Oracle® Banking Payments
EU SEPA Credit Transfer User Guide

Release 14.7.0.0.0

F90918-02

February 2025

ORACLE®

Oracle Banking Payments EU SEPA Credit Transfer User Guide, Release 14.7.0.0.0

F90918-02

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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.

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

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.
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

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.

2

Domestic Low Value Payments

This chapter contains the following sections:

- Domestic Low Value Payments
- ACH Outbound Transactions
- ACH Outbound Transaction Processes and Validations
- ACH Inbound Transactions
- ACH Inbound Transaction Processes and Validations
- Processing R-transactions
- Overview of Domestic Low Value Payments
- ACH Outbound Transactions
- ACH Outbound Transaction Processes and Validations
- ACH Inbound Transactions
- ACH Inbound Transaction Processes and Validations
- Processing R-transactions
- R-Transactions Dispatch
- Inquiry Process
- SEPA Messaging

Overview of Domestic Low Value Payments

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

Below listed functionalities for SEPA Credit Transfer are explained in this user manual:

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

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

Below transaction types are supported for ACH payments:

- I - Inbound
- O - Outbound

ACH Outbound Transactions

This section contains the following topics:

- Outbound SEPA CT Transaction Input

- Outbound SEPA CT Transaction Summary

- Outbound SEPA CT Transaction View

- Outbound SEPA CT Transaction View Summary

- Outbound SEPA CT Transaction Input

- Outbound SEPA CT Transaction View

- Outbound Request for Status Update View

Outbound SEPA CT Transaction Input

User can perform ACH Outbound transaction. All transactions that are entered using this screen has payment type as 'ACH" and transaction type as 'Outbound'.
You can initiate a Fee or Interest Compensation Payment. When launched from the Response to Outbound SEPA CT Inquiry (PADOQRSP) screen, a pre-filled screen displays and input is restricted to only a few fields.

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

   Outbound SEPA CT Transaction Input screen is displayed.

Figure 2-1   Outbound SEPA CT Transaction Input

2. Click **New** button on the Application toolbar.

3. On **Outbound SEPA CT Transaction Input** screen, specify the fields.

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

Table 2-1   Outbound SEPA CT 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 manual transactions source code is defaulted as MANL. This denotes that the it is a manually input transaction.
Source Code Description	System defaults the description on selecting the Source Code.
Network Code	System displays the network code if only one Network is maintained with payment type as ACH for the host code. If more than one networks are present, you can select the network code from the available list of value.
Network Code Description	System defaults the description on selecting the Network Code.
Transaction Reference number	System generates the transaction reference number. For more details on the format, refer the *Payments Core User Guide*.
User Reference Number	System defaults transaction reference number. However you can modify this.
Source Reference Number	Specify the Source Reference Number.
Prefunded Payments	On checking 'Prefunded Payments', Debit Account Number gets defaulted, when the Prefunded GL is defined for that Source and Network • It is not mandatory to have a debit account /customer for the transaction if Pre funded Payments flag is checked, if the 'Prefunded Payment GL' maintained in Source Maintenance (PMDSORCE). • If debit account is not available, check 'Prefunded Payments flag and click on 'Enrich' and 'Save' button to populate debit account details. • System will post the entries as per the GL's maintained
End to End ID	Specify the End to End ID. **Note:** • There is a facility to process an outbound transaction with activation date and instruction date received in the request. It is possible to update the dates later from Network cutoff Queue /Future Value Queue considering the funds availability etc. • If the transaction is moved to Network cut off queue, it is possible to provide Activation Date and Instruction date while performing Carry Forward action. For Force release action, Instruction Date should be provided. • The' Value Date change' action from Future Valued Queue will allow providing a new Activation date & Instruction date.

• Main Tab

- Pricing Tab
- UDF Button
- MIS Button
- Accounting Details
- Saving of Outbound Transaction
- Additional Validation for SEPA Credit Transfer Processing
- ACH Outbound SOAP/REST Web services
- Processing of Outbound pacs.008.001.02 for Fee or Interest Compensation Payment
- Outbound SEPA CT Transaction Summary

Main Tab

1. Click on **Main Tab** in the 'Outbound SEPA CT Transaction Input' screen to capture Creditor/ Debtor/ Payments details.

Figure 2-2   Outbound SEPA CT Transaction Input - Main Tab

2. Click **New** button on the Application toolbar.
3. On **Main tab**, specify the fields.

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

Table 2-2   Outbound SEPA CT Transaction Input - Main Tab - Field Description

Field	Description
Debtor Details	--
Debtor Account Number	Specify the debtor account number. Alternatively, you can select the debtor account number from the option list. The list displays all open and authorized accounts as available in External Account Maintenance.
Debtor IBAN	System defaults the account IBAN based on the debtor account number field selected.
Account Currency	System defaults account currency based on the debtor account number selected.
Debtor Account Branch	System defaults the account branch based on the debtor account number selected.

Table 2-2   (Cont.) Outbound SEPA CT Transaction Input - Main Tab - Field Description

Field	Description
Debtor Name	System defaults the name of the Debtor Account holder.
Debit Amount	System populates this field as the transfer amount converted in debtor account currency on enrich.
Customer Number	This field is defaulted as the customer ID of the Debtor account chosen.
Customer Service Model	Specifies the Customer Service Model. This is displayed if customer is linked to a service model.
SSI Label	Select the required SSI label from the list of values. **Note:** This list will be populated with valid SSI Labels, applicable for the customer and the Network.
Company identifier	Select the Company Identifier from the list of values displayed.
Company Name	System defaults the Company Name on selecting the Company Identifier Value.
Charge Account Number	Specify the Charge Account Number from the list of values.
Account Name	System defaults Account Name based on the Charge Account Number selected.
Account Branch	System defaults the Account Branch based on the Charge Account Number selected.
Account Currency	System defaults Account Currency based on the Charge Account Number selected.
Creditor Details	--
Creditor Account Number	Specify the creditor account number.
Creditor Account IBAN	Specify the creditor account IBAN. **Note**: If 'IBAN Check' is enabled for the network then, you must specify creditor account IBAN and creditor details.
Creditor Name	Specify the creditor name.
Creditor Bank Code	Specify the creditor bank code. Alternatively, you can select the creditor bank code from the option list. The list displays all open and authorized Bank Codes/BIC codes available in the local bank directory. This is listed based on the 'Bank Network Identifier' maintained for Network maintenance (PMDNWMNT). **Note:** In case the Creditor Bank BIC is not specified, then the system has an additional feature by which you can use the beneficiary IBAN. However, the IBAN validation must be specified in Network maintenance (PMDNWMNT).

Table 2-2   (Cont.) Outbound SEPA CT Transaction Input - Main Tab - Field Description

Field	Description
Conditions for resolving a Creditor Bank BIC from Beneficiary IBAN	• IBAN Validation is required for the Network • Beneficiary IBAN adheres to the respective Country IBAN Structure as maintained in IBAN Information maintenance – ISDESBAN • Beneficiary IBAN has valid check-digits in position 3 and 4 • IBANPLUS_REQD is set as Y in CSTB_PARAM • Record in IBAN Plus directory **Note**: For ACH Outbound payments initiated from Upload channels like C2B, REST, SOAP & JSON over JMS, Creditor Bank BIC is resolved during STP
Payment Details	--
Booking Date	System defaults the booking date as the application server date.
Instruction Date	System defaults the Instruction date as current system date. However you can select a future date as Instruction Date. Debit currency/Credit currency & Network holiday checks are applicable for Instruction Date.
Activation Date	System retains the Activation Date input by the user. Also, Activation date will be an optional field. If the activation date is not provided, system will derive the same. Activation Date is calculated in the following way: • The required number of days are present between activation date and instruction date taking into consideration the settlement days, float days and holidays • Activation date is not a back date • Activation Date is not a branch holiday User can correct the dates and retry, if the validation fails on user input. Error message id displayed for the same. **Note**: • If the payment request is received through web services, system will re-derive the activation date and will proceed with the payment. • The' Value Date change' action from Future Valued Queue allows providing a new Activation date & Instruction date. • The' Value Date change' action from Future Valued Queue allows providing a new Activation date & Instruction date. • ACH/RTGS transactions when force-released with a future instruction date, the transaction processing will be completed with accounting on the current day itself. Dispatch records will be inserted with settlement date as the instruction date. Dispatch of messages/file will happen on the instruction date.
Instructed Currency Indicator	Select any of the two options: • Transfer Currency - If the Instructed currency option is 'Transfer Currency' then the Instructed amount provided will be considered as the Transfer Amount. • Transfer Currency - If the Instructed currency option is 'Transfer Currency' then the Instructed amount provided will be considered as the Transfer Amount.
Instructed Currency	Select the currency from the LOV.
Instructed Amount	Specify the Instructed Amount.

Table 2-2   (Cont.) Outbound SEPA CT Transaction Input - Main Tab - Field Description

Field	Description
Transfer Currency	System defaults transfer currency if the network allows only single currency as per Network currency preferences (PMDNCMNT). If multiple currencies are allowed then the system allows you to specify the transaction currency. Alternatively, you can select the transaction currency from the option list. The list displays all valid transaction currencies maintained in the system.
Transfer amount	Specify the transaction amount, if required.
Exchange Rate	Specify the exchange rate if debit account currency and credit account currency is different from the transfer currency. The system retains the input value and validate the same against override and stop variances maintained in the Network preference. If exchange rate is not specified, then the system populates the exchange rate on enrich or save, if the transfer amount is less than small FX limit maintained. System populates exchange rate, debit amount and charge/tax amounts when you click on the Enrich Button. If exchange rate pick up or charge pick up fails, then the system throws an error. You can provide the values and proceed with the transaction.
FX Reference Number	Specify the FX Reference Number.
Local Currency Equivalent	This field displays Local Currency Equivalent of the Transfer Amount.
Enrich button	Enrich button is provided in transaction input screen to populate exchange rate, debit amount and charge/tax amounts
Credit Value Date	System defaults as Instruction Date.
Debit Value Date	System defaults as Activation Date.
Remarks	Specify the internal remarks, if any.

- Additional Details Button
- Other Details Tab
- Extended Remittance Information Tab

Additional Details Button

1. Click on the **Additional Details** button.

Figure 2-3   Additional Details

2. On **Additional Details** screen, specify fields.

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

Table 2-3   Additional Details

Field	Description
Debtor Details	--
Address Line 1	Specify the address of the debtor.
Address Line 2	Specify the address of the debtor.
Country	Specify the Country of residence of the debtor. Alternatively, you can select the country from the option list. The list displays all valid country codes maintained in the system.
Debtor Private Details	--
Birth Date	Select the date of birth of debtor from the adjoining calender.
Province Of Birth	Specify the province of birth of the debtor.
City Of Birth	Specify the city of birth of the debtor.
Country Of Birth	Specify the country of birth of the debtor. Alternatively, you can select the country from the option list. The list displays all valid country codes maintained in the system.
Debtor Identification	--
Organization Bank ID	Specify the organization bank id of debtor.
Organization Identification	Specify the Organization Identification.
Private Identification	Specify the private identification number of debtor.
Identification Issuer	Specify the identification issuer details.
Identification Scheme Code	Specify the identification scheme code.
Identification Scheme Proprietary	Specify the identification scheme proprietary details.
Creditor Details	--
Address Line 1	Specify the address of the debtor.
Address Line 2	Specify the address of the debtor.

Table 2-3   (Cont.) Additional Details

Field	Description
Country	Specify the Country of residence of the debtor. Alternatively, you can select the country from the option list. The list displays all valid country codes maintained in the system.
Creditor Private Details	--
Birth Date	Select the date of birth of debtor from the adjoining calender.
Province Of Birth	Specify the province of birth of the debtor.
City Of Birth	Specify the city of birth of the debtor.
Country Of Birth	Specify the country of birth of the debtor. Alternatively, you can select the country from the option list. The list displays all valid country codes maintained in the system.
Creditor Identification	--
Organization Bank ID	Specify the organization bank id of creditor.
Organization Identification	Specify the Organization Identification.
Private Identification	Specify the private identification number of creditor.
Identification Issuer	Specify the identification issuer details.
Identification Scheme Code	Specify the identification scheme code.
Identification Scheme Proprietary	Specify the identification scheme proprietary details.
Ultimate Debtor Details	--
Name	Specify the debtor name.
Ultimate Debtor Private Details	--
Birth Date	Select the debtor date of birth from the adjoining calender.
Province Of Birth	Specify the debtor province of birth.
City Of Birth	Specify the city of birth of debtor.
Country Of Birth	Specify the country of birth of the debtor. Alternatively you can select the country of birth from the option list. The list displays all valid country codes maintained in the system.
Ultimate Debtor Identification	--
Organization Bank ID	Specify the organization bank id.
Organization Identification	Specify the Organization Identification
Private Identification	Specify the private identification number.
Identification Issuer	Specify the identification issuer details.
Identification Scheme Code	Specify the identification scheme code.
Identification Scheme Proprietary	Specify the identification scheme proprietary.
Ultimate Creditor Details	--
Name	Specify the debtor name.
Ultimate Creditor Private Details	--
Birth Date	Select the debtor date of birth from the adjoining calender.
Province Of Birth	Specify the creditor province of birth.
City Of Birth	Specify the city of birth of debtor.

Table 2-3   (Cont.) Additional Details

Field	Description
Country Of Birth	Specify the country of birth of the creditor. Alternatively you can select the country of birth from the option list. The list displays all valid country codes maintained in the system.
Ultimate Creditor Identification	--
Organization Bank ID	Specify the organization bank id.
Organization Identification	Specify the Organization Identification.
Private Identification	Specify the private identification number.
Identification Issuer	Specify the identification issuer details.
Identification Scheme Code	Specify the identification scheme code.
Identification Scheme Proprietary	Specify the identification scheme proprietary.

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

Other Details Tab

1. Click on **Other Details** tab to capture the below details in this screen.

Figure 2-4   Other Details

2. On **Other Details** screen, specify fields.

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

Table 2-4   Other Details

Field	Description
Purpose Code	Specify the purpose code.
Remittance Information (Unstructured)	--
Payment Details 1 - 4	Specify the payment details. **Note:** Only one of structured Payment Details or Unstructured Payment details may be present.
Remittance Information (Structured)	--
Remitter Code	Specify the remitter code.
Remitter Info Issuer	Specify the remitter information.
Remitter Info Reference	Specify the remitter reference number.
Payment Type Information	--
Category Purpose Code	Specify the category purpose code.
Category Purpose Value	Specify the category purpose value.
Local Instrument Code	Specify the local instrument code.

Table 2-4   (Cont.) Other Details

Field	Description
Local Instrument Value	Specify the instrument value. **Note:** Only one value (either Code or proprietary value) may be present under Purpose details for the following pair of fields: • Category Purpose Code & Category Purpose Value • Local Instrument Code & Local Instrument Value

Extended Remittance Information Tab

1. Click on **Extended Remittance Information** tab to capture the below details in this screen.

Figure 2-5   Extended Remittance Information
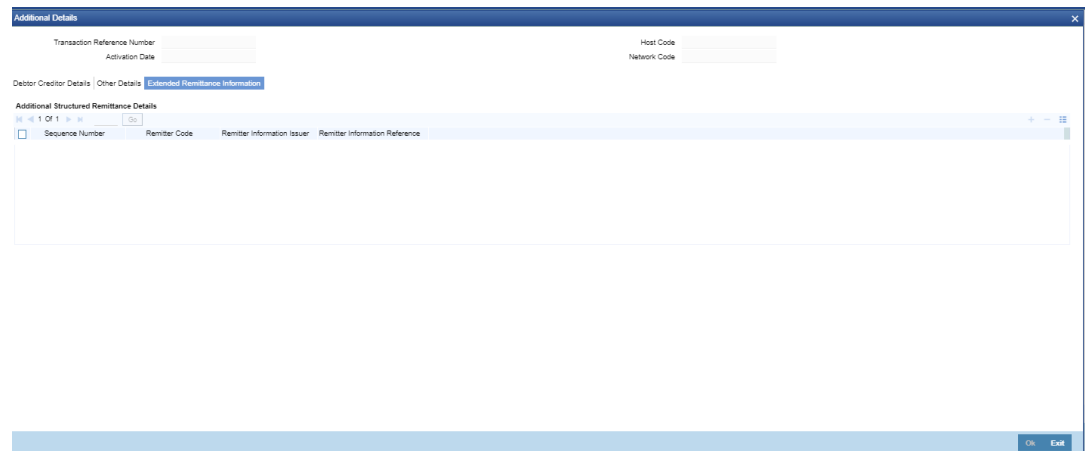
2. On **Extended Remittance Information** screen, you can view the following fields:

   Additional Structured Remittance Details

   • Sequence Number

   • Remitter Code

   • Remitter Information Issuer

   • Remitter Information Reference

Pricing Tab

The Pricing Tab allows user to view the pricing details populated by system in this screen on clicking Enrich.

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

Figure 2-6   Pricing
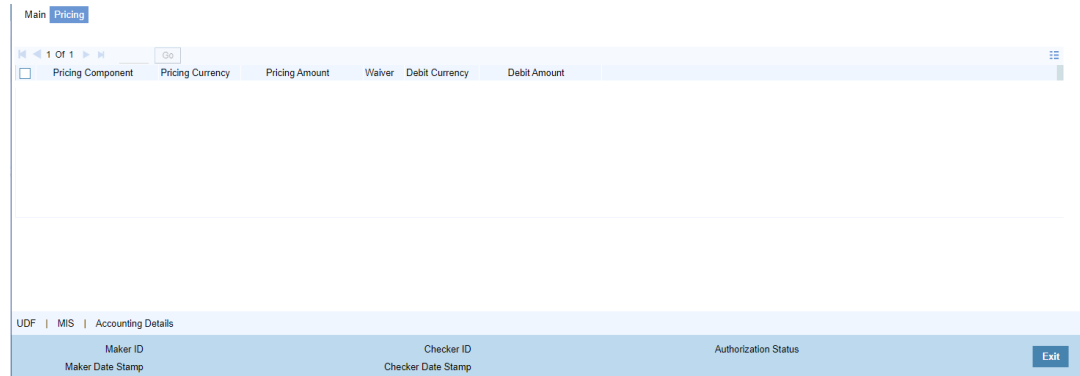
2. On **Pricing** screen, the computed charges, and taxes if applicable, are populated for each charge component in the following fields.

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

Table 2-5   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.
Pricing Amount	System defaults the pricing amount from Pricing Value Maintenance screen (PPDVLMNT) as applicable for the payment value date, Payment Source code and Debit Customer Service Model. However you can modify this value. **Note**: Currency conversions related to charge computation are completed and final amount is populated component wise in the Pricing Tab.
Waiver	System defaults the waiver. However you can modify this value. **Note**: • If charge/tax is already waived at price value maintenances, then you cannot uncheck the waiver flag. 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.
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 2-7   UDF Button
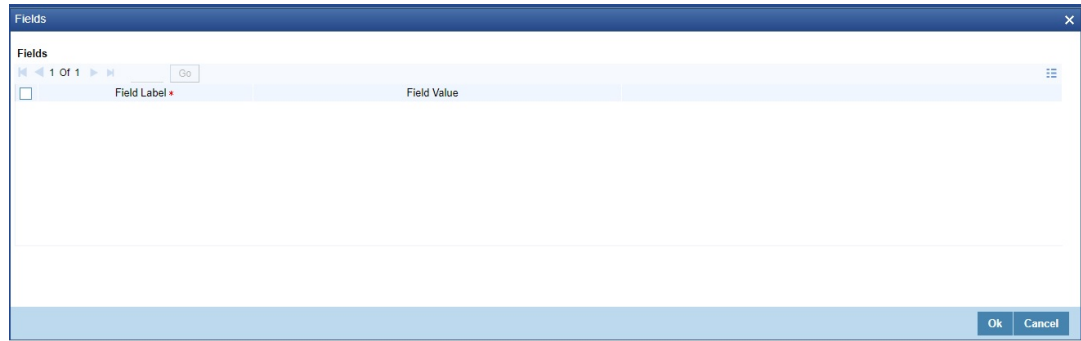
Table 2-6   UDF Button - Field Description

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 2-8   MIS Button
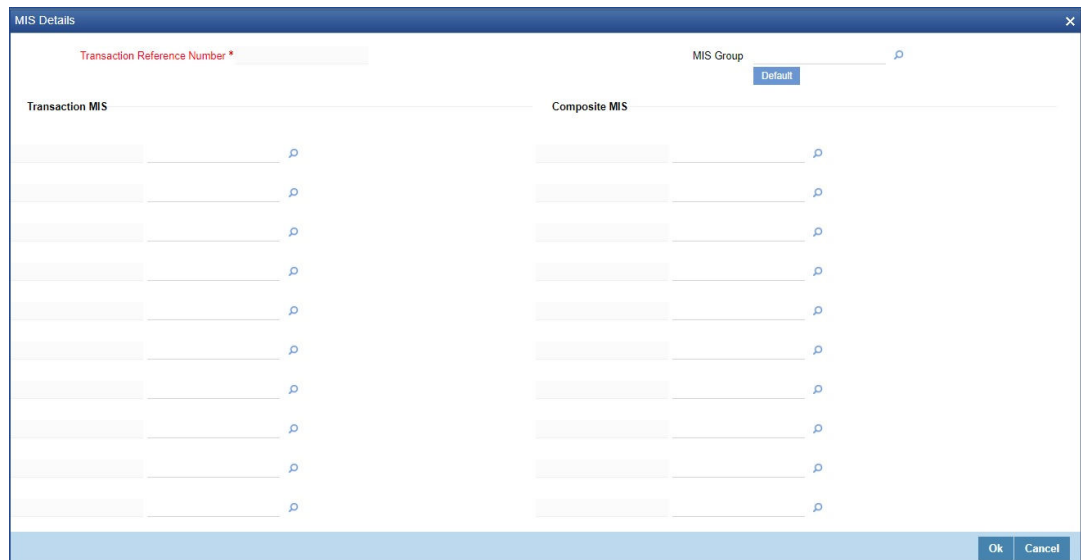
Table 2-7   MIS Button - Field Description

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 2-9   Accounting Entries
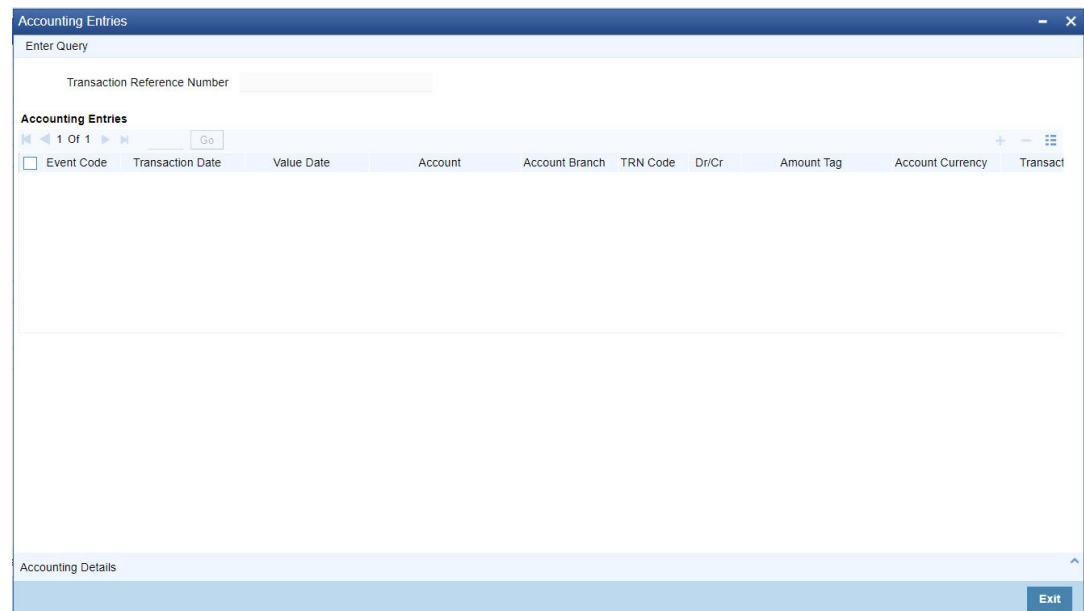
2. By default, the following attributes are displayed:

   • 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

Saving of Outbound Transaction

The system performs the following mandatory field checks and the referential checks during the save of ACH Outbound payment transaction. If any of the below validation fails, then the transaction is rejected with an error code.

Following fields are mandatory for requesting ACH Outbound payments:

- Host Code & Transaction Branch Code

- Network Code

- Debtor Account or Debtor IBAN

- Creditor Bank Code

- Creditor Account (or Creditor IBAN, if IBAN is mandatory for the Network)

- Creditor Name

- Transfer Currency

- Transfer Amount

- Value Date

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

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

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

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

Additional Validation for SEPA Credit Transfer Processing

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

ACH Outbound SOAP/REST Web services

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

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

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

• Source Reference Number

• Source Code

• Host Code

• Transaction Branch

• Network Code

• Debtor Account (Debtor IBAN if IBAN is mandatory for the network)

• Creditor Bank Code

• Creditor Account (Creditor IBAN if IBAN is mandatory for the network)

• Creditor Name

• Transfer Currency

• Transfer Amount

• Instruction Date

Initial validations as explained in Referential Check & Initial Validations are applicable for payment transactions received from channels as well.

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

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

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

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Processing of Outbound pacs.008.001.02 for Fee or Interest Compensation Payment

When a payment is required for fee and interest compensation corresponding to an outbound SEPA Credit Transfer Inquiry, two transactions can be included in a single outbound pacs.008. Depending on whether fee payment or interest compensation payment or both, the category purpose is set to 'FCOL' (Fee Collection), 'INTE' (Interest) or 'FCIN' (Fee Collection and Interest).

The pacs.008 used for payment of fee and/or interest compensation related to SEPA Credit Transfer inquiry messages camt.027 and camt.087, to be sent by the sender in the ICF file but in a dedicated bulk, that can contain up to two transactions.

Outbound SEPA CT Transaction Summary

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

    Outbound SEPA CT Transaction Summary screen is displayed.

    Figure 2-10   Outbound SEPA CT Transaction Summary

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

    *   Transaction Reference Number

    *   End to End Identification

    *   Source Reference Number

    *   User Reference Number

    *   Network Code

    *   Source Code

    *   Authorization Status

    *   Template ID

    *   Booking Date

    *   Instruction Date

    *   Activation Date

    *   Transfer Currency

- • Transfer Amoun

- • Maker ID

- • Checker ID

- • Linked Transaction Reference

- • Transaction Branch

- • Debtor Account IBAN

- • Customer Number

- • Company Identifier

- • Creditor Account IBAN

- • Creditor Bank Code

- •

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

   System displays the records that match the search criteria.

Outbound SEPA CT Transaction View

The Outbound SEPA CT Transaction View screen allows user to view the complete details about the ACH transaction, approvals from the system, Queue actions, and all the details pertaining to the transaction in this screen.
You can view outbound Fee and/or Interest Compensation Payments sent. When launched from the Response to Outbound SEPA CT Inquiry (PADOQRSP) screen, the PADOVIEW screen displays the outbound Fee and/or Interest Compensation Payment generated corresponding to the SEPA Credit Transfer inquiry.

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

   Outbound SEPA CT Transaction View screen is displayed.

Figure 2-11   Outbound SEPA CT Transaction View

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

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

3. Click the Fetch button and select the required transaction.

4. Along with the transaction details, you can also view the status details for the following:

   • Transaction Status

   • Dispatch Details

   • External System Status

   • Cancellation Request Details (Details pertaining to the cancellation request for the transaction gets updated here)

5. Click **Execute Query** to populate the details of the transaction in the Outbound Low Value Payments (ACH) Transaction View screen. The system displays all the fields in the below mentioned tabs based on the transaction reference number selected.

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

All accounting entries of the transactions in the Accounting Queue are listed. If no entry is available for the transaction error is displayed.

For more details on Main and Pricing tabs refer to Outbound SEPA CT Transaction Input screen details above.

- View Queue Action Log
- UDF View Button
- MIS View Button
- View Repair Log
- View Change Log
- Accounting Entries
- Outbound SEPA CT Transaction 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 2-12   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

UDF View Button

1. Click the **UDF button** to invoke the 'UDF View' sub-screen.

2. On **UDF Button**, specify the fields.

Figure 2-13   UDF View Button
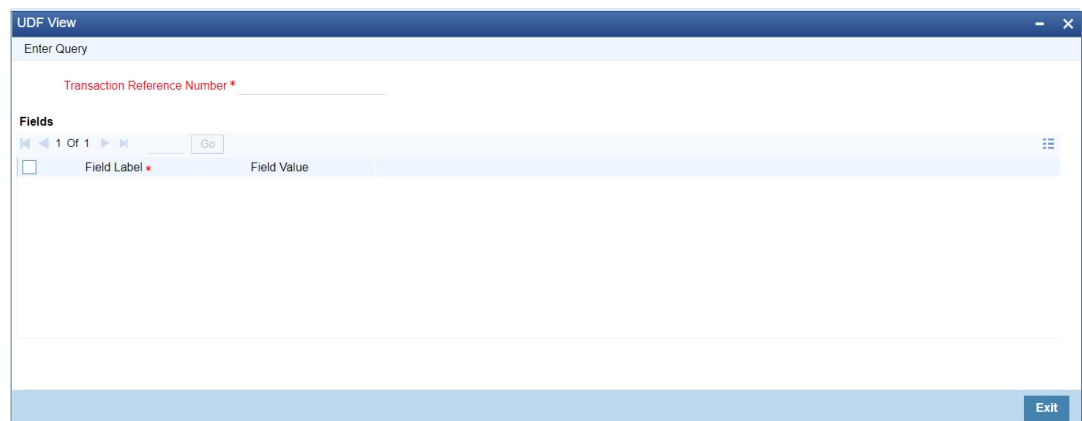
Table 2-8   UDF View Button - Field Description

Field	Description
Transaction Reference Number	Transaction Reference Number is auto populated from the view screen.
Fields	--
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 View 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 View' sub-screen.

3. On **MIS View sub screen**, specify the fields.

Figure 2-14   MIS View Button

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 2-15   View Repair Log
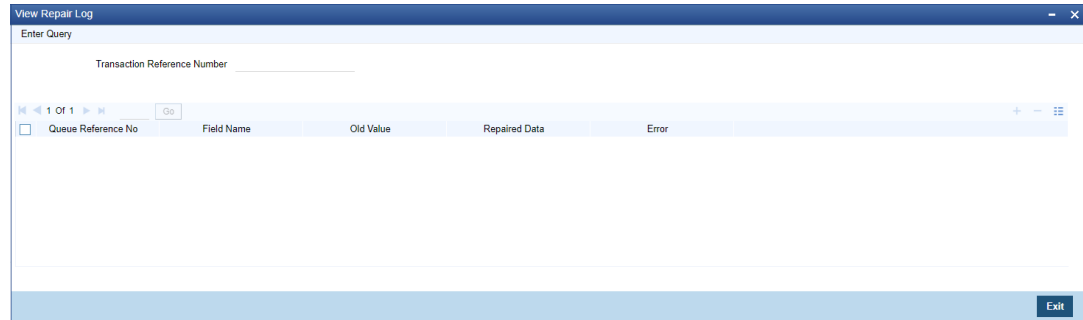
3. Following details are displayed:

   • Queue Reference No

   • Field Name

   • Old Value

   • Repaired Data

   • Error

View Change Log

1. Click the View Change Log tab in Transaction Input screen and view the modified field values of the selected version number. The modified field values of the selected version against the previous version will be shown against the field names where field values got changed.

Figure 2-16   View Change Log
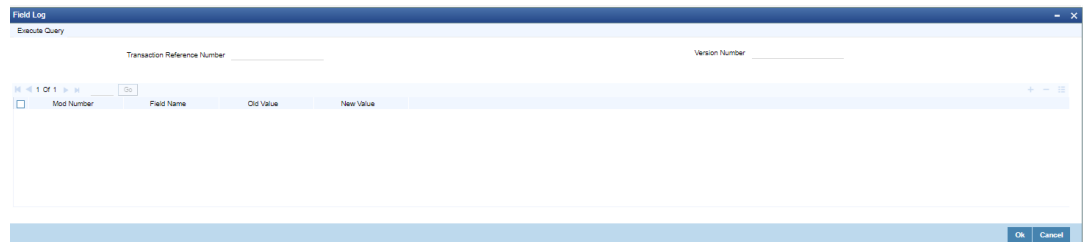
2. Below fields are displayed:

   • Transaction Reference Number

   • Version Number

   • Mod Number

   • Field Name

   • Old Value

   • New Value

> **Note:**
>
> Authorization of Unauthorized Cross Border template is not allowed from this screen. Instead, the 'Authorize' user action of Template Summary can be used.

Accounting Entries

- Click the Accounting Entries tab and view the accounting entries for the transaction initiated.

Figure 2-17   Accounting Entries
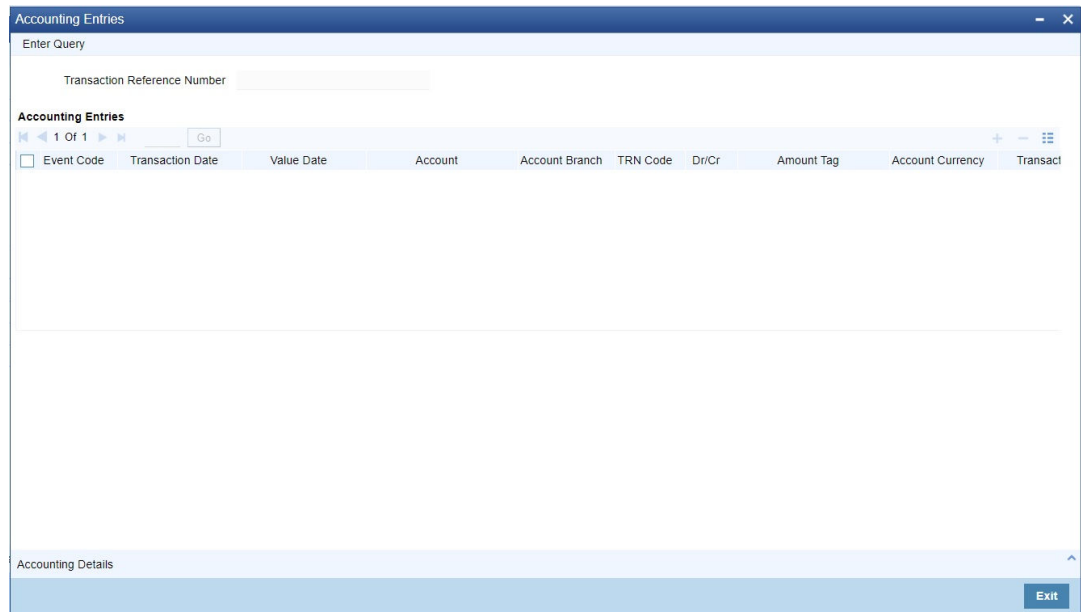
Outbound SEPA CT Transaction View Summary

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

   Outbound SEPA CT Transaction View Summary screen is displayed.

Figure 2-18   Outbound SEPA CT Transaction View Summary
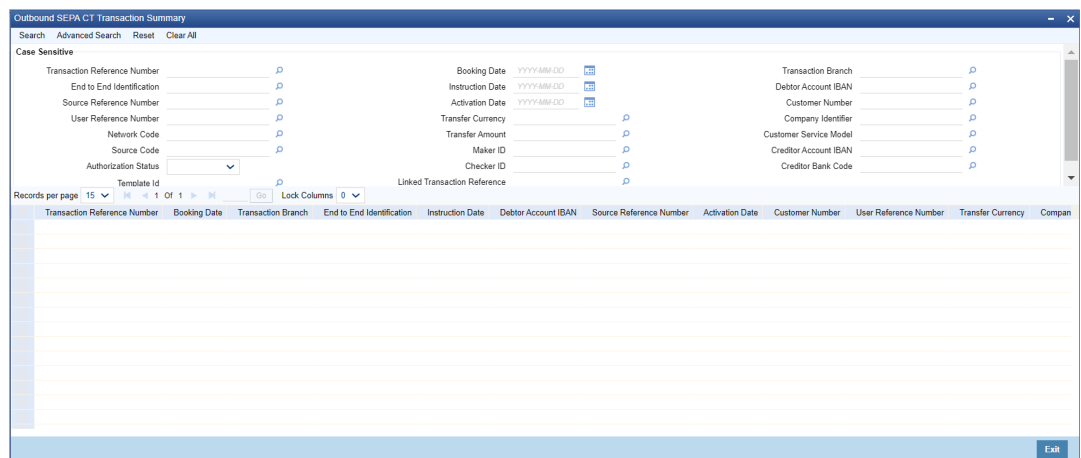
2. Search using one or more of the following parameters:
   - Transaction Reference Number

- • End to End Identification

- • Source Reference Number

- • User Reference Number

- • File Reference Number

- • Payments Batch ID

- • Network Code

- • Source Code

- • Consolidation Reference Number

- • FX Reference Number

- • SSI Label

- • Booking Date

- • Instruction Date

- • Activation Date

- • Transfer Currency

- • Transfer Amount

- • Transaction Status

- • Dispatch Status

- • Dispatch Date

- • ICF File Reference Number

- • Linked Transaction Reference

- • Exception Queue

- • Prefunded Payments

- • Transaction Branch

- • Debtor IBAN

- • Customer Number

- • Company Identifier

- • Customer Service Model

- • Creditor IBAN

- • Creditor Bank Code

- • Template Id

- • Exception Queue

- • Prefunded Payments

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

   System displays the records that match the search criteria.

- • ACH Cancellation Request

ACH Cancellation Request

The ACH Cancellation Request screen allows user to specify the cancellation requests for outbound ACH transactions.

1. Click on **Cancel Request** button on the main screen.

Figure 2-19   Cancel Request

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

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

   • Host code

   • Source Code

   • Cancellation Request Reference

   • Source Reference Number (No value is displayed here)

   • Requested Date

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

Table 2-9   Other Details

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.
Reason Description	System defaults the description of the reason code selected.
Reason Proprietary	Specify the Reason Proprietary. Allowed character length is 35.

4. 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

5. Following are the validations, on saving the cancellation request:

- If Reason Code or Reason Proprietary is not inputted, system throws a error message on saving the request

- For the transactions, for which the Cancellation Request Status is marked as 'Cancellation Rejected, on saving further validations are done, such as:

  – Previous cancellation request for the transaction is in unauthorized status

  – Transaction status is in Cancelled / Seized / Rejected/ Returned/ Processed/ Recall Requested/ Recall Seized

6. On authorization of the cancellation request:

- For each transaction selected, below validations are done and transaction level cancellation request status are marked as 'Cancellation Rejected'

  – Transaction status is in Cancelled / Seized / Rejected/ Returned/ Processed/ Recall Requested/ Recall Seized

  – Previous cancellation request for the transaction is in unauthorized status

- After successful validations, the cancellation request for successful transactions are logged into a module specific cancellation request table, which is referred during outbound transaction processing

  – Cancellation Request status is marked as 'Cancellation Requested'

  – Cancellation request reference & cancellation reason code are updated in the transaction which can be viewed in the View Detail screen (PADOVIEW)

Outbound Request for Status Update View

The Outbound Request for Status Update View screen allows user to view the details of an individual outbound "Request for Status Update" message and the original transaction corresponding to the status request.

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

Outbound Request for Status Update View Summary

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

   Outbound Request for Status Update View Summary screen is displayed.

   Figure 2-21   Outbound Request for Status Update View Summary

2. Search using one or more of the following parameters:
   - Message Id
   - Status Request Id
   - Original Reference
   - Original Message ID
   - Network Code
   - Creation Date
   - Original Message Type

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

   System displays the records that match the search criteria.

4. User can perform following actions:

   View Response
   For a selected row, respective recall response or inquiry response is displayed.

ACH Outbound Transaction Processes and Validations

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

- Network related validations
- IBAN check
- Duplicate check
- Authorization Limits Check

- Transaction cutoff time check

- Sanction check

- Computation of Charge & Tax

- Exchange rate pickup

- ECA check

- Network cutoff time check

- Debit /Credit Accounting

- Dispatch file generation

- Dispatch Accounting

Other Validations applicable for the Outbound ACH transaction processing are:

- Future Dated Transactions

- Branch Holiday Parameter

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

- Network Character Validation for Other Outbound Clearing messages

- IBAN Check

- Duplicate Check

- Transaction Cutoff Time Validations

- Sanction Check

- Computation of Charge and Tax

- Small FX Limit Check and Currency Conversion

- External Credit Approval Check

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

- Debit/Credit Accounting
  Debit liquidation accounting entries have both payment entries and charge/tax entries. Accounting details are handed off to accounting system with debit/credit liquidation accounting code linked at Network Currency preferences.

- SEPA Credit Transfers

- Dispatch Processing

- Dispatch file format

- File Naming Convention

- Dispatch and Validation File Changes

- Future Dated Transactions

- Branch Holiday Parameter

Network Related Validations

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

Network Character Validation for Other Outbound Clearing messages

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

- Recall request
- Recall Response
- Return of Inbound payment

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

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

IBAN Check

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

When the debit account is a valid GL for outbound transaction Debit IBAN, Debtor Name and Debtor Address fields are defaulted from PMDGLIBN if a record is available for that GL.

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

Duplicate Check

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

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

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

Transaction Cutoff Time Validations

Transaction cut off time validation is based on the Transaction Cut-off Time Maintenance (PMDCTOFF) screen. Transaction cutoff time check is done only for transaction with payment activation date is current date.

Transaction Cut-off time for the payment network and Transaction Type 'Outbound' is fetched from the maintenance for the following combination:

- Source - Specific/ALL
- Service Model - Specific/ALL
- Customer - Specific/ALL

Cut off time is derived as follows:

Table 2-10   Network

Sl.No	Network	Transaction Type	Source	CSM	Customer
1	Network ID	Outbound	Specific	Specific	Specific
2	Network ID	Outbound	ALL	Specific	Specific
3	Network ID	Outbound	Specific	Specific	ALL
4	Network ID	Outbound	ALL	Specific	ALL
5	Network ID	Outbound	Specific	ALL	ALL
6	Network ID	Outbound	ALL	ALL	ALL

If payment processing time is lesser than or equal to the Cut-off date time derived, then the payment is considered as 'Pre Cut-off' payment and proceeds with further processing.

If payment save date time or payment receipt date time exceeds the Cut-off date time derived then the payment is considered as 'Post Cut-off' payment and post cut off status is updated for the transaction.

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

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

Sanction Check

If sanction screening is required for the Network and the customer, request is sent to External Sanction System.

If the sanction check status of the transaction is 'Approved', then further processing continues. If the contract's sanction check response status is 'Override' or 'Rejected' or 'Timed Out', then transaction is logged in 'Sanction Check Exception Queue' and the processing of the transaction is stopped at this stage.

Computation of Charge and Tax

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

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

Small FX Limit Check and Currency Conversion

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

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

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

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

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

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

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

- Exchange Rate derivation based on core system maintenance fails

- Small FX limit is breached and no external exchange rate system maintenance is available

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

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

Response from External Exchange Rate system is failure or timed out

External Credit Approval Check

Payments send debit accounting entries pertaining to payment amount and charge/tax amounts to external DDA system for credit approval.

External Credit Approval is done for all the external accounts for which 'External Credit Approval Required' flag is enabled. ECA system for the credit check is derived based on the External Account maintenance.

If the ECA response status for a payment transaction is 'Approved', then further processing continues. If ECA validation fails i.e. the status is 'Override', 'Rejected', or 'Timed out', then the transaction is logged in ECA Exception queue.

> **✎ Note:**
>
> Customer and account status checks are done by the external ECA system along with account balance check.

Network Cutoff Time Check

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

Debit/Credit Accounting

Debit liquidation accounting entries have both payment entries and charge/tax entries. Accounting details are handed off to accounting system with debit/credit liquidation accounting code linked at Network Currency preferences.

SEPA Credit Transfers

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

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

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

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

• Receiver is a Direct Participant listed in the STEP2 SEPA Credit Transfer Routing Table

• Receiver is entitled to receive batches

• Both the sender and receiver have configured the Bilateral Relationship with each other.

Dispatch Processing

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

• If Creditor Agent is a direct participant, then the same bank will be the Instructed agent and batch processing preference can be fetched for that bank.

• All payment records for which batch processing is enabled is processed separately while generating the dispatch file.

• Records with same instructed agent creates a batch per settlement date and message type.

• A new batch is created, if the number of messages exceed the maximum number allowed for a batch.

• A new file is created for the rest of the batches, if the number of batches for a single file is exceeding the maximum allowed number of batches.

• Messages with Instructed Agents for which Batch Processing is not applicable creates a separate dispatch file in bulk mode in the existing way.

• Batch level validations:

– Batches can contain only a single type of message

– Batches always have a unique identifier (Message ID)

    – Each batch has the same Interbank Settlement Date and Instructed Agent for all the transactions included in the Batch since these parameters are at XML Group Header level

    – Multiple batches with same Settlement Date can be present in a single file

    – Within a file containing different types of messages, batches follow a specific order.

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

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

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

Additional validations on Dispatch Processing

- For a transaction, tracking is based on both Dispatch Reference and File Reference so that when a file re-generation is triggered only the transactions which were part of the original file only should be picked up.

- Dispatch file generation is based on the activation date. If the activation date is a network holiday, dispatch will be scheduled for first cycle of next network business day.

- Settlement date population for the bulks is based on the instruction date of the transaction. The dispatch file has separate bulks based on settlement date if future dated transactions are part of the file.

- If any transaction is with back value instruction date, the settlement date is populated as current date provided, it is not a Network holiday or next network business day.

- On force release from Network Cutoff queue, if no dispatch cycle available for current date, a new dispatch schedule is created without populating the time. This transaction can be either manually dispatched on the same day or the next day's first dispatch cycle will pick up the transaction.

- Dispatch accounting consolidation has to be based on settlement date, transaction branch and message type.

Dispatch file format

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

File Naming Convention

- EEVVSSSBBBBBBBBX…X.Z
- EE must be S2 (STEP2);
- VV is the format version 03;
- SSS is the three character service identifier, SEPA Credit Transfer in this case;
- BBBBBBBB is the BIC(8) of the Direct Participant
- X…X (optional) is up to 15 characters for use by the Direct Participant; and
- Z indicates the type of the file, where: I = ICF (SEPA Credit Transfer)

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

- YYMMDDHHMMSSNNN, where:

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

Dispatch and Validation File Changes

- The pacs.028 messages generated is included in the ICF file generated in the next dispatch cycle as a separate bulk. In batch mode, it will be having a separate bulk per receiving bank-wise.

- ICF file header contains a tag for total number of pacs.028 messages < NumSRBlk>

- Inbound CVF status file contains the Network reject status of pacs.028 message as well.

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

Future Dated Transactions

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

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

Branch Holiday Parameter

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

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

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

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

ACH Inbound Transactions

This section contains the following topics:

- Inbound SEPA CT Transaction Input
- Inbound SEPA CT Transaction Input Summary
- Inbound SEPA CT Transaction View
- Inbound SEPA CT Transaction View Summary
- Inbound SEPA CT Transaction Input
- Inbound SEPA CT Transaction View
- Inbound Request for Status Update View

Inbound SEPA CT Transaction Input

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The Inbound SEPA CT Transaction Input screen allows user to manually create an ACH Inbound Payment by providing the details.

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

   Inbound SEPA CT Transaction Input screen is displayed.

   Figure 2-22   Inbound SEPA CT Transaction Input

2. Click **New** button on the Application toolbar.

3. On **Inbound SEPA CT Transaction Input** screen, specify the fields.

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

   Table 2-11   Inbound SEPA CT 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 manual transactions source code is defaulted as MANL. This denotes that the it is a manually input transaction.
Source Code Description	System defaults the description on selecting the Source Code.

Table 2-11   (Cont.) Inbound SEPA CT Transaction Input - Field Description

Field	Description
Network Code	System displays the network code if only one Network is maintained with payment type as ACH for the host code. If more than one networks are present, you can select the network code from the available list of value
Network Code Description	System defaults the description on selecting the Network Code.
Transaction Reference number	System generates the transaction reference number. For more details on the format, refer the Payments Core User Guide.
File Reference Number	Specify the specific File reference number.
Source Reference Number	Specify the Source Reference Number.
Inbound Message ID	In the transaction input screen, Inbound Message ID has to be specified manually from the message received. This is a unique ID.
Sender End to End ID	This is a unique ID, that is referred for the complete transaction. End to End ID received has to be entered manually.
Sender Transaction ID	Specify the Transaction ID. This is a unique ID, specific to the transaction initiated. This Transaction ID is referred, till the end of the transaction.
Sender Instruction ID	Sender Instruction ID received for the Inbound message is input here. This is a unique ID.

- Main Tab
- Pricing Tab
- UDF Button
- MIS Button
- Accounting Details
- Processing of inbound pacs.008.001.02 for Fee or Interest Compensation Payment
- Inbound SEPA CT Transaction Input Summary

Main Tab

1. Click on **Main Tab** in the 'Inbound SEPA CT Transaction Input' screen to capture Creditor/ Debtor/ Payments details.

Figure 2-23   Inbound SEPA CT Transaction Input - Main Tab

2. Click **New** button on the Application toolbar.

3. On **Main tab**, specify the fields.

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

Table 2-12   Inbound SEPA CT Transaction Input - Main Tab - Field Description

Field	Description
Creditor Details	--
Creditor Account Number	Select both DDA and loan accounts from the list of values as the Creditor Account Number. All open and authorized accounts maintained in External Customer Account (STDCRACC) and External Consumer Loan Account (STDCRCLN) are listed. ⬛ **Note:** • Customer Status Validations and preferences are applied based on the Customer ID linked to Loan/ DDA Account • EAC check is skipped, if the Credit account is a Loan account • During initial validations, loan account check is done before account re-direction
Account Branch	System defaults the Account Branch based on the Creditor Account Number selected.
Account IBAN	Based on the creditor account number, IBAN appears by default in the IBAN field, if it is available.
Creditor Name	System populates the Creditor Name based on Creditor Account chosen.
Account Currency	System populates the Account Currency based on Creditor Account chosen.
Credit Amount	This field as populated as the transfer amount converted in credit account currency. The Exchange rate pick up is based on network preferences.
Customer Number	This field is defaulted as the customer ID of the Debtor account chosen.
Customer Service Model	Specifies the Customer Service Model. This is displayed if customer is linked to a service model.
Debtor Details	--
Debtor Account Number & Account IBAN	Either debtor account number or account IBAN is mandatory. If the network is 'IBAN Check' enabled, it will be mandatory to specify debtor account IBAN.
Debtor Name	Specify Debtor Name.
Debtor Bank BIC	All open and authorized Bank Codes/BIC codes available in local bank directory are listed in this field. The listing is based on the 'Bank Network Identifier' maintained for Network maintenance (PMDNWMNT). You can choose the appropriate bank code.
Payment Details	--
Booking Date	System defaults the booking date as the application server date.

Table 2-12 (Cont.) Inbound SEPA CT Transaction Input - Main Tab - Field Description

Field	Description
Instruction Date	System defaults the Instruction date as current system date. However you can select a future date as Instruction Date. Debit currency/Credit currency & Network holiday checks are applicable for Instruction Date.
Activation Date	System retains the Activation Date input by the user. Also, Activation date will be an optional field. If the activation date is not provided, system will derive the same. Activation Date is calculated in the following way: • The required number of days are present between activation date and instruction date taking into consideration the settlement days, float days and holidays • Activation date is not a back date • Activation Date is not a branch holiday User can correct the dates and retry, if the validation fails on user input. Error message id displayed for the same. **Note:** • If the payment request is received through web services, system will re-derive the activation date and will proceed with the payment. • If the transaction is moved to Network cut off queue, it is possible to provide Activation Date and Instruction date while performing Carry Forward action. • The' Value Date change' action from Future Valued Queue allows providing a new Activation date & Instruction date • ACH/RTGS transactions when force-released with a future instruction date, the transaction processing will be completed with accounting on the current day itself.Dispatch records will be inserted with settlement date as the instruction date. Dispatch of messages/file will happen on the instruction date.
Transfer Currency	If the network allows only single currency as per Network currency preferences screen (PMDNCMNT), this currency will be populated as transfer currency. If multiple currencies are allowed, you can select from the list of allowed currencies.
Transfer Currency Name	System defaults the Currency Name on selecting currency.
Transfer amount	Specifies the amount received in the Inbound payment. This is a mandatory field.
Exchange Rate	If transfer currency & creditor account currency are different, then exchange rate can be provided by the user. The system retain the input value and validates the same against override and stop variances maintained in Network Preferences screen. If exchange rate is not a user input, the system picks up the exchange rate during 'Enrich' provided the transfer amount is less than the small FX limit maintained. If the exchange rate is not available, system displays an error message. If transfer amount is more than the small FX limit and if external exchange rate is applicable, then exchange rate pick up will happen during transaction processing.

Table 2-12   (Cont.) Inbound SEPA CT Transaction Input - Main Tab - Field Description

Field	Description
FX Reference Number	Specify the FX Reference Number.
Local Currency Equivalent	This field displays Local Currency Equivalent of the Transfer Amount.
Enrich button	Enrich button is provided in transaction input screen to populate exchange rate, debit amount and charge/tax amounts.
Remarks	Specify the internal remarks, if any.
On Us Transfer	Select the values between Yes or No.

- Additional Details Button
- Other Details Tab
- Extended Remittance Information Tab

Additional Details Button

1. Click on **Additional Details** button.

Figure 2-24   Inbound SEPA CT Transaction Input_Additional Details

2. On **Additional Details** screen, specify fields.

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

Table 2-13   Inbound SEPA CT Transaction Input_Additional Details

Field	Description
Debtor Details	--
Address Line 1	Specify the address of the debtor.
Address Line 2	Specify the address of the debtor.

Table 2-13   (Cont.) Inbound SEPA CT Transaction Input_Additional Details

Field	Description
Country	Specify the Country of residence of the creditor. Alternatively, you can select the country from the option list. The list displays all valid country codes maintained in the system.
Creditor Private Details	--
Birth Date	Select the date of birth of creditor from the adjoining calender.
Province Of Birth	Specify the province of birth of the creditor.
City Of Birth	Specify the city of birth of the creditor.
Country Of Birth	Specify the country of birth of the creditor. Alternatively, you can select the country from the option list. The list displays all valid country codes maintained in the system.
Creditor Identification	--
Organization Bank ID	Specify the organization bank id of creditor.
Organization Identification	Specify the Organization Identification.
Private Identification	Specify the private identification number of creditor.
Identification Issuer	Specify the identification issuer details.
Identification Scheme Code	Specify the identification scheme code.
Identification Scheme Proprietary	Specify the identification scheme proprietary details.
Debtor Details	--
Address Line 1	Specify the address of the debtor.
Address Line 2	Specify the address of the debtor.
Country	Specify the Country of residence of the debtor. Alternatively, you can select the country from the option list. The list displays all valid country codes maintained in the system.
Debtor Private Details	--
Birth Date	Select the date of birth of debtor from the adjoining calender.
Province Of Birth	Specify the province of birth of the debtor.
City Of Birth	Specify the city of birth of the debtor.
Country Of Birth	Specify the country of birth of the debtor. Alternatively, you can select the country from the option list. The list displays all valid country codes maintained in the system.
Creditor Identification	--
Organization Bank ID	Specify the organization bank id of debtor.
Organization Identification	Specify the Organization Identification.
Private Identification	Specify the private identification number of debtor.
Identification Issuer	Specify the identification issuer details.
Identification Scheme Code	Specify the identification scheme code.
Identification Scheme Proprietary	Specify the identification scheme proprietary details.
Ultimate Creditor Details	--
Name	Specify the debtor name.
Ultimate Creditor Private Details	--
Birth Date	Select the creditor date of birth from the adjoining calender.
Province Of Birth	Specify the creditor province of birth.

Table 2-13　(Cont.) Inbound SEPA CT Transaction Input_Additional Details

Field	Description
City Of Birth	Specify the city of birth of creditor.
Country Of Birth	Specify the country of birth of the creditor. Alternatively you can select the country of birth from the option list. The list displays all valid country codes maintained in the system.
Ultimate Creditor Identification	--
Organization Bank ID	Specify the organization bank id.
Organization Identification	Specify the Organization Identification.
Private Identification	Specify the private identification number.
Identification Issuer	Specify the identification issuer details.
Identification Scheme Code	Specify the identification scheme code.
Identification Scheme Proprietary	Specify the identification scheme proprietary.
Ultimate Debtor Details	--
Name	Specify the debtor name.
Ultimate Debtor Private Details	--
Birth Date	Select the debtor date of birth from the adjoining calender.
Province Of Birth	Specify the debtor province of birth.
City Of Birth	Specify the city of birth of debtor.
Country Of Birth	Specify the country of birth of the debtor. Alternatively you can select the country of birth from the option list. The list displays all valid country codes maintained in the system.
Ultimate Debtor Identification	--
Organization Bank ID	Specify the organization bank id.
Organization Identification	Specify the Organization Identification.
Private Identification	Specify the private identification number.
Identification Issuer	Specify the identification issuer details.
Identification Scheme Code	Specify the identification scheme code.
Identification Scheme Proprietary	Specify the identification scheme proprietary.

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

Other Details Tab

1. Click on **Other Details** tab to capture the below details in this screen.

Figure 2-25   Other Details

2. On **Other Details** screen, specify fields.

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

Table 2-14   Other Details

Field	Description
Purpose Code	Specify the purpose code.
Remittance Information (Unstructured)	--

Table 2-14　(Cont.) Other Details

Field	Description
Payment Details 1 - 4	Specify the payment details. **Note:** Only one of structured Payment Details or Unstructured Payment details may be present.
Remittance Information (Structured)	--
Remitter Code	Specify the remitter code.
Remitter Info Issuer	Specify the remitter information.
Remitter Info Reference	Specify the remitter reference number.
Payment Type Information	--
Category Purpose Code	Specify the category purpose code.
Category Purpose Value	Specify the category purpose value.
Local Instrument Code	Specify the local instrument code.
Local Instrument Value	Specify the instrument value. **Note:** Only one value (either Code or proprietary value) may be present under Purpose details for the following pair of fields: • Category Purpose Code & Category Purpose Value • Local Instrument Code & Local Instrument Value

Extended Remittance Information Tab

1. Click on **Extended Remittance Information** tab to capture the below details in this screen.

Figure 2-26   Inbound SEPA CT Transaction Input_Extended Remittance Information

2. On **Extended Remittance Information** screen, you can view the following fields:

    Additional Structured Remittance Details

    - Sequence Number
    - Remitter Code
    - Remitter Information Issuer
    - Remitter Information Reference

Pricing Tab

The Pricing Tab allows user to view the pricing details populated by system.

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

Figure 2-27   Pricing

2. On **Pricing** screen, following are Pricing details are available.

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

Table 2-15   Pricing

Field	Description
Component Name	System defaults the pricing component based on the Pricing code linked in Network Currency Preferences.
Pricing Currency	System defaults the pricing currency.
Pricing Amount	System defaults the pricing amount from Pricing Value Maintenance screen (PPDVLMNT) as applicable for the payment value date, Payment Source code and Debit Customer Service Model. However you can modify this value. ✎ **Note:** Currency conversions related to charge computation are completed and final amount is populated component wise in the Pricing Tab.
Waived	System defaults the waiver. However you can modify this value. ✎ **Note:** If charge/tax is already waived at price value maintenances, then you cannot uncheck the waiver flag.
Debit Currency	System defaults the customer debit currency, for the charge/tax to be applied.
Debit Amount	System defaults the customer debit amount for charge/tax.

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 2-28   UDF Button
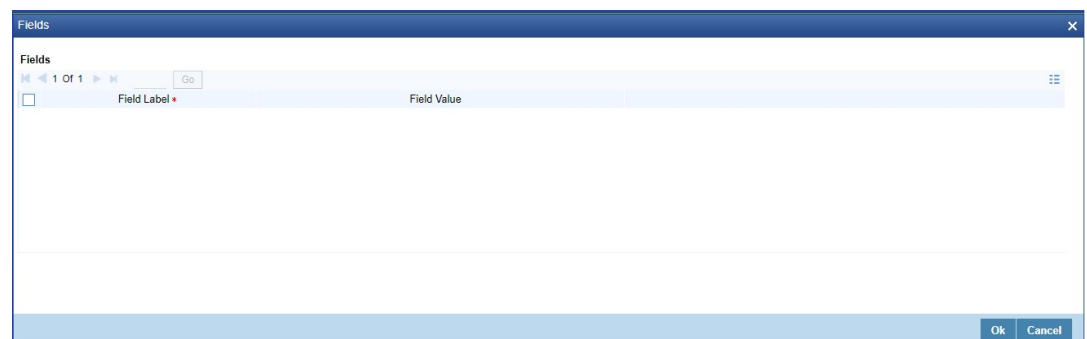
Table 2-16   UDF Button - Field Description

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 2-29   MIS Button

Table 2-17   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 2-17 (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 2-30 Accounting Entries
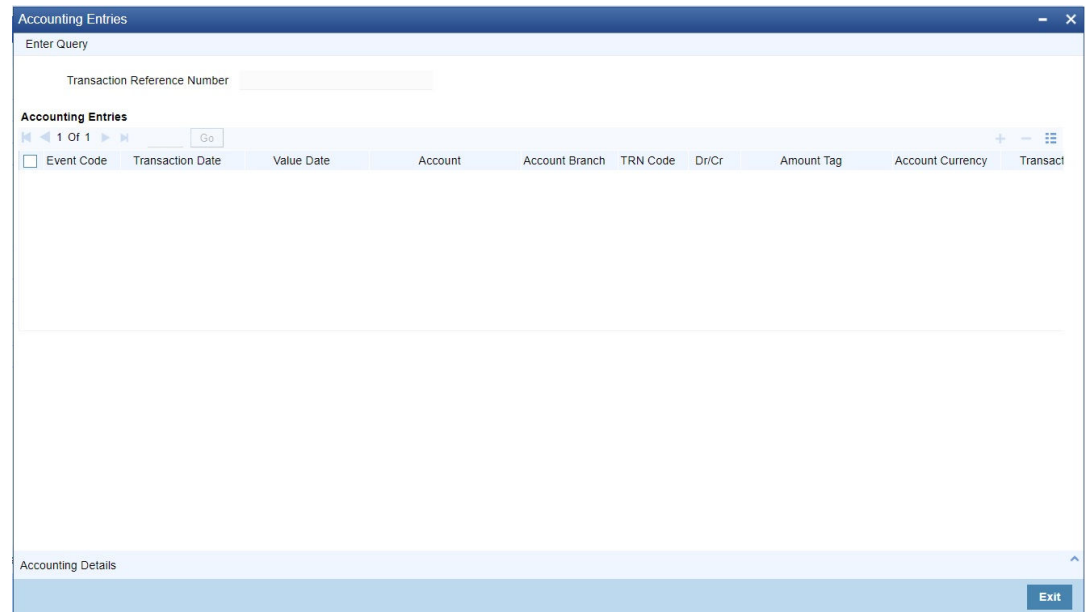
2. By default, the following attributes are displayed:

   - 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

Processing of inbound pacs.008.001.02 for Fee or Interest Compensation Payment

The SCF file received have bulk dedicated for payment of fee and/or interest compensation related to the SEPA Credit Transfer inquiry messages camt.027 and camt.087. The bulk can contain more than two transactions.

The fee and/or interest compensation payment links to the inbound SEPA Credit Transfer Inquiry based on the "End To End Identification" that has the Sender Inquiry Reference.

Inbound SEPA CT Transaction Input Summary

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

   Inbound SEPA CT Transaction Input Summary screen is displayed.

   Figure 2-31   Inbound SEPA CT Transaction Input Summary

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

   - • Transaction Reference Number

   - • Sender Transaction ID

   - • Sender End to End ID

   - • File Reference Number

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

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

   System displays the records that match the search criteria.

Inbound SEPA CT Transaction View

The Inbound SEPA CT Transaction View screen allows user to view the complete details about the ACH Inbound transaction, approvals from the system, Queue actions, and all the details pertaining to the transaction.
You can view a received Fee and/or Interest Compensation Payment. When launched from the Inbound SEPA CT Inquiry Response (PADIQRSP) screen, the PADIVIEW screen displays the inbound payments received corresponding to the SEPA Credit Transfer inquiry.

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

   Inbound SEPA CT Transaction View screen is displayed.

Figure 2-32   Inbound SEPA CT Transaction View

2. From this screen, click **Enter Query**. The Transaction Reference field gets enabled which opens an LOV screen.

3. Click the Fetch button and select the required value.

4. Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:

    •   External System Status

    •   Transaction Status

    •   Pending Queue Details

    •   Sanction Seizure

5. **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

6. **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.
Click Execute Query to populate the details of the transaction in the ACH Inbound Payments View screen.

For more details on Main and Pricing tabs refer to Inbound SEPA CT Transaction Input screen details above.

- Exception Tab
- View Queue Action Log
- UDF View Button
- MIS View Button
- View Repair Log
- Accounting Entries
- Inbound SEPA CT Transaction View Summary

Exception Tab

- Click on **Exception Tab** in the 'Inbound SEPA CT Transaction View' screen.

  Exception Tab is displayed.

Figure 2-33   Inbound SEPA CT Transaction View - Exception Tab

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 2-34   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

UDF View Button

1. Click the **UDF button** to invoke the 'UDF View' sub-screen.

2. On **UDF Button**, specify the fields.

Figure 2-35   UDF View Button

Table 2-18   UDF View Button - Field Description

Field	Description
Transaction Reference Number	Transaction Reference Number is auto populated from the view screen.
Fields	--
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 View 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 View' sub-screen.

3. On **MIS View sub screen**, specify the fields.

Figure 2-36   MIS View Button
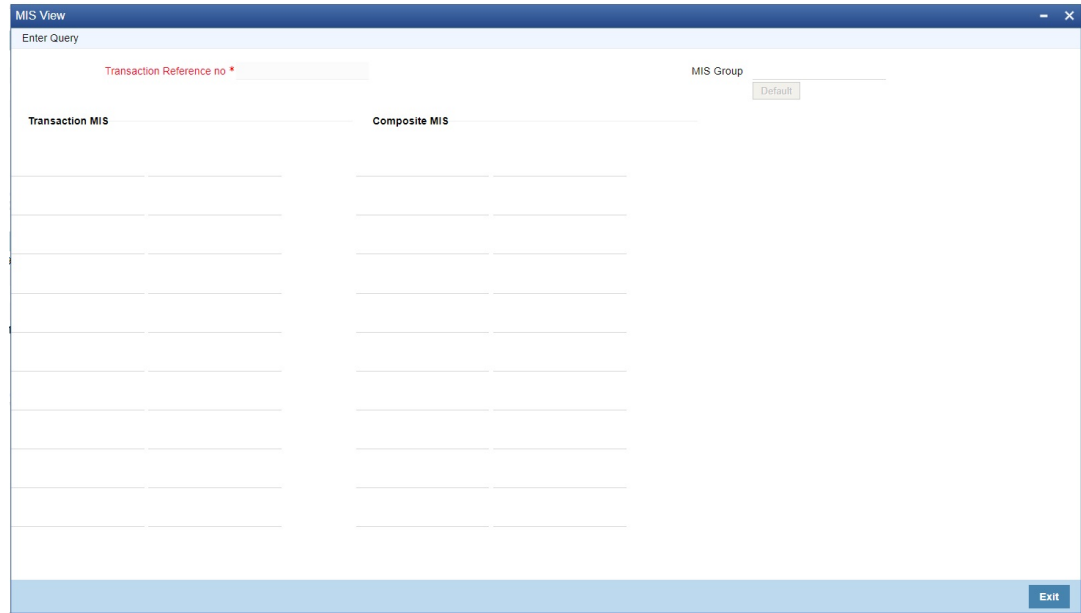
View Repair Log

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 2-37   View Repair Log
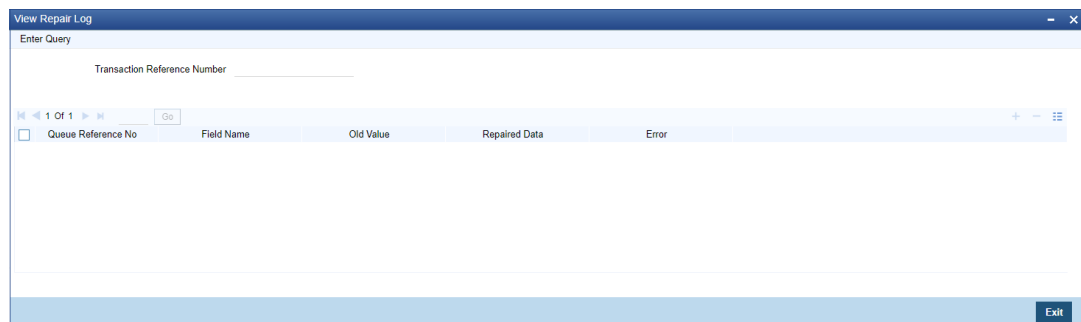
3. Following details are displayed:

   • Queue Reference No

   • Field Name

   • Old Value

   • Repaired Data

   • Error

Chapter 2
ACH Inbound Transactions

Accounting Entries

- Click the Accounting Entries tab and view the accounting entries for the transaction initiated.

Figure 2-38   Accounting Entries
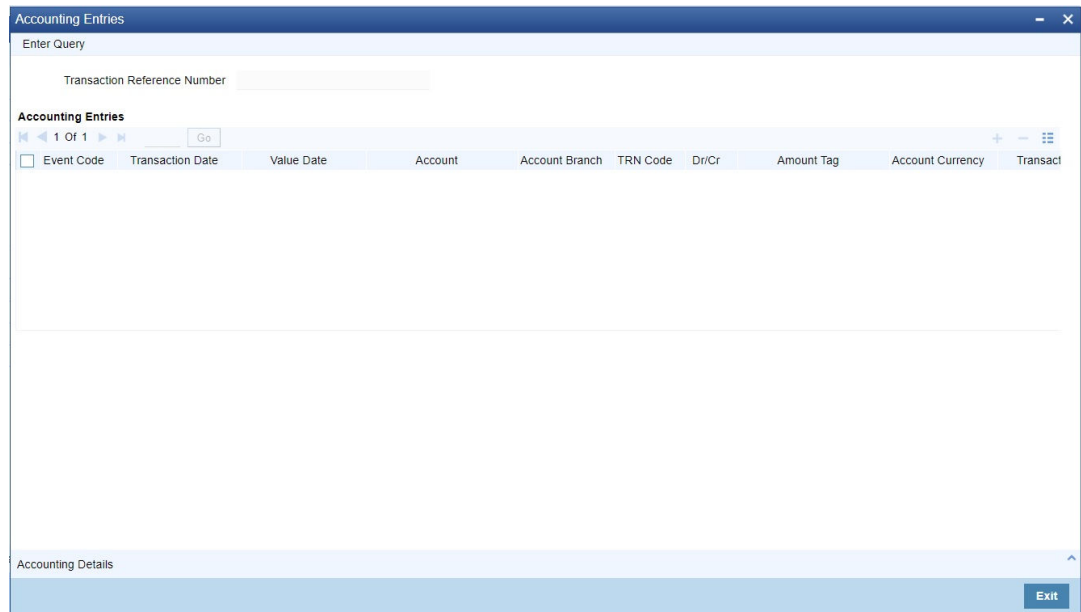
Inbound SEPA CT Transaction View Summary

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

   Inbound SEPA CT Transaction View Summary screen is displayed.

Figure 2-39   Inbound SEPA CT Transaction View Summary
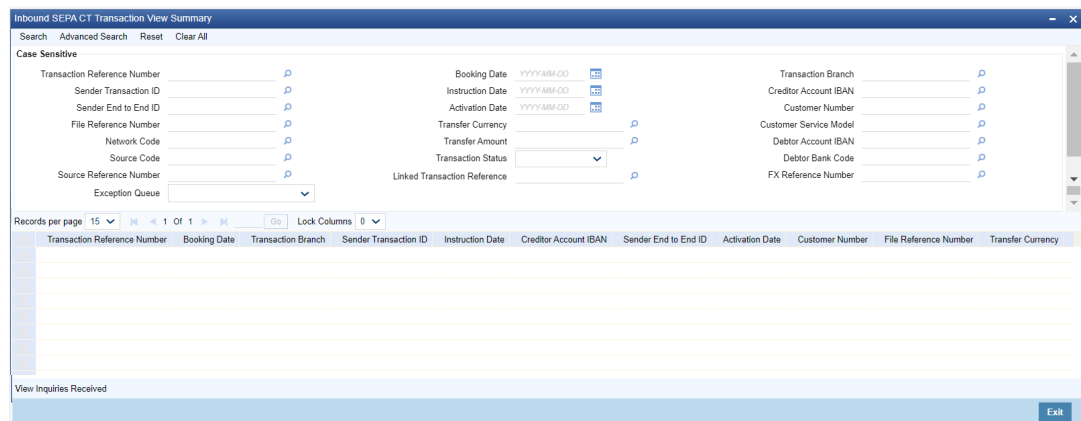
2. Search using one or more of the following parameters:

   - Transaction Reference Number

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- • Sender Transaction ID

- • Sender End to End ID

- • File Reference Number

- • Network Code

- • Source Code

- • Source Reference Number

- • FX Reference Number

- • Credit Liquidation Status

- • Booking Date

- • Instruction Date

- • Activation Date

- • Transfer Currency

- • Transfer Amount

- • Sanctions Check Status

- • External Account Check Status

- • Transaction Branch

- • Creditor Account IBAN

- • Creditor Account IBAN

- • Customer Service Model

- • Debtor Account IBAN

- • Debtor Bank Code

- • Linked Transaction Reference

- • Exception Queue

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

   System displays the records that match the search criteria.

Inbound Request for Status Update View

The Inbound Request for Status Update View screen allows user to view the details of an individual Inbound "Request for Status Update" message and the original transaction corresponding to the status request.

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

   Inbound Request for Status Update View screen is displayed.

Figure 2-40   Inbound Request for Status Update View

2. You can view following fields

- Branch Code
- Host Code
- Network Code
- Status Request Id
- Received Date and Time
- Message Identification
- Original Message Identification
- Original Message Type
- Original Reference
- Original Transaction Match Status
- Original Transaction Received Date
- Status Request Processing Status
- Update Processing Status
- End to End Identification
- Transaction Reference
- Settlement Amount
- Settlement Date
- Debtor Name
- Debtor IBAN
- Debtor Bank Code
- Creditor Name
- Creditor IBAN
- Creditor Bank Code

3. **Status Request Processing Status**

On clicking "Status Request Processing Status", you can view the Update Processing Status screen to select the appropriate status as Processed or Not Processed.

4. **View Original Transaction**

On clicking "View Original Transaction", you can view the screen corresponding to the original transaction.

- Inbound Request for Status Update View Summary

Inbound Request for Status Update View Summary

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

   Inbound Request for Status Update View Summary screen is displayed.

   Figure 2-41   Inbound Request for Status Update View Summary
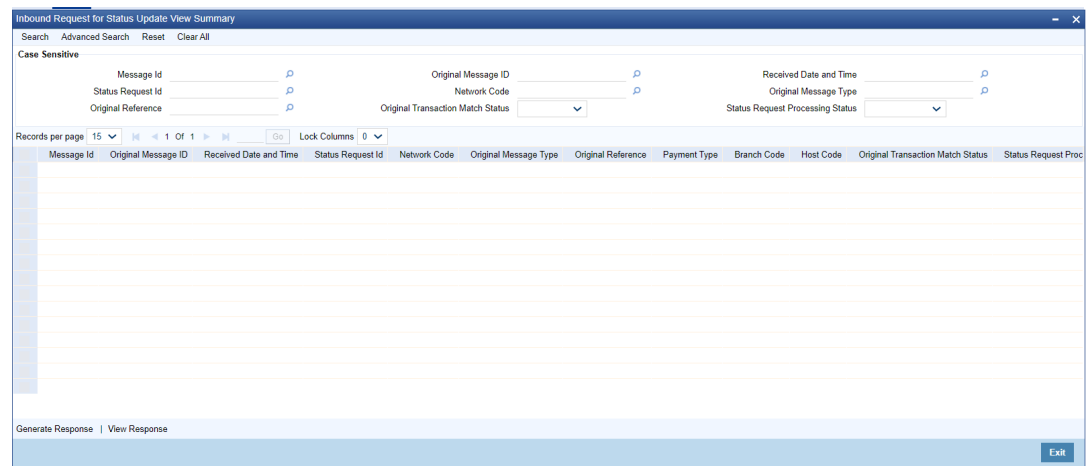
2. Search using one or more of the following parameters:
   - Message Id
   - Status Request Id
   - Original Reference
   - Original Message ID
   - Network Code
   - Original Transaction Match Status
   - Received Date and Time
   - Original Message Type
   - Status Request Processing Status

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

   System displays the records that match the search criteria.

4. You can perform below action:

   Generate Response
   For a selected row, the screen from where the response for a recall or inquiry needs to be provided is displayed.

   View Response

For a selected row, respective recall response or inquiry response is displayed.

ACH Inbound Transaction Processes and Validations

- Inbound File Upload
- Branch & Host Resolution
  Instructed Agent BIC in pacs.008 message is considered as transaction branch BIC. Transaction branch BIC is compared with branch codes available in Core maintenance for branches to ascertain Branch code and related Host code.
- Network, Payment Type & Transaction Type Resolution
  In File parameters Maintenance, you can specify for File type SCF and for a Host code which Network code is applicable. This Network code will be applicable for all transactions listed in the Inbound file. Payment type linked to the Network is considered as the transaction payment type.
- Payment Value Date Resolution
  Inter bank settlement date in pacs.008 message is considered as payment debit value date for Inbound type of transaction.
- Debit Account/Credit Account Resolution
- Receipt Accounting
- Processing of Inbound Payments
- Inbound Payment Validations
- Referential Check & Initial Validations
- Future Dated Inbound Payment
- Notifications

Inbound File Upload

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

> ✎ **Note:**
>
> You can upload of the SEPA files received in ISO format:
>
> Based on the message type received, XSD validation is provided. File type 'SEPANonCSM' is available in PMDFLPRM.

Branch & Host Resolution

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

Network, Payment Type & Transaction Type Resolution

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

Payment Value Date Resolution

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

Debit Account/Credit Account Resolution

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

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

Receipt Accounting

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

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

The resulting accounting entries are as following:

* Debit: CSM Nostro account
* Credit: Clearing GL

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

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

Processing of Inbound Payments

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

* Initial Validations
* IBAN check for debtor account and debtor Bank BIC
* Duplicate Check
* Sanction Check
* Charge/Tax Computation
* Exchange Rate Pick up
* External Account Check

- Debit & Credit Liquidation

Debit currency is considered as transfer currency for Inbound transactions

Inbound Payment Validations

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

Mandatory Fields Check

Below fields are mandatory for booking ACH Inbound payment:

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

Referential Check & Initial Validations

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

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

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

Network Limit Validations

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

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

IBAN Check

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

Duplicate Check

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

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

Sanction Check

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

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

Charges/tax computation

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

Exchange Rate Pick up

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

External Account Check

- External account validation is done for the credit account in External Account Check (EAC). Customer and account status checks will be done by the external ECA system along with other validation checks.

- If external account check fails, transaction is available in ECA Queue with error details received.

Debit and Credit Liquidation

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

Future Dated Inbound Payment

- Local Holiday check will be done for the future date and in case of a holiday Inbound payment value date will be moved to next working day. This will be applicable for uploaded transactions only. For user input transactions, system will throw error.

- Future dated ACH Inbound transactions will be processed by separate jobs.

- Processing of transactions would be completed till sanction check on booking date itself and will be stored in future dated transaction tables.

- During BOD, future dated transaction job picks up transactions with value date as current date and completes steps for processing from initial validations.

> **Note:**
>
> Future dated transactions job should be run after rate refresh. This must be handled operationally.

Notifications

Following notifications are generated for inbound payments:

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

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

Processing R-transactions

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

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

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

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

- Payments Recall
- Outbound SEPA CT Recall Request Input
- Outbound SEPA CT Recall View
- Inbound SEPA CT Recall Request
- Inbound SEPA CT Recall View
- Response to Outbound SEPA CT Recall
- Response to Inbound SEPA CT Recall
- ACH Return Of Outbound Payment
- Outbound SEPA CT Return View
- Inbound SEPA CT Return
- Inbound SEPA CT Return View
- Handling Network Rejects

Payments Recall

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

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

> **✎ Note:**
>
> Only Outbound payment transaction in 'Processed' and 'Future Valued' status will be allowed to be selected for recall processing.

Recall Processing

- If the original credit transfer message is sent in the regular bulk processing mode in STEP2 SEPA Credit Transfer Service, and the camt.056 is sent in the Batch Processing Option, the camt.056 is accepted and forwarded as Recall since the Original Group Header Information block in camt.056 messages is at transaction level and is not available in the Batch Processing Option.

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

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

Outbound SEPA CT Recall Request Input

Outbound Recall Processing

- If you process the recall request before the dispatch of the original transaction message, it is considered as a cancellation of the original payment.

- Original transaction status is also marked as 'Cancelled' and payment liquidation entries are reversed. Entries are reversed with negative values.

- If the recall is after the message dispatch, system verifies whether Recall is initiated within the recall days specified in payment preferences. If it exceeds the recall days specified, system displays an override.

- Original transaction is marked as 'Recall Requested' and recall record is inserted in message table. camt.056 message is generated for a recall request during dispatch.

- Recall reference, recall date and recall reason is available for original transaction.

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

   Outbound SEPA CT Recall Request screen is displayed.

Figure 2-42   Outbound SEPA CT Recall Request

2. Click **New** button on the Application toolbar.

3. On **Outbound SEPA CT Recall Request** screen, specify the fields.

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

Table 2-19   Outbound SEPA CT Recall Request - Field Description

Field	Description
Recall Reference Number	System defaults the recall reference number.
Branch Code	System defaults the branch code with the user's logged in branch code.
Recall Date	Specifies the date on which the recall was initiated. This date is defaulted as recall booking date.
Host Code	System defaults the host code of transaction branch.
Customer Initiated	Specify if the customer initiated the recall. System defaults the Value as 'Yes'.
Original Reference	Select the Original Payment Reference. All Outbound payments with payment type as 'ACH' and transaction status as 'Processed' or 'Future Valued' are listed for this field. On selecting the Original Reference, the information related to the transaction is defaulted in the below listed fields: • Network Code • End to End ID

Table 2-19   (Cont.) Outbound SEPA CT Recall Request - Field Description

Field	Description
Original Transaction Details	System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data: • Transfer Currency • Transfer Amount • Debtor IBAN • Debtor Name • Creditor IBAN • Creditor Bank BIC • File Reference Number • On Us Transfer • Instruction Date
Recall Details	--
Recall Reason	While initiating a Recall request, you can specify the reason for the recall. All valid reject codes applicable for the Network for the operation 'Payment Recall 'are listed for this field.
Reason Description	Based on the Reason code selected, reason description is defaulted.
Additional Recall Information	If the reason code entered is 'FRAD' then you can provide additional details in this field.
Originator Name	Specifies the name of the Originator.
Originator Bank	Specifies the name of the Originator Bank. 📝 **Note:** Either Originator name or Originator Bank code can be captured as part of recall request
Response Details	Response details are populated if a positive response is received from Beneficiary bank.
Response Reference	Specifies the reference of the response.
Response Status	Specifies the status of the response.
Response Date	Specifies the date on which the response was created.
Reason Code	Specifies the reason code.
Reason Details	Specifies the reason for recall.
Compensation Amount	Specifies the compensation amount.
Additional Details	Click Additional Details button to view Additional information 1 to 13 for the recall response. The additional information is received from the beneficiary bank.
Network Reject Details	Network reject details are populated if the recall request sent is rejected by the CSM.
Reject Reference	Specify the reference for rejection.
Reject Received Date	Specify the date on which the reject was received.
Reject Code	Specify the reject code.
Reject Reason	Specify the reason for rejection.

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

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

Sanction screening will be done if:

- It is applicable for the customer

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

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

5. Additional Validation for SEPA CT Processing:

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

- Outbound SEPA CT Recall Request Summary

Outbound SEPA CT Recall Request Summary

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

   Outbound SEPA CT Recall Request Summary screen is displayed.

Figure 2-43   Outbound SEPA CT Recall Request Summary

2. Click 'Search' button to view all the pending functions. Recall request does not have any accounting impact.

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

   - Recall Reference Number
   - Original Reference
   - Recall Date
   - Debtor IBAN
   - Authorization Status

4. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.

5. You can perform below action:

   View Response Details
   On clicking this button, Outbound SEPA CT Recall Request (PADOTRCL) screen is launched with search applied on Recall Reference Number.

   View Request Details
   On clicking this button, respective request screen is launched with values applied.

   - Generate Status Request Message

Generate Status Request Message

- You can generate a pacs.028 message for the selected record by clicking the, 'Generate Status Request Message' message button in 'Outbound ACH Recall Summary' screen.

Figure 2-44   Generate Status Request Message
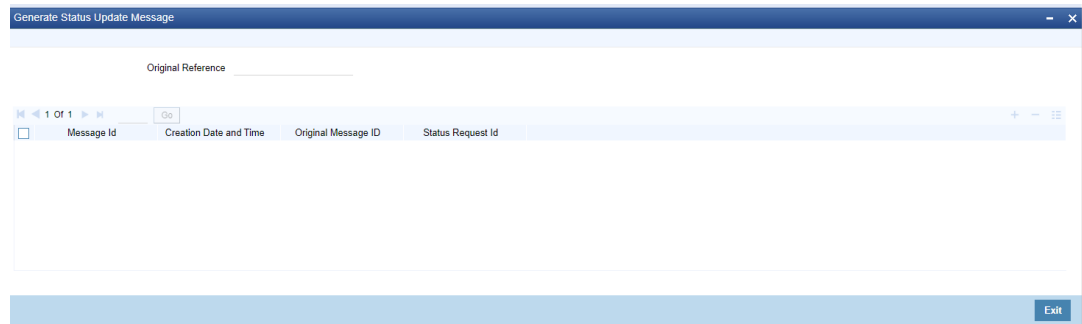
- There is a corresponding Webservice as well for generation of 'Request for status update' pac.028 message.

- Request for status update is applicable only if the original recall request is having the originator name and the recall request is outstanding without acceptance or rejection from the creditor bank.

- The recall response days maintained for the network should not be over. Else, system will reject the request with the exception details.

- User can generate multiple pacs.028 message for the same recall sent.

- Status reference attached to the message will be different for each message sent.

- You can view the generated pacs.028 message details from Outbound Recall View screen, by clicking the 'Payment Status Request Sent'.

Outbound SEPA CT Recall View

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

    Outbound SEPA CT Recall View screen is displayed.

**Figure 2-45   Outbound SEPA CT Recall View**

2. From this screen, click **Enter Query**. and specify the Recall Reference.

3. Along with the Recall reference details in the Main and Pricing tabs user can also view the following:

   • Sanction Check status

   • External System Status

4. Click **Execute Query** to populate the details of the transaction in the Outbound Recall Details View screen.

   For more details on Main and Pricing tabs refer to Outbound SEPA CT Recall Request Input screen details above.

• Payment Status Request Sent

• View Queue Action Log

• Accounting Entries

• Outbound SEPA CT Recall View Summary

Payment Status Request Sent

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

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

Figure 2-46   Payment Status Request Sent
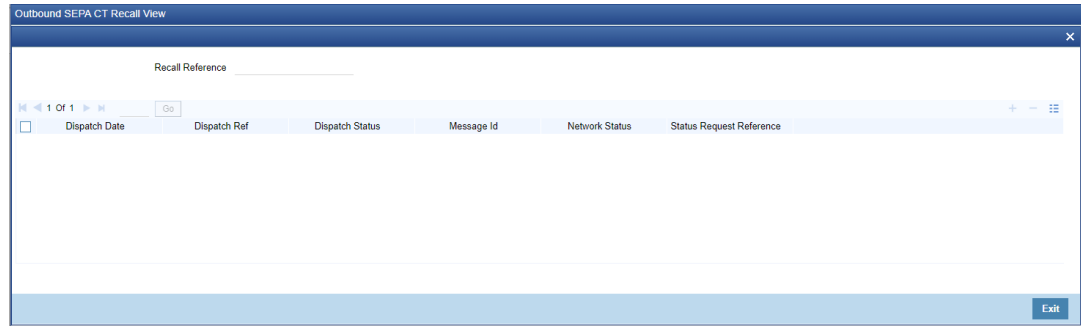
View Queue Action Log

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 2-47   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 Entries

- Click the Accounting Entries tab and view the accounting entries for the transaction initiated.

Figure 2-48   Accounting Entries
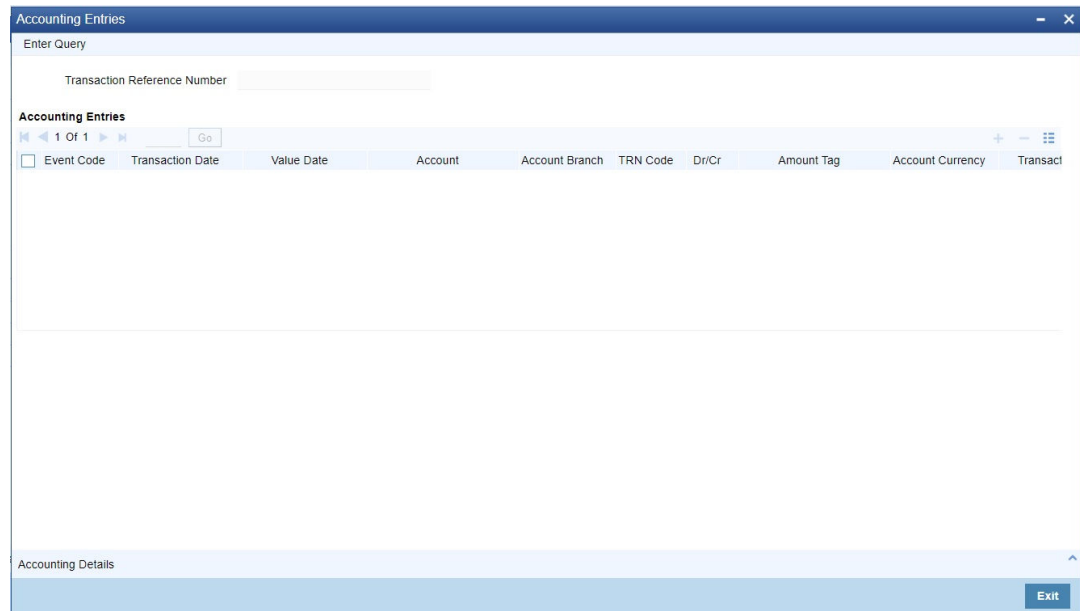
Outbound SEPA CT Recall View Summary

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

   Outbound SEPA CT Recall View Summary screen is displayed.

Figure 2-49   Outbound SEPA CT Recall View Summary

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

   • Recall Reference Number

   • Network Code

   • Originator Name

   • Dispatch Status

   • Original Reference

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

   System displays the records that match the search criteria.

Inbound SEPA CT Recall Request

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

   Inbound SEPA CT Recall Request screen is displayed.

Figure 2-50   Inbound SEPA CT Recall Request

2. Click **New** button on the Application toolbar.

3. On **Inbound SEPA CT Recall Request** screen, specify the fields.

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

Table 2-20   Inbound SEPA CT Recall Request - Field Description

Field	Description
Recall Reference Number	System specifies the Recall Reference Number by default when you click on New.
Recall Date	System specifies the Recall Date by default when you click on New.
Original Transaction Reference	Select the Original Transaction Reference from the LOV.
End to End ID	Specify the End to End identification.
Transaction ID	Specify the Transaction ID.
File Reference Number	Specify the File Reference Number.
Assignment Identification	Specify the Assignment Identification.
Cancellation Identification	Specify the Cancellation Identification.
Branch Code	System displays the Branch Code by default when you click on New.
Host Code	System displays the Host Code by default when you click on New.
Network Code	Specify the Network Code.
Original Payment Type	System displays Original Payment Type by default when you click on New.
Original Transaction Type	System displays the Original Transaction Type when you click on New. On selecting the Original Transaction Reference, the information related to the transaction is defaulted in the below listed fields: - Network Code - Original Transaction Type - Original Payment Type - End to End ID

Table 2-20   (Cont.) Inbound SEPA CT Recall Request - Field Description

Field	Description
Original Transaction Details	System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data: • Transfer Currency • Transfer Amount • Debtor IBAN • Debtor Name • Debtor Bank BIC • Creditor IBAN • Creditor Name • On Us Transfer • Instruction Date
Recall Details	--
Recall Reason	While initiating a Recall request, you can specify the reason for the recall. All valid reject codes applicable for the Network for the operation 'Payment Recall 'are listed for this field.
Reason Description	Based on the Reason code selected, reason description is defaulted.
Additional Recall Information	If the reason code entered is 'FRAD' then you can provide additional details in this field.
Originator Name	Specifies the name of the Originator.
Originator Bank	Specifies the name of the Originator Bank. **Note**: Either Originator name or Originator Bank code can be captured as part of recall request.

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

   Sanction screening will be done if:

   • It is applicable for the customer

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

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

• Inbound SEPA CT Recall Request Summary

Inbound SEPA CT Recall Request Summary

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

   Inbound SEPA CT Recall Request Summary screen is displayed.

Figure 2-51   Inbound SEPA CT Recall Request Summary

2. Click 'Search' button to view all the pending functions. Recall request does not have any accounting impact.

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

   • Recall Reference Number

   • Original Transaction Reference

   • Recall Date

   • Creditor IBAN

   • File Reference Number

   • Authorization Status

4. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.

5. User can perform following actions:

Action	Description
Generate Response	Click the button to view screen Response to Inbound SEPA CT Recall (PADITRCL).
View Status Request Details	Click the button to view the request status details.

Inbound SEPA CT Recall View

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

   Inbound SEPA CT Recall View screen is displayed.

Figure 2-52   Inbound SEPA CT Recall View

2. From this screen, click **Enter Query** and specify the Recall Reference.

3. Along with the Recall reference details in the Main and Pricing tabs user can also view the following:

   • Sanction Check status

   • External System Status

   • Dispatch Status

4. Click **Execute Query** to populate the details of the transaction in the Outbound Recall Details View screen.

   For more details on Main and Pricing tabs refer to Inbound SEPA CT Recall Request screen details above.

• View Queue Action Log

• Accounting Entries

• Inbound SEPA CT Recall View Summary

• Inbound Recall Upload

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 2-53   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 Entries

- Click the Accounting Entries tab and view the accounting entries for the transaction initiated.

Figure 2-54   Accounting Entries
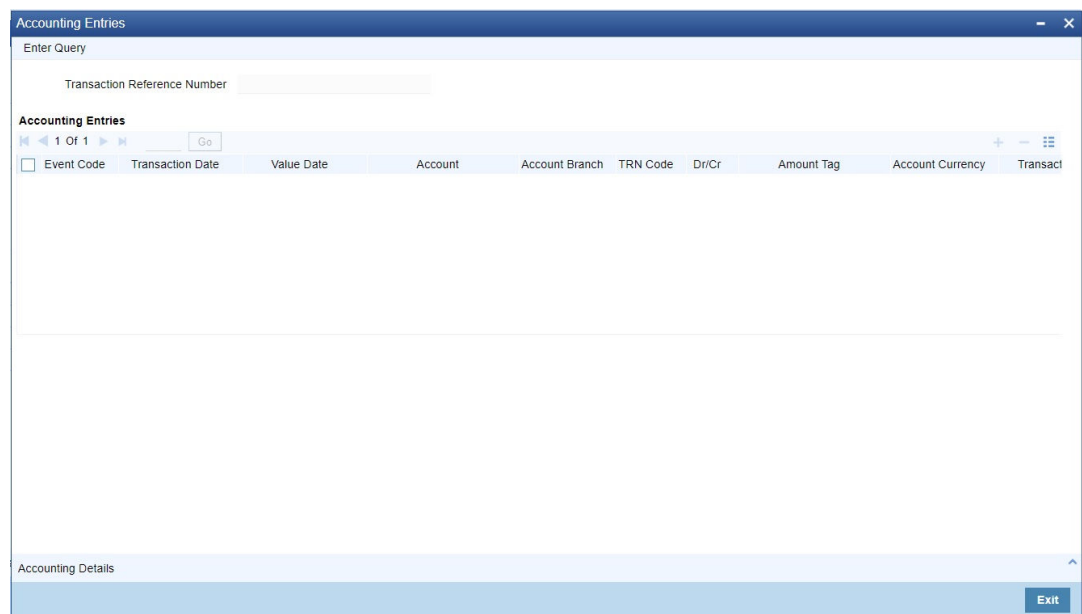
Inbound SEPA CT Recall View Summary

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

   Inbound SEPA CT Recall View Summary screen is displayed.

Figure 2-55   Inbound SEPA CT Recall View Summary

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

   - Recall Reference Number

   - Recall Date

   - File Reference Number

   - original Transaction Reference

   - Creditor IBAN

   - Authorization Status

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

   System displays the records that match the search criteria.

Inbound Recall Upload

- When a Inbound camt.056 is received from CSM, matching of the details with original Inbound transaction is done.

- Original transaction ID is mapped with Relate Reference field of Inbound transactions which are processed in 'Processed' status.

- On successful matching with a parent transaction, further matching will be done with the following fields:

  – Transaction Currency

  – Transaction Amount

  – Original debtor IBAN

  – Original Creditor IBAN

  – Original Creditor BIC

- Inbound recall request is uploaded on successful matching and will be available in Inbound Recall Screen. You can manually accept or refuse the recall request from this screen.

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

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

User can process camt.029 negative response from the queue screen by providing appropriate reject code.

Upload of pacs.028 for Inward Recall Requests Received

- The creditor bank receives pacs.028 request for status update pacs.028 messages for outstanding recall requests for which response is not yet sent.

- Inward SCF files will have bulks of pacs.028 messages which is parsed and uploaded by the system. This is linked to the inward recall message for which the status request is received.

Response to Outbound SEPA CT Recall

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

   Response to Outbound SEPA CT Recall screen is displayed.

   Figure 2-56   Response to Outbound SEPA CT Recall

2. Click **New** button on the Application toolbar.

3. On **Response to Outbound SEPA CT Recall** screen, specify the fields.

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

   Table 2-21   Response to Outbound SEPA CT Recall - Field Description

Field	Description
Recall Response Reference	System defaults the recall reference number.

Table 2-21   (Cont.) Response to Outbound SEPA CT Recall - Field Description

Field	Description
Recall Response Date	Specifies the date on which the recall was initiated. This date is defaulted as recall booking date. System defaults the following on clicking 'New' button: • Recall Response Date • Branch Code • Host Code • Original Transaction Type • Original Payment Type
Original Transaction Reference	Select the Original Payment Reference. All Outbound payments with payment type as 'ACH' and transaction status as 'Processed' or 'Future Valued' are listed for this field. On selecting the Original Transaction Reference, the information related to the transaction is defaulted in the following sections: • End to End ID • Network Code • File Reference Number • Message Identification • Return Identification • Cancellation Identification
Original Transaction Details	System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data: • Transfer Currency • Transfer Amount • Debtor IBAN • Debtor Name • Creditor IBAN • Creditor Bank BIC • On Us Transfer • Instruction Date
Recall Request Details	System defaults following fields: • Recall Reference • Recall Date • Originator Name • Originator Bank • Recall Reason Code • Recall Reason • Additional Information
Recall Response Details	--
Recall Response	Select to accept or decline the response.
Response Reason	While initiating a Recall request, you can specify the reason for the recall. All valid reject codes applicable for the Network for the operation 'Payment Recall 'are listed for this field.
Reason Description	Based on the Reason code chosen reason description is defaulted.
Charge Currency	Specify the Charge Currency.
Charge Amount	Specify the Charge Amount to be collected.
Returned Amount	Specify the amount to be returned.
Additional Recall Information 1-2	If the reason code entered is 'FRAD' then you can provide additional details in the fields provided.
Originator Name	Specify the name of the Originator.

Table 2-21   (Cont.) Response to Outbound SEPA CT Recall - Field Description

Field	Description
Originator Bank	Specifies the name of the Originator Bank. **Note**: Either Originator name or Originator Bank code can be captured as part of recall request.

- Response Summary of Outbound SEPA CT Recall
- Outbound Recall Response Processing
- Negative Response for Recall Request
- Positive Response for Recall Request

Response Summary of Outbound SEPA CT Recall

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

   Response Summary of Outbound SEPA CT Recall screen is displayed.

   Figure 2-57   Response Summary of Outbound SEPA CT Recall
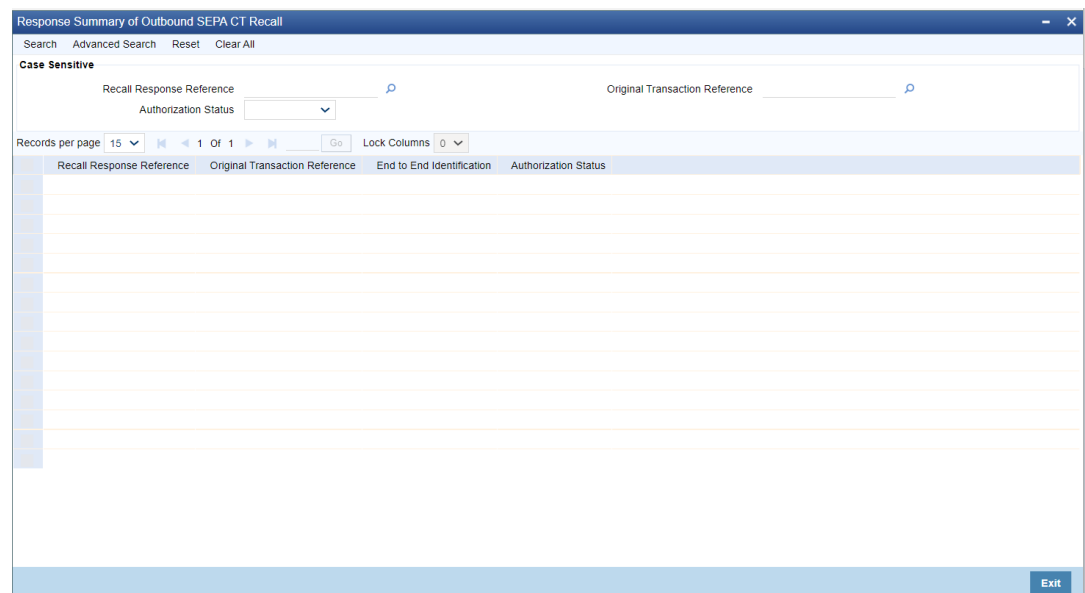
2. Search using one or more of the following parameters:

   - Recall Response Reference
   - Original Transaction Reference

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

   System displays the records that match the search criteria.

Outbound Recall Response Processing

- On processing Outbound positive response to recall, system validates whether reject reason input is FOCR when recall response type is 'Accept'.

- On tabbing out of the reason code field, charge is populated based on the Recall Acceptance Price code maintenance for the transaction type 'Inbound' in Payment Currency Preferences.

- You can modify the populated charge amount.

- Return accounting is processed with original settlement amount. Charges are processed separately. GL mentioned in price accounting code is the charge recovery account and charge amount is the amount mentioned in Inbound message.

- Reversal details is sent to DDA system for external credit approval. Any failure moves the transaction to ECA queue.

Accounting entries are handed off to accounting system.

Negative Response for Recall Request

- On receiving a negative response camt.029 for a recall request from beneficiary bank, the system matches the same with the original transaction.

- Parent transaction is matched using the Original Transaction ID field with Transaction reference of Outbound payments in 'Recall Requested' status.

- On getting the parent transaction, further matching is done based on the following fields:
    – Transaction currency
    – Transaction Amount
    – Original debtor IBAN
    – Original Creditor IBAN
    – Original Creditor BIC

- The original transaction is marked back to 'Completed' status. Further operations are possible for this transaction.

- Response details are available as part of original transaction exception details in the view screen.

- There is no accounting impact.

Positive Response for Recall Request

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

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

- Transaction currency
- Transaction Amount
- Original debtor IBAN
- Original Creditor IBAN
- Original Creditor BIC

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

ECA and accounting related to Inbound return is done.

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

- Return accounting will be original settlement amount and charges will be debited separately. Customer debit account will be the charge recovery account and charge amount will be the amount mentioned in Inbound message. Reversal details will be sent to DDA system for external account check along with charge details. Accounting entries will be handed off to accounting system.

- Accounting code and derived based on the price code linked for third party charges in payment currency preferences for transaction type 'Outbound'.

Response to Inbound SEPA CT Recall

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

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

   Response to Inbound SEPA CT Recall screen is displayed.

Figure 2-58   Response to Inbound SEPA CT Recall

2. Click **New** button on the Application toolbar.

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

4. On **Response to Inbound SEPA CT Recall** screen, following details are defaulted on specifying the Inbound Recall Reference:

   - Inbound Recall Date

   - Original Payment Reference

   - End to End ID

   - Response Reference

   - Response Date

   - Branch Code

- Host Code
- Network Code

Table 2-22 Response to Inbound SEPA CT Recall - Field Description

Field	Description
Original Transaction Details	System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data: • Transfer Currency • Transfer Amount • Debtor Name • Debtor IBAN • Debtor Bank BIC • Creditor IBAN • Creditor Name • File Reference Number • On Us Transfer • Instruction Date
Recall Request Details	• Recall Reference • Recall Date • Originator Name • Originator Bank • Recall Reason Code • Recall Reason • Additional Information
Network Reject Details (if any)	• Reject Reference • Reject Received Date • Reject Code • Reject Reason You can unlock the record and provide the recall response details:
Recall Response Details	System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data: • Transfer Currency • Transfer Amount • Debtor IBAN • Debtor Name • Creditor IBAN • Creditor Bank BIC • On Us Transfer • Instruction Date
Recall Request Details	System defaults following fields: • Recall Reference • Recall Date • Originator Name • Originator Bank • Recall Reason Code • Recall Reason • Additional Information
Recall Response Details	--
Recall Response	Select to accept or decline the response.

Table 2-22   (Cont.) Response to Inbound SEPA CT Recall - Field Description

Field	Description
Response Reason	While initiating a Recall request, you can specify the reason for the recall. All valid reject codes applicable for the Network for the operation 'Payment Recall 'are listed for this field.
Reason Description	Based on the Reason code chosen reason description is defaulted.
Charge Currency	Specify the Charge Currency.
Charge Amount	If the recall request is accepted you can mention the charge amount applicable. This amount is reduced from the payment amount while returning the funds. On clicking Process Charge button, the system defined charge is defaulted. The charge is populated based on the Recall Acceptance Price code maintenance for the transaction type 'Inbound' in Network Currency Preferences. You can override the defaulted charge.
Originator Name	Specify the name of the Originator.
Originator Bank	Specifies the name of the Originator Bank. **Note**: Either Originator name or Originator Bank code can be captured as part of recall request.
Additional Details	Click Additional Details button to specify Additional information 1 to 13 for the recall response. The number of "Additional Information" that can be entered changes based on the value of Recall or RFRO, Reason code in the Recall or RFRO, Recall Response and Response Reason.

Sanction Scanning on Positive Response to Recall of Inbound Credit Transfers(Generation of pacs.004)

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

Sanction screening will be done if:

• It is applicable for the customer

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

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

Additional Validation for SEPA Credit Transfer Processing:

Processing Of	Related Message	Validation
SEPA Credit Transfer (ACH) – Inward Recall Response PADITRCL	camt.029	++CxlStsRsnInf Only two occurrences are allowed +++AddtlInf This field is allowed to be used only when Reason Code is 'LEGL' or "CUST" in order to specify the reason. This filed is allowed when Proprietary Reason Code is "ARDT", "AM04" or "NOAS", AC03 or AM09. Only two occurrences are allowed.

- Response Summary of Inbound SEPA CT Recall
- Inbound Recall Response Processing

Response Summary of Inbound SEPA CT Recall

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

   Response Summary of Inbound SEPA CT Recall screen is displayed.

   Figure 2-59   Response Summary of Inbound SEPA CT Recall

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

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

- Authorization Status

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

   System displays the records that match the search criteria.

Inbound Recall Response Processing

- While processing a Recall response, it will be validated whether response is being sent within the response days specified in Network preferences.If it exceeds the recall days specified, system displays an override.

- Acceptance of recall triggers return of original Inbound and related details gets inserted in message table for sending return message in pacs.004 format.

- Refusal of recall sends out camt.029.

ACH Return Of Outbound Payment

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

   Outbound SEPA CT Return Input screen is displayed.

Figure 2-60   Outbound SEPA CT Return Input

2. Click **New** button on the Application toolbar.

3. On **Outbound SEPA CT Return Input** screen, specify the fields.

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

Table 2-23   Outbound SEPA CT Return Input - Field Description

Field	Description
Return Reference Number	System defaults the return reference number.
Return Date	System displays the Return Date as the current date by default.

Table 2-23   (Cont.) Outbound SEPA CT Return Input - Field Description

Field	Description
New	System defaults the following on clicking 'New' button: • Return Date • Branch Code • Host Code • Original Transaction Type • Original Payment Type
Original Transaction Reference	Select the Original Payment Reference. All Outbound payments with payment type as 'ACH' and transaction status as 'Processed' or 'Future Valued' are listed for this field. On selecting the Original Transaction Reference, the information related to the transaction is defaulted in the following sections: • End to End ID • Network Code • File Reference Number • Message Identification • Return Identification
Original Transaction Details	System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data: • Transfer Currency • Transfer Amount • Debtor IBAN • Debtor Name • Creditor IBAN • Creditor Bank BIC • On Us Transfer • Instruction Date
Return Details	--
Reject Code	Specify the Return Reason Code. Alternatively, you can select the reason from the option list. The list displays all valid reasons maintained in the system. **Note:** Only the reject codes applicable for the payment network for the operation 'Payment Return' are listed
Reject Reason	System displays the Reject Reason based on the selected Reject Code.
Originator Name	Specifies the name of the Originator.

Table 2-23   (Cont.) Outbound SEPA CT Return Input - Field Description

Field	Description
Originator Bank	Specify the Originator Bank. Alternatively, you can select the Originator Bank from the option list. The list displays all valid Originator Banks maintained in the system. ✎ **Note:** You must either specify the Originator Name or the Originator Bank.

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

Sanction screening is done if:

• It is applicable for the customer

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

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

5. Additional Validation for SEPA Credit Transfer Processing:

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

• ACH Return Of Outbound Payment Summary

ACH Return Of Outbound Payment Summary

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

   Outbound SEPA CT Return Summary screen is displayed.

Figure 2-61   Outbound SEPA CT Return Summary

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

   • Return Reference

   • Original Transaction Reference

   • Authorization Status

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

   System displays the records that match the search criteria.

Outbound SEPA CT Return View

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

   Outbound SEPA CT Return View screen is displayed.

Figure 2-62   Outbound SEPA CT Return View

2. From this screen, click **Enter Query** and specify the Return Reference.

3. Along with the Return reference details in the Main and Pricing tabs user can also view the following:

   • Sanction Check status

- External System Status

4. Click **Execute Query** to populate the details of the transaction in the Outbound Return Details View screen.

   For more details on Main and Pricing tabs refer to ACH Return Of Outbound Payment screen details above.

- View Queue Action Log
- Accounting Entries
- Outbound SEPA CT Return 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 2-63   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 Entries

- Click the Accounting Entries tab and view the accounting entries for the transaction initiated.

Figure 2-64   Accounting Entries
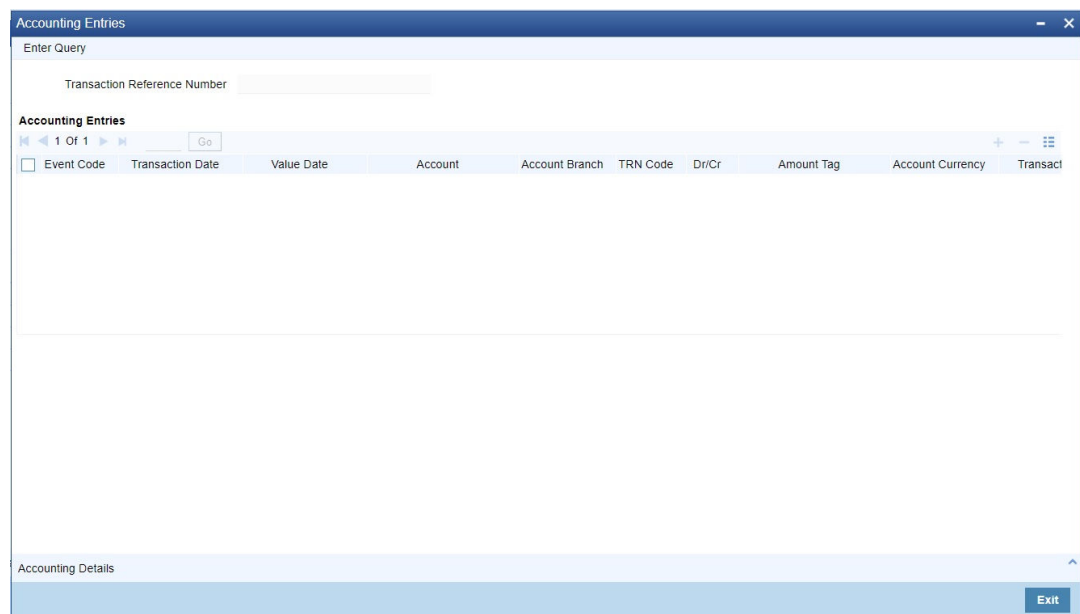
Outbound SEPA CT Return View Summary

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

   Outbound SEPA CT Return View Summary screen is displayed.

Figure 2-65   Outbound SEPA CT Return View Summary

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

   • Reject Code

   • Original Transaction Reference

   • Return Reference

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

   System displays the records that match the search criteria.

Inbound SEPA CT Return

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

   Inbound SEPA CT Return screen is displayed.

Figure 2-66   Inbound SEPA CT Return

2. Click **New** button on the Application toolbar.

3. You can perform return operations only if the transaction processing status is Completed for Inbound transactions.

4. On **Inbound SEPA CT Return** screen, specify the fields.

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

Table 2-24   Inbound SEPA CT Return - Field Description

Field	Description
Return Reference Number	System specifies the Recall Reference Number by default.
Return Date	System displays the Return Date as the current date by default.
New	System defaults the following on clicking 'New' button: • Return Date • Branch Code • Host Code • Original Transaction Type • Original Payment Type
Original Transaction Reference	You can select the Original Transaction reference of the Inbound payment for which return is to be initiated. Only Inbound transactions with payment type as 'ACH' and Transaction status 'Processed' are listed for this field. On selecting the Original Transaction Reference, the information related to the transaction is defaulted in the following sections: • End to End ID • Network Code

Table 2-24   (Cont.) Inbound SEPA CT Return - Field Description

Field	Description
Original Transaction Details	System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data: • Transfer Currency • Transfer Amount • Debtor IBAN • Debtor Name • Debtor Bank BIC • Creditor IBAN • Creditor Name • File Reference Number • On Us Transfer • Instruction Date • Return Details
Return Reason Code	Specify the Return Reason Code. Alternatively, you can select the Return Reason from the option list. The list displays all valid Return Reasons maintained in the system. **✎ Note:** Only the reject codes applicable for the payment network for the operation 'Payment Return' are listed.
Return Reason	System displays the Return Reason based on the selected Reject Code.
Originator Name	Specify the name of the Originator.
Originator Bank	Specify the Originator Bank. Alternatively, you can select the Originator Bank from the option list. The list displays all valid Originator Banks maintained in the system. **✎ Note:** You must either specify the Originator Name or the Originator Bank.
Network Reject Details	These fields are applicable while querying for a particular Return record which is rejected by the CSM.
Reject Reference	System displays the Reject Reference details.
Reject Received Date	System displays the date on which the network reject was received.
Reject Code	System displays the network reject code.
Reject Reason	System displays the reason for Network Reject.

• Inbound SEPA CT Return Summary

Inbound SEPA CT Return Summary

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

Inbound SEPA CT Return Summary screen is displayed.

Figure 2-67   Inbound SEPA CT Return Summary

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

   • Return Reference No

   • Original Transaction Reference

   • Debtor IBAN

   • Creditor IBAN

   • Return Reason Code

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

   System displays the records that match the search criteria.

Inbound SEPA CT Return View

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

   Inbound SEPA CT Return View screen is displayed.

Figure 2-68   Inbound SEPA CT Return View

2. From this screen, click **Enter Query** and specify the Return Reference.

3. Along with the Return reference details in the Main and Pricing tabs user can also view the following:

   • Sanction Check status

   • External System Status

4. Click **Execute Query** to populate the details of the transaction in the Inbound Return Details View screen.

   For more details on Main and Pricing tabs refer to Inbound SEPA CT Return screen details above.

• View Queue Action Log

• Accounting Entries

• Inbound SEPA CT Return View Summary

• Return of Inbound Transactions Pending in Queues

• Processing Auto Returns

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 2-69   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 Entries

- Click the Accounting Entries tab and view the accounting entries for the transaction initiated.

Figure 2-70   Accounting Entries

Inbound SEPA CT Return View Summary

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

   Inbound SEPA CT Return View Summary screen is displayed.

Figure 2-71   Inbound SEPA CT Return View Summary

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

   - Return Reference Number

   - Original Transaction Reference

   - Network Code

   - Return Date

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

   System displays the records that match the search criteria.

Return of Inbound Transactions Pending in Queues

- Return operation is provided in Repair queue which is applicable only for Inbound transactions which are pending due to exceptions.

  – Inbound ACH payments when cancelled from any exception queue, is moved to Repair Queue. Return of the transaction can be initiated from Repair Queue.

- If payments are returned from the Repair Queue, Inbound payment accounting entries is passed with credit account as Payment Return GL maintained in Payment Currency preferences. Subsequently, payment return is processed and reversal entries are passed.

Processing Auto Returns

- Exceptions encountered during Inbound transaction processing are checked with auto reject exception codes that are applicable for the network.

- If exception is to be treated as a auto reject of the Inbound transaction, return is processed using Payment Return GL. Both Inbound transaction accounting and reverse accounting are posted.

Handling Network Rejects

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

- Outbound Payments – Pacs.008

- Return of Inbound Payments – Pacs.004

- Positive Response to Payment Cancellation Requests – Pacs.004

- Cancellation of Outbound Payments – Camt.056

- Negative Response to Payment Cancellation Requests – Camt.029

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

- Cancellation Processing - ACH Payment Type

- Reject of Outbound Payment

- Reject of Recall Request

- Reject of Inbound Payment Return

- Reject of Positive Response to Recall

- **Reject of Negative Response of Recall**

Cancellation Processing - ACH Payment Type

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

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

Reject of Outbound Payment

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

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

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

Reject of Recall Request

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

Network Reject Processing

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

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

Reject of Inbound Payment Return

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

- The accounting entries posted with RETN event are reversed. Return transaction status is updated to 'Network Rejected'.

- Parent transaction status is updated back as 'Processed' being the status prior to return operation.
- Reject reference, reject date, reject code and reason can be viewed from Outbound transaction view screen.
- Return of the parent transaction can again be initiated. Reject details pertaining to previous return are nullified in the view screen.

Reject of Positive Response to Recall

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

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

Reject of Negative Response of Recall

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

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

> **Note:**

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

R-Transactions Dispatch

- The Network cutoff check will be done for all R-transactions listed above. If the Network Cutoff is over, R transaction processing date is moved to next Network business day.
- Reversal accounting entries, if applicable, are posted on the current day itself with value date as the new date derived.

- R-Transaction details will be logged in the dispatch table with dispatch date as next Network business day.
- Dispatch file generated for the first cycle on the dispatch date will include these Rtransactions.

FX Fetch for R-Processing

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

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

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

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

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

Inquiry Process

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

System allows Inquiry Process for

- Claim of Non-Receipt: When the Beneficiary claims not having received the initial SEPA Credit Transfer. It is then up to the Originator Bank to start the inquiry process.
- Claim for Value Date Correction: When the Beneficiary claims that the initial SEPA Credit Transfer has been credited with a different value date than expected. It is then up to the Originator Bank to start the inquiry process.
- SEPA Credit Transfer Inquiry Initiation
- Viewing Initiated Inquiries
- Inbound Inquiry Processing

SEPA Credit Transfer Inquiry Initiation

SEPA Credit Transfer Inquiries are initiated on Outbound SEPA Credit Transfers.

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

Figure 2-72   Outbound SEPA CT Transaction View Summary

2. Click **Generate Non-Receipt Inquiry**, user is re-directed to PADOTQRY.

3. On **PADOTQRY** screen, enter the Instruction Details and verify the defaulted Transaction Details.

4. Click on **Save** to Initiate the Inquiry Process. On Save, Inquiry Status is marked to Initiated.

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

6. To Initiate an Inquiry for "Claim for Value Date Correction", Launch PASOVIEW, Query the Payment for which the Inquiry is to be Initiated. Select the Payment and Click on 'Generate Value Date Inquiry'.

7. On click of **Generate Value Date Inquiry**, user is re-directed to PADOTQRY.

8. On **PADOTQRY** screen, enter the Instruction Details and verify the defaulted Transaction Details. Value Date field is editable on "Value Date Inquiry".

9. Click on **Save** to Initiate the Inquiry Process. On Save, Inquiry Status is marked to Initiated.

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

Viewing Initiated Inquiries

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

    Outbound SEPA CT Inquiry Summary screen is displayed.

Figure 2-73   Outbound SEPA CT Inquiry Summary

2. Click 'Search' button to view all the pending functions. Recall request does not have any accounting impact.

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

   - Authorization status

   - Transaction Reference

   - Inquiry Reference

   - Response Reference

   - Inquiry Status

   - Inquiry Type

   - Inquiry Date

   - Response Due Date –This date is derived by system based on the Inquiry response days maintained for 'Inbound' transaction type.

   - Response Date

   - Creditor Bank Code

4. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.

   - Inbound Response to an Initiated Inquiry screen

   - Response to an Initiated Inquiry

   - Outbound Response to an Initiated Inquiry screen

   - Generate Status Update Message

Inbound Response to an Initiated Inquiry screen

1. Click on **Generate Response** in Inbound SEPA CT Inquiry Summary (PASINQRY) screen, to generate the response to an inbound SEPA Credit Transfer inquiry.

   Response to Inbound SEPA CT Inquiry screen with function ID PADIQRSP is displayed.

Figure 2-74   Response to Inbound SEPA CT Inquiry

2. On **Response to Inbound SEPA CT Inquiry** screen, specify the fields.

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

Table 2-25   Response to Inbound SEPA CT Inquiry - Field Description

Field	Description
Response Reference	This field displays Reference of the response to the inbound SEPA Credit Transfer inquiry.
Last Response Date	This field displays the date when the inquiry response is being generated.
Transaction Reference	This field displays Original inbound transaction reference.
Inbound Inquiry Reference	This field displays Reference to the inbound SEPA Credit Transfer inquiry.
Beneficiary Reference	This field displays Unique reference generated.
Sender Inquiry Reference	This field displays Inquiry reference provided by the sender of the SEPA Credit Transfer inquiry.
Sender Transaction Reference	This field displays Reference of the original inbound transaction provided by the sender.
End To End Id	This field displays End to End identification of the original inbound transaction
Inquiry Message Type	This field displays Message Type of the SEPA Credit Transfer inquiry, camt.027 or camt.087.
Inquiry Type	This field displays SEPA Credit Transfer inquiry type indicating whether claim for non-receipt or claim for value date correction.

- Non-receipt Claim Tab
- Value Date Claim Tab

Non-receipt Claim Tab

1. Click on **Non-Receipt Claim** tab on Response to Inbound SEPA CT Inquiry (PADIQRSP) screen, to invoke Non-Receipt Claim sub-screen.

    Non-Receipt Claim screen with function ID PADIQRSP is displayed.

Figure 2-75   Non-receipt Claim Tab

2. On **Non-receipt Claim Tab** screen, specify the fields.

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

Table 2-26   Non-receipt Claim - Field Description

Field	Description
Investigation Status	Select the Investigation Status from the following values: • ACNR • RJNR
Status Description	Specify the Status Description.
Claim of Non-Receipt Acceptance Details	--
Transaction Processed Date	Instruction Date of the linked inbound transaction is populated in this field. You can modify the Date if required.
Claim of Non-receipt Reject Details	--
Reject Code	Specify the Reject Code from the list of values.
Reject Reason	Specify the Reject Reason.
Original Transaction Details	--
Credit Account	This field displays Credit Account for the original inbound transaction.
Account Description	This field displays Description of the credit account.
Debtor Bank BIC	This field displays Debtor Bank BIC of the original inbound transaction.
Debtor Bank Name	This field displays Debtor Bank Name of the original inbound transaction.
Transfer Amount	This field displays Transfer Amount of the original inbound transaction.
Debtor Account Number	This field displays Debtor Bank Account Number of the original inbound transaction.
Related Charges	--
Charge Type	Specify the Charge Type from the list of values.
Amount	Specify the Amount corresponding to the type of charge.
Credit IBAN	Specify the Credit IBAN from the list of values.
Credit Account	Credit Account is displayed on the Credit IBAN selected.

Table 2-26   (Cont.) Non-receipt Claim - Field Description

Field	Description
View Payment	When you click on View Payment button, the PADIVIEW screen displays the inbound payments received corresponding to the SCT inquiry.

Value Date Claim Tab

1. Click on **Value Date Claim** tab on Response to Inbound SEPA CT Inquiry (PADIQRSP) screen, to invoke Value Date Claim tab.

    Value Date Claim tab is displayed.

    Figure 2-76   Value Date Claim Tab

2. On **Value Date Claim Tab** screen, specify the fields.

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

    Table 2-27   Response to Inbound SEPA CT Inquiry-Value Date Claim - Field Description

Field	Description
Investigation Status	Select the Investigation Status from the following values: • ACVA • RJVA or CVAA • MODI
Status Description	This field displays the Status Description.
Claim of Value Date Correction	--
Accepted Value Date	Specify the Accepted Value Date for a positive response.
Credit Account	Specify the Credit Account.
Account Description	Specify the Description of the credit account.
Debtor Bank BIC	Specify the Debtor Bank BIC.
Debtor Bank Name	Specify the Debtor Bank Name.
Transfer Amount	Specify the Transfer Amount.
Debtor Account Number	Specify the Debtor Bank Account Number.

Response to an Initiated Inquiry

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

- The final investigation outcome (whether positive or negative) for a SEPA Credit Transfer inquiry;
  or

- Optionally providing details about the corrective action undertaken

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

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

1. Response to an Initiated Inquiry can be viewed in PASOTQRY.

Figure 2-77   Outbound SEPA CT Inquiry Summary

2. Invoke PASOTQRY, search for the Initiated Inquiries.

3. Select an Inquiry Record for which you want to view the Received Response. Click on 'View Response Details'.

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

   - Transaction Reference

   - Senders Inquiry Reference

   - Inbound Inquiry Reference

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

   - Response Reference

   - Received Date

   - Sender's Response Reference

   - Inquiry Status

- • Inquiry Message

- • Value Date

- • Reject code

- • Reject Reason –Description of Reject code

- • Inquiry handling fee

- • Value date modification fee

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

Outbound Response to an Initiated Inquiry screen

1. Click on **Generate Response** in PADOQRSP screen, to generate the response to an outbound SEPA Credit Transfer inquiry.

   Response to Outbound SEPA CT Inquiry screen with function ID PADOQRSP is displayed.

   Figure 2-78   Response to Outbound SEPA CT Inquiry

2. On **Response to Outbound SEPA CT Inquiry** screen, specify the fields.

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

Table 2-28   Response to Outbound SEPA CT Inquiry - Field Description

Field	Description
Response Reference	This field displays Reference of the response to the outbound SEPA Credit Transfer inquiry.
Last Response Date	This field displays the date when the inquiry response is being generated.
Transaction Reference	This field displays Original outbound transaction reference.
Outbound Inquiry Reference	This field displays Reference to the Outbound SEPA Credit Transfer inquiry.
Beneficiary Reference	This field displays Unique reference generated.
Sender Inquiry Reference	This field displays Inquiry reference provided by the sender of the SEPA Credit Transfer inquiry.
Sender Transaction Reference	This field displays Reference of the original outbound transaction provided by the sender.
End To End Id	This field displays End to End identification of the original outbound transaction
Inquiry Type	This field displays SEPA Credit Transfer inquiry type indicating whether claim for non-receipt or claim for value date correction.
Message ID	This field displays Message Type of the SEPA Credit Transfer inquiry, camt.027 or camt.087.
File Reference	This field displays File Reference.

- Non-receipt Claim Tab
- Value Date Claim Tab

Non-receipt Claim Tab

1. Click on **Non-Receipt Claim** tab on Response to Inbound SEPA CT Inquiry (PADIQRSP) screen, to invoke Non-Receipt Claim sub-screen.

   Non-Receipt Claim screen with function ID PADIQRSP is displayed.

Figure 2-79   Non-receipt Claim Tab

2. On **Non-receipt Claim Tab** screen, specify the fields.

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

Table 2-29   Non-receipt Claim - Field Description

Field	Description
Investigation Status	Select the Investigation Status from the following values: • ACNR • RJNR
Status Description	Specify the Status Description.
Claim of Non-Receipt Acceptance Details	--
Transaction Processed Date	Instruction Date of the linked inbound transaction is populated in this field. You can modify the Date if required.
Claim of Non-receipt Reject Details	--
Reject Code	Specify the Reject Code from the list of values.
Reject Reason	Specify the Reject Reason.
Original Transaction Details	--
Credit Account	This field displays Credit Account for the original inbound transaction.
Account Description	This field displays Description of the credit account.
Debtor Bank BIC	This field displays Debtor Bank BIC of the original inbound transaction.
Debtor Bank Name	This field displays Debtor Bank Name of the original inbound transaction.
Transfer Amount	This field displays Transfer Amount of the original inbound transaction.
Debtor Account Number	This field displays Debtor Bank Account Number of the original inbound transaction.
Related Charges	--
Charge Type	Specify the Charge Type from the list of values.
Amount	Specify the Amount corresponding to the type of charge.
Credit IBAN	Specify the Credit IBAN from the list of values.
Credit Account	Credit Account is displayed on the Credit IBAN selected.
View Payment	When you click on View Payment button, the PADIVIEW screen displays the inbound payments received corresponding to the SCT inquiry.

Value Date Claim Tab

1. Click on **Value Date Claim** tab on Response to Inbound SEPA CT Inquiry (PADIQRSP) screen, to invoke Value Date Claim tab.

   Value Date Claim tab is displayed.

Figure 2-80   Value Date Claim Tab

2. On **Value Date Claim Tab** screen, specify the fields.

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

Table 2-30   Response to Inbound SEPA CT Inquiry-Value Date Claim - Field Description

Field	Description
Investigation Status	Select the Investigation Status from the following values: • ACVA • RJVA or CVAA • MODI
Status Description	This field displays the Status Description.
Claim of Value Date Correction	--
Accepted Value Date	Specify the Accepted Value Date for a positive response.
Credit Account	Specify the Credit Account.
Account Description	Specify the Description of the credit account.
Debtor Bank BIC	Specify the Debtor Bank BIC.
Debtor Bank Name	Specify the Debtor Bank Name.
Transfer Amount	Specify the Transfer Amount.
Debtor Account Number	Specify the Debtor Bank Account Number.

Generate Status Update Message

The Originator Bank can remind the Beneficiary Bank about the SEPA Credit Transfer inquiry 'Claim of NonReceipt' and 'Claim of Value Date Correction' that has been addressed earlier to the Beneficiary Bank and which the Beneficiary Bank has not yet replied to.

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

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

View Status Update Details

1. You can view the Status Update Details by invoking PASOTQRY.

2. Invoke PASOTQRY. Select an Inquiry Record for which you want to view the status update details. Click on 'View Status Update Details

Figure 2-81   Status Request Detail

Inbound Inquiry Processing

- Inbound Inquiry File Upload
- Response to an Inbound Inquiry
- Status Update on an Inbound Inquiry

Inbound Inquiry File Upload

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

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

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

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

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

The Inbound SEPA CT Inquiry Summary (PASINQRY) screen allows to query the inbound inquiry messages received.

You can invoke the Inbound SEPA CT Inquiry Summary (PASINQRY) screen from the Inbound ACH view summary (PASIVIEW) screen by selecting a transaction and Clicking on 'View Inquiries Received'.

Response to an Inbound Inquiry

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

The concerned Beneficiary Bank addresses its response to the Originator Bank that initiated the SEPA Credit Transfer inquiry, informing the latter about:

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

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

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

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

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

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

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

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

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

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

Status Update on an Inbound Inquiry

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

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

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

SEPA Messaging

- SEPA Messaging Preferences

SEPA Messaging Preferences

This is Network based preference screen. A file type preference field is provided in this maintenance to decide whether CSM based bulk messages to be generated or ISO messages.

This is an optional maintenance. If this maintenance is not available, the system generates EBA specific SEPA files. This is applicable to ACH CT and Direct Debits.

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

   SEPA Messaging Preferences screen is displayed

   Figure 2-82   SEPA Messaging Preferences

2. Click **New** button on the Application toolbar.

3. On **SEPA Messaging Preferences** screen, specify the fields.

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

   Table 2-31   SEPA Messaging 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.
Network Type	System defaults the Network Type on selecting the Network Code.
Network Description	System defaults the Network Description on selecting the Network Code.
File Format Details	--

**Table 2-31   (Cont.) SEPA Messaging Preferences - Field Description**

Field	Description
Non-CSM based files	Select the value between Yes or No. If the filed value is 'Yes' then SEPA ISO messages are generated for each transaction type. If SEPA Message preferences is available and the Non -CSM based files is set as 'Yes', then dispatch file generation is based on the EPC ISO message formats. • Separate files are generated for the message type • Files are generated for transactions with current date as instruction date. If back dated transactions are there settlement date is moved to current date. • Files are generated for the dispatch cycles maintained in Dispatch Parameters for the Network and service type SEPA Credit Transfer. • Number of transactions restrictions for batch is considered for total number of transactions allowed in a message. • File size restriction, if maintained in dispatch parameter is applicable.

• SEPA Messaging Preferences Summary

SEPA Messaging Preferences Summary

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

   SEPA Messaging Preferences Summary screen is displayed.

Figure 2-83   SEPA Messaging Preferences Summary
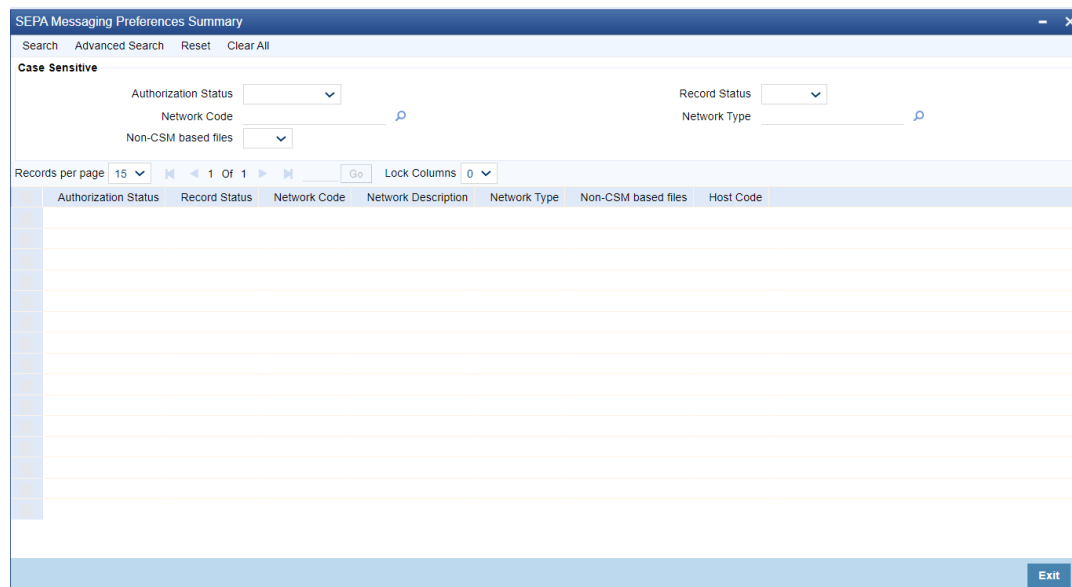
2. Search using one or more of the following parameters:

   • Authorization Status

   • Network Code

   • Non-CSM based files

- • Record Status
- • Network Type

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

System displays the records that match the search criteria.

Glossary

PADINRCL

Inbound SEPA CT Recall Request

PADINRTN

Inbound SEPA CT Return

PADIRCLV

Inbound SEPA CT Recall View

PADIRTVW

Inbound SEPA CT Return View

PADITONL

Inbound SEPA CT Transaction Input

PADITRCL

Response to Inbound SEPA CT Recall

PADIVIEW

Inbound SEPA CT Transaction View

PADORCLV

Outbound SEPA CT Recall View

PADORTVW

Outbound SEPA CT Return View

PADOTONL

Outbound SEPA CT Transaction Input

PADOTRCL

Outbound SEPA CT Recall Request Input

PADOTRTN

ACH Return Of Outbound Payment

PADOVIEW

Outbound SEPA CT Transaction View

PADRCRES

Response to Outbound SEPA CT Recall

PASINQRY

Inbound Response to an Initiated Inquiry screen

PASINRCL

Inbound SEPA CT Recall Request Summary

PASINRTN

Inbound SEPA CT Return Summary

PASIRCLV

Inbound SEPA CT Recall View Summary

PASIRTVW

Inbound SEPA CT Return View Summary

PASITONL

Inbound SEPA CT Transaction Input Summary

PASITRCL

Response Summary of Inbound SEPA CT Recall

PASIVIEW

Inbound SEPA CT Transaction View Summary

PASORCLV

Outbound SEPA CT Recall View Summary

PASORTVW

Outbound SEPA CT Return View Summary

PASOTONL

Outbound SEPA CT Transaction Summary

PASOTQRY

Viewing Initiated Inquiries

PASOTRCL

Outbound SEPA CT Recall Request Summary

PASOTRTN

ACH Return Of Outbound Payment Summary

PASOVIEW

Outbound SEPA CT Transaction View Summary

PASRCRES

Response Summary of Outbound SEPA CT Recall

PMDISTRQ

Inbound Request for Status Update View

PMDOSTRQ

Outbound Request for Status Update View

PMDSEPAM

SEPA Messaging Preferences

PMSISTRQ

Inbound Request for Status Update View Summary

PMSOSTRQ

Outbound Request for Status Update View Summary

PMSSEPAM

SEPA Messaging Preferences Summary