Oracle® Banking Payments
ACH Credit Transfer User Guide

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ORACLE®

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Preface

- **Purpose**

- **Audience**
  This manual is intended for the following User/User Roles:

  - **Documentation Accessibility**

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

Purpose

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

Audience

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

Table 1-1   User Roles

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

Documentation Accessibility

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

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.

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Maintenance Screens

- **Existing Maintenances**
  This section lists the existing maintenances that are to be re-used while processing the ACH credit transfer payments.

- **ACH Common Maintenances**

- **Generic Validation Related Maintenances**

- **ACH Credit Transfer Origination Maintenances**

- **ACH Credit Transfer Receipts Maintenances**

Existing Maintenances

This section lists the existing maintenances that are to be re-used while processing the ACH credit transfer payments.

- **Common Core Maintenances**

- **Payments Core Maintenances**

- **External Systems and Network Mapping Maintenances**

- **Pricing Related Maintenances**

Common Core Maintenances

The following are the Common Core maintenances which are referred during the payment processing:

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

Function IDs	Screen Name	Screen Usage	Optional or Mandatory
STDCRTRN	External Transaction Code Maintenance	For transaction code maintenance	Mandatory
STDECAMT	External Credit Approval System	For maintaining external core systems for accounts	Mandatory
STDCIFCR	External Customer Input	For customer details required for transactions	Mandatory
STDCRACC	External Customer Account Input	For customer account details for transactions	Mandatory

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

Payments Core Maintenances

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

Function IDs	Screen Name	Screen Usage	Optional or Mandatory
PMDHSTPR	Host Parameters Detailed	For maintaining host level preferences	Mandatory
PMDSORCE	Source Maintenance Detaile	For maintaining source codes and the related preferences	Mandatory
PMDSORNW	Source Network Preferences Detailed	For maintaining the preferences for a combination of Source code, Network Code and Transaction Typ	Mandatory
PMDNWCOD	Network Code Maintenance	For maintaining Network codes mandatory	Mandatory
PMDCTOFF	Process Cutoff Maintenance	For maintaining cutoff time for a Source, Network, Customer service model and customer.	Optional
PMDACCTL	Account Template Detailed	For maintaining accounting templates which can be linked in Network preference or pricing codes	Mandatory
PMDNWRLE	Network Rule Detailed	For defining rules for Network resolution channel-wise	Mandatory
PMDNWHOL	Network Holiday Maintenance	For defining holidays applicable for Networks	Mandatory
PMDBTPRF	Batch Processing Preferences Detailed	For maintaining bulk file preferences at Host level	Mandatory
PMDBTVAL	Batch Validations Maintenance	Maintaining back value day check and duplicate check parameters	Mandatory
PMDSJBPR	Payments Seed Job Parameters Detailed	For maintaining seed jobs used in bulk upload	Mandatory
PMDFLPRM	File Parameters Detailed	For maintaining schema definition path for inbound files received	Mandatory for XSD validation
PMDONPRF OR PMDONCST	Outbound NonUrgent Payment Preferences Detailed	For maintaining preferences for Host, Source, Customer Identifier and Settlement Account that is applied on Payment processing	Mandatory

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

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

External Systems and Network Mapping Maintenances

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

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

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

Pricing Related Maintenances

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

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

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

ACH Common Maintenances

This section details the maintenances which are common for all ACH payments.

This section contains the following sub-sections:

- Network Directory Key Maintenance
- ACH Network Details
- ACH Network Directory
- Branch Identifier for ACH Networks
- ACH Dispatch Preferences
- ACH Dispatch Preferences

- Network Directory Key Maintenance
- ACH Network Details
- ACH Network Directory
- Branch Identifier for ACH Networks
- ACH Dispatch Preferences
- ACH Dispatch Parameters
- ACH Return Code Maintenance
- ACH Return Code Linkage Maintenance
- ACH Settlement Account Derivation Rule
- ACH Reason Code Maintenance

Network Directory Key Maintenance

The Network Directory Key Maintenance screen allows users to create a Network Directory Key and link the ACH Network to the ACH Directory records.

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

   Network Directory Key Maintenance screen is displayed.

Figure 2-1   Network Directory Key Maintenance

2. Click **New** button on the Application toolbar.
3. On **Network Directory Key Maintenance** screen, specify the fields.

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

Table 2-1   Network Directory Key Maintenance - Field Description

Field	Description
Network Directory Key	Specify the Network Directory Key.
Description	Specify the Description for the Network Directory Key.
Clearing Code Mask	The Clearing code mask can be maintained with: • Number • Character • Alphanumeric The Clearing Code Mask validation is done in the following cases: • On maintaining any new Network participant Bank Code in the ACH directory • Any Generic Framework Validation of validation type 'Clearing Code Mask Validation' **Note:** • The Network Directory Key linked to the ACH Network is considered for fetching the Clearing Code Mask. • Same Directory Key can be linked to more than one Network.

ACH Network Details

The ACH Network Details screen allows users to maintain the Network details of ACH Networks.

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

   ACH Network Details screen is displayed.

   Figure 2-2   ACH Network Details

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

3. On **ACH Network Details** screen, specify the fields.

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

   Table 2-2   ACH Network Details - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Network Code	Specify the Network Code from the list of values. The list of values contains all the valid Network Codes defined for the Host in Network Code maintenance. This is a mandatory field.
Network Currency	Specify the Network Currency from the list of values. All valid currencies are listed for the currency field. For payments processed for a Network, All currencies or a single currency maintained for the Network is allowed as Transfer Currency. This is a mandatory field.
Network Description	System defaults the Network Description based on the Network Code selected.

Table 2-2   (Cont.) ACH Network Details - Field Description

Field	Description
Allow All Currencies	Select Allow All Currencies as Yes or No. If 'Allow All Currencies' is maintained as 'No, you can link a specific currency to the Network as in the existing functionality. If the 'Allow All currencies' filed value is maintained as 'Yes', then you can allow any currency as transfer currency in the transaction using this Network. **Note:** For Normal Clearing Networks this field value is to be maintained as 'No' and Network Currency should be maintained.
Payment Type	System defaults the Payment Type based on the Network Code selected.
Service ID Details	--
Network Service ID	Specify the ISO clearing identification code. Alternatively, you can select the Network Service ID from the option list. The list displays allowed ISO codes.
Proprietary Service ID	Specify the Proprietary Service ID, if the Network Service ID is proprietary in nature. If the Service ID or Proprietary Service ID is present, it gets populated in the message group header of ACH Credit Payments and in the Sanctions requests. **Note:** Only one of the fields Network Service ID/Proprietary Service ID can have input value.
Network Identifiers	--
Network BIC	Specify the Network BIC. Alternatively, you can select the Network BIC from the option list. This is an optional field. All valid BIC codes available in BIC Code Details (Function ID: ISDBICDE) are listed in this field.

Table 2-2   (Cont.) ACH Network Details - Field Description

Field	Description
Clearing System Code / Clearing System Proprietary	If the Clearing System Code is part of ISO published list of codes, you can maintain it in Clearing System Code field. All valid ISO clearing codes as available in External code list for External Clearing System Identification1 gets listed. If the Network Clearing code is a proprietary code you can maintain the same in Clearing System Proprietary field. **Note:** The System validates that only one of the fields Clearing System Code / Clearing System Proprietary is having a value.
Network Member ID	Specify the Clearing Code of the Network in this field. System performs clearing code mask validation for the entered value, if the mask is maintained for the Network Directory Key linked to the Network. If Clearing code or Proprietary code is maintained, it is mandatory to maintain the Network Member ID.
Other Details	--
Network Directory Key	All Valid Network Directory Keys are listed in this field. For an Originated Credit Transfer, the Creditor Bank Codes are validated against the ACH Network Directory records which are having the same Network Directory Key as the Network. This is a mandatory field.
Network Participation	Select the Network Participation type from the following: • Direct • Indirect **Note:** When the Network participation is 'Indirect' it is assumed that the details maintained are pertaining to the partner bank which handles the credit transfers for the bank.
Settlement Account	Specify the External Nostro account for the settlement of the Clearing.

• ACH Network Summary

ACH Network Summary

The ACH Network Summary screen allows users to view the list of records maintained in ACH Network Details screen.

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

ACH Network Summary screen is displayed.

Figure 2-3   ACH Network Summary
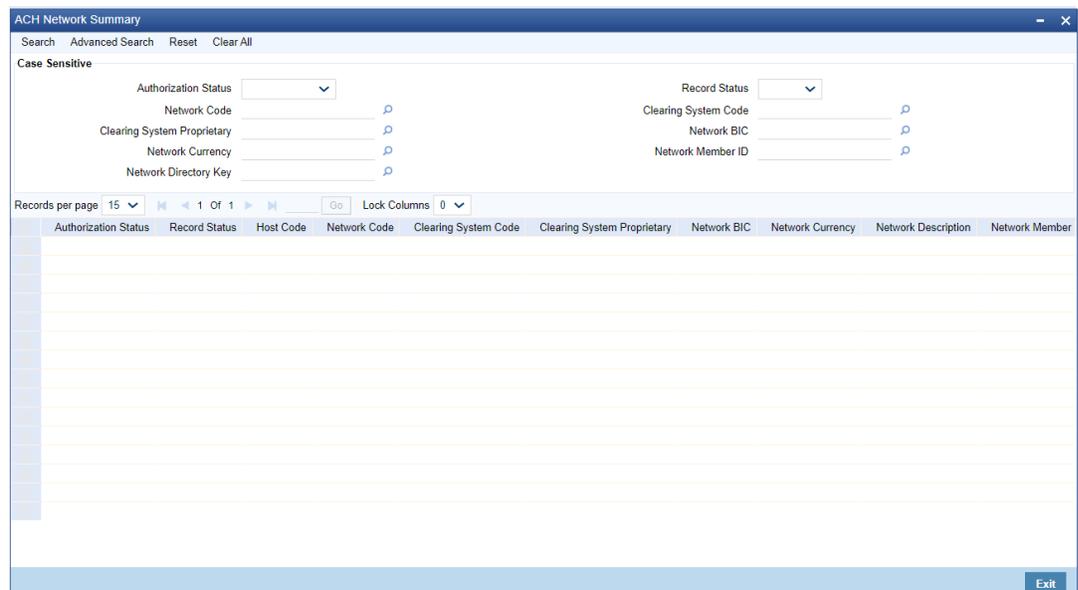
2. Search using one or more of the following parameters:

   • Authorization Status

   • Record Status

   • Network Code

   • Clearing System Code

   • Clearing System Proprietary

   • Network BIC

   • Network Currency

   • Network Directory Key

   • Network Member ID

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

   System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

ACH Network Directory

The ACH Network Directory screen allows users to maintain the participant bank details for ACH Networks.

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

   ACH Network Directory screen is displayed.

Figure 2-4   ACH Network Directory

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

3. On **ACH Network Directory** screen, specify the fields.

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

Table 2-3   ACH Network Directory - Field Description

Field	Description
Network Directory Key	Specify the Network Directory Key from the list of values. The list of values contains all the valid Network Directory Keys maintained in Network Directory Key Maintenance (Function ID: PMDDRKEY).
Bank Code	Specify the Bank Code for which redirection is required. This is a mandatory field.
Bank Name	Specify the Bank Name for the Bank Code entered.
Clearing System Code	Select the Clearing System Code from the list of values. The list of values contains all the valid ISO clearing codes as available in External code list for External Clearing System Identification.
Clearing System Code / Clearing System Proprietary	Specify either Clearing System Code or Clearing System Proprietary.
Participation Type	Select the bank Participation Type from the following: • Direct • Indirect
Direct Bank Code	Specify the Bank Code for Indirect Participants.
Valid From Date	Specify the Valid From Date. If maintained, system validates this field. This is a optional field.
Valid Till Date	Specify the Valid Till Date. If maintained, system validates this field. This is a optional field.
BIC Details	--
BIC Code	Select the valid BIC Code. This is an optional field.
BIC Name	System defaults the BIC Name based on the BIC Code selected.

Table 2-3   (Cont.) ACH Network Directory - Field Description

Field	Description
Unstructured Address Details	--
Address Line 1-7	Specify the unstructured address of the participant bank in the Address lines specified.
Structured Address Details	Specify the structured address of the participant bank by entering the following fields: • Department • Sub Department • Street Name • Building Number • Building Name • Floor • Post Box • Room • Post Code • Town Name • Town Location Name • District Name • Country SubDivision • Country
Address Type	--
Code	Select the Code from the list of values.
Proprietary ID	Specify the Proprietary ID.
Proprietary Issuer	Specify the Proprietary ID Issuer.
Proprietary Scheme Name	Specify the Scheme Name. > ✏ **Note:** > > Select either Address Type as either 'Code' or 'Proprietary ID field'. If Proprietary ID is provided, Proprietary Issuer field is Mandatory. Proprietary Issuer/Proprietary Scheme Name fields are allowed only if Proprietary ID is input.

ACH Network Directory Summary

The Network Directory Key Maintenance Summary screen allows users to query ACH Network Directory records.

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

   Network Directory Key Maintenance Summary screen is displayed.

Figure 2-5   Network Directory Key Maintenance Summary
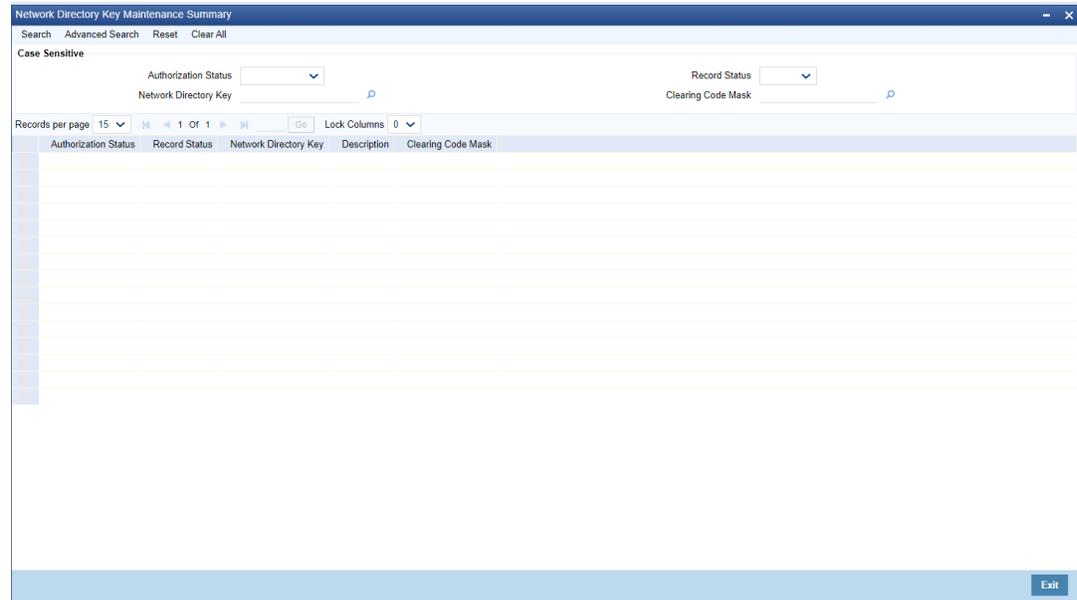
2. Search using one or more of the following parameters:

   - Authorization Status

   - Record Status

   - Network Directory Key

   - Clearing Code Mask

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

   System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

Directory File Upload

File upload support is provided using file envelope for full file upload and incremental file upload. A new file type 'achDir' is added in File envelop maintenance (Function ID: PMDFLEVP). For further details related to the screen, please refer to the Payment Maintenance Guide.

Every record in the upload file should have the status as 'OPEN' or 'CLOSED'. Historical amendment records cannot be part of the ACH Directory upload file.

Branch Identifier for ACH Networks

The Branch Identifier for ACH Networks screen allows users to maintain the clearing code for each branch of operation for a particular Network.

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

   Branch Identifier for ACH Networks screen is displayed.

Figure 2-6   Branch Identifier for ACH Networks

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

3. On **Branch Identifier for ACH Networks** screen, specify the fields.

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

Table 2-4   Branch Identifier for ACH Networks - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Network Code	Specify the Network Code from the list of values. The list of values contains all the valid Network Codes defined for the Host in Network Code maintenance. This is a mandatory field.
Host Code Description	System defaults the description of the Host Code displayed.
Network Description	System defaults the Network Description based on the Network Code selected.
Network Type Description	System defaults the Network Type Description on the Network selected.
Branch Code	Specify the Branch Code from the list of value. All valid Branch Codes maintained in the system is listed. This is a mandatory field.
Clearing Member ID	Specify the Clearing Member ID of the Branch for the Network. All valid Bank codes maintained in ACH directory for the Directory key of the Network are listed in the Clearing Member ID field. **Note:** Branch Identifier maintenance is optional. If this maintenance is not available, Branch BIC is used for payment processing.

• Branch Identifier for ACH Networks Summary

Branch Identifier for ACH Networks Summary

The Branch Identifier for ACH Networks Summary screen allows users to query Branch Identifier for ACH Network records.

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

   Branch Identifier for ACH Networks Summary screen is displayed.

Figure 2-7   Branch Identifier for ACH Networks Summary
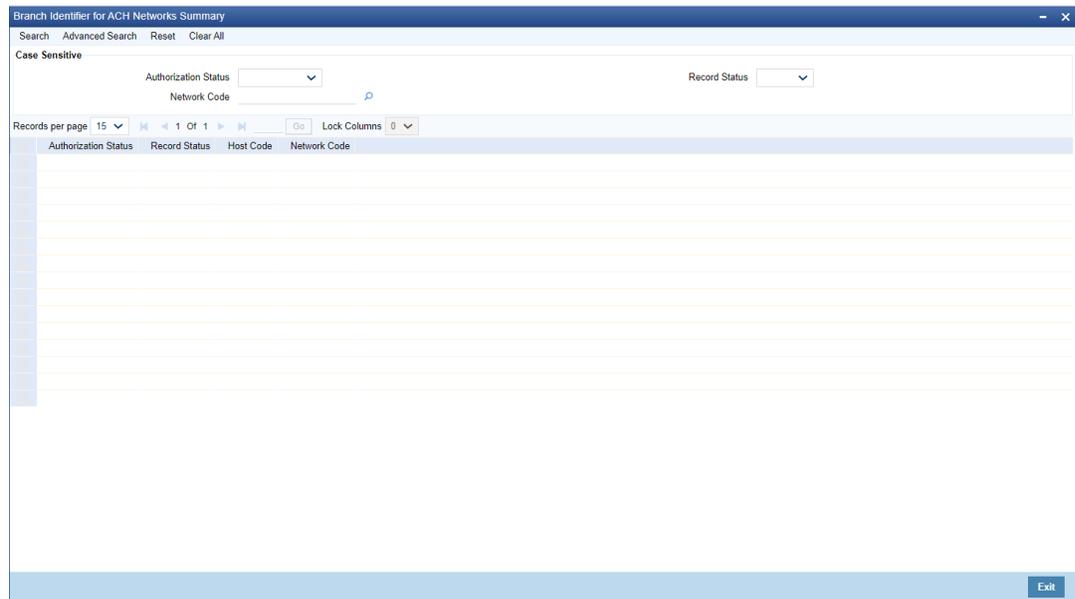
2. Search using one or more of the following parameters:

   • Authorization Status

   • Record Status

   • Network Code

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

   System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

ACH Dispatch Preferences

The ACH Dispatch Preferences screen allows users to capture the preferences for Dispatch processing.

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

   ACH Dispatch Preference screen is displayed.

Figure 2-8   ACH Dispatch Preference

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

3. On **ACH Dispatch Preference** screen, specify the fields.

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

Table 2-5   ACH Dispatch Preference - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Network Code	Specify the Network Code from the list of values. The list of values all the valid Networks of payment type 'ACH CT'. This is a mandatory field.
Network Type Description	System defaults the Network Type Description based on the Network Code selected.
Network Description	System defaults the Network Description based on the Network Code selected.
Dispatch Preferences	--
Network Lead Days	You can specify Network Lead Days in this field. Network lead days can maintained to derive the latest date by which the dispatch file can be sent to the Network / Partner Bank and meet the value date. The number of days are counted as Network Working Days. This field allows the value from 0-9. This is defaulted as zero on save, if no value is maintained.
Earliest Dispatch Days	You can specify earliest Dispatch Days in this field, if it is possible to dispatch the messages earlier than the lead days. Earliest dispatch days entered should be greater than Network Lead Days maintained.
Dispatch On Us Transfer	This preference can have the value as 'Yes' or 'No'. If for an On Us transfer, auto booking of inbound transaction is to be done by the system, then the preference has to be maintained as 'No' i.e. dispatch is not applicable. If Dispatch On Us Transfer value is 'Yes', then On Us transfers are processed as normal outbound transactions. Dispatch is applicable for such transactions. Default value is 'No' for this preference.
Network Cutoff Time	--

Table 2-5   (Cont.) ACH Dispatch Preference - Field Description

Field	Description
Network Time Zone	Specify the Network Time Zone from the list of values that contains all the valid Time zones.
Cutoff Hour	Specify the Network Cutoff Hour.
Minute	Specify the Network Cutoff Minute.
Extended Cutoff Hour	If Extended Dispatch cycles are allowed for the Network, specify the hour for Extended Cutoff Hour.
Minute	If Extended Dispatch cycles are allowed for the Network, specify the hour for Extended Cutoff Minute. Maintaining Extended Cutoff Time is optional. If Extended Cutoff time is maintained, it has to be later than Network Cutoff time maintained. **✎ Note:** Hour field allows the numbers 00-23.Minutes field allows the numbers up to 00 - 59. The cutoff times is stored in table in Network Time Zone. While processing Network cutoff for a transaction, the cutoff time is converted in Host Time Zone for validation.

ACH Dispatch Parameters

The ACH Dispatch Parameters screen allows users to captures the details of normal/extended dispatch cycles based on Dispatch file type.

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

   ACH Dispatch Parameters screen is displayed.

Figure 2-9   ACH Dispatch Parameters

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

3. On **ACH Dispatch Parameters** screen, specify the fields.

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

Table 2-6   ACH Dispatch Parameters - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Network Code	Specify the Network Code from the list of values. The list of values all the valid Networks of payment type 'ACH CT'. This is a mandatory field.
Network Description	System defaults the Network Description based on the Network Code selected.
Network Payment Type	Select the Network Payment Type, Generic is the default value.
Dispatch File Type	Select the Dispatch File Type from the following: • Originated CT Payment • CT Receipts Return • Originated CT Reversal • DD Receipts Return • Originated DD Collection
Maximum File Size (in MB)	Specify the Maximum File Size (in MB).
Aggregate Amount Allowed	This field is for capturing the maximum amount allowed in a single file. The aggregate transfer amounts of individual transactions are considered for validating this limit.

Table 2-6   (Cont.) ACH Dispatch Parameters - Field Description

Field	Description
Transaction Count Allowed	The maximum number of transactions allowed in a single file can be maintained in this field. **✎ Note:** Maintaining file level limits is not mandatory. If any of the above limit values is maintained, the system splits the payments for the same dispatch cycle into multiple files on reaching the maximum allowed limit.
Schema Definition File Path	Specify the Scheme Definition File path here. This field is used for maintaining the path of XSD file with which the dispatch file is validated. Default value is 'No' for this preference.
Dispatch Mode	Select the Dispatch Mode from the following: • Scheduled (Default) • External
Network Time Zone	This filed displays Network Time Zone.
Network Cutoff Time	This filed displays Network Cutoff Zone.
Network Extended Cutoff Time	This filed displays Network Extended Cutoff Zone.
Dispatch Cycles	--
Dispatch Time	Specify the required Dispatch Time in HH:MM format.
Extended Dispatch Cycles	--
Dispatch Time	Specify the required Dispatch Time in HH:MM format. **✎ Note:** In HH:MM format, Hour field allows the numbers 00 - 23. Minutes field allows the numbers up to 00 - 59. Maintaining Extended Dispatch cycles is optional. If Extended cycles are maintained, it has to be later than normal Dispatch cycle time.

ACH Return Code Maintenance

The ACH Return Code Maintenance screen allows users to maintains the Return Codes applicable while processing ACH Return transactions.

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

    ACH Return Code Maintenance screen is displayed.

Figure 2-10   ACH Return Code Maintenance
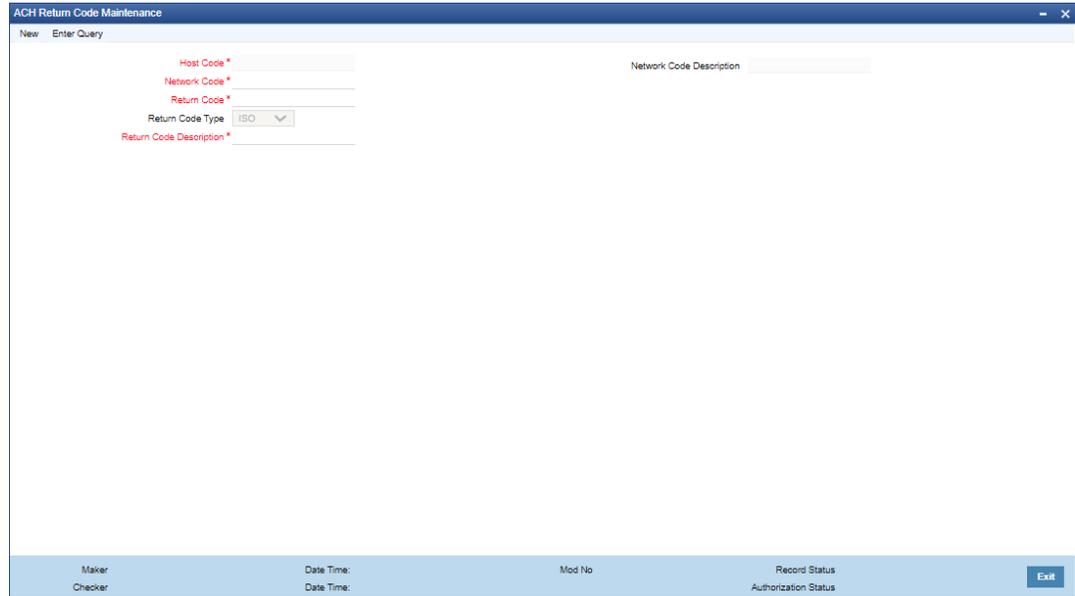
2. Click **New** button on the Application toolbar.

3. On **ACH Return Code Maintenanc** screen, specify the fields.

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

Table 2-7   ACH Return Code Maintenanc - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Network Code	Specify the Network Code from the list of values. The list of values contains all the valid Networks of payment type 'ACH CT' and 'ACH DD'.This is a mandatory field.
Network Code Description	System defaults the Network Description based on the Network Code selected.
Return Code	Specify the Return Code.
Return Code Type	Specify the Return code type as 'ISO' or 'Others'.
Return Code Description	Specify the Return Code Description.

- [ACH Reason Code Maintenance Summary](#)

ACH Reason Code Maintenance Summary

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

   ACH Reason Code Maintenance Summary screen is displayed.

Figure 2-11   ACH Reason Code Maintenance Summary
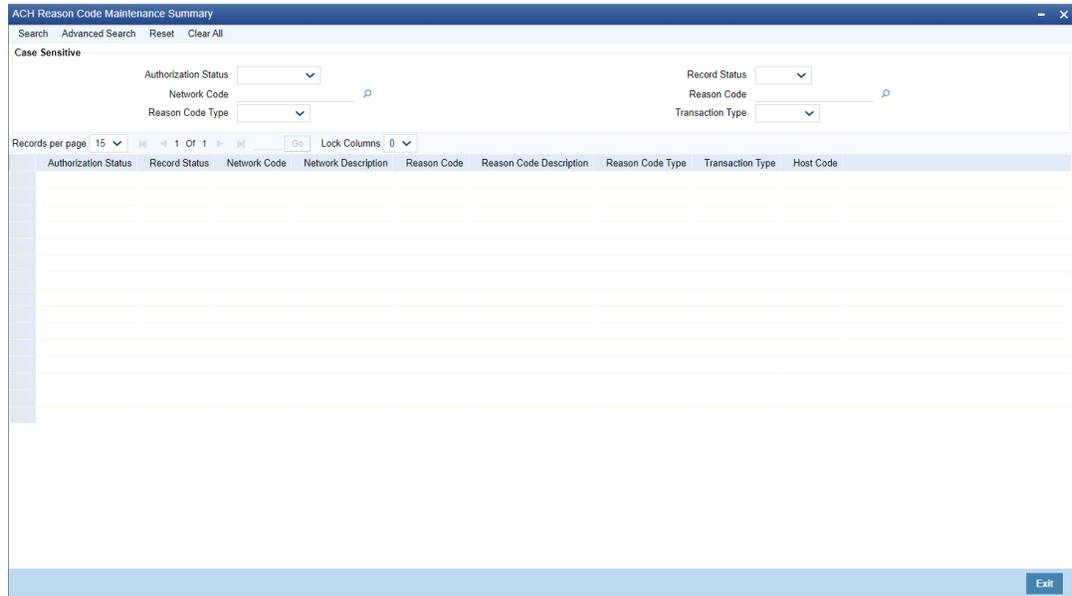
2. Search using one or more of the following parameters:

    •   Authorization Status

    •   Record Status

    •   Network Code

    •   Return Code Type

    •   Return Code

    •   Transaction Type

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

    System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

ACH Return Code Linkage Maintenance

System error codes can be linked to these Return codes in this screen to facilitate the derivation of Return Codes during auto return processing.

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

    ACH Return Code Linkage Maintenance screen is displayed.

Figure 2-12   ACH Return Code Linkage Maintenance

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

3. On **ACH Return Code Linkage Maintenance** screen, specify the fields.

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

Table 2-8   ACH Return Code Linkage Maintenance - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Network Code	Specify the Network Code from the list of values. The list of values contains all the valid Networks of payment type 'ACH CT'.This is a mandatory field.
Network Description	System defaults the Network Description based on the Network Code selected.
Return Code	For this field, the list of values are fetching the Return codes maintained in ACH Return code maintenance. You can select a Return Code from the list.
Return Code Type	For the Return Code selected, the Return Code type is populated by the system as 'ISO' or 'Others'.
Return Code Description	The system defaults the Return Code Description based on the Return Code selected.
Network Type Description	System defaults the Network Type Description based on the Network Code selected.
Error Code Linkage	If the ACH transactions need to be auto-returned in case of any exception encountered during processing, the corresponding error code has to be linked to a Return Code. The error code field lists both User defined Error codes and the system error codes which allow auto-return processing.
Error Type	Specify the Error Type as given below: • Internal - For system error codes, Error Type is maintained as 'Internal' • Generic Validations • External Errors

Table 2-8 (Cont.) ACH Return Code Linkage Maintenance - Field Description

Field	Description
Error Code	This field lists the Error Codes based on the Error Type selected. If the Error Type selected is 'Internal', all the system error codes which allow auto-return processing are listed.
Description	This field is defaulted by the system with the Error Code description maintained for the Error Code selected. ✎ **Note:** Same error code cannot be linked to more than one Return Code for the same Network Code.

- ACH Return Code Linkage Maintenance Summary

ACH Return Code Linkage Maintenance Summary

The ACH Return Code Linkage Maintenance Summary screen allows users to query the maintained returned codes.

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

   ACH Return Code Linkage Maintenance Summary screen is displayed.

Figure 2-13 ACH Return Code Linkage Maintenance Summary
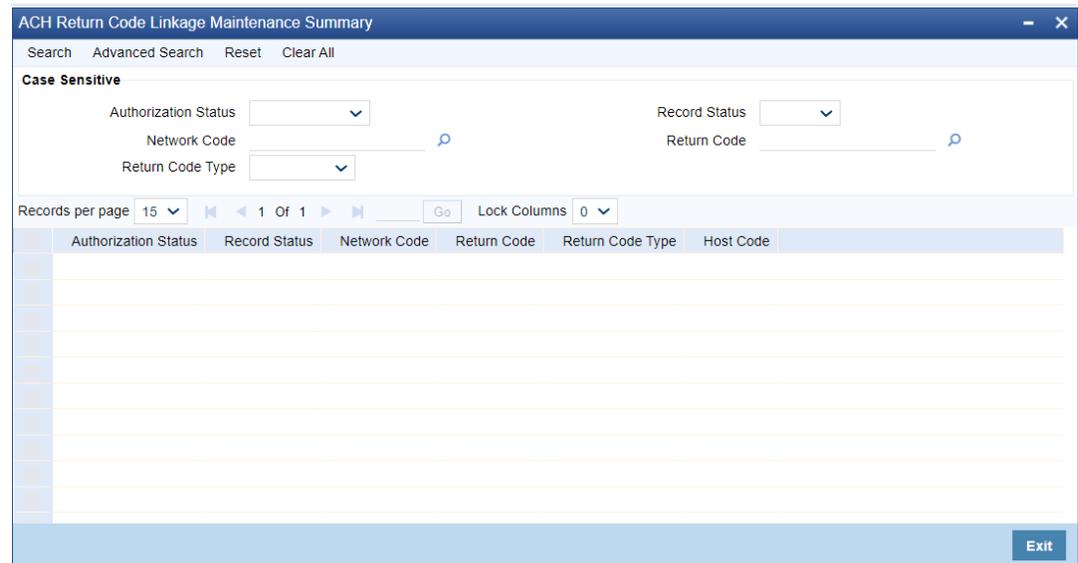
2. Search using one or more of the following parameters:

   - Authorization Status

   - Record Status

   - Network Code

   - Return Code

- Return Code Type

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

   System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

ACH Settlement Account Derivation Rule

The ACH Settlement Account Derivation Rule screen allows users to perform settlement account derivation as part of ACH CT/ACH DD Receipts.

Settlement Account derivation is applicable only if the preference is maintained in ACH CT/ ACH DD Receipt Preferences (Function ID: PYDINPRF/PZDINPERF).

> **Note:**
>
> For Clearing files, Nostro account can be maintained in Receipts Inbound Preferences. This maintenance is to be used only in cases where the files are received from third party sources and the Network is to be derived record by record.

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

   ACH Settlement Account Derivation Rule screen is displayed.

Figure 2-14   ACH Settlement Account Derivation Rule

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

3. On **ACH Settlement Account Derivation Rule** screen, specify the fields.

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

Table 2-9   ACH Settlement Account Derivation Rule - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Host Description	System defaults the Host Description based on the Host Code selected.
Network Code	Specify the Network Code from the list of values.
Network Description	System defaults the Network Description based on the Network Code selected.
Network Type Description	System defaults the Network Type Description based on the Network Code selected.
Rule Name	Specify the name of the rule.
Rule Expression	The expression can be filled in the Expression Details multi block. On the click of Populate button, the expression gets built and displayed in this field.
Settlement Account Type	Select the Settlement Account Type from the below values: • Nostro Account • General Ledger • Counter Party Account
Settlement Account	Specify the Settlement Account from the list of values. The settlement Account is mandatory if the type is selected as Nostro Account/General Ledger.
Priority	Specify the priority number for rule execution.
Expression Details	--
Expression Section	Specify the unique sequence number for the expression defined.
Scope	Specify the scope assigned to the Left operand.
LOP Type	Select the type of Left operand from the following values: • Parameter • Expression • Constant
LOP Data Type	Select the Data type of Left operand from the following: • String • Date • Number
LOP Function Type	Select the LOP Function type from following: • IndexOf • SubString • Length of • Uppercase • Lowercase
Function Details	If the LOP Function Type is selected, then it is mandatory to provide Function Details. You can invoke 'Function Details' screen by clicking on the 'Function Details' button.
LOP Operand	Specify the Left Operand value details in the rule expression.
Operator	Select the Operator details from the following: • Greater Than • Less Than • Not Equal To • Equal To • Greater Than or Equal To • Less Than or Equal To

Table 2-9   (Cont.) ACH Settlement Account Derivation Rule - Field Description

Field	Description
ROP Type	Select the type of Right operand from the following:. • Constant • Expression
ROP Data Type	Select the type of Right operand Data from the following: • String • Number
ROP Operand	Specify the Right operand value details.
Scope	Specify the scope assigned to the Right operand.
Logical Operators	Select the Logical Operators from the following: • And • OR
Populate	Click this button after specifying the expression details. The following are the rule elements available for maintaining the rules:

Basis Element	Details
SOURCE_CODE	Source code of the transaction
PRODUCT_TYPE	If FIToFICstmrDrctDbt/DrctDbtTxInf/Dbtr/Id/OrgId/Othr/ SchmeNm/Prtry = 'PRODUCT_TYPE' then the tag value FIToFICstmrDrctDbt/DrctDbtTxInf/Dbtr/ Id/OrgId/Othr/Id = <Product type value> The product type value can be provided in any occurrence of Organization other ID in case of multiple occurrences.
TXN_BRANCH	Transaction Branch
TRANSFER_CCY	Transfer Currency
INSTD_AGT_BIC	Instructed Agent BIC
INSTD_AGT_MMID	Instructed Agent Member ID
INSTG_AGT_BIC	INSTG_AGT_BIC
INSTG_AGT_MMID	Instructing Agent Member ID
DBTR_AGT_MMID	Debtor Agent Member ID
CDTR_AGT_MMID	Creditor Agent Member ID

• ACH Settlement Account Derivation Rule Summary

ACH Settlement Account Derivation Rule Summary

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

    ACH Settlement Account Derivation Rule Summary screen is displayed.

Figure 2-15   ACH Settlement Account Derivation Rule Summary
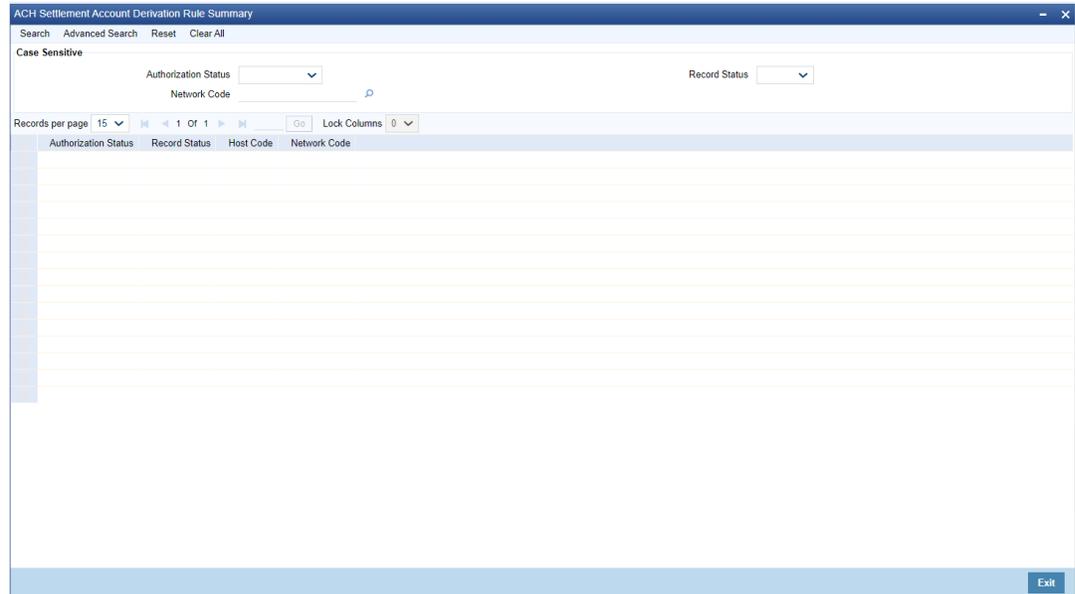
2. Search using one or more of the following parameters:

   • Authorization Status

   • Record Status

   • Network Code

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

   System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

ACH Reason Code Maintenance

The ACH Reason Code Maintenance screen allows users to maintain reversal or cancellation/reject reason codes for ACH CT and ACH DD.

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

   ACH Reason Code Maintenance screen is displayed.

Figure 2-16   ACH Reason Code Maintenance

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

3. On **ACH Reason Code Maintenance** screen, specify the fields.

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

Table 2-10   ACH Reason Code Maintenance - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Host Code Description	System defaults the Host Description based on the Host Code selected'.
Network Code	Specify the Network Code from the list of values.
Network Code Description	System defaults the Network Description based on the Network Code selected.
Network Type Description	System defaults the Network Type Description based on the Network Code selected.
Transaction Type	Select the Transaction Type from the following: • Reversal • Cancel • Network Reject
Return Code Type	Select the Settlement Account Type from the following: • ISO • Proprietary
Return Code	Specify the Reason Code from the list of values, if Reason code type is ISO. If the Reason code type is Proprietary, you can specify the Reason Proprietary value.
Reason Code Description	System defaults the Network Description based on the Reason Code selected.

• ACH Reason Code Maintenance Summary

ACH Reason Code Maintenance Summary

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

   ACH Reason Code Maintenance Summary screen is displayed.

   Figure 2-17   ACH Reason Code Maintenance Summary
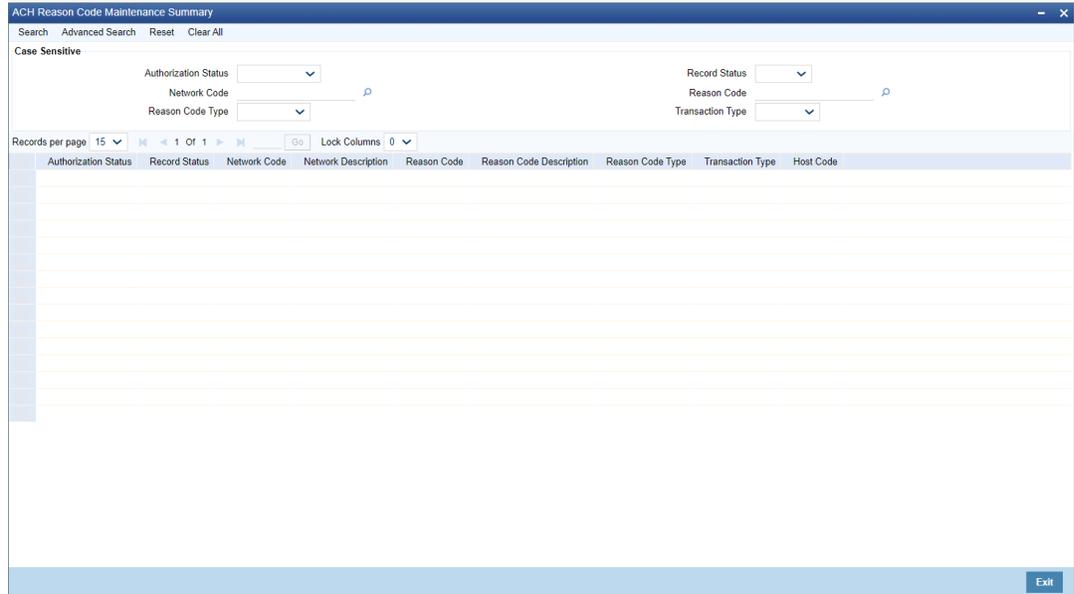
2. Search using one or more of the following parameters:

   • Authorization Status

   • Record Status

   • Network Code

   • Return Code Type

   • Return Code

   • Transaction Type

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

   System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

Generic Validation Related Maintenances

Generic validations are user defined validations, executed along with other system validations during each processing stage of the transaction based on the Resultant Action defined. You can configure these validations using the below listed maintenances.

This section contains the following sub-sections:

• Generic Validation Framework Maintenance

• ACH Special Character Set Maintenance

- User Defined Error Codes

- Custom Rule for Generic Validation

- Generic Validation Framework Maintenance

- ACH Special Character Set Maintenance

- User Defined Error Codes

- Custom Rule for Generic Validation

- External Validator Maintenance

Generic Validation Framework Maintenance

You can maintain generic validations for various ISO tags in the ISO message for the transaction type selected.

The validations can be maintained for a combination of Network Code, Transaction Type and Resultant Action. Against each Resultant Action listed, multiple validations can be set up in the same maintenance record, using this screen.

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

   Generic Validation Framework screen is displayed.

Figure 2-18   Generic Validation Framework

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

3. On **Generic Validation Framework** screen, specify the fields.

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

Table 2-11   Generic Validation Framework - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Network Code	Specify the Network Code from the list of values. The list of values contains all the valid Networks of payment type 'ACH CT'. This is a mandatory field.

Table 2-11   (Cont.) Generic Validation Framework - Field Description

Field	Description
Transaction Type	Select the transaction type from the drop-down list. This is a mandatory field. The list displays the following values: • Originated CT-Payment • CT Receipts-Payment
Resultant Action	Resultant Action lists following options, if the maintained validation fails: • Cancel: This action cancels the transaction. • Replace: If the validation fails, replacement action gets applied considering the values in the fields Replacement Type & Replacement Value. • Exception: The transaction moves to Process Exception (PE) queue if any of the validation fails. • Repair: The transaction moves to Repair (TR) queue on validation failure. • Override: The transaction moves to Business Override (BO) Queue. • Report: If the validation fails, the transaction details gets logged into a generic validation related table for reporting and the transaction proceeds with the next stage of processing.
Network Description	System defaults the description of the Clearing Network selected.
Network Type Description	System defaults the Network Type Description on the Network selected.
Validation Details	--
Priority	You can assign the priority number in which the maintained validation details are to be executed.

Table 2-11   (Cont.) Generic Validation Framework - Field Description

Field	Description
ISO Structure and ISO tag	Specify the ISO Structure and ISO tag from the list of values. The list of values contains the ISO structure and ISO Message Tag for which validations are to be maintained. Example: If the validation is to be maintained for Debtor Name ISO structure - FIToFICstmrCdtTrf/CdtTrfTxInf/ ISO tag - Dbtr/Nm **Figure 2-19 ISO Tag** **✎ Note:** The ISO tags which are repetitive in nature is not allowed to link in Generic Validation Framework in 14.3.1.
Sequence Number	This field is provided to maintain the sequence number if the ISO tag is having multioccurrence like party identifier tags. It is mandatory to provide the sequence number, multioccurrence is allowed for the tag.
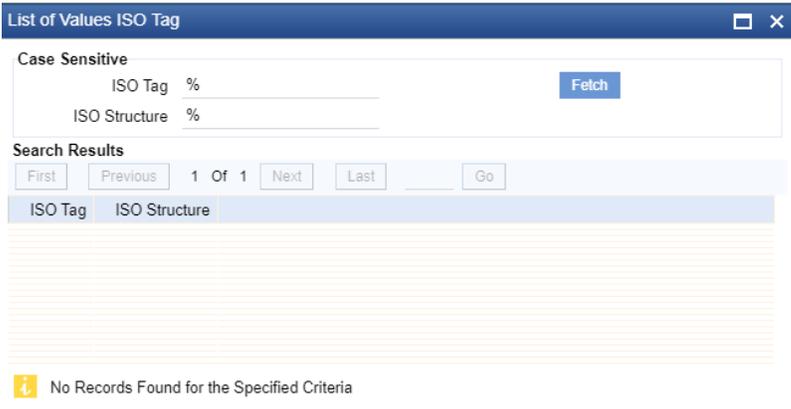
Table 2-11   (Cont.) Generic Validation Framework - Field Description

Field	Description
Validation Type	Specify the Network Code from the list of values. The Validation types are: • Min Value • Max Value • Min Length • Max Length • Length • Mandatory • Null Value • Value Equal To • Back Value Limit Days • Future Value Limit Days • Clearing Code Mask Validation • Clearing Code Validation • Bene Name Match • IBAN Validation • Data Type • Must Start With • Must Contain • Must not start with • Must not contain • Special Character Validation • Custom • External
Parameter	Specify the Parameter based on which the validation has to be processed.
Replacement Type	Select the Replacement Type as follows, if the Resultant Action is maintained as Replace. • Replace - This replacement type replaces the original value of the ISO message tag with the Replacement value maintained. • LPAD - This replacement type is allowed only if the Validation Type is 'Min Length'. The original value is left padded with the Replacement value till the length of the tag becomes equal to minimum length given in Parameter field. • RPAD- This replacement type is allowed only if the Validation Type is 'Min Length'. The original value is right padded with the Replacement value till the length of the tag becomes equal to minimum length in Parameter field. • Retain First -This replacement type is allowed only if the Validation Type is 'Max Length'. The original value is trimmed from the end till the length of the tag becomes equal to maximum length allowed in Parameter value. • Retain Last - This replacement type is allowed only if the Validation Type is 'Max Length'. The original value is trimmed from the beginning till the length of the tag becomes equal to maximum length.
Replacement Value	Specify the Replacement Value.

Table 2-11   (Cont.) Generic Validation Framework - Field Description

Field	Description
Validator Name	If the Validation type is 'Custom' this field lists the valid Custom Rules maintained (existing functionality) for the Transaction type. If validation type is 'External', then the same field lists all the valid External Validators maintained for the Network and Transaction Type. **Note:** If validation type is 'External', only Validator Name' field and 'Error code' field are enabled for input. Other fields like Parameter, Replacement type, Replacement value & Special character standard get disabled.
Special Character Standard	Select the Special Character Standard, if the Validation Type is Special Character Validation. For more details, please refer ACH Special Character Set Maintenance.
Error Code	Custom Error Codes defined in the 'User Defined Error Code 'Maintenance (Function ID: PMDERRCD) with Error Type as 'Generic Validations' are listed in this field. It is mandatory to link an error code for every validation. It is possible to link same error code for multiple validations. For more details, please refer User Defined Error Codes.

- Generic Validation Framework Summary

Generic Validation Framework Summary

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

   Generic Validation Framework Summary screen is displayed.

Figure 2-20   Generic Validation Framework Summary
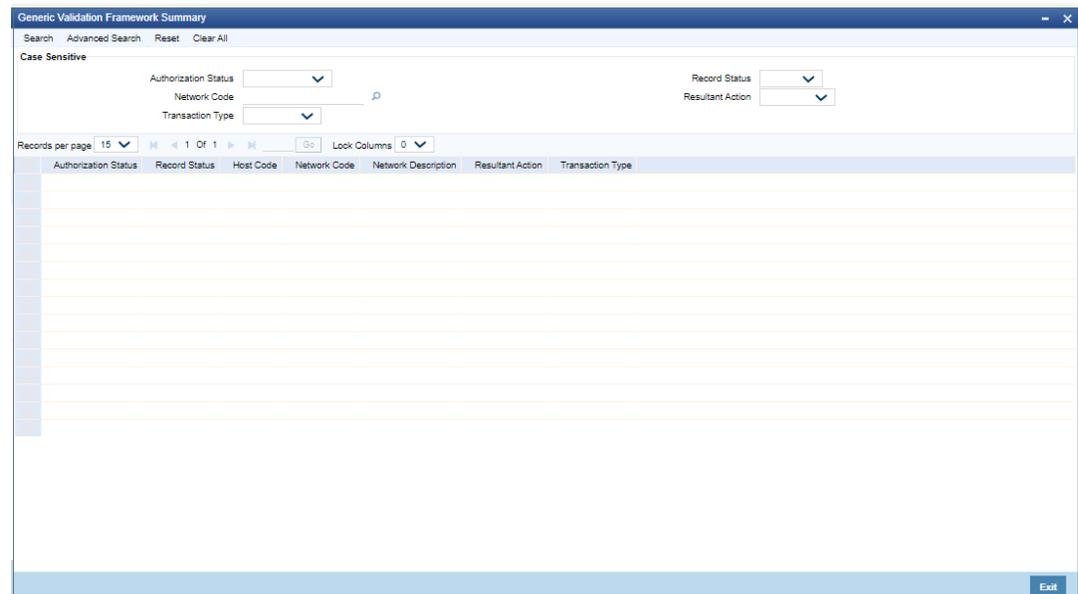
2. Search using one or more of the following parameters:

- Authorization Status

- Network Code

- Record Status

- Currency

- Payment Type

- Transaction Type

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

    System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

ACH Special Character Set Maintenance

The ACH Special Character Set Maintenance screen allows users to maintain Special Character Standard for ACH transactions.

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

    ACH Special Character Set Maintenance screen is displayed.

Figure 2-21   ACH Special Character Set Maintenance

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

3. On **ACH Special Character Set Maintenance** screen, specify the fields.

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

Table 2-12   ACH Special Character Set Maintenance - Field Description

Field	Description
Special Character Standard	Specify the Special Character Standard. This is a mandatory field.
Standard Description	Specify the Standard Description.
Allowed Numbers	Allowed Numbers is defaulted with numbers 0-9 on initiating a new maintenance using the operation 'New'. You can delete some of the numbers, if required.
Allowed Alphabets	Allowed Alphabets is defaulted as a-z and A-Z. You can modify the same.
Allowed Special Characters	Allowed Special character' field defaults the characters allowed by SWIFT Z character set. You can add/delete the characters as required.
Allowed Other Characters	Specify any Allowed Other Characters, if required to be added in the allowed list of special characters.
Default **Replacement Character**	You can maintain list of disallowed characters and corresponding replacement characters can be maintained in the multi-record block provided in the screen. If the replacement character is not maintained for a disallowed character, it is replaced with 'Default Replacement Character' maintained in the Header section. This is a mandatory field. **Note:** On saving the maintenance, the system validates that 'Default Replacement Character' in the Header section and the 'Replacement characters 'defined in the multi-block are as part of allowed character list. If you need to maintain Space as a special character or replacement character, you can maintain the same as 'space'.

- Nonprintable Character List
- ACH Special Character Set Maintenance Summary

Nonprintable Character List

- Click the **Nonprintable Character** button in the maintenance screen to invoke this sub screen.

Figure 2-22   Nonprintable Character List
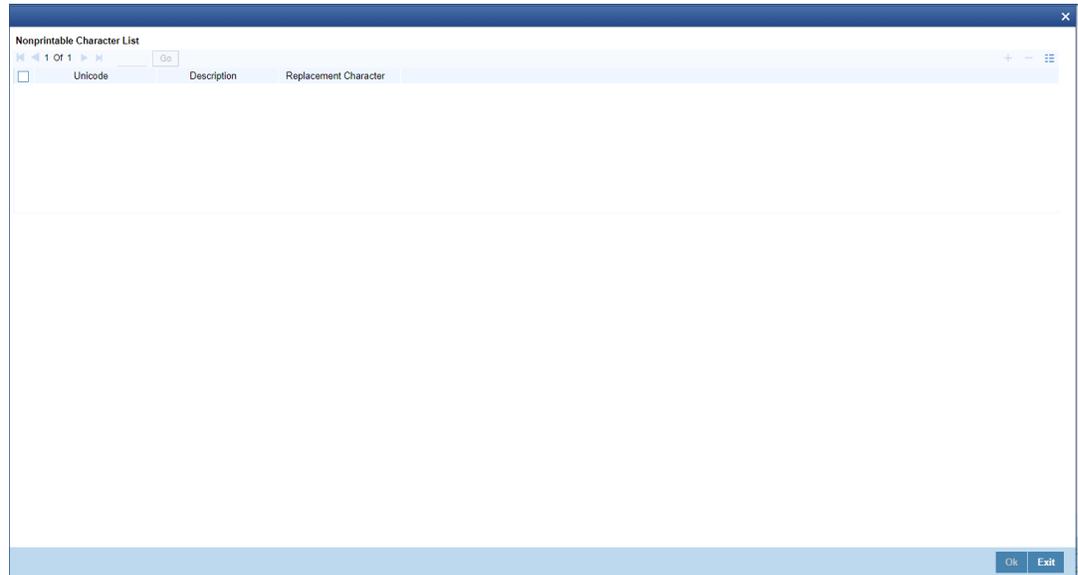
Unicode & Description

Specify the Unicode for required non-printable character and description for the same.

Replacement Character

Specify the Replacement Character for each Unicode. This can be one or more characters or space. The replacement characters has to be part of allowed list of special characters.

It is mandatory to maintain the replacement character. The replacement character is applied only if Resultant action is selected as 'Replace' for Special character check in Generic Validation Framework.

ACH Special Character Set Maintenance Summary

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

   ACH Special Character Set Maintenance Summary screen is displayed.

Figure 2-23   ACH Special Character Set Maintenance Summary
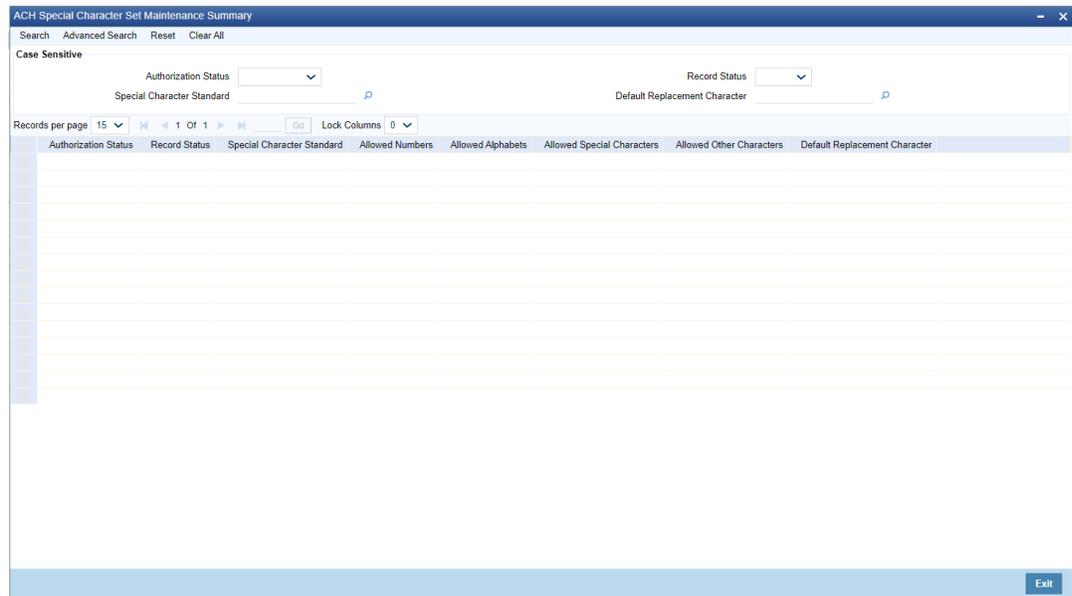
2. Search using one or more of the following parameters:

    •   Authorization Status

    •   Record Status

    •   Special Character Standard

    •   Default Replacement Characte

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

    System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

User Defined Error Codes

You can define User Defined Error Codes, using this screen to link it against the generic validations defined in the Generic Validation Framework screen. This is a common maintenance for Generic Validation Error Codes and External System Error Codes.

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

    User Defined Error Codes screen is displayed.

Figure 2-24   User Defined Error Codes

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

3. On **User Defined Error Codes** screen, specify the fields.

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

Table 2-13   User Defined Error Codes - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Error Code	Specify the Error Code. This is a mandatory field.
Error Description	Specify the Error Description which is to be displayed to the user against the Error code.
Language	The different language codes allowed for maintaining the Error description are listed. You can select the language of the error description.
Error Type	Select Error Type from the following: • Generic Validations • External Errors The error codes defined with Error type as "Generic Validations' are listed in the Generic Validation framework maintenance. If the validation fails while processing the payment, the linked Error code and error details are displayed in the queue details, if the validation fails.

• User Defined Error Codes Summary

User Defined Error Codes Summary

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

   User Defined Error Codes Summary screen is displayed.

Figure 2-25   User Defined Error Codes Summary
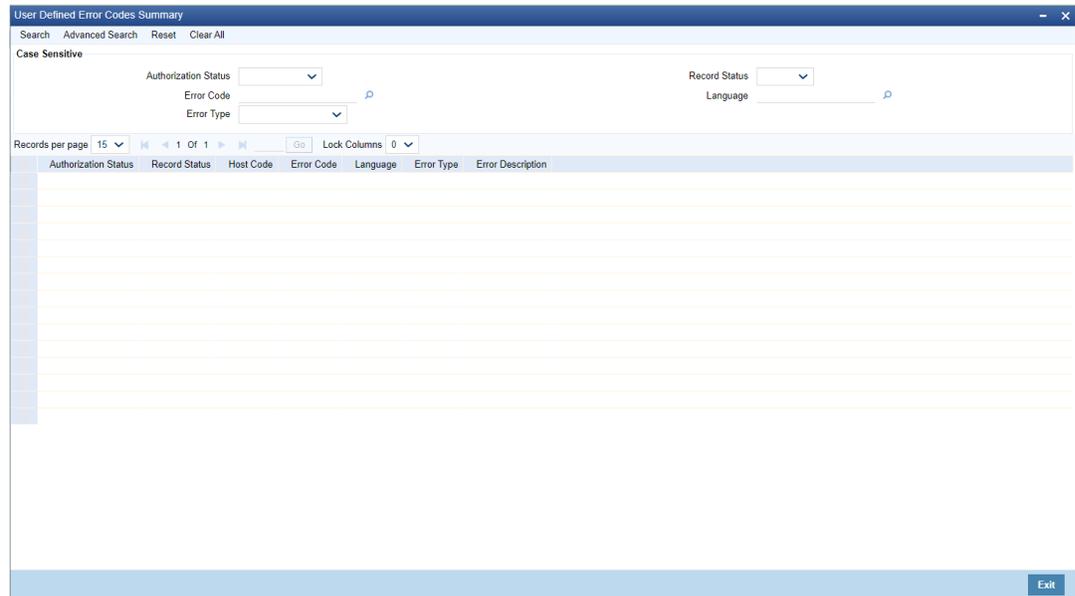
2. Search using one or more of the following parameters:

    •   Authorization Status

    •   Record Status

    •   Error Code

    •   Language

    •   Error Type

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

    System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

Custom Rule for Generic Validation

The Custom Rule for Generic Validation screen allows users to maintain Custom Rules for validation and link to Generic Validation Framework, if the validation type is 'Custom'.

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

    Custom Rule for Generic Validation screen is displayed.

Figure 2-26   Custom Rule for Generic Validation
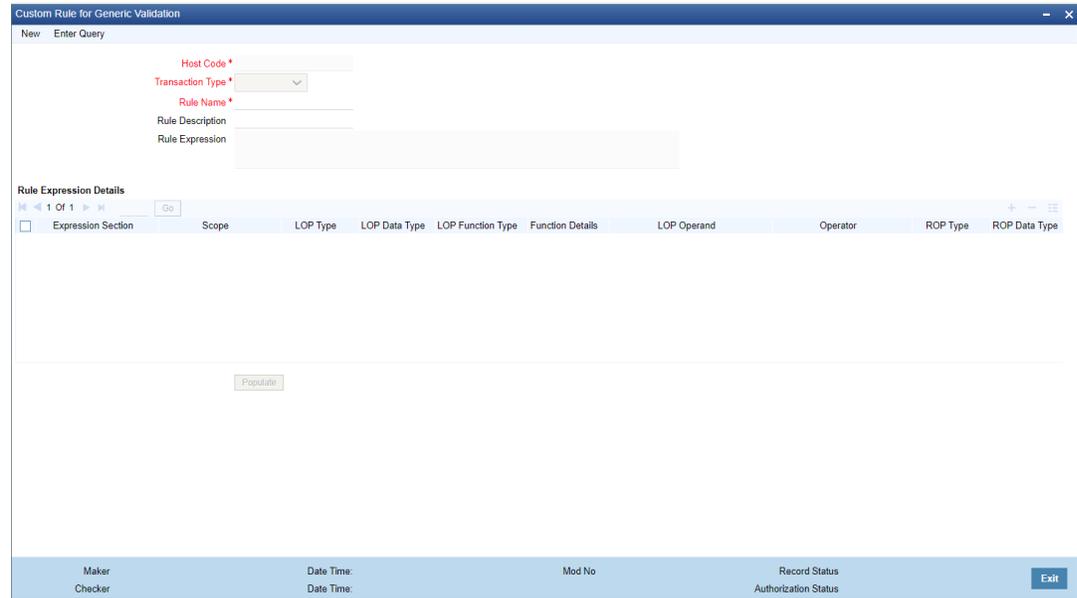
2. Click **New** button on the Application toolbar.

3. On **Custom Rule for Generic Validation** screen, specify the fields.

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

Table 2-14   Custom Rule for Generic Validation - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Transaction Type	Select the transaction type from the following: • Originated CT-Payment • CT Receipts-Payment
Rule Name	Specify the Rule Name for the Custom Rule defined. This is a mandatory field.
Rule Description	Specify the Rule Description.
Rule Expression	Based on the expression details maintained in the Expression details multi block section and on pressing 'Populate' button. Rule Expression is defaulted.
Expression Details	--
Expression Section	Specify the unique sequence number for the expression defined.
Scope	This is a system populated field.If there are multiple expressions for the first expression.Left Parenthesis is defaulted.
LOP Type	Select the LOP Type from the drop-down list. The list displays the following values: • Constant • Parameter • Expression The default value for this field is 'Parameter'.
LOP Data Type	Left Operand Data Type can be 'String', 'Date' or 'Number'. The default value is 'String'.

Table 2-14   (Cont.) Custom Rule for Generic Validation - Field Description

Field	Description
LOP Function Type	This field is applicable only if the LOP Type is selected as 'Expression' Left Operand function type can be one of the values: • Index Of • Substring • Length • Uppercase • Lowecase
Function Details	Based on the function type, you can maintain the Function Details.
LOP Operand	This field lists the basis elements which are available for the Left Operand.
Operator	Select the Operator from the drop-down list. The list displays the following values: • Greater Than • Less Than • Not Equal To • Equal To • Greater Than Or Equal To • Less Than Or Equal To
ROP Type	Right operand type can be Constant or Expression.
ROP Data Type	Right Operand Data Type can be 'String' or 'Number'.
ROP Operand	Right operand value can be entered in this field.
Scope	This is a system populated field. If there are multiple expressions for the last expression, Right Parenthesis gets defaulted.
Logical operators	The logical operators allowed are 'AND' & 'OR'. A new basis element MSG_TAG_VALUE is provided in the Left operand which fetches the value of the ISO Message Tag for which the custom rule is defined.

• Custom Rule for Generic Validation Summary

Custom Rule for Generic Validation Summary

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

   Custom Rule for Generic Validation Summary screen is displayed.

Figure 2-27   Custom Rule for Generic Validation Summary
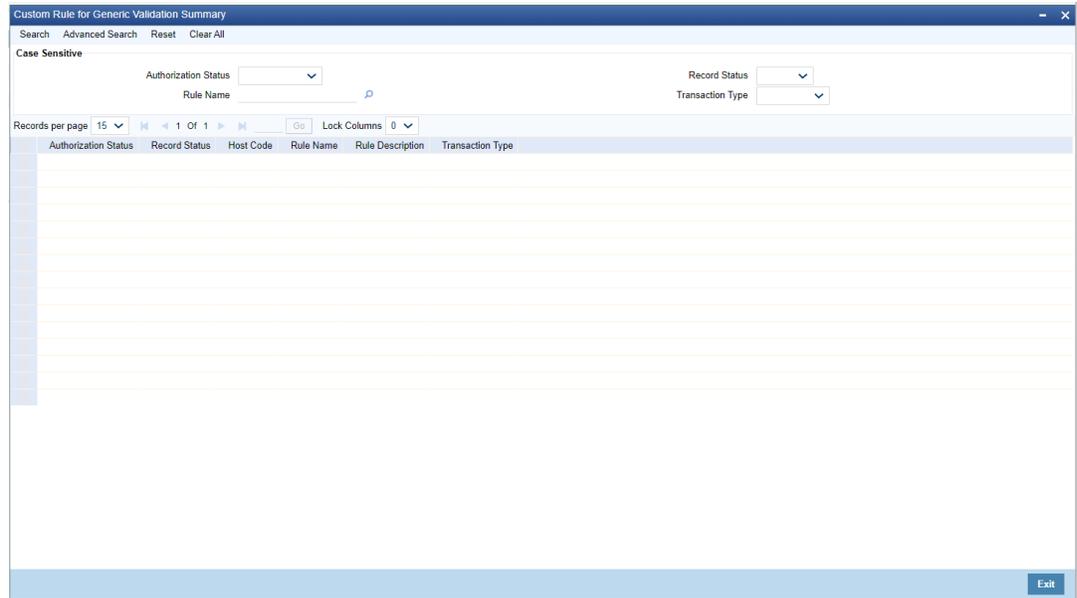
2. Search using one or more of the following parameters:

   • Authorization Status

   • Record Status

   • Rule Name

   • Transaction Type

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

   System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

External Validator Maintenance

The External Validator Maintenance screen allows users to maintain the Extension Class Name which is to be called for Generic validations done externally.

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

   External Validator Maintenance screen is displayed.

Figure 2-28   External Validator Maintenance

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

3. On **External Validator Maintenance** screen, specify the fields.

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

Table 2-15   External Validator Maintenance - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
External Validator Name	Specify a valid name that can be provided for the external validation being done.
External Validator Description	Specify the Validator Description.
Extension Class Name	Specify the Extension Class Name (Name with Directory structure) to be called for external validation.
Transaction Type	Select the transaction type from the drop-down list. This is a mandatory field. The list displays the following values: • Originated CT-Payment • CT Receipts-Payment
Network Code	Specify the Network Code from the list of values. The list of values contains all the valid Networks of payment type 'ACH CT'. This is a mandatory field.
Network Description	System defaults the description of the Clearing Network selected.
Network Type Description	System displays the Network Type Description based on the Network Code selected.
List of Field Values Required for Validation	The list of field values which is required to evaluate the External validation can be maintained in this multi record section. When the extension class is called for the validation, the tag values for the ISO tags maintained are provided in the call. These tags are in addition to the tag value for which the validation is being done.
ISO Structure	Specify the ISO Structure from the list of values. Based on the payment type and transaction type, the applicable ISO structure are listed.

Table 2-15   (Cont.) External Validator Maintenance - Field Description

Field	Description
ISO tag	Specify the ISO tag from the list of values. Based on the payment type and transaction type, the applicable ISO tags are listed. If the tag selected is a multi-occurrence ISO tag, the sequence number can be maintained in this field.
Sequence Number	This field is provided to maintain the sequence number if the ISO tag is having multioccurrence like party identifier tags. It is mandatory to provide the sequence number, multioccurrence is allowed for the tag.

- External Validator Maintenance Summary

External Validator Maintenance Summary

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

    External Validator Maintenance Summary screen is displayed.

    Figure 2-29   External Validator Maintenance Summary

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

    - Authorization Status

    - Record Status

    - Network Code

    - Payment Type

    - External Validator Name

    - Transaction Type

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

    System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

ACH Credit Transfer Origination Maintenances

This section contains the following sub-sections:

- Originated ACH Credit Transfer Preferences
- Originated ACH Credit Transfer Preference Summary
- Originated ACH Credit Transfer Preferences
- Originated ACH Credit Transfer Input
- Originated ACH Credit Transfer Standing Instruction Template

Originated ACH Credit Transfer Preferences

The Originated ACH Credit Transfer Preferences screen allows users to capture the preferences which are applied during Originated ACH Credit Transfer processing. The preferences for the related R-transaction processing also can be maintained in the same screen under the R-transaction Tab.

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

   Originated ACH Credit Transfer Preferences screen is displayed.

   Figure 2-30   Originated ACH Credit Transfer Preferences

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

3. On **Originated ACH Credit Transfer Preferences** screen, specify the fields.

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

   Table 2-16   Originated ACH Credit Transfer Preferences - Field Description

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

Table 2-16   (Cont.) Originated ACH Credit Transfer Preferences - Field Description

Field	Description
Network Currency	System defaults the Network Currency based on the Network Code selected.
Network Description	System defaults the Network Description based on the Network Code selected.
Network Type Description	System defaults the Network Type Description based on the Network Code selected.

- Payment Preferences Tab
- Return Transaction Preference Tab
- Cancellation Preference Tab
- Reversal Preference Tab
- Originated ACH Credit Transfer Preference Summary

Payment Preferences Tab

1. Click on **Payment Preferences** tab on the Originated ACH Credit Transfer Preferences screen.

   Payment Preferences sub-screen is displayed.

   Figure 2-31   Originated ACH Credit Transfer Preferences - Payment Preferences

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

3. On **Payment Preferences** screen, specify the fields.

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

   Table 2-17   Originated ACH Credit Transfer Preferences - Payment Preferences - Field Description

Field	Description
Accounting Codes	--
Debit Liquidation	Specify the accounting code for debit liquidation. Alternatively, you can select the debit liquidation code from the option list. The list displays all accounting codes for which Debit / Credit Indicator for Main transaction is 'Debit'. This is a mandatory field.

Table 2-17   (Cont.) Originated ACH Credit Transfer Preferences - Payment Preferences - Field Description

Field	Description
Credit Liquidation	Specify the accounting code for credit liquidation. Alternatively, you can select the credit liquidation code from the option list. The list displays all accounting codes for which Debit / Credit Indicator for Main transaction is 'Credit'. This is a mandatory field.
Dispatch Accounting	Specify the accounting code for dispatch accounting. Alternatively, you can select the dispatch accounting code from the option list. The list displays all valid Accounting codes maintained in the system. If dispatch accounting code is not maintained, accounting is skipped during dispatch file generation.
Network Account Details	--
Network Account	You can select the Nostro account to be used in Dispatch accounting in this field. All valid Nostro accounts with account currency as Network Currency are listed.
Price Code Details	--
Transaction Price Code	Specify the Transaction Price Code applicable to the Network and Currency. You can also select the Transaction Price Code from the option list. The list displays all valid pricing codes maintained in the system.
Exchange Rate Preferences	--
FX rate type	You can select the Exchange Rate Type applicable for the Originated ACH Credit cross currency transactions. All open and authorized exchange rate types available in core system is listed for this field.
Rate Override Variance%	Specify the Rate Override Variance. If the variance between the exchange rate manually provided for a payment and the internal exchange rate exceeds the override limit specified, then the system displays an override message on save.
Rate Stop Variance%	Specify the Rate Stop Variance. The system displays an error message if the exchange rate variance exceeds the stop limit.
Example:	The value entered in the Exchange rate manually from Exchange Rate Queue using the Queue action 'Rate Input' as 1.05894. Refer table for Exchange Rate Queue. Any rate manually input with a variance above 3% but below 20% gives an override. Any rate input with a variance above 20% throws an error message. If the rate is input manually as 1.03, then the system allows the you to proceed with saving the queue action as the rate input is within the 3% variance allowed. No override/error message is displayed in this case. If the input rate 1.1 which is greater than 3% Override variance computed but less than the 20% Error variance, system displays the override. You can accept the override and proceed or can cancel the Queue action. If the input rate is 1.3 which is greater than 20% Error variance, error is displayed. You cannot save the queue action.
External FX Applicable	If this flag is checked, Exchange Rate Request is sent to External FX system for obtaining exchange rate, if the transfer amount exceeds Small FX Limit maintained.

Table 2-17   (Cont.) Originated ACH Credit Transfer Preferences - Payment Preferences - Field Description

Field	Description
FX Cancellation	The value of this field can be set as 'FX Unwind Queue' or 'Auto Interface'. If FX reference number is available for a transaction and if it is cancelled or rolled over from an exception queue, this preference is applied. FX reversal request is sent to external system automatically if the mode is 'Auto Interface'. If the Mode is 'FX Unwind Queue', the transaction is inserted into FX unwind queue for the operator to manage a manual reversal of FX contract. The transaction proceeds with the cancellation or the roll over.
Small FX Limits	--
Limit Currency	Specify the small FX limit currency code. Alternatively, you can select the currency code from the option list. The list displays all valid currency codes maintained in the system.
Limit Amount	Specify the Small FX Limit Amount. For payments with cross currency conversions, the transfer amount is converted to equivalent amount in the small FX limit currency and is compared with small FX limit amount. Internal FX rates are applied, if the transfer amount is less than or equal to Small FX Limit.
Other Preferences	--
Validate Beneficiary	Select the value between Yes or No. This field indicates whether Beneficiary validation is applicable or not applicable for the Network. **Note:** External Beneficiary validation is custom layer integration.

Variance Type	Variance %	Variance	Rate + variance	Rate - variance
Override	3%	0.0317682	1.0907082	1.0271718
Stop	20%	0.211788	1.270728	0.847152

Return Transaction Preference Tab

The preferences maintained in this tab are applicable for R-transactions of Originated ACH Credit Transfers.

1. Click on **Return Preferences** tab on the Originated ACH Credit Transfer Preferences screen.

   Return Preferences sub-screen is displayed.

Figure 2-32   Originated ACH Credit Transfer Preferences - Return Preferences

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

3. On **Return Preferences** sub-screen, specify the fields.

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

Table 2-18   Originated ACH Credit Transfer Preferences - Return Preferences - Field Description

Field	Description
Re-pick up FX Rate	This field value can be maintained as 'Yes', if FX rate has to be re-picked for R-transactions which has accounting / FX impact.
Return Days	The Return Days allowed for Originated ACH Credits can be captured in this field. If the return days are maintained, system is validated whether the Return is received within the allowed days. This validation gets skipped, if the maintenance is not available for Return days. Return days are counted as Network working days. If the last allowed date is a branch holiday then it is moved forward as next branch working day.
Return GL	This field lists all the valid GLs available in External Chart of Accounts maintenance (Function ID: STDCRGLM) of type 'Liability'.
Accounting Codes	--
Receipt Accounting	Specify the Accounting Code for Receipt Accounting of R-messages of Originated ACH Credit Transfers.

Cancellation Preference Tab

1. Click on **Cancellation Preferences** tab on the Originated ACH Credit Transfer Preferences screen.

   Cancellation Preferences sub-screen is displayed.

Figure 2-33   Originated ACH Credit Transfer Preferences - Cancellation Preferences

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

3. On **Cancellation Preferences** sub-screen, specify the fields.

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

Table 2-19   Originated ACH Credit Transfer Preferences - Cancellation Preferences - Field Description

Field	Description
Network Allows Cancellation	Select between Yes or No. If the Network allows cancellation, Cancellation request is processed, even if the dispatch of the original transaction is over. The cancellation message camt.056 is generated.
Cancel Days	If the Network allows cancellation, system validates the Cancel days if the dispatch is over. Cancellation days are counted as Network working days and is counted from the original transaction Dispatch Date. You can specify the Cancel days only if Network allows.

Reversal Preference Tab

1. Click on **Reversal Preferences** tab on the Originated ACH Credit Transfer Preferences screen.

   Reversal Preferences sub-screen is displayed.

Figure 2-34   Originated ACH Credit Transfer Preferences - Reversal Preferences

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

3. On **Reversal Preferences** sub-screen, specify the fields.

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

Table 2-20   Originated ACH Credit Transfer Preferences - Reversal Preferences - Field Description

Field	Description
Network Allows Reversal	Select between Yes or No.
Re-pick up FX	Select between Yes or No.
Value Date for Reversals	Select the Value Date from the following: • Original Value Date • Reversal Date
Reversal Days	Specify the Reversal Days.
File Accounting Code	Specify the File Accounting Code from the list of values.

Originated ACH Credit Transfer Preference Summary

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

    Originated ACH Credit Transfer Preferences Summary screen is displayed.

    Figure 2-35   Originated ACH Credit Transfer Preferences Summary
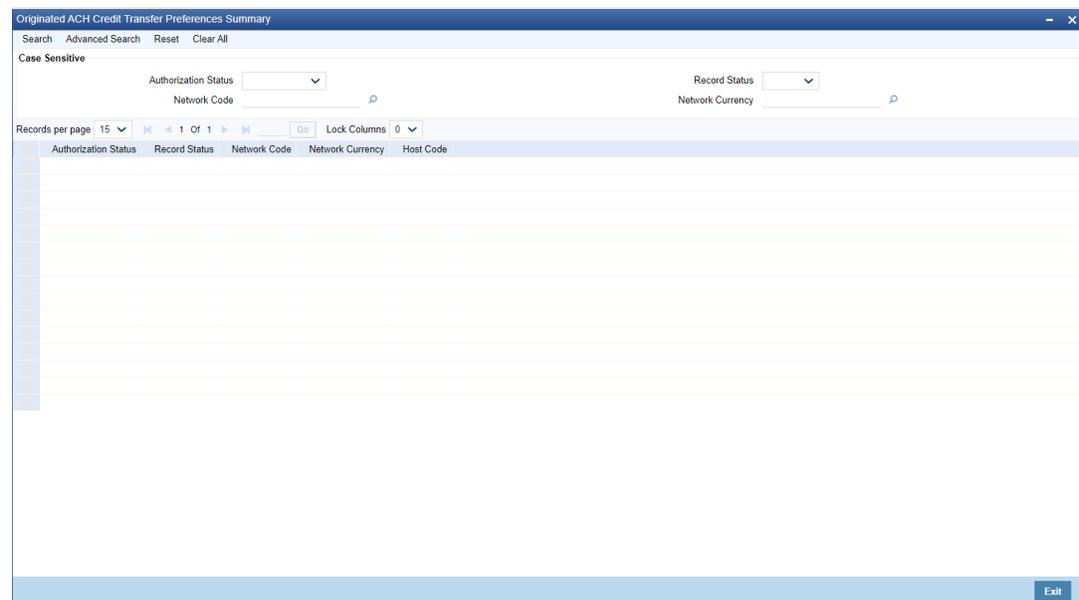
2. Search using one or more of the following parameters:

    • Authorization Status

    • Record Status

    • Network Code

    • Network Currency

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

    System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

Originated ACH Credit Transfer Input

The Originated ACH Credit Transfer Input screen allows users to capture the ACH Credit Transfer request details.

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

   Originated ACH Credit Transfer Input screen is displayed.

   Figure 2-36   Originated ACH Credit Transfer Input

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

3. On **Originated ACH Credit Transfer Input** screen, specify the fields.

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

   Table 2-21   Originated ACH Credit Transfer Input - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Transaction Branch	System defaults the Transaction Branch of transaction branch on clicking 'New'.
Source Code	Specify the Source Code from the list of values. Lists all valid sources available for the Host.
Network Code	Specify the Network Code from the list of values. Lists all valid Network Codes of payment type 'ACH CT' available for the Host.
Transaction Identification	System defaults the Transaction Identification.
End to End Identification	This field is defaulted as Transaction Reference. You can edit the field.
Instruction Identification	Specify the Instruction Identification.
Source Reference Number	Specify the Source Reference Number. This field is optional for the transactions input from User Interface.

Table 2-21   (Cont.) Originated ACH Credit Transfer Input - Field Description

Field	Description
Prefunded GL	The value of this field can be 'Yes' or 'No'. This field indicates whether the transaction is a prefunded payment or not. The Prefunded GL can have the value 'Yes' only if it is allowed for the Source in PMDSORCE.

- Main Tab

- Other Details Tab

- Charges Information Tab

- UDF Button

- MIS Button

- Other Parties and Agent Details

- Tax and Regulatory Reporting Tab

- Remittance Information Tab

- Accounting Details

- Originated ACH Credit Transfer Input Summary

Main Tab

1. Click on **Main** tab on the Originated ACH Credit Transfer Input screen.

   Main tab sub-screen is displayed.

   Figure 2-37   Originated ACH Credit Transfer Input - Main Tab

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

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

   Table 2-22   Originated ACH Credit Transfer Input -Main Tab - Field Description

Field	Description
Debtor Details	--

Table 2-22   (Cont.) Originated ACH Credit Transfer Input -Main Tab - Field Description

Field	Description
Account	Specify the Account Number from the list of values. All valid accounts in the system are listed which are allowed to be operated for the Host is listed. You can specify a valid GL also in the Account field. In this case, the prefunded GL flag gets checked automatically on Enrich/ Save. If the Prefunded GL field value is 'Yes', system allows any account number in Account field which is or not available in External account maintenance.
Debtor IBAN	If Debtor IBAN is maintained for the account for the Network code, the same is populated. **Note:** If both, Account and IBAN are available for the Debtor/ Creditor, IBAN is populated in Debtor Account details when pacs.008 message is generated.
Debtor Name	System defaults the Debtor Name, based on the Account selected.
Debtor Account Currency	System defaults the Debtor Account Currency, based on the Account selected.
Debtor Account Branch	System defaults the Debtor Account Branch, based on the Account selected.
Debit Amount	Specify the Debit Amount. If the Instructed Currency indicator is 'Transfer Currency', then the Debit Amount field is a system derived one.
Customer Number	Specify the Customer Number linked to the Debtor Account.
Customer Service Model	Specify the Customer Service Model, If the Service Model linkage is available for the customer.
Company Identifier	Specify the Company Identifier from the list of values. All valid company identifiers as available in Originator Details maintenance PMDORGDT.
Company Name	System defaults the Company Name, based on the Company Identifier selected.
Country of Residence	Specify the Country of Residence from the list of values. Lists the country of the customer account from STDCRACC, if not available, populated from STDCIFCR.
Other Debtor Details	This button opens a Debtor Details Tab in which Postal Address, multiple Identification details, Contact details and Account other details of the Debtor can be added. The Unstructured address lines are populated from the address available in External Account maintenance STDCRACC. You can edit all the address fields, once defaulted.
Creditor Details	--
Name	Specify the Creditor Name.
Creditor Account	Specify the Creditor Account.
Creditor IBAN	Specify the Credit IBAN, if it is applicable for the Network.
Creditor **Account Currency**	Specify the Creditor Account Currency from the list of values. Lists valid currency codes.

Table 2-22   (Cont.) Originated ACH Credit Transfer Input -Main Tab - Field Description

Field	Description
Country of Residence	Specify the Country of Residence from the list of values. Lists all valid country codes.
Other Creditor Details	This button opens the Other Creditor Details tab. You can specify the Postal Address, multiple Identification details, Contact details and Account other details of the Creditor.
Payment Details	--
Booking Date	System defaults this field to current date.
Requested Value Date	Specify the Requested Value Date.
Value Date	System derives Value Date based on the ACH CT Date Derivation logic. If the Requested value date entered is a past date, it is moved forward to current date.
Activation Date	System derives Activation Date.
Debit Value Date	Debit Value date is same as the Value Date derived.
Credit Value Date	Debit Value date is same as the Value Date derived.
Instructed Currency Indicator	Select Instructed Currency Indicator from the following: • Transfer Currency (Default) • Debit Currency
Transfer Currency	The Currency linked to the Network Code is defaulted in this field.
Transfer Amount	If the Instructed Currency Indicator is 'Transfer Currency' it is mandatory to specify the Transfer Amount.
Interbank Settlement Currency	This field value is same as Transfer Currency.
Interbank Settlement Amount	This field value is same as Transfer Amount.
Charge Bearer	Select Charge Bearer from the following: • DEBT • CRED • SHAR • SLEV **Note:** The Charge option supported for processing is SHAR.
Exchange Rate	Specify the Exchange rate or system fetches the exchange rate based on the FX preferences maintained for the Network in ACH Credit Transfer Preferences PYDONPRF.
FX Reference Number	Specify the FX Reference Number, if any.
Local Currency Equivalent	This field displays Local Currency Equivalent of the Transfer Amount.
Remarks	Specify any internal Remarks related to the transaction.
Debtor Agent Details	--
BICFI	System defaults Transaction Branch BIC.
Clearing System Code	This field is defaulted from ACH Network Details Function ID: PMDACHNW.
Clearing System Proprietary	This field is defaulted from ACH Network Details Function ID: PMDACHNW.

Table 2-22   (Cont.) Originated ACH Credit Transfer Input -Main Tab - Field Description

Field	Description
Member Identification	This field is defaulted as the Member ID for the Branch defined in Branch Identifier Maintenance PMDACHBR. **✎ Note:** Clearing system code/proprietary fields cannot have values without the Member ID details.
Name	Specify the Debtor Agent Name from ACH Directory details, if the Member ID is listed. If only BIC is available, the Name is populated from the BIC Directory details.
Debtor Agent Details	Specify the Debtor Agent Details from ACH Directory details, if the Member ID is listed. If only BIC is available, the Name is populated from the BIC Directory details.
Creditor Agent Details	--
BICFI	Specify the BICFI from the list of values. All valid BIC codes are listed.
Clearing System Code	This field is disabled. The code is populated based on the Creditor Agent Member ID selected.
Clearing System Proprietary	This field is disabled. The code is populated based on the Creditor Agent Member ID selected.
Member Identification	Specify the Member Identification from the list of values. All valid Clearing codes maintained in ACH Network Directory PMDACHDR for the Network Key of the Transaction Network are listed.
Name	Specify the Bank Name. It is mandatory to have either the BIC or Member ID selected for the Creditor Agent.
Creditor Agent Details	Bank Address details are populated based on the Member ID selected from the ACH Directory details. If Member ID is not available the address details are populated from the BIC selected. It is mandatory to have either the BIC or Member ID selected for the Creditor Agent.
Enrich	The following actions are completed, when you click Enrich button: • Derivation of Processing Dates is done for the UI entered transactions at the time of Enrich • Internal Exchange rate fetch and price details population is also be part of Enrich • You can change the transaction details and do the Enrich again to fetch the values
Validate Beneficiary Details	The button Validate Beneficiary Details is enabled only if Validate Beneficiary field is maintained as 'Yes in PYDONPRF. On clicking the button, system sends the payment details required for beneficiary validation in the hook request. If validation is success, information message that "Beneficiary validation is success" is displayed. If the validation results in an error, appropriate error message is displayed.

Other Details Tab

1. Click on **Other Details** tab on the Originated ACH Credit Transfer Input screen.

Other Details tab sub-screen is displayed.

Figure 2-38   Originated ACH Credit Transfer Input - Other Details Tab

2. You can view the below details in this sub screen:

- Instruction for Creditor Agent

- Instruction for Next Agent

- Payment Type Information

Charges Information Tab

1. Click on **Charges Information** tab on the Originated ACH Credit Transfer Input screen.

   Charges Information tab sub-screen is displayed.

Figure 2-39   Originated ACH Credit Transfer Input -Charges Information Tab

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

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 2-40   UDF Button

Table 2-23   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 2-41   MIS Button
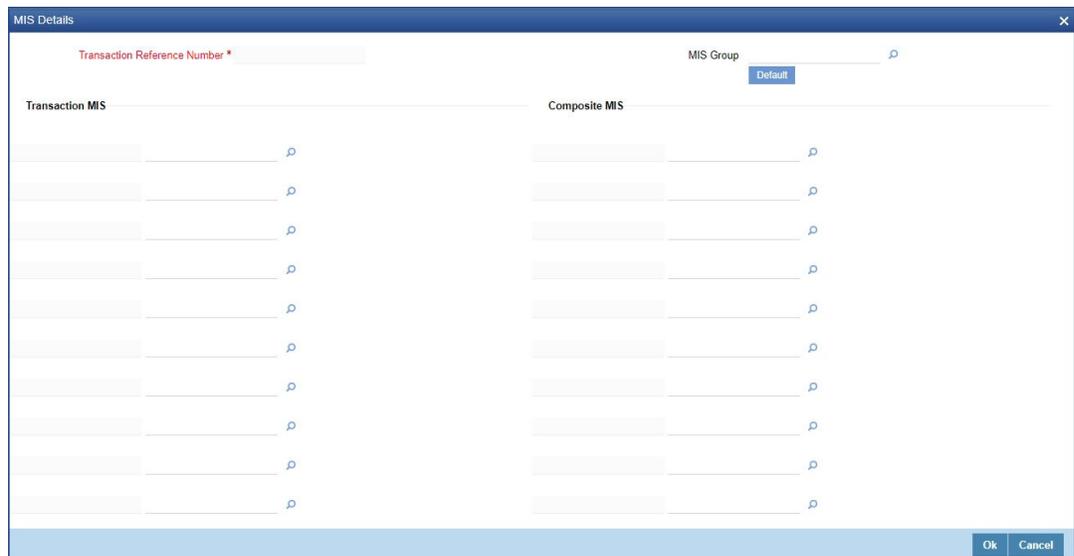
Table 2-24   MIS Button - Field Description

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.

Other Parties and Agent Details

1. Click on **Other Parties and Agent** tab on the ACH Credit Transfer Receipts Input screen.

   Other Parties and Agent sub-screen is displayed.

   Figure 2-42   ACH Credit Transfer Receipts Input - Other Parties and Agent Tab
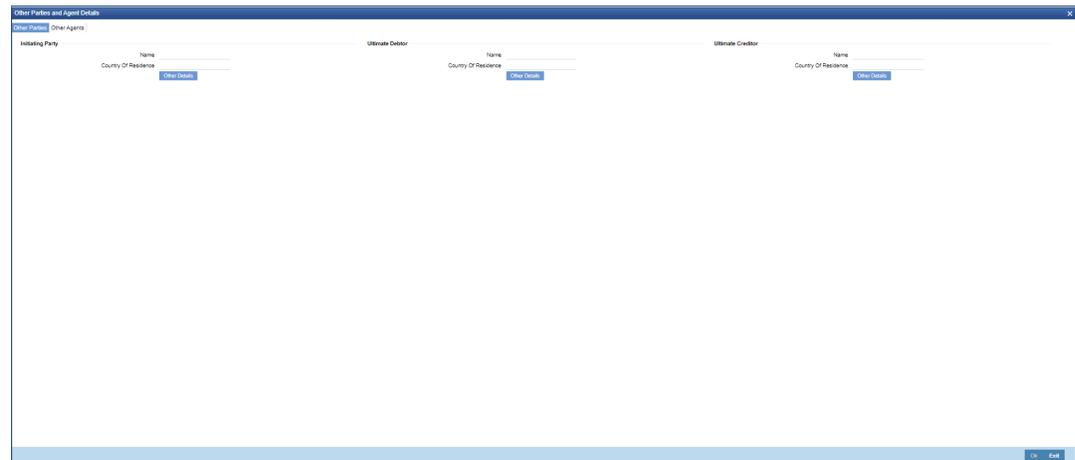
2. Specify the following field details:
   - Initiating Party
   - Ultimate Debtor
   - Ultimate Creditor
   - Other Details - This button opens a Detail screen to specify the values

3. Click on **Other Agents** tab on the Other Parties and Agent sub-screen.

Figure 2-43   Other Agents

4. Other Agents tab in this sub screen lists below details:

    •   Instructing Agent

    •   Instructed Agent

    •   Intermediary Agent 1

    •   Intermediary Agent 2

    •   Intermediary Agent 3

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

Tax and Regulatory Reporting Tab

1. Click on **Tax and Regulatory Reporting** tab on the ACH Credit Transfer Receipts Input screen.

    Tax and Regulatory Reporting sub-screen is displayed.

Figure 2-44   ACH Credit Transfer Receipts Input -Tax and Regulatory Reporting Tab

2. Specify the following field details:

    •   Debit Credit Reporting Indicator

- Authority
- Details

Remittance Information Tab

1. Click on **Remittance Information** tab on the ACH Credit Transfer Receipts Input screen. **Remittance Information** sub-screen is displayed.

Figure 2-45   ACH Credit Transfer Receipts Input -Remittance Information Tab

2. Specify the following field details:

   - Remittance Location Details
   - Postal Address
   - Address Type

3. Click on **Remittance Information** tab on the Remittance Information sub-screen.

Figure 2-46   Remittance Information

4. Specify the following field details:

   - Structured Remittance Info

- Creditor Reference Information

- Invoicer

- Invoicee

- Garnishment Remittance

- Garnishee

- Garnishment Adminstrator

- Additional Remittance Info

- Unstructured Remittance Details

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

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

Accounting Details

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

Figure 2-47   Accounting Entries
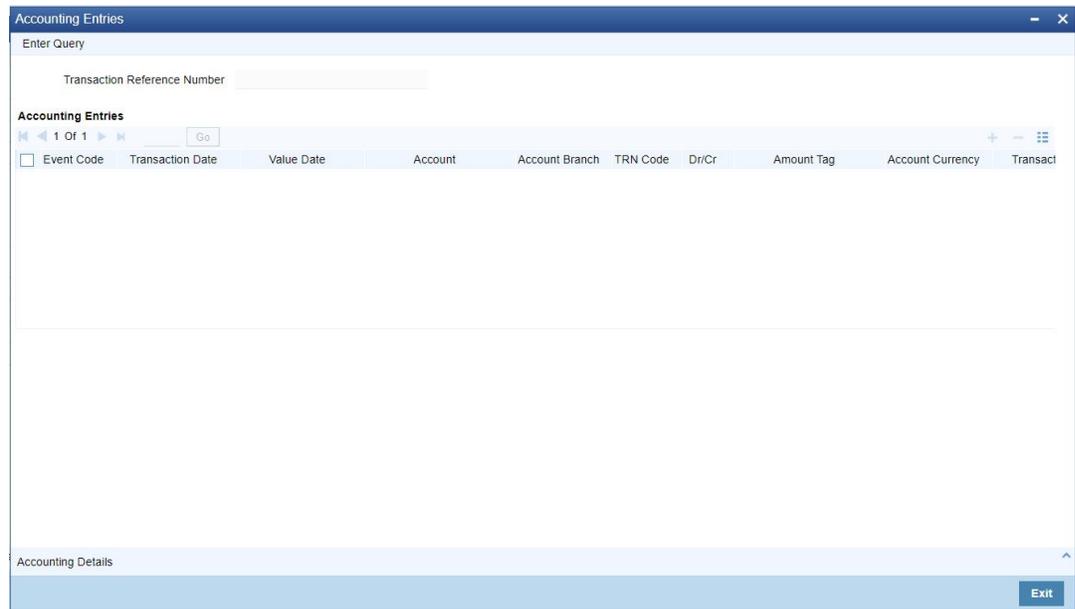
2. By default, the following attributes are displayed:

- 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

Originated ACH Credit Transfer Input Summary

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

   Originated ACH Credit Transfer Input Summary screen is displayed.

   Figure 2-48   Originated ACH Credit Transfer Input Summary

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

   - Transaction Identification

   - Instruction Identification

   - End to End Identification

   - Source Reference Number

   - FX Reference Number

   - Network Code

   - Source Code

   - Booking Date

- • Instruction Date

- • Activation Date

- • Transaction Currency

- • Transaction Amount

- • Prefunded Payments

- • Authorization Status

- • Transaction Branch

- • Debtor Account Number

- • Customer Number

- • Company Identifier

- • Creditor Account

- • Creditor Bank Member ID

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

   System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

Originated ACH Credit Transfer Standing Instruction Template

The Originated ACH Credit Transfer Standing Instruction Template screen allows users to maintain the SI for ACH Credit transactions.

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

   Originated ACH Credit Transfer Standing Instruction Template Detailed screen is displayed.

Figure 2-49 Originated ACH Credit Transfer Standing Instruction Template Detailed

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

3. On **Originated ACH Credit Transfer Standing Instruction Template Detailed** screen, specify the fields.

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

Table 2-25   Originated ACH Credit Transfer Standing Instruction Template Detailed - Field Description

Field	Description
Template Id	You can specify the Template Id.

Please refer Originated ACH Credit Transfer Input for other field and sub screens.

ACH Credit Transfer Receipts Maintenances

This section contains the following sub-sections:

- ACH Credit Receipts Preferences
- ACH Credit Receipts Preferences Summary
- ACH Credit Receipts Preferences
- ACH Credit Transfer Receipts Input

ACH Credit Receipts Preferences

The ACH Credit Receipts Preferences screen allows users to capture the preferences which are applied during ACH Credit Receipt Preferences. The preferences for the related R-transaction processing also maintained in the same screen under the R-transaction Tab.

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

   ACH Credit Receipts Preferences screen is displayed.

   Figure 2-50   ACH Credit Receipts Preferences

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

3. On **ACH Credit Receipts Preferences** screen, specify the fields.

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

Table 2-26   ACH Credit Receipts Preferences - Field Description

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

- Payment Preferences Tab

- Return Preferences Tab

- Reversal Preferences Tab

- ACH Credit Receipts Preferences Summary

Payment Preferences Tab

1. Click **Payment Preferences** tab on the ACH Credit Receipts Preferences screen.

Payment Preferences sub-screen is displayed.

Figure 2-51   ACH Credit Receipts Preferences - Payment Preferences

2. On **Payment Preferences** screen, specify the fields.

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

Table 2-27   ACH Credit Receipts Preferences - Payment Preferences - Field Description

Field	Description
Accounting Codes	--
Debit Liquidation	Specify the accounting code for debit liquidation. Alternatively, you can select the debit liquidation code from the option list. The list displays all accounting codes where main transaction is maintained with debit indicator. This is a mandatory field.
Credit Liquidation	Specify the accounting code for credit liquidation. Alternatively, you can select the credit liquidation code from the option list. The list displays all accounting codes where main transaction is maintained with credit indicator. This is a mandatory field.
File Account Required	File Accounting required' flag is provided for supporting Receipt file accounting. By default, for this field, the value 'No'.
File Accounting Code	Specify the File Accounting Code from the list of Values, only if File Account Required field is selected as Yes. **Note:** For the Network in ACH Network Maintenance (Function ID:PMDACHNW) 'Allow All Currencies' is maintained as 'Yes', then file accounting is defaulted as 'No' and disabled.
Settlement Account Details	--
Derive Settlement Account	This field value is to be maintained as 'Yes' if Debit Settlement Account for the event YIDR is to be derived based on Settlement Account derivation Rule. **Note:** If File accounting required flag is 'Yes' then system do not allow 'Derive Settlement Account' as 'Yes'.
Network Account	Specify the Network Account from the list of values. This field can be maintained only if Derive Settlement Account is maintained as 'No'. All valid Nostro Accounts are listed in this field. Network account is mandatory if File accounting required is 'Yes'.
Settlement Date Preferences	--
Back Value Days Allowed	Back value limit days can be maintained in this field. During the initial validations, the system validates the same and cancel the transaction if back value limit days is over.

Table 2-27   (Cont.) ACH Credit Receipts Preferences - Payment Preferences - Field Description

Field	Description
Back Value Date Handling	Select the Back Value Date Handling from the options below: • Retain Original Value Date (default) • Adjust to Current Date This parameter decides whether the Debit/Credit Value date is retained as the Settlement Date received in the message or whether it is to be moved to current date if the settlement date is a back date.
Future Value Days Allowed	Specify the Future value limit days. During the initial validations, the system validates the same and cancel the transaction if future value limit days is over. > **Note:** > Back/future value days is counted as calendar days.
Price Code Details	--
Transaction Price Code	Specify the Transaction Price Code applicable to the Network, transaction type and currency. You can also select the Transaction Price Code from the option list. The list displays all valid pricing codes maintained in the system.
Exchange Rate Preferences	--
FX rate type	Exchange rate pick up for a payment transaction is based on FX rate type maintained in Network Preferences. All open and authorized exchange rate types available in core system is listed for this field.
Rate Override Variance %	Specify the Rate Override Variance. If the variance between the exchange rate manually provided for a payment with internal rate exceeds the override limit specified, then the system displays a message and the transaction is saved.
Rate Stop Variance %	Specify the Rate Stop Variance. The system displays an error message if the exchange rate variance exceeds the stop limit.
External FX Applicable	If this flag is checked, Exchange Rate Request is sent to External FX system for obtaining exchange rate.
FX Cancellation	The value of this field can be set as 'FX Unwind Queue' or 'Auto Interface'. If FX reference number is available for a transaction and if it is cancelled or rolled over from an exception queue, this preference is applied. FX reversal request is sent to external system automatically if the mode is 'Auto Interface'. If the Mode is 'FX Unwind Queue', the transaction is inserted into FX unwind queue for the operator to manage a manual reversal of FX contract. The transaction proceeds with the cancellation or the roll over.
Small FX Limits	--
Limit Currency	Specify the Small FX limit currency code. Alternatively, you can select the currency code from the option list. The list displays all valid currency codes maintained in the system.
Limit Amount	Specify the Small FX Limit Amount. For payments with cross currency conversions, the transfer amount is converted to equivalent amount in the small FX limit currency and is compared with small FX limit amount.

Return Preferences Tab

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

1. Click **Return Preferences** tab on the ACH Credit Receipts Preferences screen.

   Return Preferences sub-screen is displayed.

   Figure 2-52   ACH Credit Receipts Preferences - Return Preferences

2. On **Return Preferences** screen, specify the fields.

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

   Table 2-28   ACH Credit Receipts Preferences - Return Preferences - Field Description

Field	Description
Re-pick up FX Rate	This flag can be checked if FX rate has to be re-picked up for R-transactions which has accounting/FX impact.
Return Days	The number of days allowed after the value date of the inbound transaction within which return of the transaction has to be processed can be captured in this field. Return days are counted in days which are working days for both Branch & Network. Return days are considered as days which are working days for both Network & Branch.
Return GL	This field lists all the valid GLs available in External Chart of Accounts maintenance (Function ID: STDCRGLM) of type 'Liability'.
Accounting Codes	Accounting codes applicable for Dispatch Accounting and Receipt Accounting of R-messages of ACH Receipts can be selected.

Reversal Preferences Tab

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

1. Click **Reversal Preferences** tab on the ACH Credit Receipts Preferences screen.

   Reversal Preferences sub-screen is displayed.

Figure 2-53   ACH Credit Receipts Preferences - Reversal Preferences

2. On **Reversal Preferences** screen, specify the fields.

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

Table 2-29   ACH Credit Receipts Preferences - Reversal Preferences - Field Description

Field	Description
Reversal Preferences	--
Reversal Days	If Reversal days are maintained, the system validates that the reversal request is being processed within the reversal days from original transaction settlement date. Reversal days are counted as Network working days.
Receipt Accounting	Specify the Receipt Accounting from the list of values. The accounting code for file accounting of pacs.007 file can be maintained in this field.
Reversal Response Preferences	--
Re-pick up FX Rate	This preference can be set as Yes or No. If the reversal is accepted for a settled transaction and reversal accounting is processed, new FX rate is picked up for cross currency transactions if the value is set as 'Yes'.

ACH Credit Receipts Preferences Summary

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

   ACH Credit Receipts Preferences Summary screen is displayed.

Figure 2-54   ACH Credit Receipts Preferences Summary
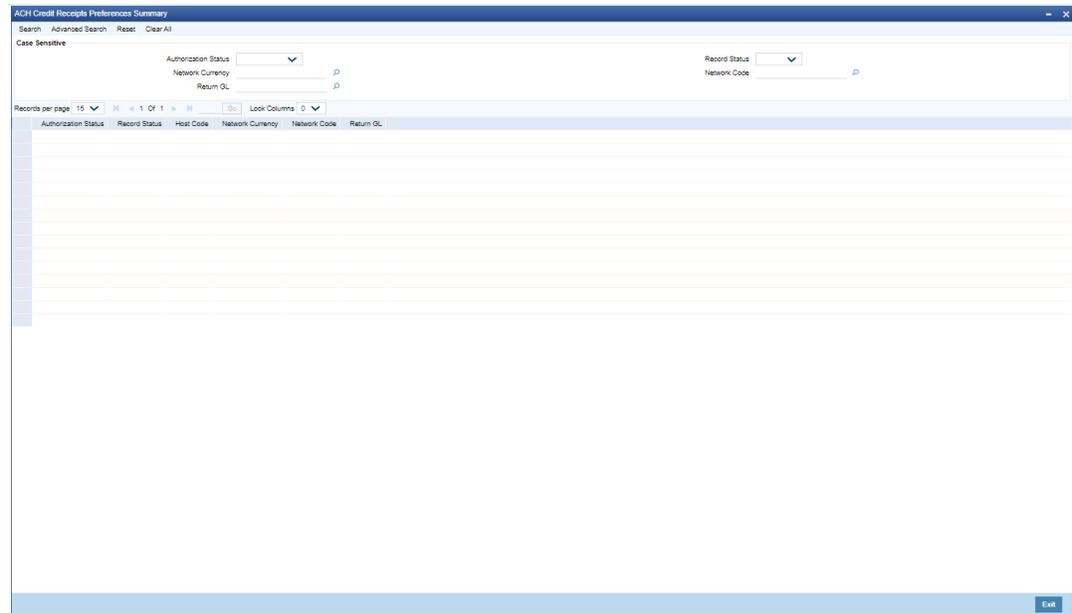
2. Search using one or more of the following parameters:

    •   Authorization Status

    •   Record Status

    •   Network Currency

    •   Network Code

    •   Return GL

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

    System displays the records that match the search criteria.

4. Double click a record or click the **Details**button after selecting a record to view the detailed screen.

ACH Credit Transfer Receipts Input

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

    ACH Credit Transfer Receipts Input screen is displayed.

Figure 2-55   ACH Credit Transfer Receipts Input

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

3. On **ACH Credit Transfer Receipts Input** screen, specify the fields.

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

Table 2-30   ACH Credit Transfer Receipts Input - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Transaction Branch	System defaults the Transaction Branch of transaction branch on clicking 'New'.
Network Currency	System defaults the Network Currency based on the Network Code selected.
Source Code	Specify the Source Code from the List of values. It lists all valid Source Codes.
Network Code	Specify the Network Code from the List of values. This field lists all valid Network Codes of payment type 'ACH CT' available for the Host.
Source Reference Number	This field is optional for the transactions input from User Interface. It is mandatory for transactions received through channels.
Transaction Identification	System defaults the Transaction Identification of transaction branch on clicking 'New'.
Sender Transaction Identification	Specify the Sender Transaction Identification.
Sender End To End Identification	Specify the Sender End to End Identification.
Sender Instruction Identification	Specify the Sender Instruction Identification.
Message Identification	Specify the Message Identification of the incoming pacs.008 message.
Credit to GL	Specify the Message Identification of the incoming pacs.008 message.
Linked Transaction Reference	If the transaction is auto booked as On Us transaction, the linked Origination Reference is populated in this screen.

- Main Tab

- Other Details Tab

- Charges Information Tab

- MIS Button

- UDF Button

- Other Parties and Agent Details

- Tax and Regulatory Reporting Tab

- Remittance Information Tab

- Accounting Details

- ACH Credit Transfer Receipts Input Summary

Main Tab

1. Click on **Main** tab on the ACH Credit Transfer Receipts Input screen.

   Main Tab sub-screen is displayed.

   Figure 2-56   ACH Credit Transfer Receipts Input - Main Tab

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

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

   Table 2-31   ACH Credit Transfer Receipts Input - Main tab - Field Description

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

Table 2-31   (Cont.) ACH Credit Transfer Receipts Input - Main tab - Field Description

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

Table 2-31   (Cont.) ACH Credit Transfer Receipts Input - Main tab - Field Description

Field	Description
Clearing System Proprietary	This field is defaulted from ACH Network Details Function ID: PMDACHNW.
Member Identification	This field is defaulted as the Member ID for the Branch defined in Branch Identifier Maintenance PMDACHBR. **Note:** Clearing system code/proprietary fields cannot have values without the Member ID details.
Name	Debtor Agent Name is populated from ACH Directory details if the Member ID is listed. If only BIC is available, the Name is populated.
Debtor Agent Detail	Debtor Agent details are populated from ACH Directory details if the Member ID is listed.
Payment Details	--
Booking Date	Booking Date is defaulted as Current date.
Settlement Date	Specify the Inter-bank Settlement Date received in the pacs.008 message.
Value Date	If the settlement date entered is a back date, The Value Date is derived based on the Network preference for 'Back Value Date Handling'. If the preference is to 'Adjust to Current Date', the back value date to be moved to current date and holiday check to be applied. If the preference is to 'Retain as Original Value Date', then the settlement date input is retained as Value Date.
Activation Date	If the settlement date entered is a back date, The Activation Date is derived based on the Network preference for 'Back Value Date Handling'. If the preference is to 'Adjust to Current Date', the back value date to be moved to current date and holiday check to be applied. If the preference is to 'Retain as Original Value Date', then the settlement date input is retained as Activation Date.
Debit Value Date	Debit Value Date is derived based on the date derivation logic for ACH CT Receipts on Enrich/ save.
Credit Value Date	Credit Value Date is derived based on the date derivation logic for ACH CT Receipts on Enrich/save.
Transfer Currency	The Currency linked to the Network Code is defaulted in this field if the Network allows single currency. If all currencies are allowed by the Network, transfer currency list of values lists all valid currencies.
Transfer Amount	If the Instructed Currency Indicator is 'Transfer Currency' it is mandatory to specify the Transfer Amount.
Validate Account	When the incoming transaction is received through channels / upload, the system will upfront send ECA request to OBVAM as part of account validations if: • The Host allows Virtual Identifiers AND • Transaction is not Credit to GL AND • Credit account is not valid based on core accounts available, If the validation is returned with the response as Account Invalid, the transaction will be moved to Repair Queue.

Table 2-31   (Cont.) ACH Credit Transfer Receipts Input - Main tab - Field Description

Field	Description
Enrich	The following actions are completed on clicking the Enrich button: • Derivation of Processing Dates are done • Internal Exchange rate fetch and price details population ✎ **Note:** You can change the transaction details and do the Enrich again to fetch the values.
Interbank Settlement Currency	This field is same as Transfer currency.
Interbank Settlement Amount	This field is defaulted as Transfer Amount.
Charge Bearer	Select Charge bearer from the following: • DEBT • CRED • SHAR • SLEV **Note**: Processing support is available for charge bearer SHAR only.
Exchange Rate	Specify the Exchange rate or system fetches the value based on the FX preferences maintained for the Network in ACH Credit Receipt Preferences 'PYDINPRF'.
FX Reference Number	For a Currency transaction, you can specify the FX reference, if it is available.
Local Currency Equivalent	This field displays Local Currency Equivalent of the Transfer Amount.
Remarks	Specify any internal Remarks related to the transaction.

Other Details Tab

1. Click on **Other Details** tab on the ACH Credit Transfer Receipts Input screen.

   Other Details tab sub-screen is displayed.

Figure 2-57   ACH Credit Transfer Receipts Input -Other Details Tab

2. You can view the below details in this sub screen:

- Instruction for Creditor Agent
- Instruction for Next Agent
- Payment Type Information

Charges Information Tab

1. Click on **Charges Information** tab on the ACH Credit Transfer Receipts Input screen.

   Charges Information tab sub-screen is displayed.

   Figure 2-58   ACH Credit Transfer Receipts Input -Charges Information Tab

2. Specify the following fields:

   - Charges Information Currency
   - Charges Information Amount
   - Charges Information Agent Details
   - Clearing System Code
   - Clearing System Proprietary
   - Member Identification
   - BICFI
   - Name
   - Charges Agent Details (Postal Address, Identification, Contact Details)

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 2-59   MIS Button

Table 2-32   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.

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 2-60   UDF Button

Table 2-33   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).

Other Parties and Agent Details

1. Click on **Other Parties and Agent** tab on the ACH Credit Transfer Receipts Input screen.

   Other Parties and Agent sub-screen is displayed.

Figure 2-61   ACH Credit Transfer Receipts Input - Other Parties and Agent Tab
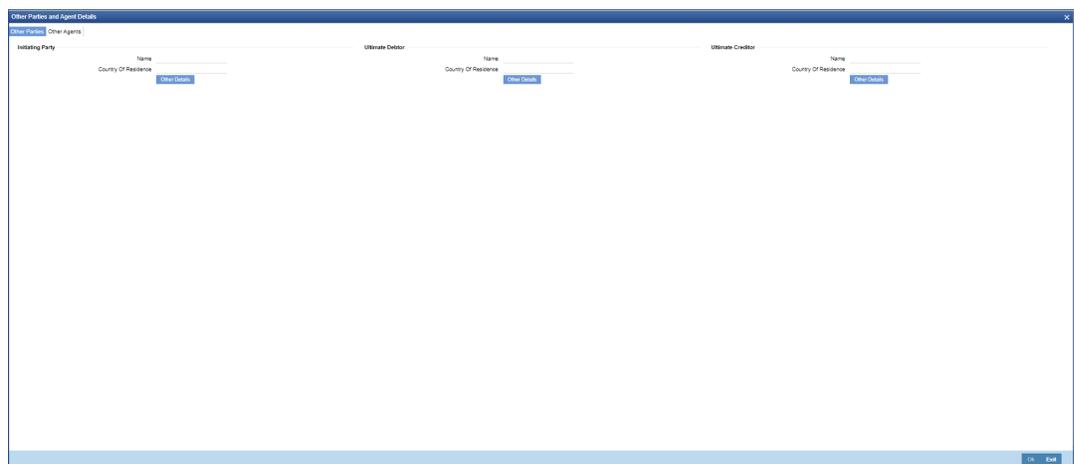
2. Specify the following field details:

   • Initiating Party

   • Ultimate Debtor

   • Ultimate Creditor

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

3. Click on **Other Agents** tab on the Other Parties and Agent sub-screen.

Figure 2-62   Other Agents

4. Other Agents tab in this sub screen lists below details:

   • Instructing Agent

   • Instructed Agent

   • Intermediary Agent 1

   • Intermediary Agent 2

   • Intermediary Agent 3

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

Tax and Regulatory Reporting Tab

1. Click on **Tax and Regulatory Reporting** tab on the ACH Credit Transfer Receipts Input screen.

   Tax and Regulatory Reporting sub-screen is displayed.

Figure 2-63   ACH Credit Transfer Receipts Input -Tax and Regulatory Reporting Tab

2. Specify the following field details:

   • Debit Credit Reporting Indicator

- Authority
- Details

Remittance Information Tab

1. Click on **Remittance Information** tab on the ACH Credit Transfer Receipts Input screen. **Remittance Information** sub-screen is displayed.

Figure 2-64   ACH Credit Transfer Receipts Input -Remittance Information Tab

2. Specify the following field details:
   - Remittance Location Details
   - Postal Address
   - Address Type

3. Click on **Remittance Information** tab on the Remittance Information sub-screen.

Figure 2-65   Remittance Information

4. Specify the following field details:
   - Structured Remittance Info

- • Creditor Reference Information

- • Invoicer

- • Invoicee

- • Garnishment Remittance

- • Garnishee

- • Garnishment Adminstrator

- • Additional Remittance Info

- • Unstructured Remittance Details

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

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

Accounting Details

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

Figure 2-66   Accounting Entries
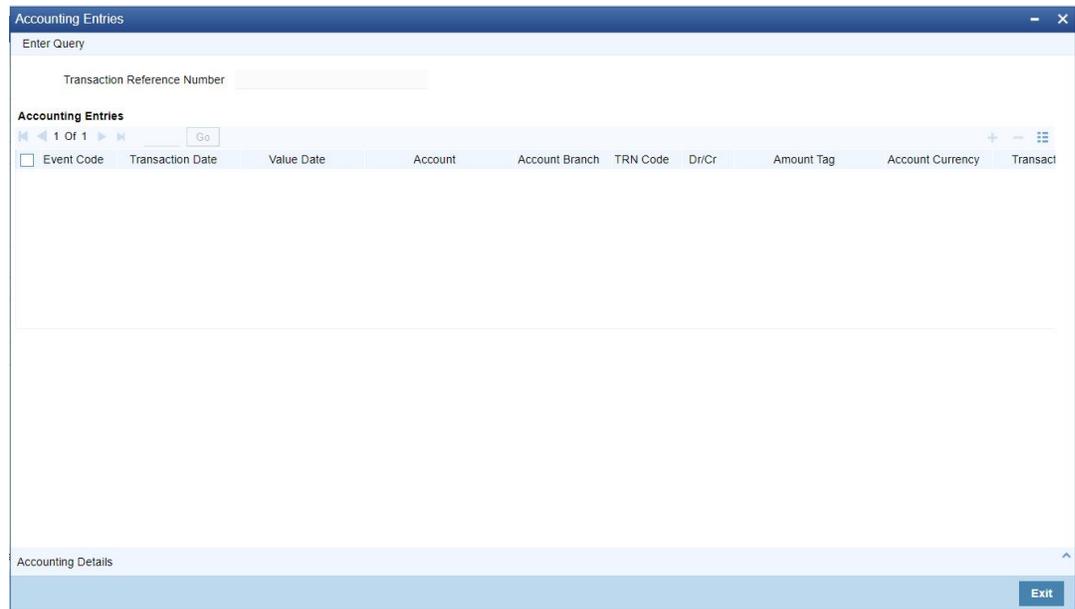
2. By default, the following attributes are displayed:

- • 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

ACH Credit Transfer Receipts Input Summary

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

   ACH Credit Transfer Receipts Input Summary screen is displayed.

   Figure 2-67   ACH Credit Transfer Receipts Input Summary

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

   - • Transaction Identification

   - • Instruction Identification

   - • End to End Identification

   - • Source Reference Number

   - • File Reference Number

   - • Network Code

   - • Source Code

   - • Booking Date

- Instruction Date

- Activation Date

- Transfer Currency

- Transfer Amount

- FX Reference Number

- Authorization Status

- Transaction Branch

- Creditor Account

- Customer Number

- Company Identifier

- Debtor Account Number

- Debtor Bank Member ID

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

   System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

3

Generic Validations

Generic Validations Processing

This section contains the following sub-sections:

Based on the validations maintained in Generic Validations Framework, the following resultant actions are possible:

- Cancel
- Replace
- Exception
- Repair
- Override
- Report

Generic validations are performed in each processing step, once the system built validations for the processing step are completed.

All validations resulting in same 'Resultant Action' are validated together. Only for the Action type 'Cancel' for the transaction type is 'CT Receipts -Payment' system stops the validation processing when the first cancel exception is encountered.

The error codes maintained against the validations are displayed in the Queue details if the Resultant Action moves the transaction to an exception queue.

Transaction details & error details are logged in Generic Validation log for any Generic validation failures. If the resultant action is 'Report', the transaction continues with the next processing step, even if there is validation failure.

If a validation cannot be performed, the system continues with the next validation maintained for the same Resultant Action Type. The failed validation is also be logged as an exception with system error code.

- Cancel Validations
  If the resultant action is 'Cancel', system processes the Cancel of Originated ACH Credit transactions and Return of ACH Credit Receipts.

- Replace Validations
- Exception / Repair /Override Validations

- Report Validations
  If any of the validation with Resultant Action as 'Report' fails, the transaction details and exception details are logged in Generic Validation logs and the transaction continues the next step of processing.
- Processing Cutoff Check
- Back Value days check

Cancel Validations

If the resultant action is 'Cancel', system processes the Cancel of Originated ACH Credit transactions and Return of ACH Credit Receipts.

Replace Validations

If the Resultant Action is 'Replace', it is mandatory to maintain the Replacement Type. The Replacement Type can be

- Replace - This replacement type replaces the original value of the ISO message tag with the Replacement value maintained.
- LPAD - This replacement type is allowed only if the Validation Type is 'Min Length'. The original value is left padded with the Replacement value till the length of the tag becomes equal to minimum length given in Parameter field
- RPAD- This replacement type is allowed only if the Validation Type is 'Min Length'. The original value is right padded with the Replacement value till the length of the tag becomes equal to minimum length in Parameter field.
- Retain First -This replacement type is allowed only if the Validation Type is 'Max Length'. The original value is trimmed from the end till the length of the tag becomes equal to maximum length allowed in Parameter value.
- Retain Last - This replacement type is allowed only if the Validation Type is 'Max Length'. The original value is trimmed from the beginning till the length of the tag becomes equal to maximum length.

As a result of the 'Replace' action, the system replaces the original value with the new value derived. The replaced new value is considered for further processing.

Exception / Repair /Override Validations

If any of the validation with Resultant Action as 'Exception' fails, the transaction is moved to Process Exception Queue. If the resultant action is 'Repair ' or 'Override', the transaction is moved to Repair Queue and Business override Queue respectively.

If multiple validations are failed, corresponding error codes and error details are listed in the Queue details.

You can perform the available queue actions to release the transaction from the exception queues.

Report Validations

If any of the validation with Resultant Action as 'Report' fails, the transaction details and exception details are logged in Generic Validation logs and the transaction continues the next step of processing.

Processing Cutoff Check

The validation Process Cutoff is allowed for:

- Networks of Payment Type (ACH CT)

- Transaction Type (Receipts)

- ISO Tag (FIToFICstmrCdtTrf/CdtTrfTxInf / SttlmTmIndctn/DbtDtTm)

- Resultant Action (Override)

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

The following basis elements are allowed as left operands in Custom Rule for Generic Validations (Function ID: PMDCSRLE):

Basis Element	Details
SOURCE_CODE	Source code of the transaction
PRODUCT_TYPE	If If FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/OrgId/Othr/ SchmeNm/Prtry= 'PRODUCT_TYPE' then the tag value FIToFICstmrCdtTrf/CdtTrfTxInf/ Cdtr/Id/ OrgId/Othr/Id = <Product type value> The product type value can be provided in any occurrence of Organization other ID in case of multiple occurrences
TXN_BRANCH	Transaction Branch
TRANSFER_CCY	Transfer Currency
CURRENT_TIME	Current Processing time. This can be maintained less than a cutoff time in HH:MM format. System will validate the format on save of the rule maintenance.

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

Back Value days check

For the validation type 'Back Value Limit Days' it will be possible to maintain the back value days as a parameter (existing functionality) or a validator name for Custom rule. Changes will be done to list the validator field with the custom rules maintained in Custom Rule for Generic Validation (Function ID: PMDCSRLE).

- Networks of Payment Type (ACH CT)

- Transaction Type (Receipts)

- ISO Tag (FIToFICstmrCdtTrf/CdtTrfTxInf // IntrBkSttlmDt)

- Resultant Action [Cancel / Report (existing)]

The following basis elements can be used as left operands in Custom Rule for Generic Validations (Function ID: PMDCSRLE):

Basis Element	Details
SOURCE_CODE	Source code of the transaction
PRODUCT_TYPE	If FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/OrgId/Othr/ SchmeNm/Prtry= 'PRODUCT_TYPE' then the tag value FIToFICstmrCdtTrf/CdtTrfTxInf/ Cdtr/Id/ OrgId/Othr/Id = <Product type value> The product type value can be provided in any occurrence of Organization other ID in case of multiple occurrences
TRANSFER_CCY	Transfer Currency
BACK_VALUE_- DAYS	Back value days limit to be checked

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

External Validations Processing

If the validation type is 'External' while evaluating the Generic validations maintained, Extension Class linked to the External Validator is called.

The following values are provided for doing the validation by the Extension Class:

- Host Code
- Transaction Branch
- Network Code
- Payment Type
- Transaction Type
- Resultant Action
- ISO structure
- ISO tag
- ISO Tag Value
- Extension class
- Additional tag values as maintained for the External validator selected
- Transaction Reference
- Source Reference
- Source Code

The response details include:

- Execution result
- Validation Result
- Error Code
- Error Description
- Validation based on ISO Tag Sequence

Validation based on ISO Tag Sequence

All party identifier tags which allow multi occurrence are allowed in the ISO tag field in the Generic Validation Framework.

It is mandatory to input the sequence number for any of the Party Identifier tag. The sequence is the same as the order in which this identifier is received in a pain.001 file.

4
Originated Credit Transfer Processing

This chapter contains the following sections:

ACH Credit Transfer Bulk File Upload

This section contains the following sub-sections:

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

- File format validations

- Validation of Number of transactions and control sum, if available

If any of the validations fail, the file is rejected and pain.002 message is sent to the customer.

- Batch Duplicate Check

- Network Resolution
  The System performs Network Resolution for individual records based on the rules
  maintained in Network Rule Maintenance (Function ID: PMDNWRLE) for the channel type
  C2B.

  - Re-grouping of the Batch

  - Validation on availability of Non-urgent preference maintenance & transaction block

  - Processing Dates Derivation

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

  - FX Processing

Batch Reject Validations

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

- Back date limit days validation. This is based on the Back Value Allowed Limit Days
  maintained in Batch Processing Preferences Function ID: PMDBTPRF.

- Number of transactions and control sum validation for the batch.

- Source and Batch ID combination is unique.

- Branch derivation from the Debtor Agent details (BIC or Clearing Member ID) fails.

- If BIC is available for the Debtor Agent, Branch code is derived based on the BIC code
  linked to the Branch. If Clearing Member ID is received for the Debtor Agent, Branch is
  derived based on the ACH Branch Identifier maintenance PMDACHBR.

Process Exception Check for Batches

The following Process Exception validations is done for the batch:

- Debit Account customer is valid (whether the record is open and authorized).

- Debit /Transfer currencies are valid currencies maintained in the system.

- Debit account currency in pain.001 file and the account currency derived by the system are
  same.

- Co ID is valid.

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

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

> ✎ **Note:**
>
> If the Network Payment Type is 'NACHA CR' the CO ID validation in Bulk file Batch
> processing is based on NACH User Number maintenance.

Batch Duplicate Check

Duplicate check days for Non-urgent batch will be fetched from Non-urgent Payment preferences Function ID: PMDONPRF OR PMDONCST maintained for the Source, Customer identifier and Settlement Account.

The lookup priority for Outbound Non-urgent payments will be as below (existing)

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

Duplicate check days for Urgent batch will be fetched from Urgent Payment preferences Function ID: PMDOUPRF.

The lookup priority for Urgent payments (same as existing) will be as below :

Look-up Priority	Host Code	Source Code	Customer/ Co ID	Account
1	Specific	Specific	Specific	Specific
2	Specific	ALL	Specific	Specific
3	Specific	Specific	Specific	ALL
4	Specific	ALL	Specific	ALL
5	Specific	Specific	ALL	ALL
6	Specific	ALL	ALL	ALL

Network Resolution

The System performs Network Resolution for individual records based on the rules maintained in Network Rule Maintenance (Function ID: PMDNWRLE) for the channel type C2B.

Re-grouping of the Batch

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

*   Network
*   Transfer Currency
*   CO ID
*   FX reference

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

Validation on availability of Non-urgent preference maintenance & transaction block

Checks

The System validates whether Non-urgent preference maintenance (Function ID:PMDONPRF) is available for the transaction:

Transaction blocks if maintained for the customer/account, this is checked at this stage based on the Customer Restrictions maintenance PMDCDSTR.

If Non-urgent preference maintenance is not available or id transaction block exists, the consolidated batch is moved to PE queue.

Processing Dates Derivation

Based on the Value Date and Activation Date are delivered. Network lead days, earliest dispatch days and extended dispatch cycle availability.

Holiday checks applicable for the Value Date and Activation Date are applied.

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

Future Value Check

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

FX Processing

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

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

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

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

ECA Check

Upfront amount block request for the total transfer amount is sent to the ECA system. Customer/Account status check is done by the ECA system as part of ECA call.

Sending the transaction records to ACH Credit Processor

The individual transaction records of the batch is sent for processing to ACH Credit processor. The processing till pricing is completed for the individual transactions in a current dated Batch.

Transaction Level Processing

This section contains the following sub-sections:

- Bank /Account Re-direction
- Reject Validations
- Applying Generic Replacement Values
- Process Exception Validations
- Repairable Validations
- Overridable Validations
- Applying Generic rules for Report
- Authorization Limits Check
- Sanction Check
- Charge /Tax Computation

Outbound payments follows the below listed processing steps:

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

If any of the validations fail, the file is rejected and pain.002 message is sent to the customer.

- Bank /Account Re-direction
  The System performs the Bank/Account re-direction for the Debtor Account and Creditor Bank code, if records are maintained in PMDBKRED/PMDACRED.
- Reject Validations
- Applying Generic Replacement Values
  For the message elements listed in Generic Validation Framework with Resultant Action as 'Replace', the replacement values is applied.
- Process Exception Validations
- Repairable Validations
- Overridable Validations
- Applying Generic rules for Report
- Authorization Limits Check

- Sanction Check

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

Bank /Account Re-direction

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

Reject Validations

The following reject validations is covered in this step:

- Mandatory Field Validations

- Allowed currency check

- All generic validation with Resultant Action 'Cancel'

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

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

Applying Generic Replacement Values

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

Process Exception Validations

The following validations is covered in this processing step:

- All generic validation with Resultant action 'Exception'

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

Repairable Validations

The System performs the below repairable validations:

- Credit Bank code validation

- All generic validation with Resultant action 'Repair'

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

Overridable Validations

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

- **Duplicate days check**

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

The following parameters is available for duplicate check:

- Debtor Account

- Creditor Account

- Transfer Amount

- Value Date

- Creditor Bank Code

- Customer

- Network

- End to End ID

- **Generic validations maintained with Action Type as 'Override'**

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

Applying Generic rules for Report

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

No queue is applicable for this validation.

Authorization Limits Check

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

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

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

Sanction Check

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

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

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

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

Charge /Tax Computation

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

Batch Level Processing

For current dated batches, on completion of transaction level processing up to Pricing, Batch level processing is continued. Successful transactions within a consol batch is grouped together and the following processing steps is completed.

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

- Accounting

Network Cutoff Check

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

Accounting

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

The accounting method is decided by the 'Batch Booking' tag value. If the tag is not available in the pain.001 request received, Non-urgent preferences maintained is considered so that Itemized accounting or Debit consolidation can be done.

Accounting entries is posted as below:

Bulk Accounting -A single debit / credit accounting is posted for the consolidated batch:

Transaction Type	Event	Dr/Cr	Account	Account Type	Amount Tag
Originated CT - Payment	YODR	Dr	Customer Account	Account	Batch Amt
Originated CT - Payment	YODR	Cr	Clearing Suspens	GL	Batch Amt

Transaction Type	Event	Dr/Cr	Account	Account Type	Amount Tag
Originated CT - Payment	YOCR	Dr	Clearing Suspense	GL	Batch Amt
Originated CT - Payment	YOCR	Cr	Network Clearing GL	GL	Batch Amt

Itemized Accounting- for each individual transaction the below accounting is posted:

Transaction Type	Event	Dr/Cr	Account	Account Type	Amount Tag
Originated CT - Payment	YODR	Dr	Customer Account	Account	Transfer Amt
Originated CT - Payment	YODR	Cr	Clearing Suspens	GL	Transfer Amt
Originated CT - Payment	YOCR	Dr	Clearing Suspense	GL	Transfer Amt
Originated CT - Payment	YOCR	Cr	Clearing Suspense	GL	Transfer Amt

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

Future Dated Transactions

Future dated ACH transactions is processed by separate jobs.

Processing of transactions would be completed till sanction check on booking date itself and is stored in Future Valued transactions Queue.

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

Originated ACH Credit Transfer Transaction View screen

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

   View Originated ACH Credit Transfer screen is displayed.

Figure 4-1   View Originated ACH Credit Transfer

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. Click **Execute Query** to populate the details of the transaction in the View Originated ACH Credit Transfer screen.

   For more details on Main, Other Details and Charges Information tabs refer to 'PYDOTONL' screen details above.

5. **Main** tab contains the key fields used in the Originated Credit Transfer processing for view.

- Processing Details Tab

- R-Transaction Tab

- View Originated ACH Credit Transfer Summary

Processing Details Tab

1. Click on **Processing Details** tab on the View Originated ACH Credit Transfer screen.

   Processing Details tab sub-screen is displayed.

Figure 4-2   View Originated ACH Credit Transfer Processing Details Tab

2.   User can view the transaction status details and the External System Requests Status details.

R-Transaction Tab

1.   Click on **R-Transaction** tab on the View Originated ACH Credit Transfer screen.

R-Transaction tab sub-screen is displayed.

Figure 4-3   View Originated ACH Credit Transfer - R-Transaction Tab

2.   User can view Reversal transactions and Return of Reversal Transactions listed in R-transaction Tab.

View Originated ACH Credit Transfer Summary

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

View Originated ACH Credit Transfer Summary screen is displayed.

Figure 4-4   View Originated ACH Credit Transfer Summary
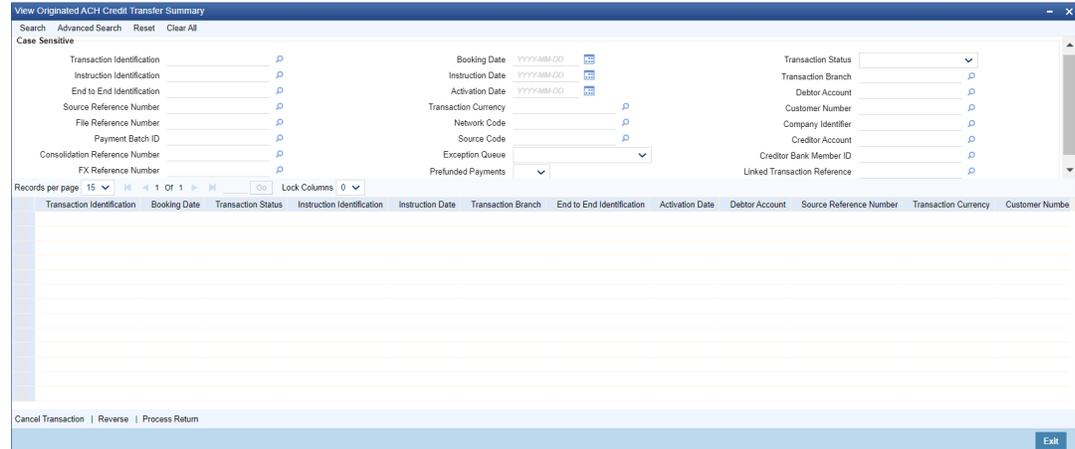
2. Search using one or more of the following parameters:

   • Transaction Identification

   • Instruction Identification

   • End to End Identification

   • Source Reference Number

   • File Reference Number

   • Payment Batch ID

   • Consolidation Reference Number

   • FX Reference Number

   • Booking Date

   • Instruction Date

   • Activation Date

   • Transaction Currency

   • Network Code

   • Source Code

   • Exception Queue

   • Prefunded Payments

   • Transaction Status

   • Transaction Branch

   • Debtor Account

   • Customer Number

   • Company Identifier

   • Creditor Account

   • Creditor Bank Member ID

   • Linked Transaction Reference

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

System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

5. User can perform following actions:

- Cancel Transaction

- Reverse

Cancel Transaction

1. Click on **Cancel Transaction** tab on the View Originated ACH Credit Transfer Summary screen.

Cancel Transaction tab sub-screen is displayed.

Figure 4-5   View Originated ACH Credit Transfer Summary - Cancel Transaction

2. User can initiate Cancel Request for transactions from Originated ACH CT View Summary (function ID: PYSOVIEW) screen after querying and selecting the cancellation required transaction.

3. This can be done for any ACH Credit transaction created from Bulk file upload/ UI/ Channel. System allows to select single transaction only.

4. Transaction Type for the cancel transaction is C Transaction Cancel Input (Function ID: PYDACHCN) screen which is opened is a standalone transaction screen.

- Cancel Reference is system generated.

- Host code and Transaction Branch are defaulted as lodged in Host code and transaction Branch

- Source code: All valid source codes maintained for the Host are listed

- Source Reference: This is an optional field for UI input.

The following fields are populated based on the selected record:

- Original Transaction Reference

- File Reference Number

- Batch Identification

- Network Code

- Settlement Currency

- Settlement Date

- Original Transaction details section

Specify following cancellation details related fields:

Field	Description
Reason Code	Specify the Reason from the list of values. All Reason codes maintained in PMDRSNCD for the transaction type cancel (C) are listed.
Reason Description	Description of the selected Reason Code is displayed.
Additional Details	Specify any Remarks in this field.
Booking Date	Booking Date is populated as current date.
Allow Cancellation after Dispatch	This flag can be used if the Network allows cancellation 'Yes'. If 'Allow Cancellation after Dispatch' flag is 'No', it indicates that cancellation is not processed if the dispatch is over. The default value is 'Yes' if the network allows cancellation as maintained in PYDONPRF cancel preferences. This is an enabled field and you can select the value as No, if no cancellation is to be processed if dispatch of the original transaction is over. If the network does not allow cancellation this field is defaulted to 'No' and disabled.

Reverse

1. Click on **Reverse** tab on the View Originated ACH Credit Transfer Summary screen.

   Reverse tab sub-screen is displayed.

Figure 4-6   View Originated ACH Credit Transfer Summary - Reverse

2. Originated ACH CT -Reversal input (Function ID: PYDRVOTN) is displayed. This screen also work as a standalone Reversal screen.

3. The following fields are populated based on the selected record:

- Original Transaction Identification

- Source Code

- Network Code

- Reversal Reference

- Source Reference Number

- Host Code

- Transaction Branch

- Reversal Details

- Original Transaction Details

Dispatch Browsers

- ACH Transaction Message Generate

- ACH Dispatch Browser

- ACH Dispatch File Browser

ACH Transaction Message Generate

The ACH Transaction Message Generate screen allows users to view the transaction level XML generated/regenerated for each Originated ACH Credit transaction.

System allows transaction XML generation with the transaction details available at that point of time even if the XML generation status is 'Generated' provided the transaction is part of a Dispatch file with Network Status ' Rejected'.

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

   ACH Transaction Message Generate sub-screen is displayed.

Figure 4-7   ACH Transaction Message Generate

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

- Transaction Reference

- Network Code

- Message Generation Status

- Transaction Type

- Processing Date

3. Once you specified the parameters, click the **Search** button. System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

5. System displays the records that match the search criteria having following field details:

- Transaction Reference

- Host Code

- Network Code

- Message Generation Status

- Transaction Type

- Extended Dispatch only flag

- Extended Dispatch Date Time

- Error Code

- Error Description

- Dispatch Reference

- Dispatch Log Reference

- Authorization Status

- Queue Reference

6. Message Generation status can be:

- Generated

- Ungenerated

- Error

Listed transactions can be performed with following actions:

Tab	Functions
Generate	If the message status is 'Ungenerated' or 'Error', it is possible to generate the message by invoking 'Generate' Action.
Authorize	'Generate' action initiated by a user can be authorized by another user.
Delete	Allows the user who initiated the action, to delete the action before authorization.
View Message	Displays the transaction XML details.
View Queue Action	Displays all queue activities performed for a transaction.

ACH Dispatch Browser

The ACH Dispatch Browser screen allows users to manually generate Dispatch files.

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

    ACH Dispatch Browser sub-screen is displayed.

    Figure 4-8   ACH Dispatch Browser

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

    •   Dispatch Reference

    •   Network Code

    •   Dispatch Mode

    •   Dispatch Process Status

    •   Payment Type

    •   Authorization Status

    •   Number of transactions

    •   Dispatch Date

3. Once you specified the parameters, click the **Search** button. The system displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

5. System displays the records that match the search criteria having following field details:

    •   Dispatch Reference

    •   Dispatch Reference

    •   Number of Files

    •   Host Code

    •   Network Code

    •   Payment Type

- Dispatch Run Reference

- Dispatch Date

- Dispatch Mode

- Maker ID & Date stamp

- Checker ID & Date stamp

- Error Code

- Error Description

- Queue Reference

6. Dispatch Process status can be:

- Processed

- Unprocessed

7. Dispatch Mode status can be:

- Manual

- Scheduled

Listed transactions can be performed with following actions:

Tab	Functions
Generate Dispatch File	For a Dispatch Reference, if the Process status is 'Unprocessed', it is possible to manually generate dispatch files using the option 'Generate Dispatch File'.
Authorize	'Generate Dispatch file' action initiated by a user can be authorized by another user.
Delete	Allows the user who initiated the action, to delete the action before authorization.
View Queue Action	Displays all queue activities performed for a transaction.
View Pending Records	Displays the dispatch pending records.
View File Details	Opens the below given ACH Dispatch File Browser (PMSDSFBR) which gives the file-wise deta

> **Note:**
>
> If a record is marked for 'Extended Cycle only', the manual generation of the dispatch file is allowed only on reaching the first Extended Cycle time.

ACH Dispatch File Browser

The ACH Dispatch File Browser screen allows users to view the generated Dispatch file details file level accounting entries.

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

   ACH Dispatch File Browser sub-screen is displayed.

Figure 4-9   ACH Dispatch File Browser
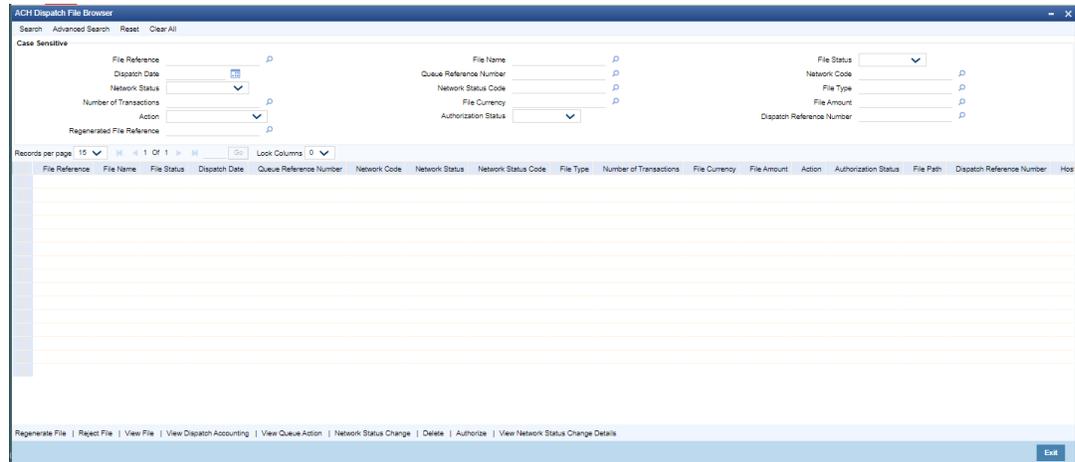
2. Search using one or more of the following parameters:

    •   File Reference

    •   Dispatch Date

    •   File Name

    •   File Reference

    •   File Status

    •   Dispatch Date

    •   Queue Reference Number

    •   Network Code

    •   Network Status

    •   Network Status Code

    •   Network Reject Code

    •   File Type

    •   Number of Transactions

    •   File Currency

    •   File Amount

    •   Action

    •   Authorization status

    •   Dispatch Reference Number

    •   Regenerated File Reference

3. Once you specified the parameters, click the **Search** button. The system displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

5. Listed transactions can be performed with following actions:

Tab	Functions

Regenerate File	Displays the re- generating rejected File.
Reject File	For rejecting the transaction of the entire file.
View File	Displays the generated File.
View Dispatch Accounting	Displays the Dispatch Accounting log.
View Queue Action	Displays all queue activities performed for a transaction.
View pacs.002 Details	Displays the pacs.002 Details.
Network Status Change	For updating the Network Status manually.
Delete	Displays deleted transactions.
Authorize	To authorize the transaction.
View Network Status Change Details	Displays Network Status Change details.

5

Originated Credit Transfer - Return Processing

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

- Maintenances for R-transaction Processing

- Upload of pacs.004 messages
  If the ACH transfer request is returned by the creditor bank, pacs.004 message is received with the return transaction details.

- Processing

Maintenances for R-transaction Processing

When R-transaction message is received, it is required to match certain inbound Rtransaction fields with the respective original transaction fields, before staring the Rtransaction processing. Primary matching is done based on the Transaction ID. This screen allows users to capture the additional matching fields for an R- transaction message received (Function ID: PMDRMACH). This is a common maintenance for Rtransaction types of 'ACH CT' and 'ACH DD' payment types. This maintenance is used for the secondary matching of fields while uploading a reversal file pacs.007.

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

   ACH R-Transaction Matching Fields screen is displayed.

   Figure 5-1 ACH R-Transaction Matching Fields

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

3. On **ACH R-Transaction Matching Fields** screen, specify the fields.

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

Table 5-1   ACH R-Transaction Matching Fields - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Network Code	Specify the Network Code from the list of values. The list of values contains all the valid Networks maintained for the Payment Type 'ACH CT' in ACH Network Details (Function ID: PMDACHNW). This is a mandatory field.
Network Type Description	System defaults the Network Description based on the Network Code selected.
Network Description	System defaults the Network Type Description based on the Network Code selected.
R-Transaction Type	Select R-Transaction Type from the following: • Originated CT Return • ACH Receipts Reversal
R-Message Type	System defaults the R-Message Type based on the R-Transaction Type selected.
Original Message Type	System defaults the Original Message Type based on the R-Transaction Type selected.
Additional Matching Fields Details	Allowed combinations of R- transaction ISO tags and Original transaction ISO tags for secondary matching of the fields are listed for the field R-transaction ISO tag. On selecting an option, all the below four fields are defaulted.
R-Elements ISO Structures	System defaults the R-Elements ISO Structures based on the R-Element ISO Tag selected.
R-Element ISO Tag	Specify the R-Element ISO Tag from the list of values.
Original Element ISO Structure	System defaults the Original Element ISO Structure based on the R-Element ISO Tag selected.
Original Element ISO Tag	System defaults the Original Element ISO Tag based on the R-Element ISO Tag selected.

Upload of pacs.004 messages

If the ACH transfer request is returned by the creditor bank, pacs.004 message is received with the return transaction details.

Pacs.004 Message Upload

File level Validations

On upload of the message pacs.004.001.09 , system performs the below validations:

File format validations - This is done based on the XSD maintained in the 'Schema Definition File Path' for the file type 'ACHCTRETURN' in File Parameters Detailed screen PMDFLPRM.

Validation of Number of transactions and control sum in the file is done, if the details are available in the file.

Branch & Network Derivation

If the message is received with file envelope, the below details are derived from the file envelope details available for the message in File Envelope Upload PMDFLEVP:

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

Receipt Accounting

If the parsing & upload of the inbound pacs.004 is completed, Receipt accounting is posted if Receipt Account Code is maintained for Originated ACH Credit Transfer Preferences PYDONPRF 'R-transaction tab.

Transaction Type	Event	Dr/Cr	Account	Account Type	Amount Tag
Originated CT - Payment	YSRC	Dr	Nostro Account	Account	RTN_STTL_AMT
Originated CT - Payment	YSRC	Cr	Network Clearing GL	GL	RTN_STTL_AMT

The return amount received in PmtRtr/TxInf /RtrdIntrBkSttlmAmt is consolidated for accounting.

The transaction records are grouped based on Branch, Currency and settlement date. If settlement date is a back date it is moved to current date. Network holiday & Debit Currency Holiday checks are done for the derived date, and it is moved forward in case of holidays. The consolidated amounts are posted for each group.

Return Processing

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

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

Debit Accounting Handoff

Debit accounting for the Return transaction is posted upfront before the transaction validations are done. Accounting code maintained for Credit Liquidation in Originated ACH Credit Transfer Preferences screen PYDONPRF- R transaction Preferences Tab is fetched

for posting the accounting by interchanging the credit and debit legs. The accounting is posted for the Returned Amount.

Event	Dr/Cr	Account	Account Type	Amount Tag
YSDR	Dr	Network Clearing G	GL	Return Amt
YSDR	Cr	Clearing Suspense	GL	Return Amt

Matching pacs.004 with the original transaction

Primary matching of Return transaction with the original transaction is done based on the Transaction ID matching.

R- Element ISO Structure	R-Element ISO Tag	R-Element ISO Tag	Original Element-ISO Tag
PmtRtr /TxInf	OrgnlGrpInf/ OrgnlTxId	FIToFICstmrCdtTrf / CdtTrfTxInf	PmtId/TxId

On getting a matching original transaction, system checks that the original transaction is in 'Success' status and no R-transaction is initiated for the original transaction. If the status validation of the original transaction fails, the transaction is moved to ACH R-processing queue (Function ID: PMSRMAQU).

If primary match is a success, system tries to match the additional matching fields maintained in ACH R-transaction Matching Fields Maintenance for the transaction type 'Originated CTReturn'. If the field values are matched, the R-transaction processing is initiated.

If the matching with the additional fields fails, R-message is moved to Business Override queue.

Return Days Validation

Return days maintained in R-Transaction Preferences tab of Originated ACH Credit Transfer Preferences (Function ID: PYDONPRF) is considered for Returns days validation.

The Return Days are added to Value Date of the original transaction for arriving at the date till which return is allowed. Return days are counted as Network working days. If the last allowed date is a branch holiday then it is moved forward as next branch working day.

If the Return Activation Date is beyond the Return by date computed as above, the Returns days validation fails and the transaction is moved to Business Override queue.

> **Note:**
>
> If Return days field is maintained with the value 0, Returns is allowed only till the same day as Original transaction Value Date.

Return days validation is skipped if it is not maintained in ACH Credit Receipts Preferences 'R transactions tab.

Sanctions Screening

If sanction check is applicable for the Network and Source (based on the preference maintained in the existing maintenance Source Network Preferences PMDSORNW, system performs sanctions screening.

If sanctions retry days are over, the return transaction is sent for sanction screening.

The original details of the transaction and the enriched details are sent in sanctions request. The original details of the transaction as received in the pacs.004 message are populated.

- Depending on the sanctions response status the following action is performed

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

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

> **Note:**
>
> Return Days is not re-validated even if processing date is moved ahead as the delay is due to Sanctions screening.

Seized: System checks whether seizure accounting is applicable for the transaction. If applicable, the following accounting entries are passed

Event	Dr/Cr	Account	Account Type	Amount Tag
YSCZ	Dr	Clearing Suspense	GL	Return Amt
YSCZ	Cr	Seizure GL	GL	Return Amt

FX Rate Fetch

Credit Value Date is derived before the FX call. For this, Credit Currency holidays is applied to Debit Value Date. Credit value date is handed off in FX request.

R-Transaction Preferences tab of Originated ACH Credit Transfer Preferences (Function ID: PYDONPRF) is having the preference for FX Rate Re-pickup: This field value can be maintained as 'Yes' if FX rate has to be re-picked for R-transactions which are having accounting / FX impact.

System checks whether FX Rate Re-pickup is required for the R-processing. If required, the Internal/ External Rate processing is done based on the FX preferences available in Originated ACH Credit Transfer Preferences (Function ID: PYDONPRF).

Value date received from External FX system is updated as R-transaction Value Date.

EAC Check

Customer/Account validity and status check is done by the DDA system as part of EAC call.

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

Credit Accounting Handoff

Return Account of the customer is fetched from the Non-Urgent Payment Processing preferences PMDONPRF for the Network, Company ID & Customer/Account .If company ID is not present, Customer ID is used.

If Return Account is not maintained, then debit account of the original transaction is used for reversing the entries

Accounting code maintained for Debit Liquidation in Originated ACH Credit Transfer Preferences screen PYDONPRF is fetched for posting the accounting by interchanging the credit and debit legs. The accounting is posted for the Returned Amount. Credit accounting for Returns is posted by handing off the below accounting entries to the Accounting System:

Event	Dr/Cr	Account	Account Type	Amount Tag
YSCR	Dr	Clearing Suspense	GL	Return Amt
YSCR	Cr	Customer Account/ Return Account	Account	Return Amt

Notification/Information Reporting XML is generated for the Return processed.

> **Note:**
>
> R-transactions are not be warehoused. If the Debit/Credit value dates derived are in future, system completes the Return processing on Booking Date itself. Accounting entries have the value dates as derived during the processing.
>
> Carry forward action is not be applicable for the Return transactions from exception queues.

Returns Received for Partial File Rejects

It is possible to receive pacs.004 messages as result of partial reject of pacs.008 message sent out for ACH CT originations processed.

For such returns received in pacs.004, second occurrence of the Return Reason have the Proprietary code (RtrRsnInf/RtrRsnInf/Rsn/Prtry) as 'PART'..It is possible to search the Return transactions from Originated ACH Transaction Return View summary screen based on the Secondary Reason Code.

Input and View screens for Originated ACH Return

The ACH Credit Transfer Return screen allows users to specify the Return details for an Originated ACH Credit Transfer.

This is a back-up screen for Return input for cases where the upload of pacs.004 fails/not applicable.

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

   ACH Credit Transfer Return screen is displayed.

Figure 5-2   ACH Credit Transfer Return

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

3. On **ACH Credit Transfer Return** screen, specify the fields.

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

Table 5-2   ACH Credit Transfer Return - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Source Code	Specify the Source Code from the list of values.
Return Reference Number	Return Reference Number is system generated.
Original Transaction Identification	Specify the Original Transaction Identification form the list of values. The transaction reference for which the return has to be processed can be selected in this field. Only Originated Credit Transfer transactions of status 'Processed' for which no other Rtransaction is pending can be selected for this field.
Transaction Branch	Transaction Branch is system generated.
Network Code	System defaults the Network Code based on the Original Transaction Identification selected.
Sender's Message Identification	This Message ID of the related pacs.004 message can be entered in this field.
Sender's Return Identification	Specify the Sender's Return Identification.
Return Details	--
Settlement Currency & Settlement Amount	These fields are defaulted as original transaction transfer currency and amount. However the amount can be modified by the user to a lesser amount, if required.
Settlement Date	Current Date is populated. User can modify the date.
Return Account Branch	Specify the Return Account Branch.
Return Account Currency	Specify the Return Account Currency.
Primary Return Code	Specify the Primary Return Code from the list of values. All the return codes maintained for the Network in the static table are listed.
Return Code Description	System defaults the Return Code Description based on the Primary Return Code selected.

Table 5-2   (Cont.) ACH Credit Transfer Return - Field Description

Field	Description
Secondary Return Code	Specify the Secondary Return Code, if required.
Return Code Description	Specify the Return Code Description.
Additional Information	Specify any additional Information.
Booking Date	System defaults the Booking Date on clicking 'New'.
Value Date	This is a system derived field. If the Settlement Date is in the past, it is moved to current date. Value date is same as Settlement Date .If the Value Date falls on a Network holiday, it is moved ahead to the next Network working day.
Activation Date	This field is populated as current date. **Note:** This date is rolled over only if the processing is delayed in any Exception Queue and the Return transaction is released from the queue on a later date. No holiday check is done on Return Activation Date.
Return Account	Specify the Return Account
Enrich	Click on Enrich button upon providing above details.
Original Transaction Details:	Specify the Origination Transaction Detail fields.
Originator Details	--
Originator Name	Specify the Originator Name related to Primary reason code.
Copy of Residence	Specify the Copy of Residence from the list of values.
Originator Details	Specify the following Originator Details: • Postal Address • Identification • Contact Details **Note:** When the Return is input from the screen, primary/secondary matching steps are not applicable as the user is selecting the original transaction.

•

Originated ACH CT Return View

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

    Originated ACH CT Return View screen is displayed.

Figure 5-3   Originated ACH CT Return View

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

   • Return Reference

   • Original Transaction Identification

   • Network Code

   • Transaction Branch

   • Source Code

   • Sender's Message Identification

   • Sender's Return Identification

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

   System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

5. The details are shown in following tab details:

   • Main

   • Processing Details

ACH R-Processing Queue

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

   ACH R-Processing Queue screen is displayed.

Figure 5-4   ACH R-Processing Queue

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

    • Queue Reference No

    • Network Code

    • Payment Type

    • Transaction Type

    • Original Transaction ID

    • Error Code

    • R-Message Received Date

    • R-Settlement Date

    • Original End To End ID

    • File Reference Number

    • R-Transaction Reference

    • Authorization Status

    • Message Status

    • Original Instruction ID

    • R-Message ID

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

    System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

    • Match Transaction Tab

    • Return

Match Transaction Tab

1. Click on **Match Transaction** tab on the ACH R-Processing Queue screen.

    Match Transaction tab sub-screen is displayed.

Figure 5-5   ACH R-Processing Queue - Match Transaction

2. User can initiate manual matching of the R-transaction using the Action 'Match Transaction'. All transactions for the same Network and Originated ACT CT transactions with status as 'Processed' and no R-transaction pending are fetched in the Match Transaction screen.

3. User can select appropriate transaction for matching by querying the transaction based on the query fields available. On authorization of Manual Match, the system checks whether the currency and amount of the original transaction is same as the R-transaction. If not, override message is shown. User can either accept or reject the override.

Return

This action is applicable for transaction type 'Reversal (W)' only. Authorize/delete/reject actions are applicable for the new action added. Role/queue access rights to be added for the Return action.

If Return action is initiated for any other transaction type, system throws the following error.

"Return action is not applicable for the transaction selected".

If return is processed for the Reversal, Sanctions screening is completed and pacs.004 message is generated.

ACH R-Processing Queue screen also support following actions:

• Suppress

• Authorize

• Delete

• View Queue Action

• For Reversal of ACH Receipts, Suppress action is not applicable, Return action is to be used.

Processing

• Return Code Validation

• Return Account Validation

• Return of Originated ACH CT - Cancel Processing

Return Code Validation

For Returns processed for ACH CT Originations, system performs the Return Code validation on completion of Return Days validation (internal or external Return Days validation).

If the Return Code is not valid for the transaction based on ACH Return Code Maintenance (Function ID: PMDRTNCD) for the Network, the Return transaction gets moved to Business Override Queue.

> **✎ Note:**
>
> All the Business Override validations are performed by the system before moving the Return transaction to BO Queue. All the error codes are listed in the BO Queue details.

Return Account Validation

While processing Returns of Originated ACH CT transactions Subsequent to the Return days / Return code validation, system verifies whether the Return Account fetched from Non-urgent Payment preference (Function ID: PMDONPRF) is open and authorized.

If the Return Account does not belong to the processing Host, system checks whether the Processing Host is allowed for the Account in Allowed Processing Host Maintenance Function ID: PMDPRHST.

If any of the above validations fails, the Return transaction gets moved to the Repair Queue.

You can either Repair the Return Account to another Account for further processing OR Cancel the Return transaction from Repair Queue.

On Repair, Return Account is validated again for the Below

If the Return Account does not belong to the processing Host, system checks whether the Processing Host is allowed for the Account in Allowed Processing Host Maintenance Function ID: PMDPRHST.

Return of Originated ACH CT - Cancel Processing

It is possible to Cancel Return of Originated ACH CT transaction from any of the below Exception Queues:

- Business Override Queue
- Repair Queue
- Sanctions Check Queue
- Exchange Rate Queue
- EAC Queue

If Return is cancelled for ACH CT Origination, it is possible to post the accounting to Return GL. If the Return GL is not maintained in Originated ACH Credit Transfer preferences, accounting for cancellation is not posted. The below information message is displayed on save of Cancel operation:

"Return GL is not maintained for the Network in Originated ACH Credit transfer preferences. No accounting will be posted on Return transaction cancellation"

If the Return transaction is auto-cancelled as a result of custom layer Return days validation or it is manually cancelled from BO queue follows the below listed processing steps:

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

- Return accounting:

Event	Dr/Cr	Account	Account Type	Amount Tag
YSCR	Dr	Clearing Suspense	GL	Return Amt
YSCR	Cr	Return GL	Return GL	Return Amt

- Mark Return transaction as cancelled and Original transaction back to the initial status as 'Processed'

Cancel from Repair Queue is also processed similar to BO queue cancellation. If the cancel is initiated from SC Queue/Exchange Rate Queue, sanctions are again done based on Sanction retry days.

If the Cancel action is initiated from EAC queue, FX unwind is done first in addition to the above steps if FX Reference is available.

6

Originated Credit Transfer - Reject Processing

- • Upload and Processing of Pacs.002 files
  ACH credit transfer Receipts can be received as pacs.002.001.010 messages.

- • Pacs.002 Transaction Reject Processing

- • Pacs.002 processing - Additional Changes

Upload and Processing of Pacs.002 files

ACH credit transfer Receipts can be received as pacs.002.001.010 messages.

- • Pacs.002 file upload

Pacs.002 file upload

File reject details received as pacs.002.001.010 file can be received in a specified folder with File envelope details.The File type to be used for pacs.002 file is 'ACHCTReject'.

The system performs file format validations for the pacs.002 files received based on the schema details maintained for the file type in File Parameters (Function ID: PMDFLPRM). If any of the format validations fails, the file gets upfront rejected.

On completing the format validations, the file gets parsed and uploaded. File status of the uploaded file is 'Pending' and Parsing Status is 'Success'. Files can be searched with File Status and/or Parsing status from ACH Inbound file Browser.

The system performs a duplicate check of the files with same File type and Message ID before proceeding further with the processing. If the validation fails, Error gets logged as "File with same Message ID is already processed with Internal File Reference.

An incoming pacs.002 is matched with the original dispatch file by matching the following tags:

- • Original message ID FIToFIPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgId

- • Original Message TypeFIToFIPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgNmId

If the original dispatch file matching fails the pacs.002 record status is marked as 'Exception'. System error code and error details are logged.

Error Code	Error Description
PY-RJ-01	Matching of Original Message Name/Message ID failed for the Reject file received.

If the original file is matched, the File status of the uploaded file is 'Processed'. The Network status of the original file is updated based on the Group Status (FIToFIPmtStsRpt/OrgnlGrpInfAndSts/GrpSts) received in pacs.002.

The following static Table is used to map the ISO file status which are allowed in pacs.002 with the Network Status derived by the system:

Status Code	Status Description	Allow Status Change	Network Status (derived by the system)	Allow File Regenerat ion	Allow Transaction Reject
ACCP	Accepted Customer Profile	Yes	Accepted	No	No
ACCC	Accepted Settlement Completed in Creditor's account	No	Accepted	No	No
ACSC	Accepted Settlement Completed in debtor's account	No	Accepted	No	No
ACSP	Accepted Settlement In Process	Yes	Accepted	No	No
ACTC	Accepted Technical Validation	Yes	Accepted	No	No
ACWC	Accepted With Change	Yes	Accepted	No	No
PART	Partially Accepted	No	Partially Accepted	No	No
PDNG	Pending	Yes	Interim	No	No
RCVD	Received	Yes	Interim	No	No
RJCT	Rejected	No	Rejected	Yes	Yes

It is possible to receive multiple pacs.002 for the same original file sent.

- If the current Network Status is 'Interim' it can be moved to any of the other Network status.

- If the current Network Status is 'Accepted', then the new Status Code received should also derive the Network Status as 'Accepted'. Else, the matching is failed and the error is logged for the new pacs.002 file received.

- Error message reads as 'The original Dispatch file is already in 'Accepted' status.

- No status change is allowed for the Network statuses 'Rejected 'or 'Partially Accepted'.

Whenever Network status is updated for a dispatched file as a result of pacs.002 upload, a queue action STS_CHANGE_AUTO is inserted in the Queue action log details.

If the pacs.002 file status is 'RJCT', Receipt Accounting is done, if the file is matched with the original pacs.008 file. The original amounts passed in the dispatch accounting of pacs.008 is reversed in the Receipt accounting with the same settlement dates.

Event	Dr/Cr	Account	Account Type	Amount Tag
YXRC	Dr	Nostro Account	Account	RJT_STTL_AMT
YXRC	Cr	Network Clearing GL	GL	RJT_STTL_AMT

Pacs.002 Transaction Reject Processing

It is possible to manually reject the transactions. All the transaction sent in the original pacs.008 file is rejected and accounting are reversed.

The transaction rejects have the following processing steps:

- Debit Accounting

- Sanctions screening based on Retry days

- FX Rate Fetch

- EAC check

- Credit Accounting Handoff

- Notification /IR XML generation

Debit Accounting Handoff

Debit accounting for the Reject transaction is posted upfront before the transaction validations are done. Accounting entries in the Credit Liquidation in Originated ACH Credit Transfer is fetched for posting the accounting by interchanging the credit and debit legs. The accounting is posted for Original transaction settlement amount with value as Original transaction value date.

Event	Dr/Cr	Account	Account Type	Amount Tag
YXDC	Dr	Network Clearing GL	GL	REJECT_AMT(Original transaction settlement amount)
YXDC	Cr	Clearing Suspense	GL	REJECT_AMT(Original transaction settlement amount)

Sanctions Screening

If sanction check is applicable for the Network and Source (based on the preference maintained in the existing maintenance Source Network Preferences PMDSORNW) and for the customer, Sanctions screening is done for the Reject transaction.

The original details of the transaction and the enriched details are sent in sanctions request. The original details of the transaction as sent in the pacs.008 file are populated (Sanction XML changes are not in scope for 14.3.1). Return Account is part of the reject transaction details populated.

Depending on the sanctions response status the following actions are taken:

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

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

> **Note:**
>
> Reject Days are not to be re-validated even if processing date is moved ahead as the delay is due to Sanctions screening.

- Seized: System checks whether seizure accounting is applicable for the transaction. If applicable, the following accounting entries are passed

Event	Dr/Cr	Account	Account Type	Amount Tag
YXCZ	Dr	Clearing Suspense	GL	REJECT_AMT(Original transaction settlement amount)

Event	Dr/Cr	Account	Account Type	Amount Tag
YXCZ	Cr	Seizure GL	GL	REJECT_AMT(Original transaction settlement amount)

FX Rate Fetch

R-Transaction Preferences tab of Originated ACH Credit Transfer Preferences (Function ID: PYDONPRF) is having the preference for FX Rate Re-pickup: This field value can be maintained as 'Yes' if FX rate has to be re-picked for R-transactions which are having accounting / FX impact.

System checks whether FX Rate Re-pickup is required for the R-processing. If required, the Internal/ External Rate processing is done based on the FX preferences available in Originated ACH Credit Transfer Preferences (Function ID: PYDONPRF).

Value date received from External FX system is updated as Reject transaction Value Date. Customer credit amount is re-calculated based on the Exchange Rate received.

EAC Check

Customer Account validity and status check is done by the DDA system as part of EAC call.

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

Accounting Handoff

Return Account of the customer is fetched from the Non-Urgent Payment Processing preferences PMDONPRF for the Network, Company ID & Customer/Account. If company ID is not present, Customer ID is used.

If Return Account is not maintained, then debit account of the original transaction is used for reversing the entries

Reject accounting is posted by handing off the below accounting entries to the Accounting System:

Event	Dr/Cr	Account	Account Type	Amount Tag
YXRC	Dr	Nostro Account	Account	RJT_STTL_AMT
YXRC	Cr	Network Clearing GL	GL	RJT_STTL_AMT

The credit accounting is posted with the Value Date re-derived after the external FX fetch and the Credit amount computed.

Notification/Information Reporting XML is generated for the Reject processed.

Pacs.002 processing - Additional Changes

In transaction code rule screen new transaction type 'Originated CT - Reject ' is to be added in the Rule header to support transaction code rules for ACH CT - Rejects.

Event codes applicable for Reject of Originated ACH CT are applicable while maintaining a rule using the basis element EVENT_CODE.

YXRC - Receipt accounting of file

YXCZ - Seizure Accounting of Rejects at transaction level

YXDR - Debit Liquidation of Rejects at transaction level

YXCR - Credit Liquidation of Rejects at transaction level

7

Originated Credit Transfer - Reversal Processing

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

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

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

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

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

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

Viewing Reversal Transaction Details

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

- Originated ACH CT Reversal and Cancellation View

Originated ACH CT Reversal and Cancellation View

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

   Originated ACH CT Reversal and Cancellation View screen is displayed.

Figure 7-1   Originated ACH CT Reversal and Cancellation View

2. The screen lists the fields for:

- R-transaction Reference

- Original Transaction Identification

- Source Reference

- Host Code

- Transaction Branch

- Source Code

- Network Code

- Transaction Type

The Main Tab lists the fields for:

- Reversal or Cancellation Details

- Original Transaction Details

- Processing Details

- Originated ACH CT Reversal and Cancellation View Summary

Processing Details

1. Click on **Processing Details** tab on the Originated ACH CT Reversal and Cancellation View screen.

Processing Details sub-screen is displayed.

Figure 7-2   Originated ACH CT Reversal and Cancellation View - Processing Details

2. The Processing Details lists the fields for following field details:

   - Status Details

   - External Communications

   - Dispatch Details

   - Error Details

Originated ACH CT Reversal and Cancellation View Summary

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

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

Figure 7-3   Originated ACH CT Reversal and Cancellation View Summary

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

   - R-transaction Reference

   - Transaction Status

   - Network Code

   - Activation Date

   - Interbank Settlement Amount

   - File Reference

- • Original Transaction Identification

- • Queue Code

- • Booking Date

- • Interbank Settlement Date

- • Customer Account

- • End To End Identification

- • Reason Code

- • Value Date

- • Interbank Settlement Currency

- • Credit Amount

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

   System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

5. You can perform following actions:

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

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

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

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

Return of Originated ACH CT Reversal

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

   Return of Originated ACH CT Reversal screen is displayed.

Figure 7-4   Return of Originated ACH CT Reversal

2. Specify return details on Return of Originated ACH CT Reversal screen (Function ID: PYDOVRTN). On opening the screen from PYSORVVW using the 'Process Return of Reversal' Action, the fields related to the original transaction are defaulted in the screen.

3. On **Return of Originated ACH CT Reversal** screen, specify the fields.

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

Table 7-1   Return of Originated ACH CT Reversal - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Source Code	Specify the Source Code from the List of Values.
Original Reversal Reference	Specify the Original Reversal Reference from the list of vales. You can select the reversal transaction for which return is to be initiated. All ACH CT Reversal transactions of status 'Processed' are listed. If the screen is launched from PYSORVVW, the selected reversal reference is defaulted.
Return Reference	Return Reference Number is system generated.
Original Transaction Identification	Original Transaction Identification is defaulted based on the Original Reversal Reference selected.
Transaction Branch	Transaction Branch is system generated.
Network Code	System defaults the Network Code based on the Original Transaction Identification selected.
Sender Message Identification	Specify the Message ID.
Sender Return Identification	Specify the Sender's Return Identification.
Return Details	--
Return Code	Specify the Return Code from the list of values. All the return code allowed for the Network are listed for the field from ACH Return code maintenance (Function ID: PMDACHRN).
Return Code Description	Return Code Description is defaulted based on the Return Code selected.
Additional Information	Specify the additional information related to the Return reason.

Table 7-1   (Cont.) Return of Originated ACH CT Reversal - Field Description

Field	Description
Settlement Currency	This field is defaulted as the Settlement Currency of original ACH CT Reversal transaction.
Settlement Amount	This field is defaulted as the Settlement Amount of original ACH CT Reversal transaction.
Return Account	This is same as the credit account of the original ACH CT Reversal transaction.
Account Name	Account Name is defaulted based on the Return Account selected.
Account Currency	Account Currency is defaulted based on the Return Account selected.
Account Branch	Account Branch is defaulted based on the Return Account selected.
Debit Amount	The Debit Amount calculated based on the exchange rate is populated on Enrich, if internal / manual rate is used.
Booking Date	Booking Date is defaulted as current date.
Value Date	This field is defaulted as the settlement date of the Reversal transaction. If this is a Network Holiday, the date is moved to next Network working day.
Activation Date	Activation Date is defaulted as current date.
Exchange Rate	If External exchange rate is applicable, then during FX processing Rate and Reference gets validated.
FX Reference	Specify FX Reference, if required.
Enrich	Click on Enrich button upon providing above details.
Original Transaction Details:	User can view the following Origination Transaction Detail fields. • End to End Identification • Instruction Identification • Settlement Currency • Settlement Amount • Value Date • Debtor Agent Member ID • Debtor Name • Debtor Account Number • Debtor IBAN • Debtor Account Currency • Debtor Account Branch • Debtor Agent BIC • Creditor Name • Creditor Account Number • Creditor IBAN • Creditor Agent BIC • Creditor Agent Member ID

• Return of Originated ACH CT Reversal Summary

Return of Originated ACH CT Reversal Summary

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

   Return of Originated ACH CT Reversal Summary screen is displayed.

Figure 7-5   Return of Originated ACH CT Reversal Summary
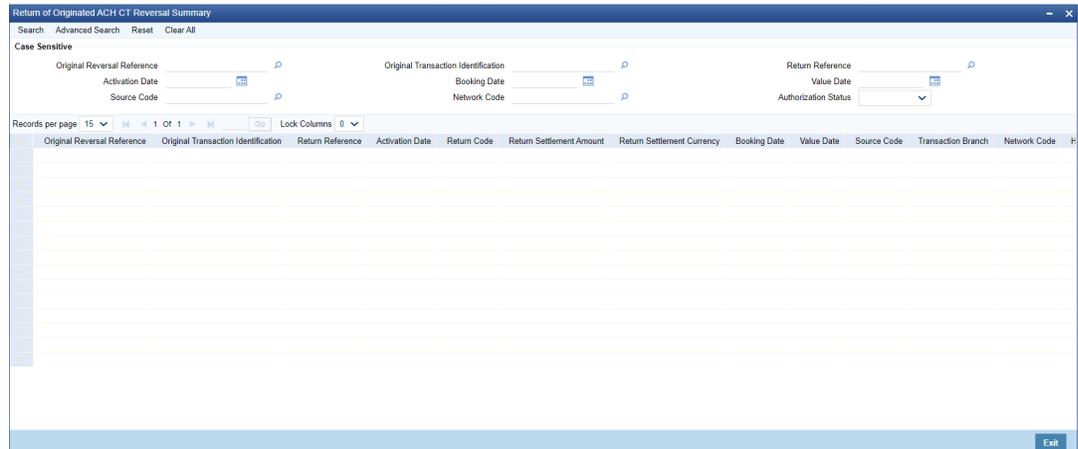
2. Search using one or more of the following parameters:

   - Original Reversal Reference

   - Activation Date

   - Source Code

   - Original Transaction Identification

   - Booking Date

   - Network Code

   - Return Reference

   - Value Date

   - Authorization Status

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

   System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

Return of Originated ACH CT Reversal View

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

   Return of Originated ACH CT Reversal View screen is displayed.

Figure 7-6   Return of Originated ACH CT Reversal View

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

    •   Host Code

    •   Source Code

    •   Original Reversal Reference

    •   Return Reference

    •   Original Transaction Reference

    •   Transaction Branch

    •   Sender Message Identification

    •   Sender Return Identification

    •   Network Code

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

    System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

5. The details are shown in following tab details:

    •   Main

    •   Processing Details

6. This screen also support following actions:

    •   View Queue Action

    •   Accounting Entries

•   Return of Originated ACH CT Reversal View Summary

Return of Originated ACH CT Reversal View Summary

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

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

Figure 7-7   Return of Originated ACH CT Reversal View Summary

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

    •   Return Reference

    •   Return Account

    •   Activation Date

    •   Source Code

    •   Network Code

    •   Original Transaction Reference

    •   Return Code

    •   Booking Date

    •   Queue Code

    •   Original Reversal Reference

    •   Value Date

    •   Return Transaction Status

    •   End to End Identification

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

    System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

8

ACH Credit Receipts Processing

- Upload of pacs.008 files
  ACH credit transfer Receipts can be received as pacs.008.001.08 messages.

- ACH Credit Receipts View

- ACH Inbound File Browser

Upload of pacs.008 files

ACH credit transfer Receipts can be received as pacs.008.001.08 messages.

- ACH Credit upload

- Receipt Transaction Processing

- Future Dated Transactions

- Auto-generated Inbound Payments Processing

ACH Credit upload

File level Validations:On upload of the message, system performs the below validations

- File format validations - This is done based on the XSD maintained in the 'Schema Definition File Path' for the file type 'ACHCTRECEIPT' in File Parameters Detailed screen PMDFLPRM

- Validation of Number of transactions and control sum in the file, if available

- Uniqueness of Message ID of the incoming message

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

Branch & Network Derivation

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

- Host Code

- Transaction Branch

- Network Code

- Network Code

Debit Value Date Derivation

Settlement Date (FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmDt) received in the inbound pacs.008 message is considered as the Initial Value date for the transaction. If it is a past date, it is moved to current date. Network holiday check and Debit currency holiday check is done for the Value Date and moved forward to next network business day if Value date is a Network holiday.

Receipt Accounting

Receipt accounting is posted if Receipt Account Code is maintained for ACH Credit Receipts Preferences PYDINPRF. The transaction records are grouped based on Branch, Currency and Debit Value Date derived. The consolidated amounts are posted for each group.

Receipt Accounting	Event	Dr/Cr	Account	Account Type	Amount Tag
CT Receipts - Payment	YIRC	Dr	Nostro Account	Account	PMT_STTL_AMT
CT Receipts - Payment	YIRC	Cr	Network Clearing GL	GL	PMT_STTL_AMT

The interbank settlement amount (FIToFICstmrCdtTrf/CdtTrfTxInf/ IntrBkSttlmAmt) for each transaction is considered for arriving at the consolidated Amount for the Amount Tag PMT_STTL_AMT.

Sending the transaction records to ACH Credit Receipts Processor

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

Receipt Transaction Processing

Outbound payments follows the below listed processing steps:

- Debit Accounting Handoff
- Bank/Account Re-direction
- Reject Validations
- Applying Generic rules for Replacement
- Process Exception Validations
- Repair Validations
- Overridable Validations
- Applying Generic rules for Report
- Authorization Limits check
- Sanctions Check
- Future Value Check
- Pricing
- FX Rate fetch
- External Account Check
- Credit Accounting Handoff
- Information Reporting/Notification XML generation

Debit Accounting Handoff

Debit accounting for the Receipt transaction is posted upfront before the transaction validations are done. Accounting code maintained for Debit Liquidation in ACH Credit Receipts Preferences screen PYDINPRF is fetched for posting the accounting. The accounting is posted for the Transfer Amount of the transaction.

Event	Dr/Cr	Account	Account Type	Amount Tag
YIRC	Dr	Network Clearing GL	GL	Transfer Amt
YIRC	Cr	Clearing Suspense	GL	Transfer Amt

Bank /Account Re-direction

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

Cancel Validations

The following cancel validations are done in this step:

- Mandatory Field Validations

- Allowed currency check

- Validation whether FX is allowed for the customer

- All generic validation with Resultant Action 'Cancel'

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

    Transfer currency is matched with the Network currency for doing the allowed currency validation.

    Inbound Processing Preferences PMDINPRF are checked to see whether FX is allowed for the customer, the lookup priority is same as the existing one:

Look-up Priority	Host Code	Source Code	Customer	Account
1	Specific	Specific	Specific	Specific
2	Specific	ALL	Specific	Specific
3	Specific	Specific	Specific	ALL
4	Specific	ALL	Specific	ALL
5	Specific	Specific	ALL	ALL
6	Specific	ALL	ALL	ALL

    If the FX Rate preference maintained is 'Not Allowed' the transaction is cancelled. If no preference is found, FX is done by default.

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

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

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

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

Return transaction Processing is detailed in Section 6.

Applying Generic Replacement Values

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

Process Exception Validations

The following validations are covered in this processing step:

- Credit account is valid or not (credit account record is open and authorized)

> **Note:**
>
> No status check is done for the credit customer/account.

- Customer Transaction Block Checks

The validation is done based on Customer Transaction Restrictions maintenance PMDCRSTR. If the Network is restricted for the customer, the transaction is moved to Business Override queue

- All generic validation with Resultant action 'Exception'

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

Repairable validations

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

Overridable validations

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

Duplicate days check:

- Duplicate Check days is fetched from the Source code maintenance.
- The following parameters are available for duplicate check:
  - Debtor Account
  - Creditor Account
  - Transfer Amount
  - Value Date
  - Debtor Bank Code -Debtor Bank Clearing Member ID is considered if this parameter is configured
  - Customer
  - Network

- – End to End ID

Generic validations maintained with Action Type as 'Override':

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

Applying Generic rules for Report

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

No queue is applicable for this validation.

Authorization Limits Check

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

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

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

Sanction Check

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

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

Event	Dr/Cr	Account	Account Type	Amount Tag
YICZ	Dr	Clearing Suspense	GL	Transfer Amt
YICZ	Cr	Clearing Suspense	GL	Transfer Amt

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

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

Future Value Check

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

The transaction processing of current valued transactions continues with the next step of processing.

Charge /Tax Computation

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

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

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

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

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

FX Processing

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

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

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

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

EAC Check

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

Accounting

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

Event	Dr/Cr	Account	Account Type	Amount Tag
YICZ	Dr	Clearing Suspense	GL	Transfer Amt
YICZ	Cr	Clearing Suspense	GL	Transfer Amt

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

> **Note:**
>
> Matrix for processing of Queue actions for each processing step, is attached in Appendix.

Future Dated Transactions

Processing of transactions would be completed till sanction check on the date of receipt itself and is stored in Future Valued transactions Queue. Future dated ACH Receipt transactions are processed by Future Value job.

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

Auto-generated Inbound Payments Processing

- On processing originated ACH credit transfers, it is possible that the credit account belongs to the same bank.
- On Us transfer validation is done for the originated ACH Credit transfers before dispatch as below :
  - (Creditor agent BIC is a valid BIC for the Host OR Creditor Agent Member ID is a valid branch identifier for the Network and Host)

    AND Creditor account is a valid account in External Account maintenance
- The system marks the Originated Credit Transfer as 'On Us' and auto generate the inbound transaction, if in ACH Dispatch preferences (Function ID PMDACHDS) the value for field 'Dispatch On Us Transfer' is maintained as 'No'.

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

- The processing of auto-generated inbound transaction follows every processing step similar to a normal ACH Credit Receipts.
- Customer FX preference check and FX rate fetch is applicable for auto-generated Receipt transactions.

ACH Credit Receipts View

- On Homepage, specify **PYDIVIEW** in the text box, and click next arrow.

  View ACH Credit Transfer Receipts screen is displayed.

Figure 8-1   View ACH Credit Transfer Receipts

The screen have the following tabs:

- Main Tab

- Processing Details

- Other Details

- Charges Information Tab

- R-Transactions Tab

- ACH Credit Transfer Receipts Summary

Main Tab

1. Click **Main** tab on the View ACH Credit Transfer Receipts screen.

   Main Tab sub-screen is displayed.

Figure 8-2   View ACH Credit Transfer Receipts - Main Tab

2. This tab have the key fields used in the Originated Credit Transfer processing for view.

Processing Details

1. Click on **Processing Details** tab on the View ACH Credit Transfer Receipts screen.

   Processing Details tab is displayed.

   Figure 8-3   View ACH Credit Transfer Receipts - Processing Details

2. This tab provides the transaction status details and the External System Requests Status details.

Other Details

1. Click **Other Details** tab on the View ACH Credit Transfer Receipts screen.

   Other Details Tab sub-screen is displayed.

   Figure 8-4   View ACH Credit Transfer Receipts - Other Details

2. The screen lists the fields for:

   • Instruction for Creditor Agent

   • Instruction for Next Agent

   • Payment Type Information

Charges Information Tab

1. Click **Charges Information** tab on the View ACH Credit Transfer Receipts screen.

   Charges Information Tab sub-screen is displayed.

Figure 8-5   View ACH Credit Transfer Receipts - Charges Information

2. This tab provides the Charges Information Agent details and system computed charge details.

R-Transactions Tab

1. Click on **R-Transactions** tab on the View ACH Credit Transfer Receipts screen.

   R-Transactions tab is displayed.

Figure 8-6   View ACH Credit Transfer Receipts - R-Transactions

2. This tab provides the list of R-transactions processed for the original transaction.

ACH Credit Transfer Receipts Summary

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

   ACH Credit Transfer Receipts Summary screen is displayed.

Figure 8-7   ACH Credit Transfer Receipts Summary

2. San search using one or more of the following parameters:

    •   Transaction Identification

    •   Transaction

    •   Exception Queue

    •   Network Code

    •   Transfer Currency

    •   Transfer Amount

    •   Booking Date

    •   Value Date

    •   Activation Date

    •   Transaction Branch

    •   Source Code

    •   Source Reference Number

    •   Instruction Identification

    •   End to End ID

    •   Customer Number

    •   Company Identifier

    •   Debtor Account

    •   File Reference Number

    •   Batch Identification

    •   Creditor Bank Member ID

    •   Creditor Account

    •   FX Reference Number

    •   Linked Transaction Reference

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

    System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

5. User can perform following actions:

   Process Return
   You can click on Process Return button to initiate Return Transaction. When you click on Process Return, a new standalone ACH Credit Receipts-Return screen (Function ID: PYDITRTN) is opened.

   Process Reversal
   You can perform Reversal of ACH Credit Receipts, using 'Process Reversal' option. When you click on Process Reversal, ACH CT Receipts-Reversal input (Function ID: PYDRVITN) screen is opened.

ACH Inbound File Browser

You can view the inbound file records received for ACT CT Receipts and Originated ACH CT Returns, using this screen.

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

   ACH Inbound File Browser sub-screen is displayed.

Figure 8-8   ACH Inbound File Browser
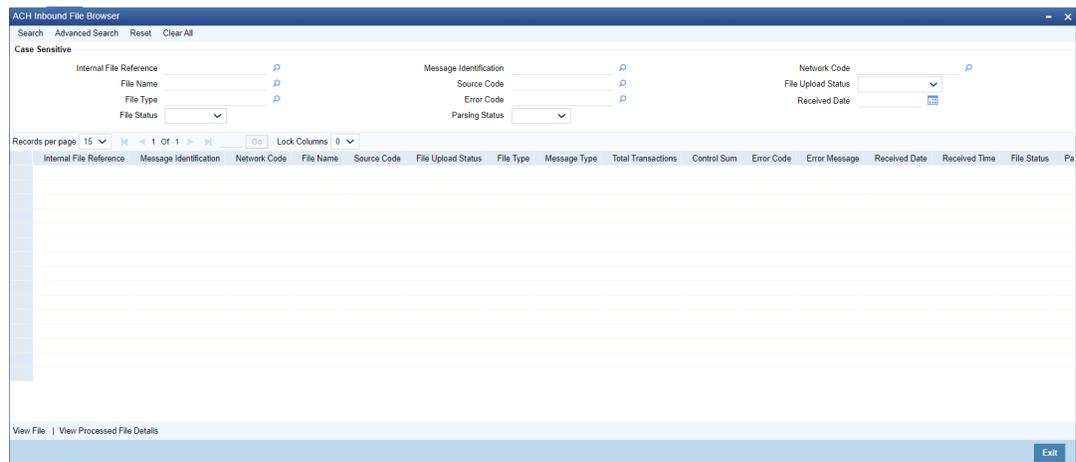
2. Search using one or more of the following parameters:

   • Internal File Reference

   • Message Identification

   • Network Code

   • File Name

   • Source Code

   • File Upload Status

   • File Type

   • Error Code

   • Received Date

- File Status (Pending/Exception/Processed)

- Parsing Status (Null/S- Success)

3. Once you specified the parameters, click the **Search** button. System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

> ✎ **Note:**
>
> This Browser is a common browser for files received from the Network for any ACH CT/ ACH DD transaction types. It supports pacs.008/pacs.004 and pacs.002 files received.

5. Following actions are allowed:

Action	Functions
View File	User can view the pacs.008 file received.
View Processed File Details	User can view the file processed file details. When you click this action, it opens the Pacs.008 File Browser which lists all the pacs.008 files received for the Host which are matched with original Dispatch file and considered for further processing.

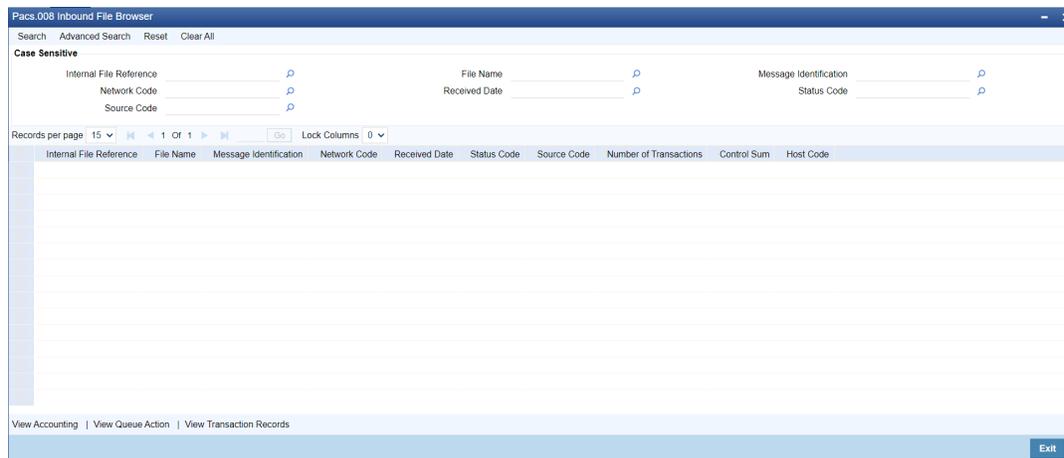- View Processed File Details

View Processed File Details

Click on View Processed File Details button to invoke Pacs.008 Inbound File Browser sub screen.

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

   View Processed File Details sub-screen is displayed.

Figure 8-9   View Processed File Details

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

- Internal File Reference

- Network Code

- Source Code

- File Name

- Received Date

- Message Identification

- Status Code

3. Once you specified the parameters, click the **Search** button. Sstem displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

5. Following actions are allowed:

Action	Functions
View Accounting	The file level accounting can be viewed from the Accounting Entries screen opened on invoking this action.
View Queue Action	Displays all queue activities performed for the selected transaction.
View Transaction Records	User can view the selected transaction details.

- View Transaction Records

View Transaction Records

Click on View Processed File Details button to invoke 'View Transaction Records' sub screen.

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

   View Transaction Records sub-screen is displayed.

Figure 8-10   View Transaction Records

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

    •   Internal File Reference

    •   Network Code

    •   Source Code

    •   File Name

    •   Received Date

    •   Message Identification

    •   Status Code

3. Once you specified the parameters, click the **Search** button. System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

5. Following actions are allowed:

Action	Functions
View Transaction	Allows you to view the transaction of the record.
Retry upload	User can retry processing of inbound ACH CT/ ACH DD transactions if the inbound message failed to create the transaction due to maintenance/ technical issues after the successful upload of the file. **Note:** Retry upload action is applicable only for records in Exception status.

6. You can retry the records in Exception status from the below listed screens also:

- View Transaction Records of Inbound pacs.004 file (Function ID: PMSVWTXR)
- View Transaction Records of Inbound pacs.007 file (Function ID: PMSVWTXV)
- View Transaction Records of Inbound pacs.003 file (Function ID:PMSTNPC3)

9

ACH Credit Receipts - Return Processing

Processing of Auto/Manual Returns

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

Auto Returns

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

It is possible to configure auto-return based on error codes linked to Generic validations or error codes received from ECA system.

Whenever Generic validation error is encountered except for validation types 'Replace' / 'Report' , system checks whether the error code is linked to a return code in PMDRTNCD. If yes, auto return is processed. If the auto return processing could not be initiated, the transaction moves to the related exception queue for the user to take manual action.

If any of the 'Cancel' validation / 'Repair' validation could not be auto processed, the transaction moved to Repair Queue. Failure of 'Exception' validation moves the transaction to Process Exception queue and the 'Override' validation moves the transaction to Business Override Queue.

For the error codes received from External Account validation by DDA system, it is assumed that single error code is received in the error code field of EAC response. System try to match the string value received in the error code field of the EAC response with the linkage available in the ACH Return Code Maintenance PMDRTNCD. If the error code linkage is available, then auto return is processed. Else, the transaction moved to EAC queue. User can manually return the transaction from the EAC queue using queue action 'Cancel'.

> **Note:**
>
> In case there are multiple return codes are received from ECA system, say "AC-TXN-001; ACTXN-002" ,a corresponding maintenance is required in PMDRTNCD, linking the Error Code "AC-TXN-001;AC-TXN-002" to a Return Code. Else, the auto return processing fails.
>
> For ACH Receipts, even if the EAC status is maintained for 'Auto Cancel' in ECA system maintenance PMDECAMT, auto return is processed only if error code received in EAC response is linked to Return code in PMDRTNCD.

Initiating Manual Returns

If the Originated transaction status is Exception, user has to invoke 'Cancel' action from the Exception Queue screen and provide the Reject Code manually to initiate return processing. This is an existing Exception Queue Functionality for inbound ACH transactions.

If the original transaction is of Transaction type 'CT Receipts - Payment', user can select the Return Codes maintained in ACH Return Code maintenance PMDRTNCD for the Network.

Figure 9-1   Cancel Details
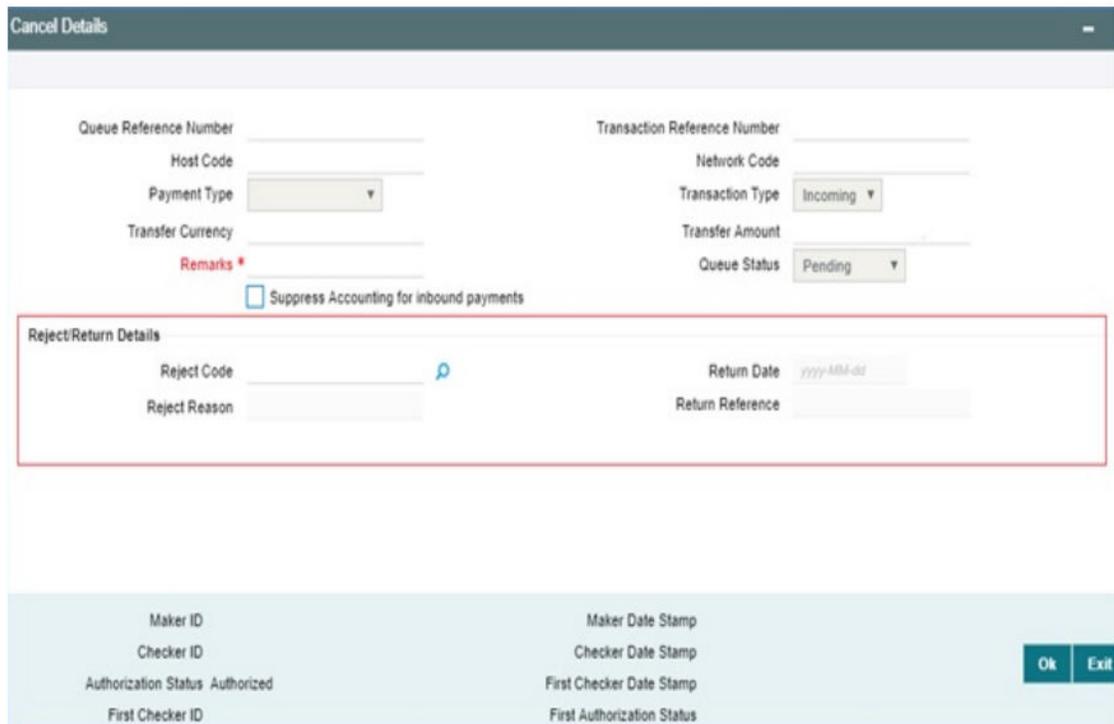
When Return is initiated from any of the Exception Queue screens, the system performs the Return days validation based on the Return days maintained for R-transactions in ACH Credit Receipts Preferences Function ID: PYDINPRF.

> **Note:**
>
> If Return Days are not maintained, this validation will be skipped.

Return is allowed for ACH Receipt Value Date+ Return days. If Return is processed beyond this period, an override message is displayed to the user.

Return days are over for the transaction. Do you want to continue with return processing?"

> **Note:**
>
> Return days are counted as Network working days. If the last allowed date is a branch holiday then it will be moved backward to nearest branch working day.

User can Accept/ Reject the override. User can accept the override and proceed with the Return processing even though return days are over.

> **Note:**
>
> Return of liquidated ACH Receipts are not consider for 14.3.1 scope

* [Return Processing](#)

Return Processing

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

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

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

* Sanction Check
* Accounting
* Transaction Status Update
* Information reporting/Notification XML generation
* Generation of pacs.004

Sanction Check

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

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

Depending on the sanctions response status the following action will be taken

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

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

> **Note:**
>
> Return Days are not re-validated even if processing date is moved ahead as the delay is due to Sanctions screening.

Seized: System checks whether seizure accounting is applicable for the transaction. If applicable, the following accounting entries is passed.

Event	Dr/Cr	Account	Account Type	Amount Tag
YRCZ	Dr	Clearing Suspense	GL	Return Amt
YRCZ	Cr	Seizure GL	GL	Return Amt

Both original transaction status and Return transaction status are updated as 'Seized'. No further processing or messaging is applicable for Seized transactions.

Return Accounting

The following accounting is passed to reverse the debit accounting which is passed upfront during the original receipt transaction processing:

Event	Dr/Cr	Account	Account Type	Amount Tag
YRCR	Dr	Clearing Suspense	GL	Return Amt
YRCR	Cr	Network Clearing GL	GL	Return Amt

> **Note:**
>
> No pricing is considered for Return transaction processing. The return amount will be same as the Original transfer amount.

Debit and Credit Value Date of the return will be same as the processing date.

Transaction Status Update

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

Information Reporting/Notification XML generation

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

Generation of pacs.004 Message

On reaching the next dispatch cycle, system will generate pacs.004 of all pending Return for dispatch.

For Dispatch accounting, Accounting Code will be fetched from the R-transaction Preferences in ACH Credit Receipts Preferences screen (Function ID PYDINPRF).

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

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

The original transaction details populated in pacs.004 will have the transaction details as received in pacs.008 without considering any enrichment done by the system like account/ bank redirection, special character replacement or any generic replacement/repair done for the transaction. For pacs.004 message mapping, please refer to Appendix.

Cancel Processing

It is possible to Cancel Return of ACH CT Receipts from any of the below Exception Queues:

- Business Override Queue

- Sanctions Check Queue

If Return of ACH CT Receipts is cancelled, it is possible to post the accounting to Return GL. If the Return GL is not maintained in ACH Credit Receipts preferences, accounting for cancellation is not posted. An information message is displayed on save of Cancel operation as below:

"Return GL is not maintained for the Network in ACH Credit Receipts preferences. No accounting will be posted on Return transaction cancellation."

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

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

- Return accounting:

Event	Dr/Cr	Account	Account Type	Amount Tag
YRCR	Dr	Clearing Suspense	GL	Return Amt
YRCR	Cr	Return GL	Return GL	Return Amt

- Mark Return transaction as cancelled and Original transaction as 'Return Cancelled' If the cancel is initiated from SC Queue, sanctions are again done based on Sanction retry days.

> **✎ Note:**
>
> If Return transaction of ACH CT Receipt is cancelled, further operations on a cancelled Return transaction are manually controlled.

ACH Credit Receipts - Customer Initiated Return

The ACH Credit Receipts - Return screen allows users to specify the Return details for the return transaction to be initiated. When you open the screen from View ACH Credit Transfer Receipts Summary (PYSIVIEW) using the Process Return action, the fields related to the original transaction are pre-populated on the screen. ReST Service is available.

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

   ACH Credit Receipts - Return screen is displayed.

   Figure 9-2   ACH Credit Receipts - Return

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

3. On **ACH Credit Receipts - Return** screen, specify the fields.

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

   Table 9-1   ACH Credit Receipts - Return - Field Description

Field	Description
Original Transaction Identification	This field is defaulted as the transaction identification of the selected ACH Credit Receipt record.
Return Reference Number	Return Reference Number is system generated.
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Source Code	Specify the Source Code from the List of Values.
Source Reference Code	Source Reference Code is system generated.
Transaction Branch	Transaction Branch is system generated.
Network Code	System defaults the Network Code based on the Original Transaction Identification selected.

Table 9-1   (Cont.) ACH Credit Receipts - Return - Field Description

Field	Description
Return Details	--
Settlement Currency	These fields are defaulted as Settlement Currency of original ACH Credit Receipt transaction.
Settlement Amount	These fields are defaulted as Settlement Amount of original ACH Credit Receipt transaction. However the lesser amount can be modified by the user, if required.
Settlement Date	If the Original transaction value date is back dated Settlement Date for R-transaction is moved forward to current date If current date is a Network or currency holiday (for debit/credit currencies) the date is moved to next working day for both Network and currency.
Return Code	All the return codes maintained for the Network are listed.
Return Code Description	System defaults the Return Code Description based on the Return Code selected.
Additional Information	Specify any additional Information.
Return Account	Return Account is populated as the credit account of the original ACH CT Receipt transaction. Based on the Return account, Account Currency & Account Branch details are populated.
Debit Amount	The Debit Amount calculated based on the exchange rate is populated on Enrich, if the exchange rate pick up is internal.
Exchange Rate	This field is populated based on whether Exchange rate re-pick up is applicable or not.
FX Reference Number	You can specify the FX Reference Number, if External exchange rate is applicable, then during FX Reference Number gets validated.
Booking Date	System defaults to current Date.
Value Date	This is a system derived field. If the Settlement Date is in the past, it is moved to current date. Value date is same as Settlement Date. If the Value Date falls on a Network holiday, it is moved ahead to the next Network working day.
Activation Date	This is the date on which the Return transaction is getting processed. This is same as Booking Date initially if it is a Network and Branch working day. Otherwise, it gets moved forward.
Other Details	Specify the Return Account.
Enrich	Click on Enrich button upon providing above details.
Original Transaction Details:	Specify the Origination Transaction Details. • Instruction Identification • End To End Identification • Other Details • Interbank Settlement Date • Calendar • Inter Bank Settlement Currency • Inter Bank Settlement Amount • Message Identification • Message Name Identification • Clearing System Reference

•

ACH Credit Receipts - Return Summary

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

   ACH Credit Receipts - Return Summary screen is displayed.

Figure 9-3   ACH Credit Receipts - Return Summary

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

   • Return Reference

   • Original Transaction Identification

   • End To End ID

   • Return Code

   • Network Code

   • Settlement Currency

   • Settlement Amount

   • Settlement Date

   • Debtor Account Number

   • Debtor Agent Member ID

   • Creditor Account Number

   • Creditor Agent Member ID

   • Authorization Status

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

   System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

ACH DD Receipts - Return View

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

   ACH DD Receipts - Return View screen is displayed.

   Figure 9-4   ACH DD Receipts - Return View

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

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

   Table 9-2   ACH DD Receipts - Return View - Field Description

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

   • Main Tab

   • Processing Details Tab

   • View Queue Action Log

   • Accounting Details

   • ACH Credit Transfer Receipts - Return View Summary

Main Tab

1. Click on **Main** tab on the ACH DD Receipts - Return View.

   ACH DD Receipts - Return View screen is displayed.

Figure 9-5   ACH DD Receipts - Return View

Return Details

This section displays the following fields:

- Settlement Date
- Settlement Currency
- Settlement Amount
- Return Code
- Return Code Description
- Additional Information
- FX Reference Number
- Booking Date
- Value Date
- Activation Date

Original Transaction Details

The following original transaction details are displayed:

- Instruction Identification
- End To End Identification
- Settlement Currency
- Settlement Amount
- Value Date
- Debtor Name
- Debtor Account Number
- Debtor IBAN
- Debtor Agent BIC
- Debtor Agent Member ID
- Creditor Name
- Creditor Account Number

- Creditor IBAN

- Creditor Agent BIC

- Creditor Agent Member ID

- Other Details

Originator Details

The following original transaction details are displayed:

- Originator Name

- Country of Residence

2. Click on **Originator Details** button on the Mian tab.

   Postal Address sub-screen is displayed.

Figure 9-6   Postal Address

3. Click on **Identification** tab on the Originator Details sub-screen.

   Identification tab is displayed.

Figure 9-7   Identification

4. Click on **Contact Details** tab on the Originator Details sub-screen.

   Contact Details tab is displayed.

Figure 9-8   Contact Details

Processing Details Tab

1. Click on **Processing Details** tab on the ACH DD Receipts - Return View.

   ACH DD Receipts - Return View screen is displayed.

Figure 9-9   ACH DD Receipts - Return View - Processing Details

2. This tab displays following fields:

   • Status Details

   • External Communications

   • Dispatch Details

   • Error Details

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 9-10   View Queue Action Log

3. Following details are displayed:

   - Transaction Reference Number

   - Network Code

   - Action

   - Remarks

   - Queue Code

   - Authorization Status

   - Maker ID

   - Maker Date Stamp

   - Checker ID

   - Checker Date Stamp

   - Queue Status

   - Queue Reference No

   - Primary External Status

   - Secondary External Status

   - External Reference Number

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

4. Also, you can view the request sent to and the response received from external systems for the following:

   - Sanction System

   - External Credit Approval

   - External Account Check

   - External FX fetch

   - External Price Fetch

   - Accounting System

Accounting Details

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

Figure 9-11   Accounting Entries
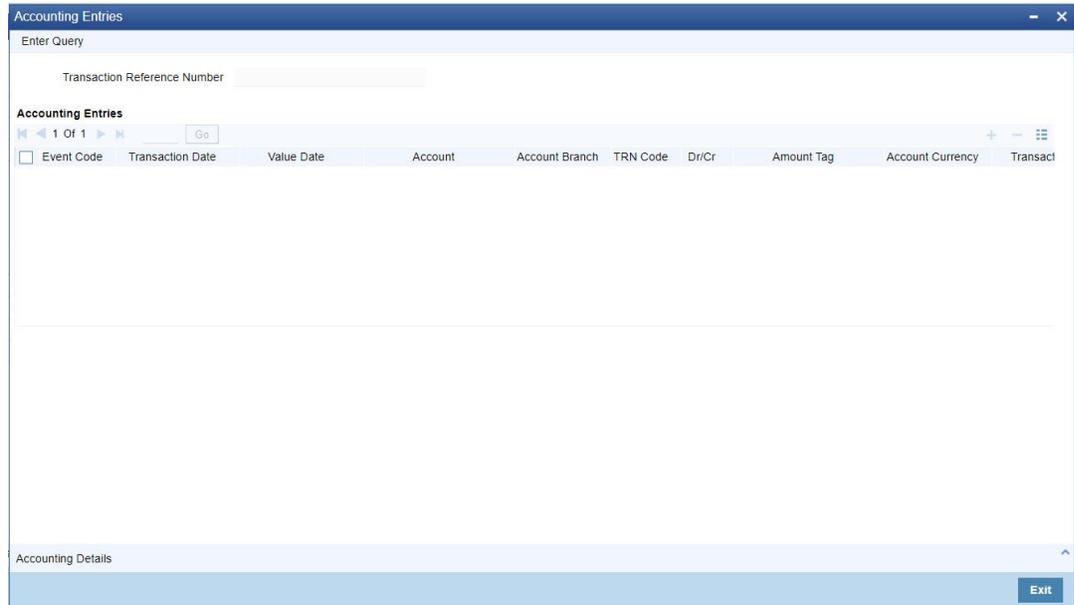
2. By default, the following attributes are displayed:

- 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

ACH Credit Transfer Receipts - Return View Summary

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

   ACH Credit Transfer Receipts - Return View Summary screen is displayed.

Figure 9-12   ACH Credit Transfer Receipts - Return View Summary

2. Search using one or more of the following parameters:
   - • Return Reference
   - • Original Transaction Identification
   - • Original End To End ID
   - • Network Code
   - • Return Status
   - • Return Code
   - • Return Code Description
   - • Return Activation Date
   - • Return Value Date
   - • Return Settlement Currency
   - • Return Settlement Amount
   - • Debtor Account Numbe
   - • Creditor Account Number

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

   System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

10

ACH Credit Receipts - Reversal Processing

- **Upload of Pacs.007 Message**
  If the ACH Credit payment is reversed by the Debtor bank, pacs.007.001.09 message is received by the Creditor bank with the reversal details.

Upload of Pacs.007 Message

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

- Pacs.007 Message upload
- Reversal Processing
- ACH Reversal Response Queue
- ACH Credit Receipts - Reversal Input
- ACH Credit Receipts - Reversal View

Pacs.007 Message upload

File level Validations

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

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

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

Branch & Network Derivation

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

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

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

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

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

Receipt Accounting

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

Reversal Accounting	Event	Dr/Cr	Account	Account Type	Amount Tag
CT Receipts - Reversa	YWRC	Dr	Network Clearing GL	GL	RVL_STTL_AMT
CT Receipts - Reversal	YWRC	Cr	Nostro Account	Account	RVL_STTL_AMT

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

Reversal Processing

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

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

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

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

On acceptance of the Reversal

- Sanctions screening based on Retry days
- FX rate fetch
- ECA Check
- Reversal Accounting
- Notification/IR XML generation
    - On return of the Reversal
- Sanctions screening based on retry days
- Return pacs.004 generation

- Notification/IR XML generation

ACH Reversal Response Queue

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

   Reversal Response queue screen is displayed.

   Figure 10-1   Reversal Response queue

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

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

4. The following actions are supported:

   - Accept

   - Return

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

   - Processing Accept of Reversals

Processing Accept of Reversals

1. Click on **Accept** tab on the Reversal Response queue screen.

   The below screen is opened on Accept action.

Figure 10-2   ACH Reversal Acceptance Details

Entering Remarks in this screen is mandatory for acceptance.

2. On authorization of Accept action, following is the processing:

   • Sanction screening

   • FX Rate Fetch

   • ECA check

   Reversal accounting is passed with reference as reversal transaction reference:

Event	Dr/Cr	Account	Account Type	Amount Tag
YWDR	Dr	Customer Account	Account	Reversal Amount
YWDR	Cr	Intermediary GL	GL	Reversal Amount
YWCR	Dr	Intermediary GL	GL	Reversal Amount
YWCR	Cr	Network Clearing GL	GL	Reversal Amount

Accounting occurs with Reversal Reference Number.

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

Processing Return of Reversals

On authorization of Return action the following processing is done:

• Sanction screening: Sanctions screening based on retry days is done for the reversal transaction.

• Pacs.004 message is generated. Dispatch accounting is posted if it is configured in PYDINPRF Reversal preferences 'Return Dispatch accounting Code.

• The original transaction details in pacs.004 are populated from Reversal of ACH CT Receipts original transaction tables (the original data before any enrichment).

ACH Credit Receipts - Reversal Input

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

   ACH Credit Receipts - Reversal screen is displayed.

Figure 10-3   ACH Credit Receipts - Reversal

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

3. On **ACH Credit Receipts - Reversal** screen, specify the fields.

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

Table 10-1   ACH Credit Receipts - Reversal - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Source Code	Specify the Source Code from the List of values. It lists all valid Source Codes.
Reversal Reference	Return Reference Number is system generated.
Original Transaction Identification	Specify the Original Transaction Identification form the list of values. All transactions of payment type 'ACH CT' are listed which are in 'Processed', 'In Progress', 'Exception' and 'Future Valued' status, if the Reversal screen is initiated as a standalone screen. If the Reversal screen is launched from the summary screen PYSIVIEW, the selected transaction identification is defaulted.
Transaction Branch	Transaction Branch is system generated.
Network Code	System defaults the Network Code based on the Original Transaction Identification selected.
Reversal Details	--
Settlement Currency & Settlement Amount	These fields are defaulted as original transaction transfer currency and amount. However the amount can be modified by the user to a lesser amount, if required.
Settlement Date	Current Date is populated. You can modify the date.
Reversal Account	This field is Credit account of the original transaction. Account currency, Account branch are populated based on the Debit account.
Account Currency	Specify the Return Account Currency.
Account Branch	Specify the Return Account Currency.
Credit Amount	All the return codes maintained for the Network in the static table are listed.
Exchange Rate	System defaults the Return Code Description based on the Primary Return Code selected.

Table 10-1   (Cont.) ACH Credit Receipts - Reversal - Field Description

Field	Description
FX Reference Number	System defaults the Return Code Description based on the Primary Return Code selected.
Reason Code	Specify the Secondary Return Code from the list of values. All valid reason codes maintained for ACH CT in ACH Reason code maintenance (Function ID: PMDRSNCD) for the Network and Payment type 'Reversal' are listed.
Reason Code Description	System defaults the Reason Code Description based on the Reason Code selected.
Additional Information	Specify any additional Information.
Booking Date	This field is populated as current date.
Value Date	If Original Transaction Settlement Date is not yet reached, the Reversal value date is Original Transaction Settlement Date. If the Original Transaction Settlement date is already over, the Reversal Value Date is populated as current date if it is Network working day. If the current date is not Network working day, the Value date is moved to next network working day.
Activation Date	This field is populated as current date. **Note:** This date is rolled over only if the processing is delayed in any Exception Queue and the Return transaction is released from the queue on a later date. No holiday check is done on Return Activation Date.
Enrich	Enrich button performs date derivation. On saving a Reversal request system validates that no previous reversal request exists for the transaction in authorized or unauthorized status.
Origination Transaction Details:	The following fields are populated from ACH Credit Receipts transaction: • Instruction Identification • End To End Identification • Other Details • Interbank Settlement Date • nter Bank Settlement Currency • Inter Bank Settlement Amount • Message Identification • Original Transaction Source Code • Original Source Reference

• ACH Credit Receipts - Reversal Summary

ACH Credit Receipts - Reversal Summary

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

    ACH Credit Receipts - Reversal Summary screen is displayed.

Figure 10-4   ACH Credit Receipts - Reversal Summary

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

    •   Reverse Reference

    •   End to End ID

    •   Settlement Currency

    •   Settlement Date

    •   Creditor Account Number

    •   Original Transaction Identification

    •   Network Code

    •   Settlement Amount

    •   Debtor Account Number

    •   Creditor Agent Member ID

    •   Authorization Status

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

    System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

ACH Credit Receipts - Reversal View

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

    ACH Credit Receipts - Reversal View screen is displayed.

Figure 10-5   ACH Credit Receipts - Reversal View

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

   • Reversal Reference

   • Original Transaction Identification

   • Network Code

   • Host Code

   • Transaction Branch

   • Source Code

   • Sender's Message Identification

   • Sender's Reversal Identification

3. Once you specified the parameters, click the **Enter Query** button.

   System displays the records that match the search criteria.

4. The details are shown in following tab details:

   • Main

   • Processing Details

11

India NACH Credit

The National Payments Corporation of India (NPCI) has implemented an electronic payment service termed as "National Automated Clearing House (NACH)" for banks, financial institutions, Corporates and Government Departments. NACH has both Debit and Credit variants. NACH (Debit) & NACH (Credit) aims at facilitating interbank, high volume, debit/credit transactions, which are bulk and repetitive in nature.

Sponsor Bank receives ACH Credit Input files in NPCI format (pacs.008.001.02) from customers. It should be possible in OBPM to upload and process these files, debit the customer account and forward the ACH Input files generated on dispatch to NPCI.

ACH Inward file received from NPCI is uploaded and processed by the Destination Bank. It should be possible to process the transactions received in the Inward file.

To support India NACH Credit, ACH CT payment type is used with the related processing.

- India NACH Credit Maintenances
- India NACH Credit Processing

India NACH Credit Maintenances

- NACH User Number Maintenance
- NACH File Provider Maintenance

NACH User Number Maintenance

Every corporate which submits a NACH file is provided a User Number at the time of Registration with ACH. This maintenance is provided for maintaining the customer user number details.

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

   NACH User Number Maintenance screen is displayed.

Figure 11-1   NACH User Number Maintenance

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

3. On **NACH User Number Maintenance** screen, specify the fields.

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

**Table 11-1   NACH User Number Maintenance - Field Description**

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
User Number	Specify the User Number.
User Name	Specify the User Name.
User Ledger Folio	Specify the User Ledger Folio.

• NACH User Number Maintenance Summary

NACH User Number Maintenance Summary

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

   NACH User Number Maintenance Summary screen is displayed.

Figure 11-2   NACH User Number Maintenance Summary
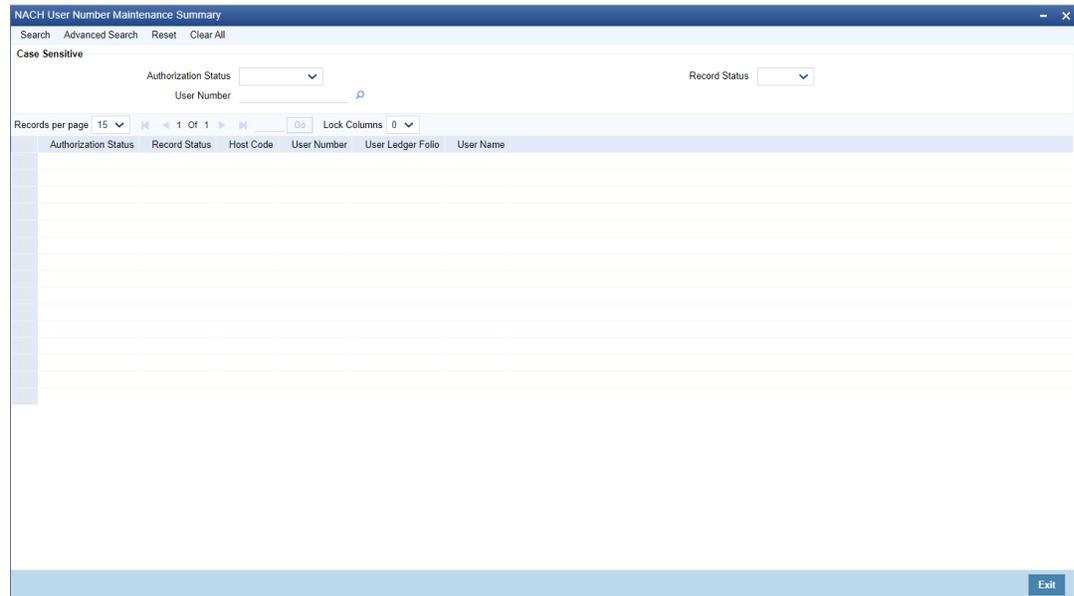
2. Search using one or more of the following parameters:

   • Authorization Status

   • Record Status

   • User Number

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

   System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

NACH File Provider Maintenance

The NACH File Provider Maintenance screen allows users to capture File Provider details with the related settlement account and file processing preferences.

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

   NACH File Provider Maintenance screen is displayed.

Figure 11-3   NACH File Provider Maintenance

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

3. On **NACH File Provider Maintenance** screen, specify the fields.

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

Table 11-2   NACH File Provider Maintenance - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Network Code	Specify the Network Code from the list of values. All ACH CT Networks of Network Payment Type NACH CR are listed for this field.
Network Description	Network Description is defaulted based on the Network Code selected.
Network Type Description	Network Type Description is defaulted based on the Network Code selected.
User Number	Specify the User Number from the list of values. All valid User Numbers maintained in NACH User Number maintenance are listed.
User Name	User Name is defaulted based on the User Number selected.
Customer Number	Specify the Customer Number from the list of values. The customer number of the File provider can be selected.
Customer Name	Customer Name is defaulted based on the Customer Number selected.
Settlement Account	Specify the Settlement Account from the list of values. All valid accounts of the customer defined for the Host are listed.
Account Description	Account Description is defaulted based on the Settlement Account selected.
File Transmission Type	File transmission Type can be 'Through Bank' or 'Direct'. By default, 'Through Bank' file is selected.

Table 11-2   (Cont.) NACH File Provider Maintenance - Field Description

Field	Description
Transaction Level Processing	This field is applicable if the File Transmission Type is 'Through Bank'. If Transaction level Processing is 'Yes' , then system processes the ACH Input file received from the corporate and perform validation of the individual transactions received. Dispatch file is generated by the system on successful processing of the transactions. If the transaction level processing is set as 'No' the Sponsor Bank forwards the file received from the corporate to NPCI after file format validations and debit settlement. ✎ **Note:** File transmission type "Through Bank" with "Transaction Level Processing" as 'YES 'is the only processing mode supported currently.
Transaction Limit Amount (in INR)	Specify the Transaction Limit Amount in INR. This is an optional field.

- NACH File Provider Maintenance Summary

NACH File Provider Maintenance Summary

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

   NACH File Provider Maintenance Summary screen is displayed.

   Figure 11-4   NACH File Provider Maintenance Summary

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

   - Authorization Status

- • Record Status

- • Network Code

- • User Number

- • Customer Number

- • Payment Type

- • File Transmission Type

- • Settlement Account

- • Transaction Limit Amount (in INR)

- • Transaction Level Processing

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

   System displays the records that match the search criteria.

4. Double click a record or click the **Details** button after selecting a record to view the detailed screen.

India NACH Credit Processing

From corporate customers, NACH Credit bulk file can be received in NACH CR input file format (pacs.008.001.02) of NPCI. The bulk file processing is done similar to the processing of ACH CT bulk files.

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

Please refer to Originated Credit Transfer Processing for more details.

Inward files received from other banks can be uploaded and processed.

- • NPCI Acknowledgement in pacs.002

NPCI Acknowledgement in pacs.002

On receipt of NACH Credit Input file, NPCI sends a pacs.002 message indicating whether the file is accepted or rejected.

It is possible to upload the acknowledgement file in OBPM. The system updates the Network status of the Input file sent on upload of pacs.002.

Glossary

PMDACHBR

Branch Identifier for ACH Networks

PMDACHDP

ACH Dispatch Parameters

PMDACHDR

ACH Network Directory

PMDACHDS

ACH Dispatch Preferences

PMDACHNW

ACH Network Details

PMDACHRN

ACH Return Code Maintenance

PMDCSRLE

Custom Rule for Generic Validation

PMDDRKEY

Network Directory Key Maintenance

PMDERRCD

User Defined Error Codes

PMDEVALD

External Validator Maintenance

PMDNCHFP

NACH File Provider Maintenance

PMDNCHUR

NACH User Number Maintenance

PMDRMACH

Maintenances for R-transaction Processing

PMDRSNCD

ACH Reason Code Maintenance

PMDRTNCD

ACH Return Code Linkage Maintenance

PMDSETRL

ACH Settlement Account Derivation Rule

PMDSPACH

ACH Special Character Set Maintenance

PMSACHBR

Branch Identifier for ACH Networks Summary

PMSACHDR

ACH Network Directory Summary

PMSACHNW

ACH Network Summary

PMSACHRN

ACH Reason Code Maintenance Summary

PMSCSRLE

Custom Rule for Generic Validation Summary

PMSDISBR

ACH Dispatch Browser

PMSDSFBR

ACH Dispatch File Browser

PMSERRCD

User Defined Error Codes Summary

PMSEVALD

External Validator Maintenance Summary

PMSGVALD

Generic Validation Framework Summary

PMSINACH

ACH Inbound File Browser

PMSNCHFP

NACH File Provider Maintenance Summary

PMSNCHUR

NACH User Number Maintenance Summary

PMSRMAQU

ACH R-Processing Queue

PMSRSNCD

ACH Reason Code Maintenance Summary

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PMSSETRL

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PMSSPACH

ACH Special Character Set Maintenance Summary

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ACH Transaction Message Generate

PMSVFILE

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PMSVWTXN

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PYDINPRF

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PYDIRTVW

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PYDIRVVW

ACH Credit Receipts - Reversal View

PYDITONL

ACH Credit Transfer Receipts Input

PYDITRTN

ACH Credit Receipts - Customer Initiated Return

PYDIVIEW

ACH Credit Receipts View

PYDONPRF

Originated ACH Credit Transfer Preferences

PYDORTVW

Originated ACH CT Return View

PYDORVVW

Originated ACH CT Reversal and Cancellation View

PYDOTONL

Originated ACH Credit Transfer Input

PYDOTRTN

Input and View screens for Originated ACH Return

PYDOTSTM

Originated ACH Credit Transfer Standing Instruction Template

PYDOVIEW

Originated ACH Credit Transfer Transaction View screen

PYDOVRTN

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PYSOVIEW

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PYSOVRTN

Return of Originated ACH CT Reversal Summary

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PYSRVITN

ACH Credit Receipts - Reversal Summary