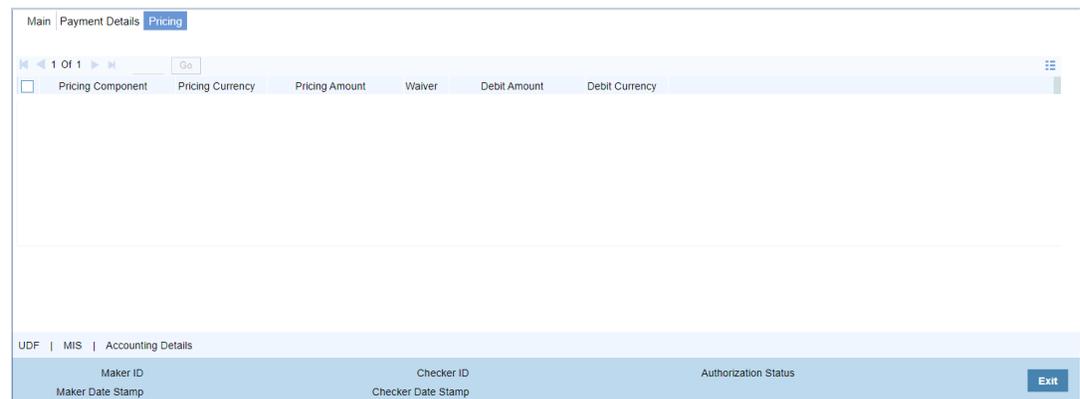
Field	Description
Validate Account	<p>System validates that ECA request is sent to OBVAM before Enrich/Save, under these conditions:</p> <ul style="list-style-type: none"> • The Host allows Virtual Identifiers AND • Transaction is not Credit to GL AND • Credit account is not valid based on core accounts available <p>When you click on 'Validate Account' button, system sends an ECA request to OBVAM system. You can see 'Validate Account' button enabled, only when all the above conditions are satisfied. In case Account Validation is not done before Enrich/Save, system throws an error.</p>

Pricing Tab

User can view the pricing details populated by system in this screen on clicking Enrich.

1. Click the **Pricing** tab and view the pricing details.

Figure 2-3 Pricing Tab



2. For Book Transfer payments transaction, Charge/ Tax is applied based on the pricing code linked in the Network Currency Preferences (PMDNCPRF).
3. On **Pricing** screen, the computed charges, and taxes if applicable, are populated for each charge component in the following fields:
 - For more information on fields, refer to the field description below:

Table 2-3 Pricing

Field	Description
Pricing Component	System defaults the pricing component based on the Pricing code linked in Network Currency Preferences.
Pricing Currency	System defaults the pricing currency of the component from the Pricing code maintenance.

Table 2-3 (Cont.) Pricing

Field	Description
Pricing Amount	<p>System defaults the pricing amount from Pricing Value Maintenance screen (PPDVLMNT) as applicable for the payment value date, Payment Source code and Debit Customer Service Model. However you can modify this value.</p> <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <p>If rate is maintained for Charge/Tax, then the same is applied on transfer amount and final amount that will be populated component wise in the Pricing tab.</p> </div>
Waiver	<p>System defaults the waiver. However you can modify this value.</p> <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> Note:</p> <ul style="list-style-type: none"> If charge/tax is already waived at price value maintenances, then you cannot uncheck the waiver flag. This component is still displayed with the value and the waiver flag checked. If a particular Charge component is waived, then system automatically checks the waiver of the associated Tax component. </div>
Debit Currency	System displays the customer debit currency for charge/tax.
Debit amount	System displays the amount debited to the selected debit account.

UDF Button

1. This sub-screen defaults values of UDF fields that are part of the UDF group specified for the 'Manual' source.
2. Click the **UDF button** to invoke the 'UDF' sub-screen.
3. On **UDF Button**, specify the fields.

Figure 2-4 UDF Button



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	System displays the default value, where exists for the UDF fields. You can change the default value or specify value for other fields (where default value does not exist).

MIS Button

1. You can maintain the MIS information for the Transaction. If the MIS details are not entered for the Transaction the same is defaulted from the product maintenance.
2. Click the **MIS** button to invoke the 'MIS' sub-screen.
3. On **MIS Button**, specify the fields.

Figure 2-5 MIS Button

The screenshot shows a window titled "MIS Details" with a close button (X) in the top right corner. At the top, there is a "Transaction Reference Number *" field and a "MIS Group" dropdown menu with a "Default" button next to it. Below these are two columns of fields: "Transaction MIS" on the left and "Composite MIS" on the right. Each column contains ten rows of input fields, each with a small blue icon to its right. At the bottom right of the window, there are "Ok" and "Cancel" buttons.

Table 2-5 MIS Button - Field Description

Field	Description
Transaction Reference	System displays the transaction reference number of the transaction.
MIS Group	You can select the MIS group code from the option list, or specify the code for the MIS group in the Source maintenance. The system displays all valid MIS groups for different sources in the MIS group list in the Source maintenance. When booking a transaction from this screen, the MIS group linked to the 'Manual' source is populated by default.
Default button	After selecting a MIS group different from the default MIS Group, click this button to populate any default MIS values and link them to the Transaction MIS and Composite MIS classes.

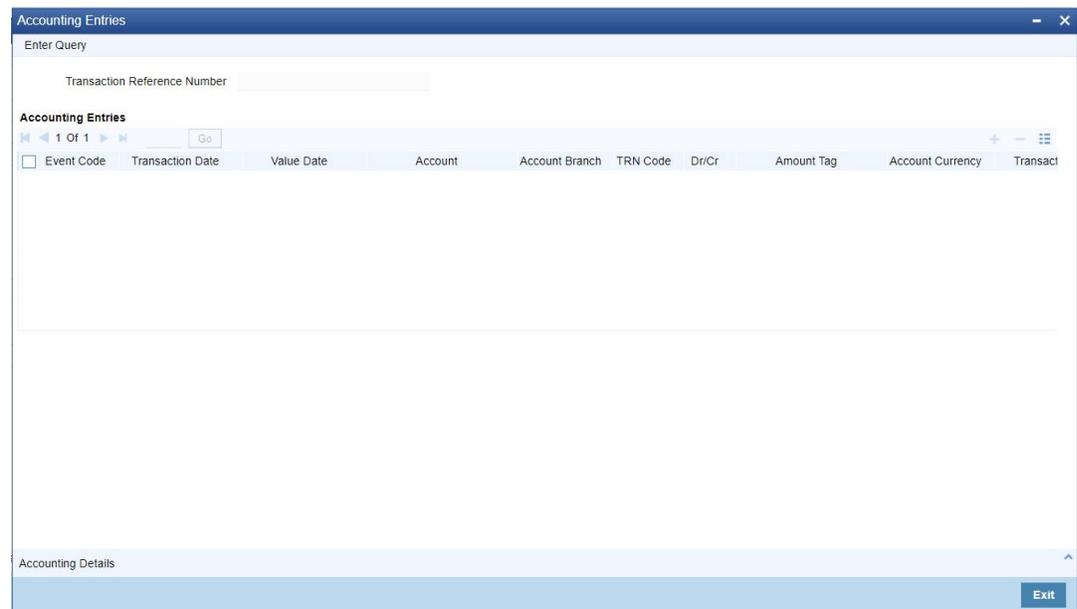
Table 2-5 (Cont.) MIS Button - Field Description

Field	Description
Transaction MIS	You can populate the default MIS values for Transaction MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list.
Composite MIS	You can populate the default MIS values for Composite MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list.

Accounting Details

1. Click the **Accounting Details** tab and view the accounting entries for the transaction initiated.

Figure 2-6 Accounting Entries



2. By default, the following attributes are displayed:
 - Event Code
 - Transaction Date
 - Value Date
 - Account
 - Account Branch
 - TRN Code
 - Dr/Cr
 - Amount Tag
 - Account Currency

- Transaction Amount
- Netting
- Offset Account
- Offset Account Branch
- Offset TRN Code
- Offset Amount Tag
- Offset Currency
- Offset Amount
- Offset Netting
- Handoff Status

Book Transfer Summary

The Book Transfer Summary screen allows user to view the Book Transfer transaction initiated. It lists out all the Book Transfer transactions.

1. On Homepage, specify **PBSOTONL** in the text box, and click next arrow.
Book Transfer Transaction Summary screen is displayed.

Figure 2-7 Book Transfer Transaction Summary

2. Search using one or more of the following parameters:
 - Transaction Reference Number
 - Source Reference Number
 - User Reference Number
 - Network Code
 - Source Code
 - Maker ID
 - Checker ID
 - Booking Date

- Instruction Date
 - Activation Date
 - Credit Currency
 - Credit Amount
 - Creditor IBAN
 - Creditor Account
 - Transaction Branch
 - Debtor IBAN
 - Debtor Account
 - Customer Number
 - Template ID
 - Authorization Status
3. After specifying the parameters, click the **Search** button.
System displays the records that match the search criteria.
 4. Double click a record after selecting a record to view the detailed screen.

Book Transfer View

This section contains the below topics:

- [Outbound Book Transfer View](#)
- [Exception Tab](#)
- [View Queue Action Log](#)
- [UDF Button](#)
- [MIS Button](#)
- [Accounting Details](#)
- [View Repair Log](#)
- [Book Transfer View Summary](#)
- [Outbound Book Transfer View](#)
- [Book Transfer View Summary](#)

Outbound Book Transfer View

The Outbound Book Transfer View screen allows user to view the complete details about the transaction, approvals from the system, Queue actions, and all the details pertaining to the transaction.

1. On Homepage, specify **PBDOVIEW** in the text box, and click next arrow.
Outbound Book Transfer View screen is displayed.

Figure 2-8 Outbound Book Transfer View

2. Click **Enter Query** from this screen.

The Transaction Reference field gets enabled which opens an LOV screen.

3. Purpose Proprietary field mapped to the CreditTransferTransactionInformation/ Purpose/ Proprietary of pain.001 file or to field 26T of MT 103 is displayed here, if the value is available.
4. Click the Fetch button and select the required value.
5. Along with the transaction details, you can also view the status details for the following:
 - Transaction Status
 - Pending Queue Details
 - External System Status
 - Cancellation Request Details (Details pertaining to the cancellation request for the transaction gets updated here)

6. Accounting Handoff Status

Accounting Handoff status for a transaction is set considering the accounting status of all accounting entries for the transaction and assigning the priority for the status as below:

- Rejected
- In Progress (if any entry has status as Pending/Deferred/Requested)
- Success
- Cancelled
- Suppressed
- Not Applicable

7. Accounting Queue

You can get to Accounting Queue by pressing Accounting Queue Button. All accounting entries of the transactions in the Accounting Queue are listed. If no entry is available for the transaction error is displayed.

8. View Queue

- This button launches the corresponding Queue screen, where the transaction is currently held. The Queue screen will be launched in query mode, listing this transaction alone.

This button launches the corresponding Queue screen, where the transaction is currently held. The Queue screen will be launched in query mode, listing this transaction alone.

- [Exception Tab](#)
- [View Queue Action Log](#)
- [UDF Button](#)
- [MIS Button](#)
- [Accounting Details](#)
- [View Repair Log](#)
- [All Messages](#)
- [Compliance Questions](#)

Exception Tab

- Click on **Exception Tab** in the 'Outbound Book Transfer View' screen. **Exception Tab** is displayed.

Figure 2-9 Outbound Book Transfer View - Exception Tab

The screenshot displays the 'Exception Tab' interface. At the top, there are navigation tabs: 'Main', 'Pricing', and 'Exception' (which is selected). Below this is the 'Reversal Details' section, containing a text input field for 'Reverse Reference Number' and a dropdown menu for 'Reversal Status'. A 'View Details' button is positioned to the right of these fields. At the bottom of the screen, there is a navigation bar with the following options: 'View Queue Action', 'UDF', 'MIS', 'Accounting Entries', 'View Repair Log', and 'All Messages'. Below the navigation bar, there are labels for 'Maker Id', 'Checker Id', and 'Authorization Status', each with a corresponding 'Date Time' label underneath. An 'Exit' button is located in the bottom right corner.

View Queue Action Log

1. You can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the **View Queue Action** tab in main screen, where the Transaction Reference Number is auto populated and Queue movement related details are displayed.
2. Click the **View Queue Action Log** button to invoke the sub-screen.

Figure 2-10 View Queue Action Log

The screenshot shows a web application window titled "View Queue Action Log". At the top, there is a search section labeled "Enter Query" with two input fields: "Transaction Reference Number" and "Network Code", followed by a "Go" button. Below the search section is a table with the following columns: "Transaction Reference Number", "Action", "Remarks", "Queue Code", "Authorization Status", "Maker ID", and "Maker Date Stamp". The table is currently empty. At the bottom of the window, there are two links: "View Request Message" and "View Response Message", and an "Exit" button.

3. Following details are displayed:

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

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

4. Also, you can view the request sent to 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

UDF Button

1. This sub-screen defaults values of UDF fields that are part of the UDF group specified for the 'Manual' source.
2. Click the **UDF button** to invoke the 'UDF' sub-screen.
3. On **UDF Button**, specify the fields.

Figure 2-11 UDF Button



Table 2-6 UDF Button - Field Description

Field	Description
Field Label	System displays all fields that are part of the associated UDF group.
Field Value	System displays the default value, where exists for the UDF fields. You can change the default value or specify value for other fields (where default value does not exist).

MIS Button

1. You can maintain the MIS information for the Transaction. If the MIS details are not entered for the Transaction the same is defaulted from the product maintenance.
2. Click the **MIS button** to invoke the 'MIS' sub-screen.
3. On **MIS Button**, specify the fields.

Figure 2-12 MIS Button

The screenshot shows a window titled "MIS Details" with a close button (X) in the top right corner. At the top, there are two input fields: "Transaction Reference Number *" and "MIS Group". Below the "MIS Group" field is a "Default" button. The main area of the window is divided into two columns: "Transaction MIS" on the left and "Composite MIS" on the right. Each column contains a list of input fields, each with a dropdown arrow on its right side. At the bottom right of the window, there are "Ok" and "Cancel" buttons.

Table 2-7 MIS Button - Field Description

Field	Description
Transaction Reference	System displays the transaction reference number of the transaction.
MIS Group	You can select the MIS group code from the option list, or specify the code for the MIS group in the Source maintenance. The system displays all valid MIS groups for different sources in the MIS group list in the Source maintenance. When booking a transaction from this screen, the MIS group linked to the 'Manual' source is populated by default.
Default button	After selecting a MIS group different from the default MIS Group, click this button to populate any default MIS values and link them to the Transaction MIS and Composite MIS classes.
Transaction MIS	You can populate the default MIS values for Transaction MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list.
Composite MIS	You can populate the default MIS values for Composite MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list.

Accounting Details

1. Click the **Accounting Details** tab and view the accounting entries for the transaction initiated.

Figure 2-13 Accounting Entries

Accounting Entries

Enter Query

Transaction Reference Number

Accounting Entries

1 Of 1 Go

Event Code	Transaction Date	Value Date	Account	Account Branch	TRN Code	Dr/Cr	Amount Tag	Account Currency	Transact
------------	------------------	------------	---------	----------------	----------	-------	------------	------------------	----------

Accounting Details

Exit

2. By default, the following attributes are displayed:

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

View Repair Log

1. You can view all the Repair actions for the respective transaction initiated. You can invoke this screen by clicking the **View Repair Log** button in View-screen, where the Transaction Reference Number is auto populated and related details are displayed.
2. Click the **View Repair Log** button to invoke the sub-screen.

Figure 2-14 View Repair Log

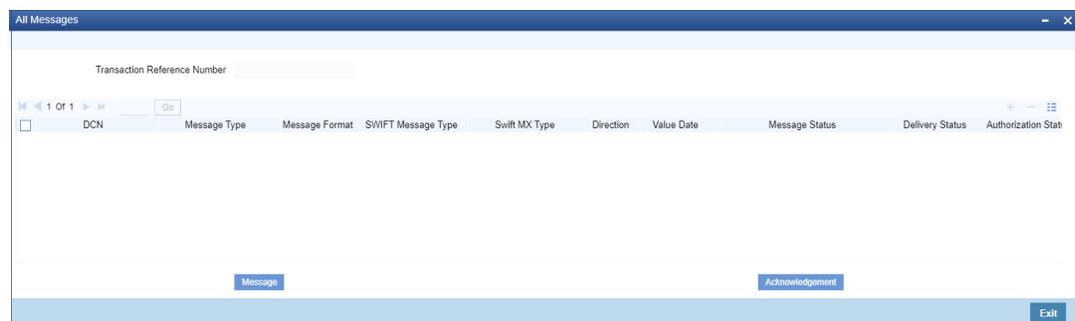


3. Following details are displayed:
 - Queue Reference No
 - Field Name
 - Old Value
 - Repaired Data
 - Error

All Messages

1. You can invoke this screen by clicking 'All Messages' tab in the screen.

Figure 2-15 All Messages



2. Following details are displayed:
 - DCN: A new DCN number generated for the advice
 - Message Type: Credit Advice / Debit Advice
 - Message Status: Generated / Handed off (if successfully placed on the destination)

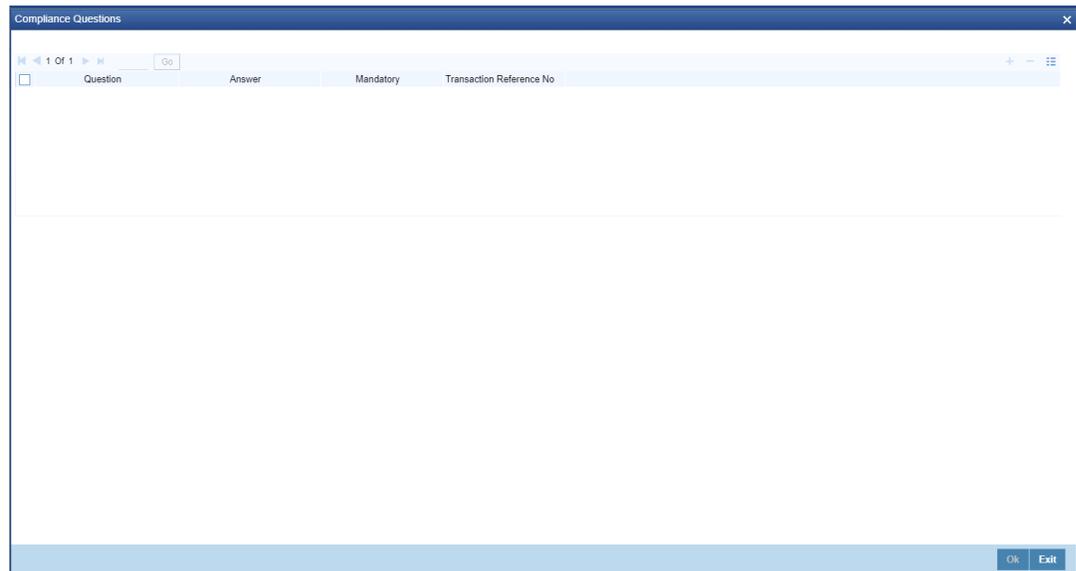
- Media: Mail
 - Receiver: The customer number. Dr CIF for Debit advice & Cr CIF for Credit advice
3. Selecting an advice message and click on Message button opens a new sub screen displaying the advice contents.
 4. On Book Transfer Transaction liquidation, both Debit and Credit Advices are generated as per current advice framework, to the debtor and creditor respectively, Advice tag '_REMARKS_' for Remark is available in the generated mail advice.

Compliance Questions

Compliance questions and answers received for the transaction from an external channel can be viewed from this sub-screen.

- You can invoke this screen by clicking **Compliance Questions** tab in the screen.

Figure 2-16 Compliance Questions



Book Transfer View Summary

1. On Homepage, specify **PBSOVIEW** in the text box, and click next arrow. **Outbound Book Transfer View Summary** screen is displayed.

Figure 2-17 Outbound Book Transfer View Summary

2. Search using one or more of the following parameters:
 - Transaction Reference Number
 - Source Reference Number
 - User Reference Number
 - File Reference Number
 - Payment Batch ID
 - FX Reference Number
 - Network Code
 - Booking Date
 - Instruction Date
 - Activation Date
 - Credit Currency
 - Credit Amount
 - Transaction Status
 - Creditor IBAN
 - Transaction Branch
 - Debtor Account
 - Debtor IBAN
 - Customer Number
 - Customer Service Model
 - Creditor Account
 - Source Code
3. After specifying the parameters, click the **Search** button.
System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.
 - [Book Cancellation Request](#)

- [Book Reversal Request](#)

Book Cancellation Request

The Book Cancellation Request screen allows user to input the cancellation requests for book transfer transactions.

1. Click on **Cancel Request** in the Outbound Book Transfer View Summary (PBSOVIEW) screen.

Book Cancellation Request screen is displayed.

Figure 2-18 Book Cancellation Request

2. Select a record in the PBSOVIEW screen and click on 'Cancel Request' action. It initiate a cancellation request for the Book Transfer transaction.
3. Following details gets defaulted on selecting the record and is not modifiable:
 - Host Code
 - Source Code
 - Cancellation Request Reference
 - Source Reference Number (No value is displayed here)
 - Requested Date
4. For more information on fields, refer to the field description below:

Table 2-8 Book Cancellation Request - Field Description

Field	Description
Remarks	Specify the cancellation request input here, if any.
Cancellation Reason details	--
Reason Code	Select the Reason code from the list of values. All the ISO cancellation reason codes maintained are listed here.
Reason Description	System defaults the description of the reason code selected.
Reason Proprietary	Specify the Reason Proprietary. Allowed character length is 35.

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

- Transaction Reference Number
 - Transaction Status (Displays the status of the transaction)
 - Network Code
 - Cancellation Request Status (Drop down options are - 'Cancellation Requested' and 'Cancellation Rejected'. By defaults it is 'Null')
 - Cancellation Status (Drop-down options are - 'Cancelled', 'Exception'. By default it is 'Null')
 - Customer Number
 - Customer Name
 - Instruction Date
 - Debtor Account Number
 - Debit Amount
 - Creditor Account Number
 - Credit Amount
 - Error Code – Displays the Error code for Rejected requests (or) requests marked as 'Exception'
 - Error Description – Error Description for rejection / exception is displayed
6. Following are the validations, on saving the cancellation request:
- If Reason Code or Reason Proprietary is not inputted, system throws a error message on saving the request
 - For the transactions, for which the Cancellation Request Status is marked as 'Cancellation Rejected, on saving further validations are done, such as:
 - Previous cancellation request for the transaction is in unauthorized status
 - Transaction status is in Cancelled / Seized / Processed
7. On authorization of the cancellation request:
- For each transaction selected, below validations are done and transaction level cancellation request status are marked as 'Cancellation Rejected':
 - Previous cancellation request for the transaction is in unauthorized status
 - Transaction status is in Cancelled / Seized / Processed
 - After successful validations, the cancellation request for successful transactions are logged into a module specific cancellation request table:
 - Cancellation Request status is marked as 'Cancellation Requested'
 - Cancellation request reference & cancellation reason code are updated in the transaction which can be viewed in the View Detail screen (PBDOVIEW)

Book Reversal Request

You can input the reversal requests for book transfer transactions in this screen.

You can invoke this screen by clicking 'Reversal Request' action button in the Outbound Book Transfer View Summary screen (PBSOVIEW).

Refer to section 2.9 for more information on this screen.

Book Transfer - Web Services/REST Services

Book transfer request from web services or REST services are processed in ACH payment.

Following fields are mandatory in the request required:

- Source Reference number
- Host Code
- Source Code
- Debtor Account
- Creditor Account
- Credit Amount
- Value Date

For transactions received through web services or ReST services, the source code will be defaulted as received in the request.

Template

The Book Transfer Transaction Template allows user to generate new template for Book Transfer transactions.

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

Book Transfer Transaction Template Detailed screen is displayed.

The screenshot displays the 'Book Transfer Transaction Template Detailed' window. The interface is organized into several key sections:

- Transaction Reference Number ***: Includes fields for Transaction Reference Number, User Reference Number, Source Reference Number, and Template ID.
- Transaction Branch ***: Includes Branch Name, Host Code, Host Code Description, Source Code, Source Code Description, Network Code, and Network Code Description.
- Debtor Details**: Includes Debtor Account, Debtor IBAN, Debit Currency, Debit Currency Name, Account Branch, Debtor Name, Debit Amount, Customer Number, Customer Service Model, and SSI Label.
- Creditor Details**: Includes Creditor Account, Credit Currency, Credit Currency Name, Creditor IBAN, Account Branch, Creditor Name, and Credit Amount.
- Payment Details**: Includes Booking Date, Instruction Date, Activation Date, Exchange Rate, FX Reference Number, Local Currency Equivalent, and Remarks (with buttons for 'Validate Account' and 'Enrich').
- Remittance Information (Unstructured)**: Includes Remittance Information 1, 2, 3, and 4.
- Remittance Information (Structured)**: Includes Remitter Reference, Remitter Type Code (dropdown), Remitter Type Proprietary, and Remitter Information Issuer.

The bottom status bar contains: UDF | MIS | Accounting Entries; Maker ID, Checker ID, Authorization Status; Maker Date Stamp, Checker Date Stamp, Send to Modify; and an Exit button.

Figure 2-19 Book Transfer Transaction Template Detailed

The screenshot shows the 'Book Transfer Transaction Template Detailed' window. It features a top navigation bar with 'New' and 'Enter Query' options. The main area is organized into several sections:

- Transaction Branch:** Fields for Transaction Branch, Branch Name, Host Code, Host Code Description, Source Code, Source Code Description, Network Code, and Network Code Description.
- Transaction Reference:** Fields for Transaction Reference Number, User Reference Number, Source Reference Number, and Template ID.
- Payment Details:** Fields for Booking Date, Instruction Date, Activation Date, Exchange Rate, FX Reference Number, Local Currency Equivalent, and Remarks. Includes 'Validate Account' and 'Enrich' buttons.
- Remittance Information (Unstructured):** Fields for Remittance Information 1, 2, 3, and 4.
- Remittance Information (Structured):** Fields for Remitter Reference, Remitter Type Code, Remitter Type Proprietary, and Remitter Information Issuer.
- Debtor Details:** Fields for Debtor Account, Debtor IBAN, Debit Currency, Debit Currency Name, Account Branch, Debtor Name, Debit Amount, Customer Number, Customer Service Model, and SSI Label.
- Creditor Details:** Fields for Creditor Account, Credit Currency, Credit Currency Name, Creditor IBAN, Account Branch, Creditor Name, and Credit Amount.

At the bottom, there is a status bar with 'UDF | MIS | Accounting Entries', 'Maker ID', 'Checker ID', 'Authorization Status', and 'Send to Modify' buttons. An 'Exit' button is located in the bottom right corner.

2. You can input all the details required for the transaction and save it as a Template by specifying a unique 'Template ID'. System does the format validation for the details input. Cross field validations are not done on saving the Template.
3. Transactions booked using a particular Template ID can be queried using 'Transaction Input Summary' screen (PBSOTONL) and 'View Summary' screen (PBSOVIEW).
4. Templates created in Book Transfer Transaction Template screen (PBDOTTML) can also be authorized in 'Template Summary' (PQSTMPLQ) screen.

Note:

- To understand the Field validations and functions of 'Book Transfer Transaction Template' screen, refer to section - '2.2 - Book Transfer Input'.
- Templates created for Book Transfer transactions can be viewed by specifying the Template ID in Template Summary Screen (PQSTMPLQ).

- [Template Summary](#)

Template Summary

Templates created for Book Transfer transactions can be viewed here by specifying the Template ID. This is the common Template Summary screen for other Payment transactions too.

To invoke this screen type 'PQSTMPLQ' in the field at the top right corner of the Application Tool bar and clicking the adjoining arrow button.

Refer to Payments_Core User Guide section(3.5.12) for more details.

Standing Instruction

You can create new Standing Instructions template, modify and maintain through Template and creation screens. System executes the SI automatically, based on the template/ instruction maintained. These are common for both Cross Border/RTGS and Book Transfer Payments.

- [Standing Instruction Template](#)

Standing Instruction Template

Standing Instruction Templates allows user create the Standing Instruction Template with or without transfer amount input.

Mandatory validations done on enrich or save of a transaction are done while saving the template. Any exception in the validations throws error. If the amount is not available in the template or is zero, then the transfer amount related validations are skipped.

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

Outbound Book Transfer Transaction Standing Instruction Template Detailed screen is displayed.

Figure 2-20 Outbound Book Transfer Transaction Standing Instruction Template Detailed

The screenshot shows a detailed form for creating a standing instruction template. The form is organized into several sections:

- Transaction Reference Number:** Includes fields for Transaction Reference Number, User Reference Number, Source Reference Number, and Template ID.
- Transaction Branch:** Includes fields for Branch Name, Host Code, Source Code, and Network Code.
- Debtor Details:** Includes fields for Debtor Account, Debtor IBAN, Debit Currency, Debit Currency Name, Account Branch, Debtor Name, Debit Amount, Customer Number, Customer Service Model, and SSI Label.
- Creditor Details:** Includes fields for Creditor Account, Credit Currency, Credit Currency Name, Creditor IBAN, Account Branch, Creditor Name, and Credit Amount.
- Payment Details:** Includes fields for Booking Date, Instruction Date, Activation Date, Exchange Rate, FX Reference Number, Local Currency Equivalent, and Remarks. There are also buttons for 'Validate Account' and 'Enrich'.
- Remittance Information (Unstructured):** Includes four fields for Remittance Information 1 through 4.
- Remittance Information (Structured):** Includes fields for Remitter Reference, Remitter Type Code (a dropdown menu), Remitter Type Proprietary, and Remitter Information Issuer.

At the bottom of the screen, there are fields for 'Maker ID', 'Maker Date Stamp', 'Checker ID', 'Checker Date Stamp', 'Authorization Status', and 'Send to Modify'. An 'Exit' button is located in the bottom right corner.

2. Standing Instructions executed for the specific 'Template ID' created can be queried using 'Transaction Input Summary' screen (PBSOTONL) and 'View Summary' screen (PBSOVIEW).
3. SI templates created in this screen are linked in the Standing Instruction Creation Screen (PMDSIMNT).

 **Note:**

- To understand the Field validations and functions of 'Book Transfer Standing Instruction Template' screen, refer to section - '2.2 - Book Transfer Input'.
- Standing Instruction Templates created for Book Transfer transactions can be viewed by specifying the Template ID in Template Summary Screen (PMSSITMP).

- [Standing Instruction Template Summary](#)

Standing Instruction Template Summary

Standing Instruction Templates created for Book Transfer transactions can be viewed here by specifying the Template ID. This is the common Template Summary screen for other Payment transactions too.

To invoke this screen type 'PMSSITMP' in the field at the top right corner of the Application Tool bar and clicking the adjoining arrow button.

And you can create Standing instructions and execute them through Standing Instruction Maintenance screen(PMDSIMNT) and Standing Instruction Execution screen(PMDSIECT).

For more details on Standing Instruction Maintenance and its execution screen details and respective summary screens, refer to Payments Core User Guide section - 3.3.

Book Transfer Processing

This section contains the below topics:

- [Processing Book Transfer](#)
- [Mandatory Field Check](#)
- [Referential Integrity Check](#)
- [Holiday Check](#)
- [Cutoff Check](#)
- [Debit/Credit Accounting](#)
- [Notifications](#)
- [Processing Book Transfer](#)
- [Mandatory Field Check](#)
- [Referential Integrity Check](#)
- [Holiday Check](#)
- [Cutoff Check](#)
- [Debit/Credit Accounting](#)
- [Notifications](#)

Processing Book Transfer

System performs below mentioned checks while saving a transaction:

- Mandatory Field Check
- Referential Integrity Check
- Holiday Check

For 'Book Transfer' payment types, and branch holiday checks are performed.

Mandatory Field Check

Below mentioned fields are mandatory in the request for ACH transaction:

- Host Code
- Network of type 'Book Transfer'
- Debtor Account
- Creditor Account
- Credit Amount

Referential Integrity Check

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

- Network code –Validated against the static maintenances (PMDNWMNT) available.
- Currency Codes –Validated against open and authorized currency codes (CYDCDEFE). In Network Currency preferences, a record should be available for the Network, transaction type 'Outgoing' and transaction currency.
- Host Code-Validated against host codes available in Host Code maintenance (STDHSTCD).
- Transaction Branch Code- Should be a valid branch maintained in the system.
- Debit Account – Debit account would be verified to check whether it is valid & existing. Account status is validated to check it is not in 'No Debit', 'Blocked', 'Dormant' or Frozen status.
- Credit Account – Credit account would be verified to check whether it is valid & existing. Account status is validated to check it is not in 'No Credit', 'Blocked', 'Dormant' or 'Frozen' status.
- Customer Status Check - Validation against the status of the customer. The values are 'Deceased', 'Frozen' and "Whereabouts Unknown".

If any of the above mentioned validation fails then the transaction will be rejected with an error message.

Holiday Check

For transactions received from channels or bulk file, if the payment value date falls on a local branch holiday, then based on network preferences the value date is moved forward to nearest working date. A message is displayed on transaction booking to indicate the value date change. Initial value date will be stored as instruction date internally.

If transaction value date is a future date, then transaction processing follows future dated transaction specific process flow.

For a current dated transaction, processing is done during transaction authorization in the following order:

- Sanction Check
- Charge processing, if applicable
- Exchange Rate pickup
- External Credit Approval/External Account Check
- Debit /Credit entry hand off

Currency Holiday check is applied on both debit and credit account currency.

However, currency holiday is not applied on following cases:

- External Exchange Rate is not opted at Network.
- External Exchange Rate is opted at Network, but, transfer amount is less than the Small FX Limit and FX Reference no is not specified in the transaction.

Cutoff Check

Process Cutoff and Network Cutoff are applicable for Book Transfer Transactions.

For Payment Type - 'Book Transfer', queue actions are enabled for both Process and Network Cutoff.

Process cutoff is not applicable for Prefunded Payments.

When Network Cutoff maintenance is available, it will be checked for Prefunded Payments.

Debit/Credit Accounting

Accounting entries for credit and debit accounting are handed off to accounting system with debit/credit liquidation accounting code linked at Network Currency preferences.

As a part of debit/Credit liquidation, the following details are sent to accounting system:

Values handed off for Accounting	Debit Liquidation	Credit Liquidation
Event	DRLO	CRLQ
Amount Tag	XFER_AMT	XFER_AMT
*Transaction Account	Debit Account	Credit Account
Offset Account	This is maintained as part of accounting code	This is maintained in accounting system as part of accounting code
Transaction Currency	Debit Account Currency	Credit Account Currency
Transaction Amount	Debit Amount	Credit Amount
Value Date	Transaction Value Date	Transaction Value Date
Offset Currency	Credit Currency	Credit Currency
Offset Amount	Credit Amount	Credit Amount
Local Currency Amount	If either debit currency or credit currency is local currency, corresponding amount is handed off as local currency amount If not, debit amount is converted to local currency in mid rate	Local currency amount of DRLQ will be used

Charge/tax related entries are handed off along with debit liquidation details. Transaction code, Debit/Credit indicator and Netting flag is applicable based on accounting code maintained.

If debit and credit liquidation are on same day, then the credit entries are sent with debit entries in a single hand off.

Notifications

Following notifications are supported for Book Transfer transactions for the following processing stages:

On debit/credit liquidation and cancellation of the payment from queues, notifications are generated with all payment details in the common format.

Cancellation Processing

- After successfully accepting a cancellation request for an outbound transaction, the cancellation request is logged in a module specific request table.
- Cancellation requests logged in module specific tables is checked during key processing steps of outbound transaction processing:
 - Before Sanctions Check
 - Before ECA Check
 - Before Accounting
- Based on the transaction status, payment type, transfer type, the cancellation processing is done.
- [Non-Dispatched/ Unprocessed Payments](#)

Non-Dispatched/ Unprocessed Payments

Transaction Status – Future Valued

- If the transaction status is in 'Future Valued' – in 'Warehouse Queue', then the cancellation processing is done as below.
 - Transaction is moved out of Warehouse queue and transaction cancellation processing is initiated.
 - Cancellation status of Cancellation request is marked as 'Cancelled'.

 **Note:**

As per the current cancellation processing, Sanction check is done on cancellation of a transaction from Future Valued queue based on Sanctions preferences.

Transaction Status – Exception

- If the transaction status is 'Exception', then whether the transaction is in an Internal queue (or) not is checked.
- If the transaction is in an Internal exception queue and queue authorization status is authorized, then the following actions are taken on the transaction:
 - Transaction is moved out of the internal queue
 - Cancellation processing for the transaction is initiated
 - Cancellation status of Cancellation request is marked as 'Cancelled'

- ECA Reversal Request is sent out if ECA Check was applicable and transaction is in Network Cutoff queue
- FX Reversal Request is sent out if External Exchange Rate was applicable and transaction is in Network Cutoff queue
- FX Unwind request is logged if FX Reference is present
- List of internal queues considered are:
 - Settlement Review
 - Transaction
 - Repair
 - Processing Exception
 - Business Override
 - Authorization Limit 1
 - Authorization Limit 2
 - Processing Cutoff
 - Exchange Rate
 - Network Cutoff
- If the transaction is in an Internal exception queue and the last queue action authorization status is 'Unauthorized', then based on the user action cancellation processing happens

User Action	System Action
Delete	System checks if any cancellation request is pending for the transaction. If any cancellation request is found, then the following actions are taken on the transaction. <ul style="list-style-type: none"> – Transaction is moved out of the internal queue – Cancellation processing for the transaction is initiated – Cancellation Status – Cancellation request is marked as 'Cancelled' – ECA Reversal request is sent out if ECA check was applicable – FX Reversal Request is sent out if External Exchange rate was applicable – FX Unwind Request is logged if FX reference is present
Authorize	No changes are done to the existing processing. In case, the transaction is moving out the queue, the cancellation request check introduced in key processing steps does the cancellation processing.

- List of internal queues that will be considered:
 - Settlement Review
 - Transaction Repair
 - Processing Exception
 - Business Override
 - Processing Cutoff
 - Exchange Rate
 - Network Cutoff

- If the transaction is in any external queue [Sanction Check, ECA, External Exchange Rate, External Pricing], then the cancellation processing is done once the transaction is out of the external queue.
- The cancellation request check introduced in key processing steps of outbound transaction processing does cancellation as mentioned below.

Processing Step	System Action
Before Sanctions Check	<ol style="list-style-type: none"> 1. Cancellation processing for the transaction is initiated. 2. Cancellation status of Cancellation request is marked as 'Cancelled'.
Before ECA Check	<ol style="list-style-type: none"> 1. Cancellation processing for the transaction is initiated. 2. Cancellation status of Cancellation request is marked as 'Cancelled'. 3. FX Cancellation Request message is sent to External system if External exchange rate was applicable.
Before Accounting	<ol style="list-style-type: none"> 1. Cancellation processing for the transaction is initiated. 2. Cancellation status of Cancellation request is marked as 'Cancelled'. 3. FX Cancellation Request message is sent to External system if External exchange rate was applicable. 4. ECA Reversal Request will be sent out.
Before Dispatch / Message generation	<ol style="list-style-type: none"> 1. Cancellation processing for the transaction is initiated. 2. Cancellation status of Cancellation request is marked as 'Cancelled'. 3. Reversal accounting entries is sent to accounting system.

- In the external queues, certain queue actions are not allowed, and additional processing is done for few actions if a cancellation request is found for a transaction.

User Action	System Action	Queues
Carry Forward	This action is not allowed. An error message is shown to user that a cancellation request is registered for the transaction.	Sanctions Check, ECA, Exchange Rate
Cancel	Additional processing is done. Cancellation status is marked as 'Exception'. Error Code & Error reason is captured.	Sanctions Check, ECA, Exchange Rate, External Pricing

Reversal Processing

- [Book Reversal Request](#)
- [Book Transfer Reversal View](#)
- [Processing](#)

Book Reversal Request

The Book Reversal Request screen allows user to input the reversal requests for book transfer transactions.

1. Perform any one of the action to launch the screen:
 - a. Click on **Reversal Request** in the Outbound Book Transfer View Summary (PBSOVIEW) screen.
 - b. On Home page, specify **PBDTRNRV** in the text box, and click next arrow. **Book Reversal Request** screen is displayed.

Figure 2-21 Book Reversal Request

The screenshot displays the 'Book Reversal Request' application window. The interface is organized into several sections:

- Enter Query:** Contains fields for Host Code *, Reversal Request Reference *, Requested Date *, Source Code, Source Reference Number, and Remarks.
- Reversal Reason Details:** Includes Reason Code, Reason Description, and Reason Proprietary.
- Original Transaction Details:** Features Original Transaction Reference Number *, Transaction Status (dropdown), and Network Code.
- Original Creditor Details:** Lists Creditor Account, Credit IBAN, Credit Currency, Credit Currency Name, Creditor Name, and Credit Amount.
- Original Debtor Details:** Lists Debtor Account, Debtor IBAN, Debit Currency, Debit Currency Name, Debtor Name, and Debit Amount.
- Payment Details:** Includes Instruction Date, Activation Date, Exchange Rate, and FX Reference Number.

At the bottom, there is a summary bar with fields for Maker Id, Maker Date Stamp, Checker ID, Checker Date Stamp, and Authorization Status, along with an 'Exit' button.

2. The standalone launch screen supports Query, Delete & Authorize actions.
3. Following details gets defaulted on selecting the record and is not modifiable:
 - Host Code
 - Source Code
 - Reversal Request Reference
 - Source Reference Number
 - Requested Date
 - Original Transaction Details
 - Original Creditor Details
 - Original Debtor Details
 - Payment Details
4. For more information on fields, refer to the field description below:

Table 2-9 Book Reversal Request - Field Description

Field	Description
Remarks	Specify the reversal request input here, if any.
Reversal Reason Details	--
Reason Code	Select the Reason code from the list of values. All the ISO cancellation reason codes maintained are listed.
Reason Description	System defaults the description of the reason code selected.
Reason Proprietary	Specify the Reason Proprietary. Allowed character length is 35.

 **Note:**

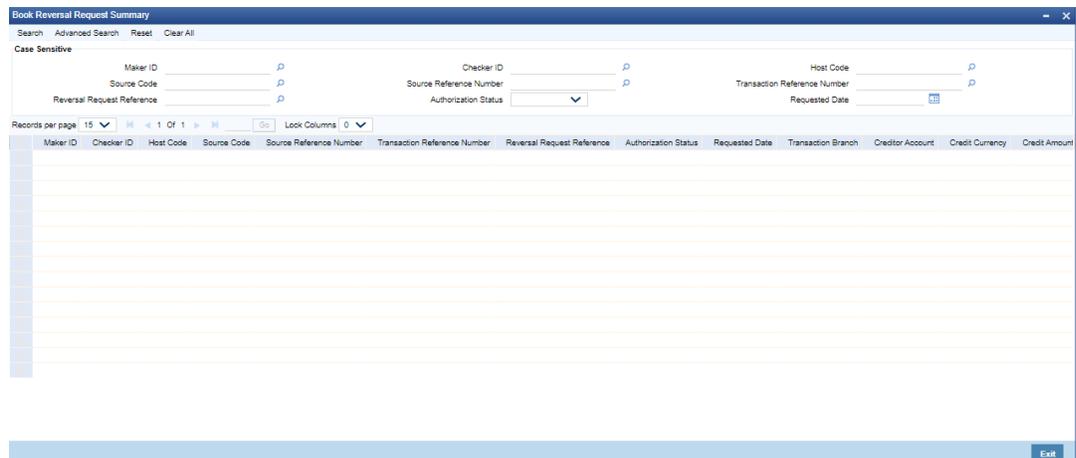
On this screen, either Reason Code or Reason Proprietary is allowed to input.

- [Book Reversal Request Summary](#)

Book Reversal Request Summary

1. On Homepage, specify **PBSTRNRV** in the text box, and click next arrow.
Book Reversal Request Summary screen is displayed.

Figure 2-22 Book Reversal Request Summary



2. Search using one or more of the following parameters:
 - Maker ID
 - Source Code
 - Reversal Request Reference
 - Checker ID
 - Source Reference Number
 - Authorization Status
 - Host Code
 - Transaction Reference Number

- Requested Date
3. After specifying the parameters, click the **Search** button.
System displays the records that match the search criteria.
 4. Double click a record after selecting a record to view the detailed screen.

Book Transfer Reversal View

1. On Homepage, specify **PBDREVW** in the text box, and click next arrow.
Book Transfer Reversal View screen is displayed.

Figure 2-23 Book Transfer Reversal View

2. Click **New** button on the Application toolbar.
3. On **Book Transfer Reversal View** screen, specify the fields.
For more information on fields, refer to the field description below:

Table 2-10 Book Transfer Reversal View - Field Description

Field	Description
Reversal Request Reference	Specify the Reversal Request Reference.
Reversal Date	Specify the Reversal Date.
Reversal Status	Specify the Reversal Status.
Original Transaction Reference	Specify the Original Transaction Reference.
Source Reference Number	Specify the Source Reference Number.
Transaction Branch	Specify the Transaction Branch.
Host Code	Specify the Host Code.
Network Code	Specify the Network Code.

Table 2-10 (Cont.) Book Transfer Reversal View - Field Description

Field	Description
Remarks	Specify the Remarks, if any.
External System Status	Specify the External System Status fields.
Payment Details	Specify the Payment Detail fields.
Reversal Details	Specify the Reversal Detail fields.

- [View Queue Action Log](#)
- [Accounting Details](#)
- [Book Transfer Reversal View Summary](#)

View Queue Action Log

1. You can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the **View Queue Action** tab in main screen, where the Transaction Reference Number is auto populated and Queue movement related details are displayed.
2. Click the **View Queue Action Log** button to invoke the sub-screen.

Figure 2-24 View Queue Action Log

3. Following details are displayed:
 - Transaction Reference Number
 - Network Code
 - Action
 - Remarks
 - Queue Code
 - Authorization Status
 - Maker ID
 - Maker Date Stamp
 - Checker ID
 - Checker Date Stamp

- Queue Status
- Queue Reference No
- Primary External Status
- Secondary External Status
- External Reference Number

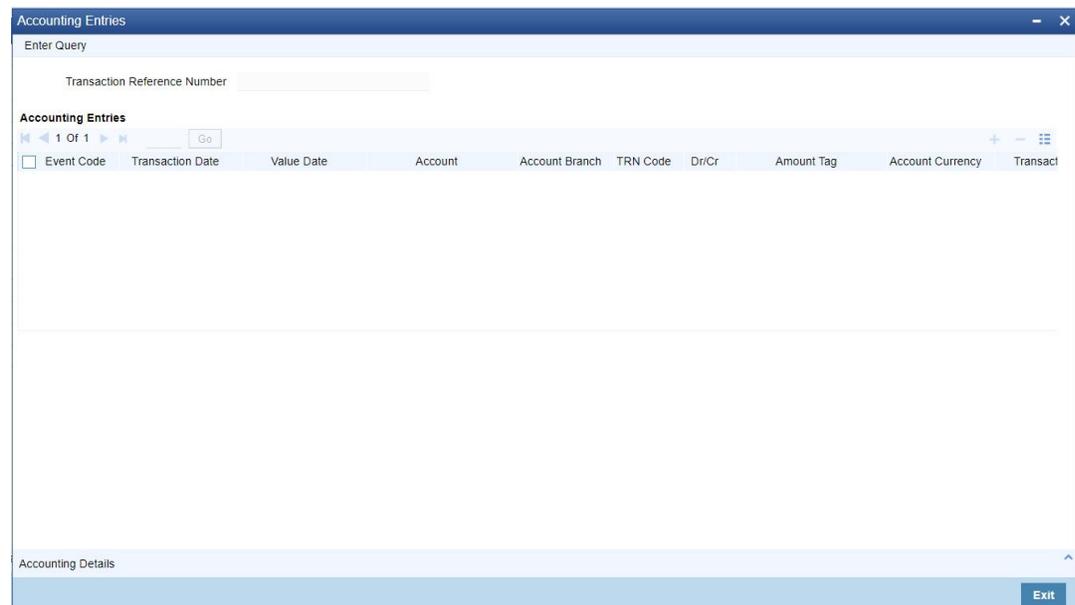
You can view the request sent and the corresponding response received for each row in Queue Action Log.

4. Also, you can view the request sent to 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

Accounting Details

1. Click the **Accounting Details** tab and view the accounting entries for the transaction initiated.

Figure 2-25 Accounting Entries



2. By default, the following attributes are displayed:
 - Event Code
 - Transaction Date
 - Value Date

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

Book Transfer Reversal View Summary

1. On Homepage, specify **PBSREVVW** in the text box, and click next arrow.
Book Transfer Reversal View Summary screen is displayed.

Figure 2-26 Book Transfer Reversal View Summary

2. Search using one or more of the following parameters:
 - Reversal Reference Number
 - Reversal Status
 - Authorization Status
 - Reversal Date

- Queue Code
 - Transaction Branch
 - Transaction Reference Number
 - Source Reference Number
 - Debtor Account
 - Debit Amount
 - Creditor Account
 - Credit Currency
 - Credit Amount
 - Debtor IBAN
3. After specifying the parameters, click the **Search** button.
System displays the records that match the search criteria.
 4. Double click a record after selecting a record to view the detailed screen.

Processing

The reversal transaction is processed, validating the following external checks. In the reversal processing requests, the credit and debit account details are swapped from the underlying original transaction. Source code and source reference number are defaulted with respective original transaction.

The actions supported in each of these queues are detailed in Section 2.7.7 Queue Actions.

Process Exception Check - If the Original Credit or Debit account is closed, then the transaction is moved to into Process Exception Queue.

Sanction Check - The sanction request contains primarily the same data as that of original transaction, except:

- Transaction reference number - the reversal reference number
- Transaction value date - the reversal date
- Debit account details - the original Credit account details
- Credit account details - the original Debit account details

External Credit Approval - ECA is done for the original Credit account, as the fund is debited from this account on reversal.

External Account Check - EAC is done for the original Debit account, as the fund is credited to this account on reversal.

FX unwind Queue - In case External Exchange Rate is opted for the network and the original transaction contains a FX ref no and the original credit amount is greater than small FX limit, then on reversal, a request is logged into FX Unwind Queue. The transaction does not move into this queue.

All these queue movements happen with Reversal Transaction Reference number.

All other exception validations are skipped, including, Business Override, Transaction Repair, SSI, Authorization limit, Exchange Rate, External Pricing, Process cutoff, Network cutoff & Warehouse.

On successfully completing the external checks, the accounting entries are reversed. The charges posted on the parent transaction also gets reversed. All the entries that are posted in the underlying transactions are reposted with debit & credit account swapped in the DRLQ & CRLQ leg as below. Thus, the amount posted is positive number. The event code, transaction code, amount tags remains the same. The accounting entries are reversed with value date as of greatest of reversal date and original transaction date.

Transfer Amount :

DRLQ - Dr Original Credit account & Cr Offset GL

CRLQ - Dr Offset GL & Cr Original Debit account

Charges :

DRLQ - Dr Income GL & Cr Original Debit account

If charges were born by bank, then

DRLQ - Dr Income GL & Cr Charge GL

Tax :

DRLQ - Dr Tax payable GL & Cr Original Debit account

The reversal accounting entries are posted with reversal transaction number. Thus, the reversal view screen displays the reversal entries, while the parent transaction screen continues to display the original entries without any change.

If the reversal is executed on a later date, and if it is a cross currency internal transfer, still the same set of accounting entries are reversed. Thus, the exchange rate is not re-picked or reapplied.

If the external systems respond on a later date, the value date of reversal request is re-derived to current date and request is re-processed afresh. The customer preferences is not applied for reversal request.

A notification is generated for the reversal request, on the following logical closure states:

- Reversal request is rejected by an external system.
- Reversal request is successfully completed.

The transaction status on the reversal & parent transactions are displayed as below:

Scenario	Reversal Transaction Status at PBDREVVW	Parent Book Transfer Transaction Status at PBDOVIEW
Reversal initiated from PBSOVIEW & pending in a queue / no response received yet	In progress	Reversal Initiated
Reversal request is pending in Queue & Interim / Reject response received and no auto cancel configured	Exception	Reversal Initiated
Reversal request Rejected by SC / ECA / EAC and auto cancel configured / Cancelled from PE Q	Cancelled	Processed
Reversal request Seized by SC	Seized	Processed
Reversal successfully completed	Processed	Reversed

Thus, the transaction status on the parent transaction is updated on initiation of a reversal request & on its logical closure state.

Glossary

PBDOTONL

[Initiating Book Transfer](#)

PBDVIEW

[Outbound Book Transfer View](#)

PBDREVW

[Book Transfer Reversal View](#)

PBDTRNRV

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PBSOTONL

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PBSTRNRV

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PMDNCPRF

[Pricing Tab](#)