Oracle® Banking Payments US NACHA User Guide



Release 14.8.0.0.0 G32416-01 April 2025

ORACLE

Oracle Banking Payments US NACHA User Guide, Release 14.8.0.0.0

G32416-01

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1 Preface

- Purpose
- Audience
 This manual is intended for the following User/User Roles:
- Documentation Accessibility
- Critical Patches
- Diversity and Inclusion
- Conventions
- Related Resources
- Screenshot Disclaimer
- Acronyms and Abbreviations
- Basic Actions
- Symbols, Definitions and Abbreviations The following are some of the Symbols you are likely to find in the manual:

1.1 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.

1.2 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

1.3 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.



1.4 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.

1.5 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.

1.6 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.

1.7 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

1.8 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.



1.9 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

1.10 Basic Actions

The basic actions performed in the screens are as follows:

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 or record and the current record. - This button is displayed in the widget once the user click Author	
View	Click View to view the details in a particular modification stage. - This button is displayed in the widget once the user click Authorize .



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 .
ОК	Click OK to confirm the details in the screen.

Table 1-3 (Cont.) Basic Actions

1.11 Symbols, Definitions and Abbreviations

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

Icons	Function
×	Exit
+	Add row
-	Delete row
Q	Option List

Table 1-5	Common	Icons and	its	Definitions
	001111011	loons ana		Deminions

lcon 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.
Maximiz e	Initiation, Approval and Hand-off Retry	User can maximize the transaction input screen.
Close	Initiation, Approval and Hand-off Retry	Users can close the transaction input screen. The system displays a warning message to the user that any unsaved data would be lost. User can either choose to ignore the message and close the screen or choose to 'save and close' the transaction.

2 NACHA Payments

NACHA payments are US ACH payments managed and governed by NACHA (previously, 'National Automated Clearing House Association'). They include both Credit Transfers and Direct Debit collections. The ACH Network serves as a network for direct consumer, business, and government payments, and annually facilitates billions of payments such as Direct Deposits and Direct Payments (Collections). It is used by more than 10,000 Direct and Indirect financial institutions and numerous Third party Service providers.

The NACHA Payments module in Oracle Banking Payments has capability for end to end processing of outbound and inbound NACHA payments, right from receipt of file from customer or ACH Operator up until generation of outgoing NACHA file or posting to beneficiary accounts in case of inbound NACHA payments.

The NACHA Payments solution is designed for a depository institution who directly sends/ receives ACH files to/from ACH Operator on behalf of its own customers.

Below are the high-level features of NACHA Payments:

- NACHA Credit payments & Debit payments
- Manual initiation & Uploads via channels through REST service for outbound originations
- Manual input & automatic Incoming NACHA files upload (Folder based)
- NACHA Directory file upload
- Company Id definition
- Debit mandates
- System support payments and non-payments SEC Standard Entity Class codes:

SEC Code	Description	
CCD	Corporate Credit or Debit Entries	
CIE	Customer-Initiated Entries	
СТХ	Corporate Trade Exchange Entries	
PPD	Prearranged Payment and Deposit Entries	
WEB	Internet Initiated Mobile Entries	

SEC Code	Description	
ARC	Accounts Receivable Entries	
BOC	Back Office Conversion Entries	
CCD	Corporate Credit or Debit Entries	
CTX	Corporate Trade Exchange Entries	
POP	Point of Purchase Entries	
PPD	Prearranged Payment and Deposit Entries	
RCK	Re-Presented Check Entries	
TEL	Telephone-Initiated Entries	
TRC	Truncated Entry	



SEC Code	Description		
TRX	Truncated Entries Exchange		
WEB	Internet Initiated Mobile Entries		
ХСК	Destroyed Check Entries		

Description		
ACH Payment Acknowledge		
Financial EDI Acknowledgement		
Notification of Change or Refused Notification of Change		
Prearranged Payment and Deposit Entries		
Internet Initiated Mobile Entries		

- Zero-dollar Credit & Debit payments
- Pre-notification Credit & Debit payments
- Outbound & Inbound Return and Reversal message processing
- Auto & Manual dispatch; Same day and standard day dispatch
- Standard Pricing Defining pricing at Channel / Customer / Account combination
- Mail based Debit advice / Credit advice

Outbound payment processing features are listed as follows:

- Non STP for uploaded transactions
- Preferred Settlement derivation (Same day or Standard)
- SEC code specific validations
- Duplicate check
- Authorization Limit checks
- Sanctions check
- Warehouse check
- Cutoff checks Processing / Network
- External account Balance check and Accounting
- Advice generation
- Dispatch accounting and Dispatch processing

Inbound payment processing features are listed as follows:

- Non STP for uploaded transactions
- SEC code specific validations
- Beneficiary Name match validations
- Mandate validations for debits
- Duplicate check
- Sanctions check
- Authorization Limit checks
- Warehouse check
- External Account validation check and Accounting



Advice generation

Return & Reversal processing features are listed as follows:

- Outbound return for inbound payments
 - Manual return initiation from exception queues, return entry posting and return payment Dispatch
- Inbound return for outbound payments
 - Showing all inbound returns in a queue for user actions
 - Matching inbound returns with outbound payments
 - Option for user to accept returns / to reinitiate outbound payments / to dishonor returns
 - Return entry posting for accepted / dishonored returns and return dispatch for dishonored returns
- Outbound Reversal
 - Manual initiation of reversal for Outbound payments
 - Stopping outbound payments dispatch if not dispatched already
- Inbound Reversal
 - Showing all inbound reversals in a queue for user actions
 - Matching inbound reversals with inbound payments
 - Option for user to accept / to dishonor inbound reversals

Non-payments processing features are listed as follows:

- Outbound Acknowledgement (ATK/ATX) message generation for Inbound payments with SEC Codes CCD / CTX
- Outbound Acknowledgement (ATK/ATX) message generation for Inbound payments with SEC Codes CCD / CTX
- Outbound Notification of Change (SEC Code COR) message generation for Inbound payments
- Inbound Notification of Change (SEC Code COR) message processing by linking with Outbound payments
- NACHA Maintenance
- NACHA Credit Transfer
- NACHA Direct Debit
- NACHA Payment Browser
- NACHA Payments Return and Reversals

2.1 NACHA Maintenance

- US NACHA Credit Accounting Preference
- US NACHA Network Preference
- US NACHA Debit Accounting Preference
- NACHA Dispatch Parameters
- Company ID Account Mapping



- NACHA Debit Authorization Maintenance
- Inbound NACHA ACH Authorization
- NACHA Directory
- NACHA Directory Upload
- NACHA Company ID Preferences

2.1.1 US NACHA Credit Accounting Preference

 On Homepage, specify PNDCRPRF in the text box, and click next arrow. US NACHA Credit Accounting Preference screen is displayed.

Figure 2-1 US NACHA Credit Accounting Preference

lew D Enter Query Network Code * Host Code *					
	0				
Host Code *	4	Network Description			
		Host Description			
Transaction Type Outbound		Entry Type	Credit		
Transfer Currency *	Q	Network Type Description			
	Payment Preferences			R-Transaction Preferences	
counting Code					
Debit Liquidation	Q				
Credit Liquidation	Q				
Dispatch Accounting	Q				
Receipt Accounting	Q				

- 2. Click New button on the Application toolbar.
- 3. On US NACHA Credit Accounting Preference screen, specify the fields.

Table 2-1 US NACHA Credit Accounting Preference - Field Description

Field	Description	
Network Code	Specify the appropriate NACHA Network Code from the list of values.	
Network Code Description	System defaults the Description on the Network Code selected.	
Network Type Description	System defaults the Network Type Description on the Network Code selected.	
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.	
Host Code Description	System defaults the Description on the Host Code selected.	
Transaction Type	Select the Transaction Type from the following: Outbound Inbound 	
Entry Type	This field gets defaulted to "Credit", to indicate that the transaction is NACHA Credit transfer.	
Transfer Currency	Specify the Transfer Currency from the list of values.	

Payment Preferences Tab



- R-Transaction Preferences Tab
- US NACHA Credit Accounting Preference Summary

2.1.1.1 Payment Preferences Tab

1. Click on **Payment Preferences** tab.

Figure 2-2 US NACHA Credit Accounting Preferences - Payment Preference Tab

Pa	iyment Preferences	R-Transaction Preferences
Accounting Code		
Debit Liquidation	Q	
Credit Liquidation	Q	
Dispatch Accounting	Q	
Receipt Accounting	Q	

2. On Payment Preferences Tab, specify the fields.

Table 2-2US NACHA Credit Accounting Preferences_Payment Preference Tab -Field Description

Field	Description
Accounting Codes	
Debit Liquidation	Specify the template for Debit Liquidation from the list of available accounting templates. You can select the template from the option list. The list displays all the accounting templates maintained in the system.
Credit Liquidation	Specify the template for Credit Liquidation.
Dispatch Accounting	System populates the Account Currency.
Receipt Accounting	System populates the Originator's name.

2.1.1.2 R-Transaction Preferences Tab

1. Click on R-Transaction Preferences tab.

Figure 2-3 US NACHA Credit Accounting Preferences - R-Transaction Preference Tab

	yment Preferences	R-Transaction Preferences
Accounting Code		
Debit Liquidation	Q	
Credit Liquidation	Q	
Dispatch Accounting	Q	
Receipt Accounting	Q	



2. On R-Transaction Preferences Tab, specify the fields.

Table 2-3US NACHA Credit Accounting Preferences_R-Transaction Preference Tab- Field Description

Field	Description
Accounting Codes	
Debit Liquidation	Specify the template for Debit Liquidation from the list of available accounting templates. You can select the template from the option list. The list displays all the accounting templates maintained in the system.
Credit Liquidation	Specify the template for Credit Liquidation.
Dispatch Accounting	System populates the Account Currency.
Receipt Accounting	System populates the Originator's name.

2.1.1.3 US NACHA Credit Accounting Preference Summary

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

US NACHA Credit Accounting Preference Summary screen is displayed.

Figure 2-4 US NACHA Credit Accounting Preference Summary

Search 🔣 Advanced Search 😓	Reset 🖺 Clear All					Records per page 15
earch (Case Sensitive)						
Authorization Status		Record Status		-	Network Code	Q
Transaction Type	•	Entry Type		•	Transfer Currency	Q
Search Results						Lock Columns 0
Authorization Status 0	Record Status 0	Network Code 0	Transaction Type 0	Entry Type 🗘	Transfer Currency 🗘	Host Code 🗘
Authorization Status 🗸	Accord Status +					
Authorization Status 🗢	Actor Saus +					
No data to display.	ALCON JUNE V					
No data to display.						
No data to display.						
No data to display.						
No data to display.						
No data to display.						

- 2. You can search using one or more of the following parameters:
 - Authorization Status
 - Record Status
 - Transaction Type
 - Entry Type
 - Transfer Currency
- 3. Once you specified the parameters, click the **Search** button.

System displays the records that match the search criteria.

2.1.2 US NACHA Network Preference

You can capture NACHA Network cutoff time for Same day & extended ACH transactions, using this screen.



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

US NACHA Network Preference screen is displayed.

New 🟳 Enter Query					
Network Code *	Q	Network Description			
Host Code *		Host Code Description			
		Network Type Description			
Dispatch Preferences			Same day ACH Preference		
Standard Dispatch Days-Credit			Network Time Zone		
Standard Dispatch Days-Debit			Cutoff Hour		
Other Preferences			Cutoff Minute		
Reinitiate Window			Same Day ACH Credit Limit		
Max Reinitiation Limit			Same Day ACH Debit Limit		
Dishonor Return Days			Transfer Currency	USD	
Noc Return Days			Extended Cutoff Hour		
NOC Generation Allowed Days	2		Extended Cutoff Minute		
Pre-Note Live Transaction Days					
Return Days Limit			Waiting Period for Reversal A	ccounting	
Normal Return Days			Waiting Days		
Extended Return Days					

Figure 2-5 US NACHA Network Preference

- 2. Click New button on the Application toolbar.
- 3. On US NACHA Network Preference screen, specify the fields.

Table 2-4	US NACHA Network Preference - Field Description
-----------	---

Field	Description
Network Code	Specify the appropriate NACHA Network Code from the list of values.
Network Code Description	System defaults the Description on the Network Code selected.
Network Type Description	System defaults the Network Type Description on the Network Code selected.
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Host Code Description	System defaults the Description on the Host Code selected.
Dispatch Preferences	
Standard Dispatch Days-Credit	Specify the field with 2 Business Days.
Standard Dispatch Days-Debit	Specify the field with 1 Business Days.
Same day ACH Preference	
Network Time Zone	This field displays the Time Zone of the current host.
Cutoff Hour	Specify the Cuttoff Hour.
Cutoff Minute	Specify the Cuttoff Minute.
Same Day ACH Limit	Specify the Same Day ACH Limit.
Transfer Currency	This field is defaulted to USD.
Extended Cutoff Hour	Specify the Extended Cutoff Hour based on bank operations.
Extended Cutoff Minute	Specify the Extended Cutoff Minute based on bank operations.

• US NACHA Network Preference Summary

2.1.2.1 US NACHA Network Preference Summary

On Homepage, specify PNSNWPRF in the text box, and click next arrow.
 US NACHA Network Preference Summary screen is displayed.

US NACHA Network Preference Summary : × 🕞 Search 📑 Advanced Search 😓 Reset 📋 Clear All rds per page 15 - Search (Case Sensitive) Q Authorization Status Q Q Host Code Network Time Zone Search Results Authorization Status Concerned Record Status Network Code Concerned Host Code Concerned ork Time Zone O Transfer Currency O Same Day ACH Credit Limit O Cutoff Minute
Cutoff Hour No data to display. Page 1 Of1 K (1) > Exit

Figure 2-6 US NACHA Network Preference Summary

- 2. You can search using one or more of the following parameters:
 - Authorization Status
 - Host Code
 - Record Status
 - Network Code
 - Network Time Zone
- 3. Once you specified the parameters, click the **Search** button.

System displays the records that match the search criteria.

2.1.3 US NACHA Debit Accounting Preference

 On Homepage, specify PNDDRPRF in the text box, and click next arrow. US NACHA Debit Accounting Preference screen is displayed.



Q	Network Description	
	Host Description	
Outbound	Entry Type	
Q	Network Type Description	
Payment Preferences		R-Transaction Preferences
Q		
Q		
Q		
Q		
	Q Payment Preferences	Host Description Outbound Entry Type Q Network Type Description

Figure 2-7 US NACHA Debit Accounting Preference

- 2. Click **New** button on the Application toolbar.
- 3. On US NACHA Debit Accounting Preference screen, specify the fields.

Table 2-5 US NACHA Debit Accounting Preference- Field Description

Field	Description
Network Code	Specify the appropriate NACHA Network Code from the list of values.
Network Code Description	System defaults the Description on the Network Code selected.
Network Type Description	System defaults the Network Type Description on the Network Code selected.
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Host Code Description	System defaults the Description on the Host Code selected.
Transaction Type	Select the Transaction Type from the following: Outbound Inbound
Entry Type	This field gets defaulted to "Debit", to indicate that the transaction is NACHA Debit transfer.
Transfer Currency	Specify the Transfer Currency from the list of values.

- Payment Preferences Tab
- R-Transaction Preferences Tab
- US NACHA Debit Accounting Preference Summary

2.1.3.1 Payment Preferences Tab

1. Click on Payment Preferences tab.

25522553334522000	Payment Preferences	R-Transaction Preferences
Accounting Code		
Debit Liquidation	Q	
Credit Liquidation	Q	
Dispatch Accounting	Q	
Receipt Accounting	Q	

Figure 2-8 US NACHA Debit Accounting Preferences - Payment Preference Tab

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

Table 2-6US NACHA Debit Accounting Preferences_Payment Preference Tab -Field Description

Field	Description
Accounting Codes	
Debit Liquidation	Specify the template for Debit Liquidation from the list of available accounting templates. You can select the template from the option list. The list displays all the accounting templates maintained in the system.
Credit Liquidation	Specify the template for Credit Liquidation.
Dispatch Accounting	System populates the Account Currency.
Receipt Accounting	System populates the Originator's name.

2.1.3.2 R-Transaction Preferences Tab

1. Click on **R-Transaction Preferences** tab.

Figure 2-9 US NACHA Debit Accounting Preferences - R-Transaction Preference Tab

Pay	yment Preferences	R-Transaction Preferences
Accounting Code		
Debit Liquidation	Q.	
Credit Liquidation	Q	
Dispatch Accounting	Q	
Receipt Accounting	Q	

2. On R-Transaction Preferences Tab, specify the fields.

Field	Description
Accounting Codes	
Debit Liquidation	Specify the template for Debit Liquidation from the list of available accounting templates. You can select the template from the option list. The list displays all the accounting templates maintained in the system.
Credit Liquidation	Specify the template for Credit Liquidation.
Dispatch Accounting	System populates the Account Currency.
Receipt Accounting	System populates the Originator's name.

Table 2-7US NACHA Debit Accounting Preferences_R-Transaction Preference Tab- Field Description

2.1.3.3 US NACHA Debit Accounting Preference Summary

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

US NACHA Debit Accounting Preference Summary screen is displayed.

Figure 2-10 US NACHA Debit Accounting Preference Summary

Search	h D Parat f	Clear All							Records per pag	e 15 •
	an (X) weset L	-1 CICOLAU							11116259	• 0
earch (Case Sensitive)										
Authorization Status			•	Record S	Status		•	Entry Type		•
Host Code			Q	Network	Code		Q	Transaction Type		•
Search Results									Lock Columns	0 -
Authorization Status 0	Record Status 0	Entry Type 🗘	Host Code 0	Network Code 0	Transaction Type 0	Transfer Currency 0	Receipt Accounting 0	Credit Liquidation \$	Dispatch Accounting 0	Debit Liquida
	Record Status 0	Entry Type 🗘	Host Code 🗘	Network Code 🗘	Transaction Type 0	Transfer Currency 🗘	Receipt Accounting 0	Credit Liquidation \$	Dispatch Accounting 0	Debit Liquid
	Record Status 0	Entry Type 🗘	Host Code ≎	Network Code 🗘	Transaction Type 🗘	Transfer Currency 🗘	Receipt Accounting 0	Credit Liquidation 0	Dispatch Accounting \$	Debit Liquic
o data to display.		Entry Type 💲	Host Code 🗘	Network Code 0	Transaction Type ≎	Transfer Currency 🗘	Receipt Accounting 0	Credit Liquidation 0	Dispatch Accounting	Debit Liquid
o data to display.		Entry Type 🗘	Host Code 🗘	Network Code 🗘	Transaction Type 0	Transfer Currency 🗘	Receipt Accounting 0	Credit Liquidation 0	Dispatch Accounting	Debit Liquic
o data to display.		Entry Type 🗘	Host Code 🌣	Network Code 🌣	Transaction Type 0	Transfer Currency 🗘	Receipt Accounting	Credit Liquidation 🌣	Dispatch Accounting	Debit Liquid
lo data to display.		Entry Type 🗘	Host Code 🗘	Network Code 🌣	Transaction Type 0	Transfer Currency	Receipt Accounting	Credit Liquidation \$	Dispatch Accounting	Debit Liquid
lo data to display.		Entry Type O	Host Code 🌣	Network Code O	Transaction Type 0	Transfer Currency 🗘	Receipt Accounting	Credit Liquidation \$	Dispatch Accounting	Debit Liquid
ło data to display.		Entry Type 💲	Host Code 🌣	Network Code	Transaction Type 0	Transfer Currency 🗘	Receipt Accounting	Credit Liquidation ©	Dispatch Accounting	Debit Liquid
No data to display.		Entry Type	Host Code 🌣	Network Code O	Transaction Type 0	Transfer Currency ©	Receipt Accounting	Credit Liquidation ©	Dispatch Accounting	Debit Liquid
ło data to display.		Entry Type 0	Host Code 🌣	Network Code	Transaction Type	Transfer Currency	Receipt Accounting	Credit Liquidation C	Dispatch Accounting	Debit Liquid
ło data to display.		Entry Type 0	Host Code	Network Code	Transaction Type 0	Transfer Currency \$	Receipt Accounting	Credit Liquidation C	Dispatch Accounting	Debit Liquid
Authorization Status © Ao data to display.		Entry Type 🗘	Host Code 0	NetworkCode	Transaction Type 0	Transfer Currency	Receipt Accounting	Credit Liquidation	Dispatch Accounting	Debit Liquid
No data to display.		Entry Type 0	Host Code	Network Code	Transaction Type 0	Transfer Currency	Receipt Accounting	CreditLiquidation C	Dispatch Accounting	Debit Liquid

- 2. You can search using one or more of the following parameters:
 - Authorization Status
 - Record Status
 - Entry Type
 - Host Code
 - Network Code
 - Transaction Type
- 3. Once you specified the parameters, click the **Search** button.

System displays the records that match the search criteria.

2.1.4 NACHA Dispatch Parameters

On Homepage, specify PMDNACDP in the text box, and click next arrow.
 NACHA Dispatch Parameters screen is displayed.

ACHA Dispatch Parameters			:::
Network Code *	Network Description Network Description Network Type Description Maximum File Steph MB) Aggregate Amount Allowed Transaction Count Allowed Transaction Count Allowed Network Time Zone Network Extended Cutoff Time Network Extended Cutoff Time		
Dispatch Cycles	+-1=	Extended Dispatch Cycles	+-1=
Departch Time C No data to display. Page 1 (0 of 0 items) C + 1 + 2		Departch Time 0 No data to display. Page 1 (0 of 0 items) K < 1 > >1	

Figure 2-11 NACHA Dispatch Parameters

- 2. Click **New** button on the Application toolbar.
- 3. On NACHA Dispatch Parameters screen, specify the fields.

Table 2-8	NACHA Dispatch Parameters - Field Description
	TAOTA Dispateri i diameters i icia Description

Field	Description		
Network Code	Specify the appropriate NACHA Network Code from the list of values.		
Network Description	System defaults the Description on the Network Code selected.		
Network Type Description	System defaults the Network Type Description on the Network Code selected.		
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.		
Maximum File Size(in MB)	Specify the Maximum File Size in MB.		
Aggregate Amount Allowed	Specify the allowed Aggregate Amount.		
Transaction Count Allowed	Specify the allowed Transaction Count.		
Network Time Zone	Specify the Network Time Zone from the cutoff maintenance.		
Network Same Day Cutoff(Regular)	Specify the Network Same Day Cutoff (Regular) from the cutoff maintenance.		
Network Extended Cutoff Time	Specify the Network Extended Day Cutoff (Regular) from the cutoff maintenance.		
Dispatch Cycles			
Dispatch Time	Specify the Scheduled Dispatch intervals, between the BOD and Regular (Same Day) Cutoff window.		
Extended Dispatch Cycles			
Dispatch Time	Specify the Scheduled Dispatch intervals, between the Regular (Same Day cutoff) and Extended Cutoff window.		

NACHA Dispatch Parameters Summary

2.1.4.1 NACHA Dispatch Parameters Summary

On Homepage, specify PMSNACDP in the text box, and click next arrow.
 NACHA Dispatch Parameters Summary screen is displayed.



Search (Case Sensitive) Authorization Status Image: Cose Sensitive (Cose Sensitive) Image: Cose Sensitive) </th <th>(</th>	(
Network Code Results Lock Columns	
Authorization Status © Record Status © Aggregate Amount Allowed © Dispatch File Type © Host Code © Musimum File State(m Mtt) © Network Code © Network Time Zone © Netw	
Authorization Status © Record Status © Aggregate Amount Allowed © Dispatch File Type © Host Code © Maximum File State(n MII) © Network Code © Network Time Zone © Netw	-
No data to display.	Regular) 0
Page 1 Orl [K (1)]	

Figure 2-12 NACHA Dispatch Parameters Summary

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

System displays the records that match the search criteria.

2.1.5 Company ID - Account Mapping

This NACHA specific maintenance maintains the mapping between a Company Id of a corporate Originator and one or more of their accounts available in the system that could be used as the debit account or credit account in an outgoing ACH Credit or ACH Debit transaction.

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

Company ID - Account Mapping screen is displayed.

Figure 2-13 Company ID - Account Mapping



- 2. Click **New** button on the Application toolbar.
- 3. On Company ID Account Mapping screen, specify the fields.

Table 2-9	Company ID -	 Account Mapping - 	Field Description
-----------	--------------	---------------------------------------	-------------------

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Company ID	Specify Company Id from the list of values. List fetches records from the existing Originator Maintenance Detailed (PMDORGDT).
Source Code	Specify Source Code from the list of values. Code can be for a specific channel (including Manual channel) or All (any) channels from where the outgoing ACH transaction could be initiated.
SEC Code	Select SEC Code from the following: CIE CTX PPD ARC BOC POP All CCD WEB TEL RCK XCK
	Note: If "All" option is selected for NACHA Entry Type field then in the SEC code drop-down only the SEC codes would be populated such as CCD, CTX and PPD.
NACHA Entry Type	Select NACHA Entry Type from the following: ACH Credit ACH Debit All
Originator Account	Specify the Originator account from list of values. The list is filtered on all 'Normal' type of accounts owned by Customers of type "Individual" or "Corporate". Note: The same Originator Account number would be allowed to be linked to more than one Company ID.
Customer number	System defaults the customer number of the Originator account selected.
ACH Preferences	
Prefer Same-day ACH Credit processing	'Yes' indicates that Originator would like their ACH Credit transactions to be "same-day" processed whenever eligible.



Table 2-9 (Cont.) Company ID - Account Mapping - Field Description

Field	Description
Prefer Same-day ACH Debit processing	'Yes' indicates that Originator would like their ACH Debit transactions to be "same-day" processed whenever eligible.

Company ID - Account Mapping Summary

2.1.5.1 Company ID - Account Mapping Summary

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

Company ID - Account Mapping Summary screen is displayed.

Figure 2-14 Company ID - Account Mapping Summary

ompany ID - Account Ma	pping Summar	'V							1272
Search 🕃 Advanced Search	💭 Reset 📋 Clear A	NI STATE						Records per page	15
Search (Case Sensitive)									
Authorization Status		•	Recon	d Status		•	Host Code		(
Company ID		Q	NACHA En	try Type		•	SEC Code		
Source Code		Q							
Search Results								Lock Columns 0	-
Authorization Status 0	Record Status 0	Host Code 🗘	Company ID 🗘 🕴	NACHA Entry Type 🗘	SEC Code 🗘	Source Code 🗘	Originator Account	Customer Num	iber 🗘
No data to display.									
Page 1 Of 1 K (1) X									

- 2. Search using one or more of the following parameters:
 - Authorization Status
 - Record Status
 - Host Code
 - Company ID
 - NACHA Entry Type
 - SEC Code
 - Source Code
- Once you specified the parameters, click the Search button.
 System displays the records that match the search criteria.

2.1.6 NACHA Debit Authorization Maintenance

You can capture NACHA Debit Authorization (Debit Mandate), using this screen.

On Homepage, specify PNDDMAND in the text box, and click next arrow.
 NACHA Debit Authorization Maintenance screen is displayed.



ACHA Debit Authorizatio	on Maintenance				
New 🟳 Enter Query					
Network Code *	Q	Network Type Description			
Host Code *					
Source Code *	Q				
Customer No *	Q				
Allowed SEC Codes *					
Authorization Id *					
Receiver(Debtor) Details			Originator(Creditor) Details		
Receiver (Debtor) Account Number *	Q		Originator Company Id *		
Account Currency			Company Name		
Receiver Name			Originator Account Number		
Address1			Account Currency		
Address2			Address1		
Country	Q		Address2		
Receiving Company ID	Q		Country	Q	
Company Name					
Identification Number					
Authorization Details			Originator DFI Details		
Sequence Type	Recursive		Originating DFI	Q	
Frequency Type	Yearly		Originating DFI Name		
Transaction currency	Q		Address1		
Transaction Amount			Address2		
Maximum Amount			Effective Date *		
			Expiry Date		
			Debit Authorization Status	Initiated	
			Remarks		
			Last Debit Date		

Figure 2-15 NACHA Debit Authorization Maintenance

- 2. Click **New** button on the Application toolbar.
- 3. On NACHA Debit Authorization Maintenance screen, specify the fields.

Table 2-10	NACHA Debit Authorization Maintenance - Field Description
------------	---

Field	Description			
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.			
Source Code	Specify Source Code from the list of values.			
Network Code	Specify the Network Code from the list of values.			
Customer No	Specify the Customer No from the list of values.			
Allowed SEC Codes	Select Allowed SEC Codes from the following: CCD CTX PPD ARC BOC POP CCD WEB TEL RCK XCK			
Authorization Id	Specify the Authorization Id.			
Network Type Description	System defaults the Network Type Description based on the Network Code selected.			
Receiver (Debtor) Details				
Receiver (Debtor) Account Number	Specify the Receiver (Debtor) Account Number from the list of values that lists all active accounts of the specified Customer.			
Account Currency	Account Currency gets auto populated on selecting Receiver (Debtor) Account Number.			



Field	Description	
Receiver Name	Receiver Name gets auto populated on selecting Receiver (Debtor) Account Number.	
Address1	Address gets auto populated on selecting Receiver (Debtor) Account Number.	
Address2	Address gets auto populated on selecting Receiver (Debtor) Account Number.	
Country	This field gets auto populated on selecting Receiver (Debtor) Account Number.	
Receiving Company ID	Specify the Receiving Company ID from the list of values that lists the company mapped to the selected Debtor Customer / Account, from Company ID Account mapping screen PMDCIACC.	
Company Name	Company Name gets auto populated on selecting Receiving Company ID.	
Identification Number	Specify the Identification Number.	
Originator (Creditor) Details		
Originator Company Id	Specify the Originator Company ID from the list of values that lists the company mapped to the selected Debtor Customer / Account, from Company ID Account mapping screen PMDCIACC.	
Company Name	Company Name gets auto populated on selecting Originator Company ID.	
Originator Account Number	Originator Account Number gets auto populated on selecting Originator Company ID.	
Account Currency	Account Currency gets auto populated on selecting Originator Company ID.	
Address1	Address gets auto populated on selecting Originator Company ID.	
Address2	Address gets auto populated on selecting Originator Company ID.	
Country	Country gets auto populated on selecting Originator Company ID.	
Authorization Details		
Sequence Type	Select the Sequence Type from the following:RecursiveOne Off	
Frequency Type	Select the Frequency Type from the following: Yearly Monthly Quarterly Half Yearly Weekly Daily Adhoc Intra Day Fortnightly	
Transaction Currency	Specify the Transaction Currency from the list of values.	
Transaction Amount	Specify the Transaction Amount.	
Maximum Amount	Specify the Maximum Amount, if required.	
Originator DFI Details		
Originating DFI	Specify the Originator DFI from the list of values that lists all valid Routing Number from NACHA directory.	
Originating DFI Name	Originating DFI Name gets auto populated on selecting Originating DFI.	
Address1	Address gets auto populated on selecting Originating DFI.	

Table 2-10 (Cont.) NACHA Debit Authorization Maintenance - Field Description



Field	Description	
Address2	Address gets auto populated on selecting Originating DFI.	
Effective Date	Specify the Date from when the Authorization is effective for receiving Debit transactions on the Receiver account. Ensure that the Settlement date of the inward Debit transaction is greater than or equal to this date.	
Expiry Date	Specify the Date when the Authorization expires or no longer remains effective. Ensure that Settlement date of the inward Debit transaction is less than or equal to this date. If Expiry date is not provided, it is considered as open ended, and debit requests are honored, until user manually marks the mandate as expired.	
Debit Authorization Status	 Select the Debit Authorization Status from the following: Initiated Active Expired Used Cancelled 	
Remarks	Specify the Remarks, if any.	
Last Debit Date	This field displays the Last Debit. On honoring a debit request against the mandate, the settlement date of the debit request is updated on this field. This is done processing every debit request.	

Table 2-10 (Cont.) NACHA Debit Authorization Maintenance - Field Description

NACHA Debit Authorization Maintenance Summary

2.1.6.1 NACHA Debit Authorization Maintenance Summary

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

NACHA Debit Authorization Maintenance Summary screen is displayed.

Figure 2-16 NACHA Debit Authorization Maintenance Summary

Scarch Ed Advanced Scarch (X) he	iset 💾 Clear All				Records per page	15 🔻
earch (Case Sensitive)						
Authorization Status	•	Record Status	•	Allowed SEC Codes		•
Customer No	Q	Debit Authorization Status	•	Effective Date	MM/DD/YYYY	Ē
Frequency Type	•	Originator Account Number	Q	Originator Company Id		Q
Receiver (Debtor) Account Number	Q	Authorization Id	Q	Network Code		Q
Source Code	Q	Sequence Type	•			
earch Results					Lock Columns 0	•
Authorization Status Record State Io data to display.	tus © Allowed SEC Codes © Custon	ner No 🌣 Debit Authorization Status	C Effective Date C Frequency Type	Coriginator Account Number		
Authorization Status Record State	us O Allowed SEC Codes O Custon	ner No O Debit Authorization Status	C Effective Date C Frequency Type	Criginator Account Number		
Authorization Status 💲 Record Stat	us O Allowed SEC Codes O Custon	ner No 🌣 Debit Authorization Status	Effective Date Frequency Type	C Originator Account Number		
Authorization Status 💲 Record Stat	us O Allowed SEC Codes O Custon	ner No 🌣 Debit Authorization Status	Effective Date e	C Originator Account Number		
Authorization Status 💲 Record Stat	us O Allowed SEC Codes O Custon	er No O Debit Authorization Status	Effective Date requency Type	C Originator Account Number		

- 2. Search using one or more of the following parameters:
 - Authorization Status
 - Record Status
 - Allowed SEC Codes



- Customer No
- Debit Authorization Status
- Effective Date
- Frequency Type
- Originator Company Id
- Authorization Id
- Originator Account Number
- Receiver (Debtor) Account Number
- Network Code
- Source Code
- Sequence Type
- 3. Once you specified the parameters, click the **Search** button.

System displays the records that match the search criteria.

2.1.7 Inbound NACHA ACH Authorization

You can authorize manual reversal of Inbound NACHA credit/debit transaction, using this screen.

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

Inbound NACHA ACH Authorization screen is displayed.

New 🟳 Enter Query			
Transaction Reference no		nsfer Currency	
Value Date Debtor Account Number	Tra	Maker Id	
Creditor Account Number	Mak	er Date Stamp	
	Authorize	·	
			+-#
Eleld Name		Field Value 0	
☐ Field Name ≎ No data to display.		Field Value	
No data to display.	(1) X	Field Value 9	
No data to display.	(1) >)	Field Value 9	
No data to display.	(1 ×)	Field Value 9	
No data to display.	() > 3	Field Value 9	
No data to display.	() > 3	Field Value 9	
No data to display.	(1 > >1	Field Value 9	

Figure 2-17 Inbound NACHA ACH Authorization

- Click the 'Authorize' button on this screen to launch corresponding Inbound US NACHA Credit Transfer Input (PNDITONL) or Inbound US NACHA Debit Transaction Input (PNDIDONL) screen.
- 3. On authorization, the system marks the original inbound NACHA credit/debit transaction status as 'Reversed'. The Reversal accounting entries are posted. The system does not generate any reversal response message for dispatch.
- 4. The Re-Key fields for authorization is disabled for the authorization of reversal.



2.1.8 NACHA Directory

NACHA Directory maintenance maintains details of NACHA participants that are serviced by FedACH ACH Operator.

You can manually create a new record. Once created, it must be authorized.

System validates that the manually created record does not contain a Routing number for which a record already exists.

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

NACHA Directory screen is displayed.

Figure 2-18 NACHA Directory

Rew Ener Geory Routing Number *	ACHA Directory	:::
Office Gea Servicing RR Numer Servicing RR Numer Change Duta	🕞 New 📁 Enter Query	
Serving FRB MmHerImage: Constant Serving FRB MmHerRecord Type coldImage: Constant Serving MmHerChange DubleImage: Constant Serving MmHerCustomer MmHerImage: Constant Serving MmHer<	Routing Number *	
Record Type codeChange DateChange DateNew Routing NumberCustome NameCustome NameCustome NameCustome NameCustome NameCustome NameCustome NameState CodeCustome NameCustome NameTelephone Prefix NumberInstitution Status CodeData Vherv CodeData Vherv CodeCustome NameCustome Name <td>Office Code</td> <td></td>	Office Code	
Changebale Imagebale New Roung Num Imagebale Custom Num Imagebale Custom Num Imagebale Addes Imagebale Addes Imagebale Stactord Imagebale ZpaceE zum Imagebale Telephone Price Num Imagebale Telephone Start.Scott Imagebale Institution Start.Scott Imagebale Distal Version Imagebale Data Version Imagebale	Servicing FRB Number	
New Routing Namier Image: Classification of the state of	Record Type code	
Customer NameImage: Customer NameCustomer NameImage: Customer NameAddressImage: Customer NameCustomer NameImage: Customer NameStart CookImage: Customer NameZipcode Extra NameImage: Customer NameTelephone Furti NameImage: Customer NameTelephone Suffic NameImage: Customer NameInstitution Starts CookImage: Customer NameData New CookImage: Customer NameData New CookImage: Customer Name	Change Date	
Addres Addres Called Called Starcoa Called Database Called Telephone Suffix Muse Institution Startocoa Database Database Database	New Routing Number	
CityState CodeState CodeDipole ChatensioTelephone Area CodeTelephone Area CodeTelephone Suffix NumberInstitution Status CodeData View CodeData View Code	Customer Name	
State Code Zipcode Zipcode Extension Telephone Arres Code Telephone Prict Number Telephone Suttit Number Telephone Suttit Number Data View Code	Address	
Zipcode Zipcode Zimman Zipcode Zimman Telephone Area Code Telephone Print Number Telephone Simt Number Institution Staturs Code Data Vew Code	City	
Zbpcode Extension Telephone Area Code Telephone Pretk Number Telephone Suffix Number Institution Status Code Data New Code	State Code	
Telephone Area Code Telephone Profits Number Telephone Suffits Number Institution Satus Code Data View Code	Zipcode	
Telephone Pretix Number Telephone Suffix Number Institution Status: Code Data View Code	Zipcode Extension	
Telephone Suffix Number Institution Status Code Data View Code	Telephone Area Code	
Institution Status Code Data View Code	Telephone Prefix Number	
Data View Code	Telephone Suffix Number	
Filler	Data View Code	
	Filler	
		Audit E

- 2. Click **New** button on the Application toolbar.
- 3. On NACHA Directory screen, specify the fields.

Table 2-11 NACHA Directory - Field Description

Field	Description		
Routing Number	Specify the 9 digit Routing number (ABA number) of the NACHA participant.		
Office Code	Select the Office Code. Choose between Main Office (value = O) or Branch (value = B).		
Servicing FRB Number	Specify the Servicing Federal Reserve Bank's main office Routing number.		
Record Type code	 Select the code that indicates if the old or new Routing number of the participant to be used while sending ACH transactions. The options are as follows: Institution is a Federal Reserve Bank Send items to customer routing number Send items to customer using new routing number field 		
Change Date	Specify the Date when this record was last updated by FedACH.		
New Routing Number	Specify the New Routing Number.		
Customer Name	Specify the name of the NACHA participant.		
Address	Specify Address details of participant.		



Field	Description
City	Specify the city of participant.
State Code	Specify the 2 character code of US state where the participant is located. Though the bank participant may have multiple branches in different US states, this is the state where it is registered or has its head office or is understood to be located as per relevant US regulation.
Zipcode	Specify the zip code (postal code) of the participant.
Zipcode Extension	Specify the Zip code Extension (if applicable) of the participant.
Telephone Area Code	Specify the area code of the contact telephone number.
Telephone Prefix Number	Specify the Prefix of the contact telephone number.
Telephone Suffix Number	Specify the Suffix of the contact telephone number.
Institution Status Code	Specify if the participant Receives Gov/Comm transactions.
Data View Code	Specify if the relevant code indicates 'Current View'.
Filler	Specify the filler details.

Table 2-11 (Cont.) NACHA Directory - Field Description

NACHA Directory Summary

2.1.8.1 NACHA Directory Summary

On Homepage, specify PMSNCHDR in the text box, and click next arrow.
 NACHA Directory Summary screen is displayed.

Figure 2-19 NACHA Directory Summary

E Sour	rch 💽 Advanced Search	Deret PLC	loar All						Records per page 15	
		(X) weset Li c	JCOI MI						Б	
Searc	ch (Case Sensitive)									
	Authorization Status			•	Record Status		•	Routing Number		C
Sear	rch Results							1	Lock Columns 0	•
	Authorization Status 🗘	Record Status 0	Office Code 🗘	Record Type code 🗘	Change Date 🗘	Customer Name 🗘	Routing Number 0	Servicing FRB Number 🗘	New Routing Number	0
No da	ata to display.									
	1 Of1 K ∢1 ► X									

- 2. Search using one or more of the following parameters:
 - Authorization Status
 - Record Status
 - Routing Number
- 3. Once you specified the parameters, click the **Search** button.

System displays the records that match the search criteria.



2.1.9 NACHA Directory Upload

A facility is available for manual upload of NACHA (FedACH) Directory using fixed length text file. The name of this screen is NACHA Directory Upload.

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

NACHA Directory Upload screen is displayed.



File Name * File Planh * Fill Upboad Type Upboad	ACHA Directory Upload		
File Path * Updead Type Updead Type Updead			
Upload Type Full Upload Upload	File Name *		
Upbad	File Path		
	Upload Type	Full	
		Upload	

- 2. Click **New** button on the Application toolbar.
- 3. On NACHA Directory Upload screen, specify the fields.

Table 2-12	NACHA Directory Upload - Field Description
-------------------	--

Field	Description
File Name	Specify the File name of the NACHA Directory text file.
File Path	Specify the DB server path where the Directory file is placed.
Upload Type	 Select Upload Type from the following: Full Partial This field indicates if the file to be uploaded is a Full file containing all NACHA participants or a Partial file containing records updated since a specific date in the past.
Upload button	Click this button to initiate the process of picking up the file from the specified location, parsing it and inserting the records in the NACHA Directory table.

2.1.10 NACHA Company ID Preferences

If Company ID is not received in Outbound NACHA Credit/Debit request, system defaults the same from the below maintenance. In this case, it mandatory to send the customer account in the request.

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

NACHA Company ID Preferences screen is displayed.



Figure 2-21 NACHA Company ID Preferences

ACHA Company ID Preferences New Enter Query Host Code *		;;
Host Code *		
Network Code * Nacha Entry Type *	Q	
Preferences		
Default Company ID *	Q	

- 2. Click **New** button on the Application toolbar.
- 3. On NACHA Company ID Preferences screen, specify the fields.

Table 2-13 NACHA Company ID 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.
Nacha Entry Type	Select Nacha Entry Type from the following:ACH CreditACH Dedit
Preferences	
Default Company ID	Specify the Default Company ID from the list of values.

• NACHA Company ID Preferences Summary

2.1.10.1 NACHA Company ID Preferences Summary

On Homepage, specify PNSCMPID in the text box, and click next arrow.
 NACHA Company ID Preferences Summary screen is displayed.



and the second of the second second	ces Summary					1223
Search 🗒 Advanced Search 🧔 Re	eset 🖺 Clear All				Records per page	15
Search (Case Sensitive)						
Authorization Status	•	Record Status	•	Nacha Entry Type		
Network Code	Q					
Search Results					Lock Columns	0 -
Authorization Status	Record Status 0	Default Company ID 🗢	Host Code ≎	Nacha Entry Type	Network Code	
No data to display.						
Dear a Off IZ A the N						
Page 1 Of1 K (1)						
Page 1 Of1 K 4 1 > X						
Page 1 Off K 1 > >						
Page 1 011 K 4 1 + 3						
Page 1 0/1 K (1)						
Page 1 Off K 411 - 3						

Figure 2-22 NACHA Company ID Preferences Summary

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

System displays the records that match the search criteria.

2.2 NACHA Credit Transfer

NACHA inbound and outbound transactions can be booked and viewed through these screens.

- Outbound US NACHA Credit Transfer Input
- NACHA Outbound Credit Transfer View
- Credit Outbound Transaction Processing
- Inbound US NACHA Credit Transfer Input
- NACHA Inbound Credit Transfer View
- Credit Inbound Transaction Processing

2.2.1 Outbound US NACHA Credit Transfer Input

Bank staff of Originating Depository Financial Institution (ODFI) can manually book an outgoing NACHA payment on behalf of the originator. Alternatively, system can receive a SOAP request from the Originator's system for initiating an outgoing NACHA payment which would be processed on receipt.

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

Outbound US NACHA Credit Transfer Input screen is displayed.



New 🟳 Enter Query					
Transaction Branch *		Transaction Reference Number		User Reference Number *	
Branch Name		Network Code *	Q	Source Reference Number	
Host Code *		Network Description		Zero Dollar Entry	
Host Description		NACHA Entry Type	ACH Credit	Pre Notification Entry	
Source Code *	Q	Standard Entry Class Code *		Settlement Preference	
Source Description				Settlement Preference	
Debit from GL					
	Main			Pricing	
	Main	Jul 2012 2012 202		Fricing	
ompany Details		Debtor Details		Payment Details	
Company Identification *	Q	Debtor Account Number	Q	Booking Date	
Company Name		Debtor Name		Instruction Date *	
Company Entry Description *	Q	Account Currency		Transfer Currency	Q
Company Discretionary Data	Q	Account Branch		Transfer Amount *	
Company Descriptive Date	Q	Customer Number		Exchange Rate	
		Customer Service Model		FX Reference Number	
		Debit Amount		Remarks	P
		Sequence Code			Enrich
ntry Details		-		Transaction Dates	
Receiving DFI *	Q	Receiving Company Name		Revised Instruction Date	
Receiving DFI Name		Transaction Code *	Q	Activation Date	
Receiver Account Number *		Transaction Code Description		Debit Value Date	
ndividual Identification Number		Discretionary Data	Q	Credit Value Date	
Individual Name			Addenda Details	Dispatch Date	
Identification Number					

Figure 2-23 Outbound US NACHA Credit Transfer Input

- 2. Click New button on the Application toolbar.
- 3. On Outbound US NACHA Credit Transfer Input screen, specify the fields.

Table 2-14	Outbound US NACHA Credit Transfer Input - Field Description
-------------------	---

Field	Description	
Transaction Branch Code	System defaults the Branch Code of transaction branch on clicking 'New'.	
Branch Name	System defaults the Branch Name of the Transaction Branch Code.	
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.	
Host Code Description	System defaults the description of the Host code.	
Source Code	This field is defaulted as 'MANL', you can also manually input the transactions. For transactions received through channel, relevant source code from Source maintenance would be defaulted.	
Source Code Description	System defaults the description of the Source code.	
Transaction Reference Number	Unique Reference number for the payment generated by the system.	
Network Code	Specify the Network Code from the list of values. If only one NACHA network is maintained (which will generally be the case) then the same will be defaulted.	
Network Code Description	System defaults the description of the Network code.	
NACHA Entry Type	This field is defaulted to "ACH Credit", to indicate that the transaction is NACHA Credit transfer.	
Standard Entry Class Code	Select the required SEC codes from the following: CCD CTX CIE PPD WEB 	

Field	Description
User Reference Number	System defaults the User reference number same as the Transaction Reference Number. You can edit this value to provide own reference number.
Source Reference Number	System displays the Source Reference Number provided by the channel or any other source for the transaction.
Zero Dollar Entry	Select the Zero Dollar Entry check box. If outbound transaction is a Zero Dollar transaction.
Pre Notification Entry	Select the Pre Notification Entry check box. If outbound transaction is a Pre Notification transaction.
Settlement Preference	 Select the required Settlement Preference from the following: Same Day Standard Blank

Table 2-14 (Cont.) Outbound US NACHA Credit Transfer Input - Field Description

- Main Tab
- Pricing Tab
- UDF Button
- MIS Button
- Accounting Details
- Outbound US NACHA Credit Transfer Input Summary

2.2.1.1 Main Tab

1. Click on Main tab.

Figure 2-24 Outbound US NACHA Credit Transfer Input - Main Tab

Company Details		Debtor Details		Payment Details	
Company Identification *	0	Debtor Account Number	Q	Booking Date	
Company Name		Debtor Name	P	Instruction Date *	
Company Entry Description *	Q	Account Currency		Transfer Currency *	Q
Company Discretionary Data	Q	Account Branch		Transfer Amount *	
Company Descriptive Date	Q	Customer Number		Exchange Rate	
		Customer Service Model		FX Reference Number	
		Debit Amount		Remarks	
		Sequence Code			Enrich
Entry Details				Transaction Dates	
Receiving DFI *	Q	Receiving Company Name		Revised Instruction Date	
Receiving DFI Name		Transaction Code *	Q	Activation Date	
Receiver Account Number *		Transaction Code Description		Debit Value Date	
Individual Identification Number		Discretionary Data	Q	Credit Value Date	
Individual Name			Addenda Details	Dispatch Date	
Identification Number					

2. On Main Tab, specify the fields.

Table 2-15 Outbound US NACHA Credit Transfer Input_Main Tab - Field Description

Field	Description
Company Details	



Table 2-15 (Cont.) Outbound US NACHA Credit Transfer Input_Main Tab - FieldDescription

Field	Description
Company ID	Specify the Company Id of the Originator from list of values that fetches Company Id records from the existing Originator Maintenance Detailed (PMDORGDT).
Company Name	This field is auto-populated from the Company Identification Maintenance based on the Company Id.
Company Entry Description	Specify the Company Entry Description. This is a mandatory field.
Company Discretionary Data	This field in the Batch Header allows Originators/ODFIs to capture any data that is of significance to the processing of the transaction.
Company Descriptive Date	Specify the date of the transaction that the Originator would like the RDFI to include in communications to Receiver. It is to be noted that this date would not be the transaction or value date in the account statement of Receiver.
Debtor Details	
Debtor Account Number	System populates Debtor Account Number, once you select Company ID and update the required fields and click Enrich button. This field is populated based on Company ID and SEC code maintained in PMDCIACC.
Debtor Name	System defaults the debtor name on selecting the account number.
Account Currency	System defaults Account Currency on selecting Account Number.
Account Branch	System defaults Account Branch on selecting Account Number.
Customer Number	System identifies the Customer number maintained in the system for the Originator based on the selected Debtor Account Number and the same is defaulted in this field.
Customer Service Model	System defaults Customer Service Model linked to the identified customer (originator).
Debit Amount	This field is populated with the transfer amount converted in originator account currency using the Exchange rate.
Payment Details	
Booking Date	This is defaulted as application server date.
Instruction Date	This is the Instruction (Value) date of the payment, as instructed by the customer.
Transfer Currency	Specify the Transfer Currency which should always be USD.
Transfer Amount	Specify the Amount to be transferred.
Exchange Rate	If Transfer currency & Originator account currency are different then Exchange rate can be provided by user. System retains the input value and will validate the same against override and stop variances maintained at Network Preferences.
FX Reference Number	Specify a specific reference number of Fx deal/contract to be used for deriving the Fx rate to be used for the transaction.
Remarks	This field indicates any user remarks for the outgoing payment transaction.
Entry Details	
Receiving DFI	Specify a 9 digit ABA number of the Receiving DFI (RDFI) from the list of values that would fetch values from the NACHA Directory (PMDNCHDR) maintenance.
Receiving DFI Name	System defaults the name of the Receiving DFI selected.
Receiver Account Number	Specify the account number of the Receiver (beneficiary) corporate or owned by the Receiver individual as applicable for selected SEC code.



Field	Description		
Individual Identification Number	This field is mandatory to specify only when the selected SEC code is "CIE", and optional for other applicable SEC codes like PPD, WEB and so on.		
Identification Name	Specify the Identification Name.		
Identification Number	This field is optional for the applicable SEC codes like CCD, CTX etc. This field typically need to have the customer or accounting identification number (normally issued by Originator) by which the Receiver is known to the Originator.		
Receiving Company Name	Specify the Company name of Receiver where the Receiver is corporate.		
Transaction Code	 Select relevant options for the ACH Credit transaction of selected SEC code. Zero dollar transaction codes are 24, 34, 44, and 54, applicable for CCD and CTX SEC code. Pre-notification transaction codes are 23, 33, 43, and 53, applicable for all CT transaction SEC code. Normal transaction codes are 22, 32, 42, and 52 for all credit transaction SEC code. 		
Transaction Code Description	This field is auto-populated with the description of the selected Transaction code.		
Discretionary Data	This field in the Entry detail record (for the transaction) in the Batch file allows Originators/ ODFIs to capture any 2 character code or data that is of significance to the processing of the transaction or for requesting something from RDFI. This is an optional field, and the user can input data. The code AK is used for transaction CCD and CTX SEC code, which means an Acknowledgement is requested for the transaction from the RDFI.		
Transaction Dates			
Revised Instruction Date	Specify the Revised Instruction Date.		
Activation Date	This is the date on which the transaction would be processed.		
Debit Value Date	The value date with which the debit to originator account would be done as part of the Debit Liquidation accounting event. This date is derived by the system as part of processing the transaction. This is a View-only field.		
Credit Value Date	Specify the value date with which the credit to Network Nostro account would be done as part of Dispatch accounting for the file containing this transaction.		
Dispatch Date	The date on which the transaction would be dispatched to NACHA as part of an outgoing NACHA file. This date would be calculated as Revised Instruction Date less Network Lead Days.		

Table 2-15 (Cont.) Outbound US NACHA Credit Transfer Input_Main Tab - FieldDescription

Addenda Details

2.2.1.1.1 Addenda Details

1. Click on Addenda Details button.

Transaction Reference Number	Host Code	
Activation Date	Network Code	
Addenda Details		
Conversion Standard		
Payment Related Info		

Figure 2-25 Main Tab - Addenda Details

2. On Addenda Details sub screen, specify the fields.

 Table 2-16
 Main Tab_Addenda Details - Field Description

Field	Description	
Transaction Reference Number	System displays the Transaction Reference No.	
Host Code	System displays the Host Code.	
Activation Date	Specify the Activation date.	
Network Code	System displays the Network Code.	
Addenda Details		
Conversion Standard	 Select one of the following standards using which the data in this field needs to be converted, during generation of the Addenda records in the NACH file: ASC X12.5 (Interchange Control Structure) ASC X12.6 (Application Control Structure) Payment related UN/EDIFACT syntax ANSI ASC X12 transaction set containing a BPR or BPS data segment 	
Payment Related Info	Specify Payment Related Info. Data only up to 80 characters would be allowed since only a Max. of 9,999 Addenda record is allowed for single CT transaction. Addenda record is optional for these SEC codes.	

2.2.1.2 Pricing Tab

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

	Main		MULTIN VERMIN	Pricing	
Pricing Component	Pricing Currency 0	Pricing Amount	Waiver 0	Debit Currency 🗘	Debit Amount
No data to display. Page 1 (0 of 0 items)	< ∢ 1 ▶ >				

Figure 2-26 Outbound US NACHA Credit Transfer Input - Pricing Tab

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

Field	Description
Pricing Component	System displays the name of the pricing component, applicable for the transaction, for which charges are computed.
Pricing Currency	System displays the Pricing Currency in which the charge amount is calculated for the Pricing component.
Pricing Amount	System displays the charge amount calculated for each pricing component.
Waiver	Check this box to indicate that the charge is waived for the pricing component.
Debit Currency	System displays the Currency in which the charge amount is debited for the pricing component. This is the currency of the debit (originator) account.
Debit Amount	System displays charge amount in debit currency to be debited. This amount is different from the calculated Pricing amount if the debit currency is different from the Pricing Currency. The Debit amount for charges is calculated by converting the Pricing amount in Pricing Currency to Debit currency using specified Exchange Rate type in Pricing Code maintenance.
	User must click on save button in PNDOTONL Screen to save the outgoing payment and make it available for authorization. On authorization by a different user, system starts processing the US NACHA Outgoing Payment.

Table 2-17 Pricing - Field Description

2.2.1.3 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 2-27 UDF Button

Fields		8=
□ Field Label [*] ≎	Field Value 🗘	
No data to display.		
Page 1 (0 of 0 items) <	→ >	

Table 2-18 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).

2.2.1.4 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.



Transaction Reference Number *	MIS Group	Q
		Default
Transaction MIS		Composite MIS
	٩	Q
	٩	Q
	٩	Q
	Q	Q
	٩	
	٩	Q
	Q	Q
	٩	Q
	Q	Q

Figure 2-28 MIS Button

Table 2-19	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.

2.2.1.5 Accounting Details

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

Accounting Entries ::× Enter Query Transaction Reference Number Accounting Entries +-8= Event Code Transaction Date Value Date Account Branch ≎ TRN Code ≎ Dr/Cr ≎ Account 0 Amount Tag 0 tion Amount 🗘 Offset Accoun No data to display. Page 1 (0 of 0 items) |< → 1 → >| Accounting Details Exit

Figure 2-29 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

2.2.1.6 Outbound US NACHA Credit Transfer Input Summary

On Homepage, specify PNSOTONL in the text box, and click next arrow.
 Outbound US NACHA Credit Transfer Input Summary screen is displayed.



Search (Case Sensitive) Source Code 	Search	ced Search 😓 R	eset [🗋 Clear All					Records per page 15
Authorization Status Standard Entry Class Code Company Identification Company	Search (Case Sens	sitive)						
Transfer Amount Company Identification Company Identification Company Identification Customer Hunder Customer Service Model Boolang Date Boolang Date Instruction Date yyyy-MM-dd Beceiving DFI Q Debter Account Number Q Receiving DFI Q Transaction Banch Q Receiving DFI Q User Reference Number Per Notification Entry PX Reference Number Q Sequence Code Debter Account Number Q Sequence Code	Sour	e Code	Q	Netwo	irk Code	Q	Transaction Reference No	Q
Customer Namber Q Customer Service Model Q Booking Date yyyy-MM-dd Instruction Date yyyy-MM-dd Beceiving DFI Q Source Reference Number Debtor Account Number Q Receiving DFI Q User Reference Number Transaction Blanch Q Receiving DFI Q User Reference Number Pre Notification Entry Image: Search Results Zero Dollar Entry Image: Search Results Lock Columns	Authorization	Status	•	Standard Entry Cla	iss Code	Q	Transaction Code	Q
Instruction Date yyyy-MM-dd Receiving DFI Q Source Reference Number Q User Reference Number Q User Reference Number Q User Reference Number Q Sequence Code EXTENSION Banch Q FX Reference Number Q Sequence Code EXTENSION Banch Q Zero Dollar Entry Q Sequence Code EXTENSION Banch Q Settlement Preference User Reference Number Q Settlement Preference Number Q Settlement Prefe	Transfer A	Amount	Q	Company Identi	ification	Q	Company Name	Q
Debtor Account Number Q User Reference Number Transaction Brandt Q FX Reference Number Pre Notification Entry V Zero Dollar Entry Debtor Receiver Account Number Q Sequence Code	Customer 1	lumber	Q	Customer Service	e Model	Q	Booking Date	yyyy-MM-dd
Translaction Branch Q PX Reference Number Q Sequence Code Pre Notification Entry Zero Dollar Entry Zero Dollar Entry Settlement Preference Lock Columns 0 Search Results Lock Columns 0	Instruction	on Date yyyy-MN	۸-dd 🛄	Receiv	ving DFI	Q	Source Reference Number	Q
Pre Notification Entry Debit from GL Q Search Results Lock Columns 0	Debtor Account 1	lumber	Q	Receiver Account 1	Number	Q	User Reference Number	Q
Debit from GL Q Lock Columns 0	Transaction	Branch	Q	FX Reference	Number	Q	Sequence Code	· · · · ·
Search Results Lock Columns 0	Pre Notificatio	n Entry	•	Zero Dolla	ar Entry	•	Settlement Preference	· ·
	Debit f	rom GL	Q					
Source Code © Network Code © Transaction Reference No © Authorization Status © Standard Entry Class Code © Transaction Code © Transaction Code © Company Identification © C	Search Results							Lock Columns 0
	□ Source Code ≎	Network Code 🗘	Transaction Reference No 🗘	Authorization Status © S	itandard Entry Class Code 💲	Transaction Code 💲	Transfer Amount	fication Company Name Customer
No data to display.	No data to display.							
Page 1 Off K 1 > >	Page 1 Of 1 K	<1 ► >						

Figure 2-30 Outbound US NACHA Credit Transfer Input Summary

- 2. Search using one or more of the following parameters:
 - Source code
 - Network Code
 - Transaction Reference Number
 - Authorization Status
 - Standard Entry Class Code
 - Transaction Code
 - Transfer Amount
 - Company Identification
 - Company Name
 - Customer Number
 - Customer Service Model
 - Booking Date
 - Instruction Date
 - Receiving DFI
 - Source Reference Number
 - Debtor Account Number
 - Receiver Account Number
 - User Reference Number
 - Transaction Branch
 - FX Reference Number
 - Sequence Code
 - Pre Notification Entry
 - Zero Dollar Entry
 - Settlement Preference
- 3. Once you specified the parameters, click the **Search** button.

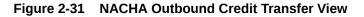


System displays the records that match the search criteria.

2.2.2 NACHA Outbound Credit Transfer View

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

NACHA Outbound Credit Transfer View screen is displayed.



Enter Query				
Transaction Branch	Transaction Reference Number		User Reference Number	
Branch Name	Network Code		Source Reference Number	
Host Code	Network Description		Pre Notification Entry	
Host Description	NACHA Entry Type	ACH Credit	Zero Dollar Entry	
Source Code	Standard Entry Class Code		Settlement Preference	
Source Description				
Debit from GL				
Main		Pricing	Exceptions	5
mpany Details	Debtor Details		Payment Details	
Company Identification	Debtor Account Number		Booking Date	
Company Name	Debtor Name	P	Instruction Date	
Company Entry Description	Account Currency		Transfer Currency	
Company Discretionary Data	Account Branch		Transfer Amount	
Company Descriptive Date	Customer Number		Exchange Rate	
	Customer Service Model		Remarks	
	Debit Amount			
	Sequence Code			
ry Details			Transaction Dates	
Receiving DFI Identification	Receiving Company Name		Revised Instruction Date	
Receiving DFI Name	Transaction Code		Activation Date	
Receiver Account Number	Transaction Code Description		Debit Value Date	
ividual Identification Number	Discretionary Data		Credit Value Date	
Individual Name		Addenda Details		
Identification Number				
nsaction Status	External System Status		Dispatch Details	
Transaction Status	Sanctions Check Status		Dispatch Status	
Debit Liquidation Status	Sanctions Check Reference		Dispatch Reference Number	
Credit Liquidation Status	External Credit Approval Status		Dispatch Date	
Queue Code ##	External Credit Approval Reference		Trace Number	
	External Exchange Rate Status		Batch Number	
	External Exchange Rate Reference			
	Reference	View Queue		

- 2. From this screen, click 'Enter Query' button. The Transaction Reference Number field gets enabled, for the user to specify the Reference Number.
- Click 'Execute Query' button and the system defaults the value for all the fields for the Reference number specified.
- 4. Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
 - External System Status
 - Transaction Details
- For more details on Main and Pricing tabs refer to Outbound US NACHA Credit Transfer Input screen details above.
- 6. You can specify following additional fields in view screen:



Table 2-20 NACHA Outbound Credit Transfer View - Field Description

Field	Description
Trace Number	This is a unique identification of each ACH entry record in the outgoing NACHA file, which is generated during file generation.
Batch Number	This is a unique identification of every batch in the outgoing NACHA file, which is generated during file generation.

- Exceptions Tab
- View Queue Action Log
- UDF View
- MIS View
- Accounting Details
- All Messages
- ACK/ATX Message
- NOC Message
- NACHA Outbound View Summary

2.2.2.1 Exceptions Tab

1. Click the Exceptions tab and view the exceptions details.

Figure 2-32 NACHA Outbound Credit Transfer View - Exceptions Tab

	Main	Pricing	시간:311112(5 <u>7</u> -23	Exceptions
Return Transaction Det Return Reference Return Status	ails View Details			
Reversal Transaction D Reversal Reference Reversal Status	etails View Details			
Reinitiation Details				+-1
Reinitiated Ref. No		0	Reinitiated Date	0
No data to display. Page 1 (0 of 0 items)	< -∢ 1 → >			
Tiew Queue Action UDF N	IIS Accounting Entries All Messages	ACK/ATX Message NOC Message		Audit

2. On **Exceptions** screen, specify the following fields:

Table 2-21 Exceptions - Field Description

Field	Description
Reinitiation Details	-
Reinitiated Ref. No	System displays the Reinitiated Reference Number.
Reinitiated Date	System displays the Reinitiated Date.



2.2.2.2 View Queue Action Log

- 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.



Enter Query			
Transaction Reference Number		etwork Code	
			+ - 8
□ Transaction Reference Number Action Remarks Queue Code	Authorization Status \$	Maker ID Maker Date Stamp	Checker ID Checker Date Stamp
No data to display.			
Page 1 (0 of 0 items) < → 1 → >			
WWW.WWWWWWWWWWWWWWWWWWWWWWWWW			
View Request Message		View Response Message	

- 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

2.2.2.3 UDF View

• Click the **UDF** tab to invoke the **UDF** View sub-screen.

DF View	3836488888		MARKS NO.	4 6
Enter Query				
Transaction Reference Number *				
Fields				8
Field Label	Field Value 🗘			
No data to display.				
Page 1 (0 of 0 items) < - € 1 >>				

Figure 2-34 UDF View

2.2.2.4 MIS View

• Click the **MIS** tab to invoke the sub-screen.

Figure 2-35 MIS View Button

IS View				41
Enter Query				
Transaction Reference no *		MIS Group	Q	
			Default	
Transaction MIS		omposite MIS		
	Q		Q	
	Q [Q	
	Q		Q	
	Q [Q	
	Q		Q	
	Q		Q	
	Q		Q	
	Q		Q	
		WAY IN THE PROPERTY INTERPOPERTY IN THE PROPERTY INTERPOPERTY INTO PROPERTY INTERPOPERTY INTO PROPERTY PROPERTY PROPERTY INTO PROPERTY PROPERTY PROPERTY PROPERTY PROPERTY PROPERTY PROPERTY	7755030030333333335203633	Ext



2.2.2.5 Accounting Details

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

Accounting Entries ::× Enter Query Transaction Reference Number Accounting Entries +-83 Account 0 Dr/Cr 🗘 Amount Tag 🗘 Account Currency 🗘 Transaction Amount 🗘 Netting © Offset Account Account Branch TRN Code 0 No data to display. Page 1 (0 of 0 items) |< 4 1 → >| Accounting Details Exit

Figure 2-36 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



::×

Exit

 $+ - 8 \equiv$

Value Date 🗘

Acknowledgement

Message Status

2.2.2.6 All Messages

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

 Image: Second Query

 Image: Transaction Reference Number

 Image: DCN 0
 Message Format 0
 SWIFT Message Type 0
 Deection 0

 Image: DCN 0
 Message Format 0
 SWIFT Message Type 0
 Deection 0

 Image: DCN 0
 Message Format 0
 SWIFT Message Type 0
 Deection 0

 Image: DCN 0
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 Image: DCN 0
 <td

Figure 2-37 All Messages

Page 1 of 1 (1-2 of 2 items) |< ∢ 1 → >|

Message

2.2.2.7 ACK/ATX Message

1. Click the ACK/ATX Message button.

Figure 2-38	NACHA Outbound Credit Transfer View - ACK/ATX Message
-------------	---

		+-8
	Entry Detail Sequence	0
No data to display.		
Page 1 (0 of 0 items) < ∢ 1 → >		
//////////////////////////////////////		
Message		

2. On ACK/ATX Message screen, specify the following fields:

Table 2-22 ACK/ATX Message - Field Description

Field	Description
ACK/ATX	System displays the ACK/ATX details.



Table 2-22 (Cont.) ACK/ATX Message - Field Description

Field	Description
Entry Detail Sequence	System displays the Entry Detail Sequence.

2.2.2.8 NOC Message

1. Click the NOC Message button, NOC and Refusal NOC Viewsub screen is displayed.

Figure 2-39 NACHA Outbound Credit Transfer View - NOC Message

C and Refusal NOC View				;
Transaction Reference No				
NOC		R	efused NOC Message	
				+ - 8
File Reference Number 0	Received Date 🗢	COR Code 🗘	Trace Number 0	
o data to display. ge 1 (0 of 0 items) < 4 1 → >				
Message				
MARNING CONTRACTOR OF THE PARTY				

2. On NOC and Refusal NOC View sub screen, click Refused NOC Message Tab view the generated 'Refused NOC'.

Figure 2-40 NACHA Outbound Credit Transfer View - Refused NOC Message tab

NOC			Refused NOC Me	ssage
				+-
erence Number © D	Dispatch Reference Number 🗘	Dispatch Date and Time 🗢	Message Status 🗢	Dispatch Status 🗢
play. 0 of 0 items) < ∢ 1 → >				
Message				
tassa ang ang ang ang ang ang ang ang ang an				

2.2.2.9 NACHA Outbound View Summary

On Homepage, specify PNSOVIEW in the text box, and click next arrow.
 NACHA Outbound View Summary screen is displayed.



Search 💽 Advanced Search	n 💭 Reset	Clear All							Records per pag	ge 15 🔻
Search (Case Sensitive)										
Source Code		Q	Netwo	rk Code		Q	Transaction Re	eference Number		Q
Transaction Status		•	Que	ue Code		•	Standard	Entry Class Code		•
Transaction Code		Q	Transfer	Amount		Q	Tra	insaction Branch		
Company Identification		Q	Compan	w Name		Q	Debtor	Account Number		
Customer Number		Q	Customer Servic	e Model		Q	Receiving	DFI Identification		Q
Receiver Account Number		Q	Booki	ing Date M	M/DD/YYYY	Ē		Instruction Date	MM/DD/YYYY	E C
Revised Instruction Date	MM/DD/YYYY		Activati	ion Date M	M/DD/YYYY	iii ii	Source Re	eference Number		
User Reference Number		Q	Dispatcl	h Status		•	Dispatch Re	eference Number		Q
File Reference Number		Q	Sequen	ce Code		•	Settle	ment Preference		•
Search Results	rk Code ≎ Trai	nsaction Reference Number 🗘	Transaction Status 🗘	Queue Code	Standard Entry Cl	lass Code 🗘	Transaction Code 🗘	Transfer Amount	Lock Columns (0 Company Ident
No data to display.										
Page 1 Of1 K 41 >	ж									

Figure 2-41 View Outbound US NACHA Credit Transfer Summary

- 2. You can search using one or more of the following parameters:
 - Source code
 - Network Code
 - Transaction Reference Number
 - Transaction Status
 - Queue Code
 - Standard Entry Class Code
 - Transaction Code
 - Transfer Amount
 - Transaction Branch
 - Company Identification
 - Company Name
 - Debtor Account Number
 - Customer Number
 - Customer Service Model
 - Receiving DFI Identification
 - Receiver Account Number
 - Booking Date
 - Instruction Date
 - Revised Instruction Date
 - Activation Date
 - Source Reference Number
 - User Reference Number
 - Dispatch Status
 - Dispatch Reference Number
 - File Reference Number



- Sequence Code
- Settlement Preference
- Once you specified the parameters, click the Search button.
 System displays the records that match the search criteria.

2.2.3 Credit Outbound Transaction Processing

Outbound transaction follows the below listed processing steps:

- Non STP Validation
- Settlement Preference Derivation
- Date Derivation
- Process Exception Validations
- Repair Validation
 - Sec Code Specific Validations
- Business Override Validations
 - Duplicate Checks
- Authorization Limits Check
- Processing Cut-off Checks
- Sanctions Check
- Future Date Check
- FX Validation
- Pricing
- External Credit Approval Check
- Network Cut-off Check
- Accounting
- Dispatch Processing
- Zero Dollar Entry Processing
- Pre notification Entry Processing
- Non STP Validation
- Settlement Preference Derivation
- Date Derivation
- Process Exception Check
- Business Override Validations
- Authorization Limits Check
- Processing Cut-off Checks
- Sanctions Check
- Future Date Checks
- FX Validation



- Pricing
- External Credit Approval Check
- Network Cut-Off Check
- Accounting
- Dispatch Processing
- Zero Dollar Entry Processing
- Pre Notification Entry Processing

2.2.3.1 Non STP Validation

The Non STP rules are applied on Outbound NACHA transactions booked via SOAP/ REST service request (XML/JSON).

If any transaction meets the criteria maintained in the Non STP Rule Detailed (PMDNSRLE) screen, transactions move to Non STP Queue (PQSNSTPQ).

2.2.3.2 Settlement Preference Derivation

For NACHA Outbound Credit transactions, the field 'Prefer Same-Day ACH Credit Processing' referred for the NACHA Entry Type value as 'ACH Credit' or 'All'. If the option selected is 'Yes', then the 'Settlement Preference' value is set as 'Same Day'. Otherwise, the value is set as 'Standard'.

Note:

If the user does not select Settlement Preference during manual booking or does not send in NACHA transaction via SOAP/REST service request, then the derivation is done.

2.2.3.3 Date Derivation

Instruction Date

If the Original Instruction date is given and backdated, then the system default the Host date as the Instruction Date.

System checks the Instruction date for network holidays, currency holidays (Debit / Credit). If the Instruction date falls on Network / Currency holidays, the instruction date moves forward to the Network Working date / Currency Working date.

If the Original Instruction date is not given and the Activation Date is given, then the Instruction Date is derived after the Activation Date is checked for holidays. Instruction Date is derived as Activation Date plus Dispatch Days minus working days.

Activation Date

Instruction Date minus Dispatch Days (For Same Day, Dispatch days is zero and For Standard settlement, the Settlement Days is picked up from the Network Preference) if:

System checks the Activation Date for the branch holiday/network holiday. If the date falls
on a holiday, then the activation date is moved backward to the Previous Branch Working
Date / Network Working Date.



 If the Activation Date falls below the booking date, then the Activation Date is set to the Booking date. The branch holiday/network holiday is applied, and the activation date moves forward. The Instruction Date also moves forward by applying the Dispatch Days minus Network Working days.

Dispatch Date

The Dispatch Date is derived as Instruction Date minus Dispatch Days (Network working days).

2.2.3.4 Process Exception Check

If the Original Debit account is closed, then the transaction is moved to into Process Exception Queue (PQSPRQUE).

2.2.3.5 Business Override Validations

Duplicate Checks

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

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

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

2.2.3.6 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.

2.2.3.7 Processing Cut-off Checks

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

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

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

Cut off time is derived as follows:



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

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

If payment save date time or payment receipt date time exceeds the Cut-off date time derived then the payment is considered as 'Post Cut-off' payment and transaction is moved to Processing Cut-off Queue (PQSPRCUQ).

2.2.3.8 Sanctions Check

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

2.2.3.9 Future Date Checks

The transactions are 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.

2.2.3.10 FX Validation

FX validation is applicable in cases where the transfer currency and debit account currency are different.

2.2.3.11 Pricing

The pricing is computed based on the pricing code maintains in Network Currency Preference (PMDNCPRF) for the network code, transaction type as 'Outbound' and transfer currency as 'USD' combination.

2.2.3.12 External Credit Approval Check

The payment amount and charge/tax amount are sent to the external DDA system for credit approval.

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

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



Note:

The external ECA system does customer and account status checks along with account balance checks.

2.2.3.13 Network Cut-Off Check

For Same-day and Standard Outbound credit transactions, the network cut-off time is referred from the US NACAH Network Preference (PNDNWPRF) maintenance. The transactions which failed the cut-off time check moves to Network Cut-off Queue.

2.2.3.14 Accounting

Debit liquidation accounting entries have both payment entries and charge/tax entries. Accounting details are handed off to the accounting system with debit/credit liquidation accounting code linked at US NACHA Credit Accounting Preference (PNDCRPRF) for the network code, transaction type as 'Outbound' and transfer currency as 'USD' combination.

2.2.3.15 Dispatch Processing

Dispatch accounting entries are posted based on the Dispatch Accounting code maintained in the US NACHA Credit Accounting Preference (PNCDRPRF) for the Transaction Type 'Outbound'.

2.2.3.16 Zero Dollar Entry Processing

The system validates the following conditions for Zero Dollar Entry:

- The 'Zero Dollar Entry' check box is selected.
- The SEC code is either CCD or CTX.
- The transaction code is equal to 24, 34, 44, or 54.
- The Transfer Amount is zero.
- If validation fails, the system upfront rejects the transaction and displays the error message.

If the 'Zero Dollar Entry' check box is selected, the system skips the below processing:

- Duplicate Check
- Auth Limit Check
- FX Limit Check/Rate Pick up
- Pricing Check
- ECA Check
- Advice Generation



Note:

Sanctions check is applicable even for zero dollar transaction.

Standard/Same day processing steps are applicable for zero dollar transaction.

2.2.3.17 Pre Notification Entry Processing

The system validates the following conditions for Pre Notification Entry:

- The 'Pre notification Entry' check box is selected.
- The SEC code selected from list of codes CCD, CTX, CIE, PPD, and WEB.
- The Transaction code is equal to 23, 33, 43, or 53.
- The Transfer Amount is zero.
- If validation fails, the system upfront rejects the transaction and displays the error message.

If the 'Pre notification Entry' check box is selected, the system skips the below processing:

- Duplicate Check
- Auth Limit Check
- FX Limit Check/Rate Pick up
- Pricing Check
- ECA Check
- Addenda Records
- Advice Generation

Note:

Sanctions check is applicable even for pre notification transaction.

Standard/Same day processing steps are applicable for pre notification transaction.

2.2.4 Inbound US NACHA Credit Transfer Input

Oracle Banking Payments processes the NACHA inbound payments received from ACH Operator.

In case of NACHA inbound file cannot be received or processed due to any reason. A back-up screen, is provided to the user to manually capture NACHA inbound payments.

The Inbound US NACHA Credit Transfer Input screen also allows user to display loan accounts as loan accounts listed in STDCRCLN screen.

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

Inbound US NACHA Credit Transfer Input screen is displayed.



New D Enter Query					
Transaction Branch *		Transaction Reference Number *		File Reference Number *	
Branch Name		Network Code *	Q	Batch Number	
Host Code *		Network Description		Trace Number	
Host Description		NACHA Entry Type	ACH Credit	Zero Dollar Entry	1
Source Code *	Q	Standard Entry Class Code		Pre Notification Entry	í l
Source Description					
	Main			Pricing	
reditor Details		Originator Company De	tails	Payment Details	
Creditor Account Number *	Q	Company Identification *		Booking Date	
Creditor Name		Company Name		Instruction Date *	
Account Currency		Company Entry Description *		Transfer Currency *	Q
Account Branch		Company Discretionary Data		Transfer Amount *	
Customer Number		Company Descriptive Date		Exchange Rate	
Customer Service Model		Originating DFI *	Q	Remarks	F
Credit Amount		Originating DFI Name			Enrich
ntry Details		-		Transaction Dates	
ndividual Identification Number		Transaction Code *	Q	Activation Date	
Individual Name		Transaction Code Description		Debit Value Date	
Identification Number		Discretionary Data		Credit Value Date	
Receiving Company Name			Addenda Details	Reversal Details	
ard Details		Truncated Entry Details		Reversal Reason Code	Q
Card Transaction Type		Check Serial Number		Reversal Reason	
Card Expiration Date		Process Control Field		Remarks	
Document Reference Number		Item Research Number		Reversal Reference Number	
ndividual Card Account Number		Item Type Indicator		Reversal Date	
		Total Amount			

Figure 2-42 Inbound US NACHA Credit Transfer Input

- 2. Click New button on the Application toolbar.
- 3. On Inbound US NACHA Credit Transfer Input screen, specify the fields.

Table 2-23	Inbound US NACHA	Credit Transfer Input	- Field Description
-------------------	------------------	------------------------------	---------------------

Field	Description			
Transaction Branch Code	System defaults the Branch Code of transaction branch on clicking 'New'.			
Branch Name	System defaults the Branch Name of the Transaction Branch Code.			
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.			
Host Code Description	System defaults the description of the Host code.			
Source Code	This field is defaulted as 'MANL', you can also manually input the transactions. For transactions received through channel, relevant source code from Source maintenance would be defaulted.			
Source Code Description	System defaults the description of the Source code.			
Transaction Reference Number	Unique Reference number for the payment generated by the system. For details on the reference number format, refer to Payments Core user manual.			
Network Code	Specify the Network Code from the list of values. If only one NACHA network is maintained (which will generally be the case) then the same will be defaulted.			
Network Code Description	System defaults the description of the Network code.			
NACHA Entry Type	This field is defaulted to "ACH Credit", to indicate that the transaction is NACHA Credit transfer.			
Standard Entry Class Code	 Select the required SEC codes from the following: CCD CTX CIE PPD WEB 			



Field	Description
File Reference Number	System defaults the Unique Reference for the Inbound NACHA file.
Batch Number	System displays the Batch Number of the batch to which the Inbound Payment belongs to as per in the received Inbound NACHA File.
Trace Number	System displays the Trace Number of the Inbound Payment (ACH entry) in the received Inbound NACHA File.
Zero Dollar Entry	Select the Zero Dollar Entry check box. If inbound transaction is a Zero Dollar transaction.
Pre Notification Entry	Select the Pre Notification Entry check box. If inbound transaction is a Pre Notification transaction.

Table 2-23 (Cont.) Inbound US NACHA Credit Transfer Input - Field Description

- Main Tab
- Pricing Tab
- UDF Button
- MIS Button
- Accounting Details
- Inbound US NACHA Credit Transfer Input Summary

2.2.4.1 Main Tab

1. Click on Main tab.

Creditor Details	Origin	ator Company Detai	ls	Payment Details	
Creditor Account Number *	Q	ompany Identification *		Booking Date	
Creditor Name		Company Name		Instruction Date *	
Account Currency	Comp	any Entry Description *		Transfer Currency *	Q
Account Branch	Con	pany Discretionary Data		Transfer Amount *	
Customer Number	G	ompany Descriptive Date		Exchange Rate	
Customer Service Model		Originating DFI *	Q	Remarks	
Credit Amount		Originating DFI Name			Enrich
ntry Details				Transaction Dates	
ndividual Identification Number		Transaction Code *	Q	Activation Date	
Individual Name	Trans	action Code Description		Debit Value Date	
Identification Number		Discretionary Data		Credit Value Date	
Receiving Company Name		ſ	Addenda Details	Reversal Details	
ard Details	Trunca	ited Entry Details		Reversal Reason Code	Q
Card Transaction Type		Check Serial Number		Reversal Reason	F
Card Expiration Date		Process Control Field		Remarks	
Document Reference Number		Item Research Number		Reversal Reference Number	
ndividual Card Account Number		Item Type Indicator		Reversal Date	
		Total Amount			

Figure 2-43 Inbound US NACHA Credit Transfer Input - Main Tab

2. On Main Tab, specify the fields.

Table 2-24	Inbound US NACHA Credit Transfer Input_Main Tab - Field Description	on
-------------------	---	----

Field	Description
Creditor Details	
Creditor Account Number	Select the Customer Account to be credited. Option is available to use the Pick-list which displays all valid Account Numbers available in the system.
Company Name	System defaults Company Name on selecting Creditor Account Number.



Field	Description
Account Currency	System defaults Account Currency on selecting Creditor Account Number.
Account Branch	System defaults Account Branch on selecting Creditor Account Number.
Customer Number	System identifies the Customer number maintained in the system for the Creditor based on the selected Creditor Account Number and the same is defaulted in this field.
Customer Service Model	System defaults Customer Service Model linked to the identified customer.
Credit Amount	This field will be populated with the transfer amount converted in Receiver account currency using the Exchange rate.
Originator Company Details	
Company Identification	Specify the Identification of Originator of the ACH Credit transaction.
Company Name	Specify the Originator name.
Company Entry Description	Specify the Company Entry Description as per the ACH entry in the Inbound file
Company Discretionary Data	Specify the Company Discretionary Data as per the ACH entry in the Inbound file.
Company Descriptive Date	Specify the Company Discretionary Date.
Originating DFI	Specify the Debtor Bank ABA Number from the list of values which displays all ABA numbers of all DFIs.
Originating DFI Name	System indicates the Originating DFI Name once you select the Originating DFI from the list of values.
Payment Details	
Booking Date	This is defaulted as current date.
Instruction Date	This is the Effective Entry date or Settlement date on which the payment is settled as part of the Inbound file by NACHA.
Transfer Currency	Specify the Transfer Currency as USD.
Transfer Amount	Specify the Amount to be credited to the Customer.
Exchange Rate	If Transfer currency & Receiver (Credit) account currency are different then Exchange rate can be provided by user. System retains the input value and validates the same against override and stop variances maintained at Network Preferences.
Remarks	This field indicates any user remarks for the outgoing payment transaction.
Enrich button	On click of this button, system Computes the Exchange Rate & Charges if applicable.
	Exchange rate is computed if the creditor account currency is different from Transfer currency. You can view the computed rate in the Exchange Rate field in Main Tab.
	You can view the computed Charges in pricing tab.
Entry Details	
Individual Identification Number	This field is applicable but optional for SEC code of PPD and CIE.
Individual Name	System defaults the Individual name on selecting the Individual ID Number.
Identification Number	This field is optional for the applicable SEC codes of CCD and CTX.

Table 2-24 (Cont.) Inbound US NACHA Credit Transfer Input_Main Tab - FieldDescription



Field	Description
Receiving Company Name	System defaults on selecting Creditor Account Number.
Transaction Code	Specify the Transaction Code from the list of values.
Transaction Code Description	Specify the Transaction Code Description.
Discretionary Data	Specify the Discretionary Data.
Transaction Dates	
Activation Date	This is the date on which transaction would be processed, and would be generally same as Settlement Date.
Debit Value Date	The value date with which the debit to Clearing GL would be done as part of the DRLQ event of transaction accounting on the Activation date. This date would always be same as Settlement Date.
Credit Value Date	The value date with which the credit to Receiver account would be done as part of the CRLQ event of transaction accounting on the Activation date. This will be a View only field.
Reversal Details	
Reversal Reason Code	Specify Reversal Reason Code from the list of values. The list of NACHA reversal reason codes is maintained in Reject Code maintenance (PMDRJMNT) screen.
Reversal Reason	System displays the description of the selected reason code.
Remarks	Specify the operational reason for reversal of the transaction. This is mandatory field.
Reversal Reference Number	System defaults this field on click of 'Reversal' button.
Reversal Date	System displays the current system date of reversal.

Click on 'Save' button to save the inbound payment and make it available for authorization. On authorization by a different user, system starts processing the US NACHA Inbound Payment.

Addenda Details

2.2.4.1.1 Addenda Details

1. Click on Addenda Details button.



Conversion Standard	0 Descri	ption 0 Network	Identification Code 🗘	Terminal Identification Code 🗘	Transaction Serial Number \$	Transaction Date 0		8
	0 Descrip	ption C Network	Identification Code 🗘	Terminal Identification Code 💲	Transaction Serial Number 0	Transaction Date	Transmitter Time A	
							Inditsaction Time v	Terminal
0 items) < -€ 1 > >								
	unterns) < 4 <u>1</u> } >1	utems) (∢ []) >	Unterns) (< ∢ 1 → >)	utems) K * 1 >>1	Unterns) K ≪ 1 → >1	Unterns) K ≪ 1	utems) κ ∢ <u>τ</u> → >!	Unterns) K 4 1 → >1

2. On Addenda Details sub screen, specify the fields.

 Table 2-25
 Main Tab_Addenda Details - Field Description

Field	Description
Transaction Reference Number	System displays the Transaction Reference Number.
Host Code	System displays the Host Code.
Activation Date	Specify the Activation date.
Network Code	System displays the Network Code.
Addenda Details	System defaults following fields: • Sequence No • Description • Network Identification Code • Terminal Identification Code • Transaction Serial Number • Transaction Date • Transaction Date • Transaction Time • Terminal Location • Terminal City • Terminal State • Reference Information #1 • Reference Information #2 • Authorization Code or Card Expiration Date
Conversion Standard	 Select one of the following standards using which the data in this field needs to be converted, during generation of the Addenda records in the NACH file: ASCX12.5 (Interchange Control Structure) ASCX12.6 (Application Control Structure) Payment related UN/EDIFACT syntax ANSI ASCX12 transaction set containing a BPR or BPS data segment
Payment Related Info	Specify Payment Related Info. Data only up to 80 characters would be allowed since only a Max. of 9,999 Addenda record is allowed for single CT transaction. Addenda record is optional for these SEC codes.



2.2.4.2 Pricing Tab

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

Figure 2-45 Inbound US NACHA Credit Transfer Input - Pricing Tab

					8
Pricing Component	Pricing Currency 💲	Pricing Amount 0	Watver 🗘	Debit Currency 💲	Debit Amount
o data to display.					
ge 1 (0 of 0 items) < ∢	1 🕨 刘				

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

Table 2-26 Pricing - Field Description

Field	Description
Component Name	System displays the name of the component name, applicable for the transaction, for which charges are computed.
Pricing Currency	System displays the Pricing Currency in which the charge amount is calculated for the Pricing component.
Pricing Amount	System displays the charge amount calculated for each pricing component.
Waiver	Check this box to indicate that the charge is waived for the pricing component.
Debit Currency	System displays the Currency in which the charge amount is debited for the pricing component. This is the currency of the debit account.
Debit Amount	System displays charge amount in debit currency to be debited.

2.2.4.3 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.

Fields		
□ Field Label * ≎	Field Value 0	
No data to display.		
Page 1 (0 of 0 items) < 4 1	► >1	

Figure 2-46 UDF Button

Table 2-27 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).

2.2.4.4 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.



Transaction Reference Number *	MIS Group	Q
		Default
Transaction MIS		Composite MIS
	Q	Q
	Q	Q
	Q	Q
	Q	Q
	Q	Q
	Q	Q
	Q	Q
	Q	Q
	Q	Q

Figure 2-47 MIS Button

Table 2-28	MIS Button - Fi	eld 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.

2.2.4.5 Accounting Details

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



Figure 2-48 Accounting Entries

Ente	er Query												
	Transaction Refe	rence N	umber										
Acco	unting Entrie												+ - 8
	Event Code 🗘	Trans	saction Date ♀	Value Date 🗘	Account ©	Account Branch 🗘	TRN Code 0	Dr/Cr ≎	Amount Tag 0	Account Currency 0	Transaction Amount 0	Netting ©	Offset Accourt
No d	ata to display.												
Dage	1 (0 of 0 it	ems)	KAIN	N									
age	1 (0 of 0 it	ems)	< - € 1 →	ы									
ıge	1 (0 of 0 it	ems)	<	ы	avavora.		SSEANU						
age	1 (0 of 0 it	ems)	< 4 1 ▶	Я				別悠					
Page	1 (0 of 0 it	ems)	< 4 1 ⊧	к									
Page	1 (0 of 0 it	ems)	< 4 1 ▶	K									
Page	1 (0 of 0 it	ems)	<	K									
Page	1 (0 of 0 it	ems)	< ∢ 1 →	K									
Page	1 (0 of 0 it	ems)	< 4] →	K									
Page	1 (0 of 0 it	ems)	< 4 1 →	K									
Page	1 (0 of 0 it	ems)	< 4 1 →	Я									
Page	1 (0 of 0 it	ems)	< 4 1 ▶	K									
Page	1 (0 of 0 it	ems)	< 4 1 ▶	K									

- 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

2.2.4.6 Inbound US NACHA Credit Transfer Input Summary

On Homepage, specify PNSITONL in the text box, and click next arrow.
 Inbound US NACHA Credit Transfer Input Summary screen is displayed.



Search (Case Search)	Transaction Reference No Transaction Code Customer Number Instruction Date	Records per page 15
Source Code Q Network Code Q Authorization Status • Standard Entry Class Code Q Transfer Ansourt Q Creditor Account Number Q Customer Service Model Q Booking Date MM//DD/YYYY IIII Originating PF Q Company identification Q	Transaction Code Customer Number Instruction Date	Q
Authorization Status - Standard Entry Class Code Q Transfer Annount Q Creditor Account Number Q Gustomer Service Model Q Booking Date MM//DD/YYYY IIII Originating DPI Q Company Identification Q	Transaction Code Customer Number Instruction Date	Q
Transfer Amount Q Creditor Account Number Q Customer Service Model Q Booking Date MM//DD/YYYY IIII Originating DFI Q Company Identification Q	Customer Number Instruction Date	Q
Customer Service Model Q Booking Date MM//DD//YYYY Originating DFI Q Company Identification Q	Instruction Date	
Originating DFI Q Company Identification Q		101/00 00000 FM
	Common Manage	MM/DD/YYYY
File Reference Number Q Batch Number Q	Company Name	Q
	Trace Number	Q
Transaction Branch Q Pre Notification Entry	Zero Dollar Entry	•
Search Results		Lock Columns 0
Source Code 🌣 Network Code 🗘 Transaction Reference No 🗘 Authorization Status 🗘 Standard Entry Class Code 🗘 Transaction Code 🗘 Trans	ransfer Amount	t Number O Customer Number O Cust
No data to display.		
a second sector.		
Page 1 Of1 K (1) X		

Figure 2-49 Inbound US NACHA Credit Transfer Input Summary

- 2. Search using one or more of the following parameters:
 - Source code
 - Network Code
 - Transaction Reference Number
 - Authorization Status
 - Standard Entry Class Code
 - Transaction Code
 - Transfer Amount
 - Creditor Account Number
 - Customer Number
 - Customer Service Model
 - Booking Date
 - Instruction Date
 - Originating DFI
 - Company Identification
 - Company Name
 - File Reference Number
 - Debtor Account Number
 - Batch Number
 - Trace Number
 - Transaction Branch
 - Pre Notification Entry
 - Zero Dollar Entry
- Once you specified the parameters, click the Search button.
 System displays the records that match the search criteria.



2.2.5 NACHA Inbound Credit Transfer View

On Homepage, specify PNDIVIEW in the text box, and click next arrow.
 NACHA Inbound Credit Transfer View screen is displayed.

Enter Query				
Transaction Branch	Transaction Reference Number	Q	File Reference Number	
Branch Name	Network Code		Batch Number	
Host Code	Network Description		Trace Number	
Host Description	NACHA Entry Type	ACH Credit	Pre Notification Entry	
Source Code	Standard Entry Class Code		Zero Dollar Entry	
Source Description			Zero Dollar Entry	
Main		Pricing	Exceptions	
reditor Details	Originator Company Det	ails	Payment Details	
Creditor Account Number	Company Identification		Booking Date	
Creditor Name	Company Name		Instruction Date	
Account Currency	Company Entry Description		Transfer Currency	
Account Branch	Company Discretionary Data		Transfer Amount	
Customer Number	Company Descriptive Date		Exchange Rate	
Customer Service Model	Originating DFI		FX Reference Number	
Credit Amount	Originating DFI Name		Remarks	P
intry Details	-		Transaction Dates	
Individual Identification Number	Transaction Code		Activation Date	
Individual Name	Transaction Code Description		Debit Value Date	
Identification Number	Discretionary Data		Credit Value Date	
Receiving Company Name		Addenda Details		
ard Details	Truncated Entry Details			
Card Transaction Type	Check Serial Number			
Card Expiration Date	Process Control Field			
Document Reference Number	Item Research Number			
individual Card Account Number	Item Type Indicator			
	Total Amount			
ransaction Status	External System Status		External Exchange Rate Status	
Transaction Status	Sanctions Check Status		External Exchange Rate Reference	
Debit Liquidation Status	Sanctions Check Reference		Reversal Details	
Credit Liquidation Status	External Account Check Status		Reversal Reason Code	
Queue Code	External Account Check		Reversal Reason	P
Recall Status	Reference	View Queue	Remarks	F
Recall Request Reference			Reversal Reference Number	
			Reversal Date	

Figure 2-50 NACHA Inbound Credit Transfer View

- 2. From this screen, click 'Enter Query' button. The Transaction Reference Number field gets enabled, for the user to specify the Reference Number.
- 3. Click 'Execute Query' button and the system defaults the value for all the fields for the Reference number specified.
- 4. Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
 - External System Status
 - Transaction Details
- Click the 'Reverse' button from this screen to launch the Inbound US NACHA Credit Transfer Input (PNDITONL) screen in 'Read-only' mode except for the 'Reversal Details' section with all the details of inbound NACHA credit transactions.
- 6. When you click the 'Reverse' button, the system performs the following validations:
 - System shows an error message if the Transaction status is not 'Processed'.
 - System shows an error message if the user selects more than one record.
 - System checks for user/role queue access is provided in (PMDROLQA/ PMDUSRQA).



- On the success of the above validations, the user can input the reversal reason code, remarks for the reversal in the Inbound US NACHA Credit Transfer Input (PNDITONL) screen.
- On authorization, the system marks the original Inbound credit Transaction Status as Reversed.
- 7. For more details on Main and Pricing tabs refer to Inbound US NACHA Credit Transfer Input screen details above.
- 8. You can specify following additional fields in view screen:

Table 2-29 NACHA Outbound Credit Transfer View - Field Description

Field	Description
Trace Number	This is a unique identification of each ACH entry record in the outgoing NACHA file, which is generated during file generation.
Batch Number	This is a unique identification of every batch in the outgoing NACHA file, which is generated during file generation.
Originating DFI & Originating DFI Name	System displays the ODFI 9-digit routing number and ODFI Name from the NACHA directory maintenance (PMDNCHDR) based on the validation of the 8-digit ODFI number (without check digit) present in the incoming NACHA File in the company batch header.

- Exceptions Tab
- View Queue Action Log
- UDF View
- MIS View
- View Repair Log
- Accounting Details
- All Messages
- ACK/ATX Message
- NOC Message
- NACHA Inbound View Summary

2.2.5.1 Exceptions Tab

1. Click the Exceptions tab and view the exceptions details.

Figure 2-51 NACHA Inbound Credit Transfer View - Exceptions Tab

	Main	Pricing	Exceptions
Return Transaction Det Return Reference Return Status	tails	·	
Reversal Transaction D	View Details etails		
Reversal Reference Reversal Status			
View Queue Action UDF	View Details	All Messages ACK/ATX Message NOC Message	Audit Ext



2. On Exceptions screen, specify the following fields:

Table 2-30 Exceptions - Field Description

Field	Description
Return Transaction Details	
Return Reference	System displays the Return Reference Number.
Return Status	You can view the current Status of the Return Transaction.
Reversal Transaction Details	
Reversal Reference	System displays the Reversal Reference.
Reversal Status	System displays the Reversal Status.
View Details	This button launches the NACHA Outbound Return screen (PNDORTNV), listing the return transaction.

2.2.5.2 View Queue Action Log

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

Figure 2-52 View Queue Action Log

Enter Query					
Transaction Reference Number	Net	twork Code			
					+ - 8
□ Transaction Reference Number Action Remarks Queue Code	Authorization Status 🛛 🌣	Maker ID 🗘	Maker Date Stamp	Checker ID 🗘	Checker Date Stamp
No data to display.					
Page 1 (0 of 0 items) < ∢ 1 → >					
View Request Message			oonse Message		

- 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

2.2.5.3 UDF View

• Click the **UDF** tab to invoke the **UDF** View sub-screen.

Figure 2-53 UDF View

DF View		;;×
D Enter Query		
Transaction Reference Number *		
Fields		8=
☐ Field Label [*] ≎	Field Value 🗘	
No data to display.		
Page 1 (0 of 0 items) < -(1 → ->		
		Ent

2.2.5.4 MIS View

• Click the **MIS** tab to invoke the sub-screen.



Enter Query				
Transaction Reference no *		MIS Group	Q	
		Default		
Transaction MIS	Composi			
	Q		Q	
	Q		Q	
	Q		Q	
	۹)		Q	
	۹)		Q	
	Q		Q	
	٩ (Q	
	Q		Q	

Figure 2-54 MIS View Button

2.2.5.5 View Repair Log

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

Enter Query				
ransaction Reference Number				
				+-1
Queue Reference No 🗘	Field Name 🛛 🌣	Old Value 🗘	Repaired Data 🗘	Error 🗘
lo data to display.				
	> >I			
	× 31			
	× ×			
	K			

Figure 2-55 View Repair Log

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

2.2.5.6 Accounting Details

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

Figure 2-56 Accounting Entries

cou	nting Ent	ries												
Ente	r Query													
	Transaction Re	ference	Number											
Acco	unting Entr	ies												+ - 83
	Event Code	Tra	ansaction Date 🗘	Value Date	o .	Account 0	Account Branch 0	TRN Code 0	Dr/Cr ≎	Amount Tag	Account Currency 0	Transaction Amount	Netting 0	Offset Account
No di	ata to display.													
Page	1 (0 of 0	items)	< { 1	· >I										
age	1 (0 of 0	items)	K 4 1	· >										
Page	1 (0 of 0	items)	K 4 1	• X										
Page	1 (0 of 0	items)	K 4 1	• 31										
Page	1 (0 of 0	items)	K 4 1	• N										
Page	1 (0 of 0	items)	K 4 1	K •										
Page	1 (0 of 0	items)	K 4 1	K •										
Page	1 (0 of 0	items)	K 4 1	K •										

- 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

2.2.5.7 All Messages

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



ute Query							
Transactio	n Reference Number						+-
DCN 0	Message Type 0	Message Format 🗘	SWIFT Message Type	Swift MX Type 🗘	Direction 0	Value Date 🗘	Message Status 🗘
			•				
			•				
		Message				Acknowledgement	

Figure 2-57 All Messages

2.2.5.8 ACK/ATX Message

1. Click the ACK/ATX Message button.

							+ - 85
Dispatch File Reference Number	٥	Dispatch Date and Time	٥	Dispatch Status	٥	ACK/ATX	0
No data to display.							
Page 1 (0 of 0 items) <	► >						
Mess	age						

Figure 2-58 NACHA Inbound Credit Transfer View - ACK/ATX Message

- On ACK/ATX Message screen, Transaction Reference Number gets auto populated and defaults following fields:
 - File Reference Date
 - Received Date
 - Entry Detail Sequence
 - ACK/ATX

2.2.5.9 NOC Message

1. Click the NOC Message button, NOC and Refusal NOC View sub screen is displayed.

Transaction Reference Number	NOC			Refused NOC	
	NOC	<u> </u>		Refused NOC	
NOC Message					+ - 5
NOC Reference Number	C Dispatch Reference Number	Dispatch Date and Time	Message Status	Dispatch Status	0
No data to display.					
Page 1 (0 of 0 items) <	< 1 → >				
	Message				

Figure 2-59 NACHA Inbound Credit Transfer View - NOC Message

2. On NOC and Refusal NOC View sub screen, click Refused NOC Message Tab view the generated 'Refused NOC'.

Figure 2-60 NACHA Inbound Credit Transfer View - Refused NOC Message Tab

	NOC		Refused NOC	
Refused NOC Message				+-13
File Reference Number	C Received Date Time	C Refused COR Code	COR Trace Sequence	0
No data to display.				
Mes	sage			

2.2.5.10 NACHA Inbound View Summary

On Homepage, specify PNSIVIEW in the text box, and click next arrow.
 NACHA Inbound View Summary screen is displayed.



w Inbound US	NACHA Cre	dit Transfer Summary							1223
Search 💽 Advan	ced Search 🗔 R	leset 📮 Clear All						Records per pa	ge 15 •
earch (Case Sens	sitive)								
Sour	ce Code	Q	Network (Code	C	Transaction R	eference Number		Q
Transaction	Transaction Status Transaction Code Creditor Account Number Q		Queue 0	Code		Standard Entry Class Code Transaction Branch			
Transactio			Transfer Am	ount	C				
Creditor Account N			Customer Nur	mber	C	Custon	ner Service Model	MM/DD/YYYY	
Original	ting DFI	Q	Company Identifica	ation	Q MM/DD/YYYY		Company Name		
Booki	ng Date MM/DD		Instruction	Date MM/D			Activation Date		
File Reference 1	Number	Q	Batch Nur	nber	C	L.	Trace Number		Q
FX Reference 1	Number	Q							
Search Results								Lock Columns	0 •
□ Source Code ≎	Network Code 🗘	Transaction Reference Number 💲	Transaction Status 🗘 🛛	Queue Code 🗘	Standard Entry Class Code 💲	Transaction Code 🗘	Transfer Amount 0	Transaction Branch 🗘	Creditor Accou
No data to display.									
Page 1 Of 1 K	<1 ► >I								

Figure 2-61 View Inbound US NACHA Credit Transfer Summary

- 2. Search using one or more of the following parameters:
 - Source code
 - Network Code
 - Transaction Reference Number
 - Transaction Status
 - Queue Code
 - Standard Entry Class Code
 - Transaction Code
 - Transfer Amount
 - Transaction Branch
 - Creditor Account Number
 - Customer Number
 - Customer Service Model
 - Originating DFI
 - Company Identification
 - Company Name
 - Booking Date
 - Instruction Date
 - Revised Instruction Date
 - Activation Date
 - File Reference Number
 - Batch Number
 - Trace Number
 - FX Reference Number
- Once you specified the parameters, click the Search button.
 System displays the records that match the search criteria.



2.2.6 Credit Inbound Transaction Processing

Inbound transaction follows the below listed processing steps:

- Non STP Validation
- SEC Code Specific Validations
- Repair Validations
 - Beneficiary Name Match Checks
- Business Override Validations
 - Duplicate Checks
- Authorization Limits Check
- Sanctions Check
- Future Date Checks
- FX Validation
- Pricing
- External Account Check
- Accounting
- Zero Dollar Entry Processing
- Pre Notification Entry Processing
- Non STP Processing
- SEC Code Specific Validations
- Repair Validations
- Business Override Validations
- Authorization Limits Check
- Sanctions Check
- Future Date Checks
- FX Validation
- Pricing
- External Account Check
- Accounting
- Zero Dollar Entry Processing
- Pre Notification Entry Processing

2.2.6.1 Non STP Processing

The Non STP rules are applied on Inbound NACHA transactions booked via incoming NACHA file upload.

If any transaction meets the criteria maintained in the Non STP Rule Detailed (PMDNSRLE) screen, transactions move to Non STP Queue (PQSNSTPQ).



2.2.6.2 SEC Code Specific Validations

System checks if the Individual Name or Receiving Company Name is present in the incoming message in Record Type '6' for the below SEC Codes:

SEC Codes	Individual Name or Receiving Company Name
TEL, WEB	Mandatory (M)
	This field must be present in the incoming file.
CCD, CIE, CTX, PPD,	Required (R)
RCK	This field may not be present in the incoming file.
ARC, BOC, POP	Optional (O)
	This field may not be present in the incoming file.

2.2.6.3 Repair Validations

Beneficiary Name Match Check

If the 'Beneficiary Name Match Required' check box is selected in the screen 'Payment Network Preferences' (PMDNWPRF) for the Network code (NACHA), the system performs Beneficiary Name Matching validations. If it is not selected, the system skips the Beneficiary Name Match validations.

System checks whether the Individual Name or Receiving Company Name is present in the incoming message as follows:

- If Individual Name or Receiving Company Name is present, the system checks against Company Name (PMDORGDT) or Account Name (STDCRACC), or Customer Account Name Match (PMDCUSNM).
- If Individual Name or Receiving Company Name matches, the system proceeds with processing. If it does not match, the system moves it to the repair queue. In the repair queue, the user can edit the 'Creditor Name' and authorize it.

Note:

The SEC Codes XCK, ATX, ACK are not included in Beneficiary Name Match Check.

2.2.6.4 Business Override Validations

Duplicate Checks

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

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

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



2.2.6.5 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.

2.2.6.6 Sanctions Check

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

2.2.6.7 Future Date Checks

The transactions are 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.

2.2.6.8 FX Validation

FX processing is applicable in cases where the transfer currency and credit account currency are different.

2.2.6.9 Pricing

The pricing is computed based on the pricing code maintains in Network Currency Preference (PMDNCPRF) for the network code, transaction type as 'Inbound' and transfer currency as 'USD' combination.

2.2.6.10 External Account Check

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

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

2.2.6.11 Accounting

Accounting details are handed off to the accounting system with debit/credit liquidation accounting code linked at US NACHA Credit Accounting Preference (PNDCRPRF) for the network code, transaction type as 'Inbound' and transfer currency as 'USD' combination.



2.2.6.12 Zero Dollar Entry Processing

Incoming NACHA credit transaction is treated as Zero Dollar Entry if the following conditions are met:

- The SEC code is either CCD or CTX.
- The transaction code is equal to 24, 34, 44, or 54.
- The Transfer Amount is zero.
- If the above conditions are satisfied the transaction is marked as 'Zero Dollar Entry'.

If incoming credit is marked as 'Zero Dollar Entry', the system checks the following conditions:

• Creditor Account (for credits), is valid (open, authorized)

If the 'Zero Dollar Entry' check box is selected, the system skips the following processing:

- Duplicate Check
- Auth Limit Check
- FX Limit Check/Rate Pick up
- Pricing Check
- ECA Check
- Addenda Records
- Advice Generation

Note:

Standard/Same Day processing steps are applicable for zero dollar transactions.

ACK/ATX acknowledgment generation is supported.

Zero Dollar Entry Processing (Manually Booked)

The system validates the following conditions for Zero Dollar Entry:

- The 'Zero Dollar Entry' check box is selected.
- The SEC code is either CCD or CTX.
- The transaction code is equal to 24, 34, 44, or 54.
- The Transfer Amount is zero.
- If validation fails, the system upfront rejects the transaction and displays an error message.

2.2.6.13 Pre Notification Entry Processing

Incoming NACHA credit transaction is treated as Pre Notification Entry if the following conditions are met:

- The SEC code is selected from list of codes ARC, BOC, CCD, CTX, CIE, POP, PPD, WEB, TEL, RCK, and XCK.
- The Transaction code is equal to 23, 33, 43, or 53.



- The Transfer Amount is zero.
- If the above conditions are satisfied the transaction is marked as 'Pre Notification Entry'

If incoming credit is marked as 'Pre Notification Entry', the system checks the following conditions:

• Creditor Account (for credits), is valid (open, authorized)

If the 'Pre notification Entry' check box is selected, the system skips the below processing:

- Duplicate Check
- Auth Limit Check
- FX Limit Check/Rate Pick up
- Pricing Check
- ECA Check
- Addenda Records
- Advice Generation

Note:

Standard/Same Day processing steps are applicable for pre notification transactions.

ACK/ATX acknowledgment generation is supported.

Pre Notification Entry Processing (Manually Booked)

System validates the following conditions for Pre Notification Entry:

- The 'Pre notification Entry' check box is selected.
- The SEC code is selected from list of codes ARC, BOC, CCD, CTX, CIE, POP, PPD, WEB, TEL, RCK, and XCK.
- The Transaction code is equal to 23, 33, 43, or 53.
- The Transfer Amount is zero.
- If validation fails, the system upfront rejects the transaction and displays the error message.

2.3 NACHA Direct Debit

- Outbound US NACHA Debit Transaction Input
- Outbound US NACHA Debit Transaction View
- Debit Outbound Transaction Processing
- Inbound US NACHA Debit Transaction Input
- Inbound US NACHA ACH Debit Transaction View
- Debit Inbound Transaction Processing



2.3.1 Outbound US NACHA Debit Transaction Input

On Homepage, specify PNDODONL in the text box, and click next arrow.
 Outbound US NACHA Debit Transaction Input screen is displayed.

	ebit Transaction Input				;
New 🗭 Enter Query					
Transaction Branch *		Transaction Reference Number *		User Reference Number *	
Branch Name		Network Code *	Q	Source Reference Number	
Host Code *		Network Description		Pre Notification Entry	
Host Description		NACHA Entry Type *	ACH Debit	Zero Dollar Entry	
Source Code *	Q	Standard Entry Class Code *		Settlement Preference	
Source Description					
Account Currency					
Credit to GL					
	Main	》也在在主法对的研		Pricing	
ompany Details		Creditor Details		Collection Details	
Company Identification *	Q	Creditor Account Number	Q	Booking Date	•
Company Name		Creditor Name		Instruction Date	
Company Entry Description *	Q	Account Currency		Transfer Currency	۰ (م
Company Discretionary Data	Q	Account Branch		Transfer Amount	
Company Descriptive Date	Q	Customer Number		Exchange Rate	
		Customer Service Model		FX Reference Number	
		Credit Amount		Remarks	
		Sequence Code			Enrich
try Details		-		Transaction Dates	
Receiving DFI *	Q	Transaction Code *	Q	Revised Instruction Date	•
Receiving DFI Name		Transaction Code Description		Settlement Date	
Receiver Account Number *		Discretionary Data		Debit Value Date	•
dividual Identification Number		Check Serial Number		Credit Value Date	
Individual Name		Terminal City		Dispatch Date	:
Identification Number		Terminal State	Q		
Receiving Company Name			Addenda Details		

Figure 2-62 Outbound US NACHA Debit Transaction Input

- 2. Click New button on the Application toolbar.
- 3. On Outbound US NACHA Debit Transaction Input screen, specify the fields.

Table 2-31 Outbound US NACHA Debit Transaction Input - Field Description

Field	Description
Transaction Branch	System defaults the Transaction Branch on clicking 'New'.
Branch Name	System defaults the Branch Name of the Transaction Branch Code.
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Host Code Description	System defaults the description of the Host code.
Source Code	This field is defaulted as 'MANL', you can also manually input the transactions. For transactions received through channel, relevant source code from Source maintenance would be defaulted.
Source Code Description	System defaults the description of the Source code.
Account Currency	Specify the Account Currency.
Transaction Reference Number	Unique Reference number for the payment generated by the system.
Network Code	Specify the Network Code from the list of values. If only one NACHA network is maintained (which will generally be the case) then the same will be defaulted.
Network Code Description	System defaults the description of the Network code.



Field	Description
NACHA Entry Type	This field is defaulted to "ACH Debit", to indicate that the transaction is NACHA Debit transfer.
Standard Entry Class Code	Select the required SEC codes from the following: CCD CTX ARC PPD BOC POP WEB TEL RCK XCK
User Reference Number	System defaults the User reference number same as the Transaction Reference Number. You can edit this value to provide own reference number.
Source Reference Number	System displays the Source Reference Number provided by the channel or any other source for the transaction. You can input the value for manually booked transaction.
Zero Dollar Entry	Select the Zero Dollar Entry check box. If outbound transaction is a Zero Dollar transaction.
Pre Notification Entry	Select the Pre Notification Entry check box. If outbound transaction is a Pre Notification transaction.
Settlement Preference	 Select the required Settlement Preference from the following: Same Day Standard Blank

Table 2-31 (Cont.) Outbound US NACHA Debit Transaction Input - Field Description

- Main Tab
- Pricing Tab
- UDF Button
- MIS Button
- Accounting Details
- Outbound US NACHA Debit Transfer Input Summary

2.3.1.1 Main Tab

1. Click on Main tab.



Company Details		Creditor Details		Collection Details	
Company Identification *	Q	Creditor Account Number	Q	Booking Date	
Company Name		Creditor Name		Instruction Date *	
Company Entry Description *	Q	Account Currency		Transfer Currency *	0
Company Discretionary Data	Q	Account Branch		Transfer Amount *	
Company Descriptive Date	Q	Customer Number		Exchange Rate	
		Customer Service Model		FX Reference Number	
		Credit Amount		Remarks	
		Sequence Code			Enrich
Entry Details				Transaction Dates	
Receiving DFI *	Q	Transaction Code *	Q	Revised Instruction Date	
Receiving DFI Name		Transaction Code Description		Settlement Date	
Receiver Account Number *		Discretionary Data		Debit Value Date	
Individual Identification Number		Check Serial Number		Credit Value Date	
Individual Name		Terminal City		Dispatch Date	
Identification Number		Terminal State	Q		
Receiving Company Name			Addenda Details		

Figure 2-63 Outbound US NACHA Debit Transaction Input

2. On Main Tab, specify the fields.

Table 2-32Outbound US NACHA Debit Transaction Input_Main Tab - FieldDescription

Field	Description
Company Details	
Company Identification	Specify the Company Identification from list of values. The list displays all the Company ID maintained in Company ID - Account Mapping Detailed (PMDCIACC) screen.
Company Name	This field is auto-populated of the Company Id selected.
Company Entry Description	Specify the Company Entry Description from list of values.
Company Discretionary Data	Specify the data as per the ACH entry in the outgoing file from list of values.
Company Descriptive Date	Specify the Company Descriptive Date from list of values. In outgoing ACH Debit transaction, even if this field contains one of the standard keywords for same-day settlement cycles, the same would not be considered by system. This is because same-day processing of ACH Debit transactions is not in scope.
Creditor Details	
Creditor Account Number	System populates Creditor Account Number from list of values. Once you select Company ID and update the required fields and click Enrich button.
Creditor Name	System defaults the debtor name on selecting the account number.
Account Currency	System defaults the Account Currency on selecting Account Number.
Account Branch	System defaults the Account Branch on selecting Account Number.
Customer Number	System identifies the Customer number maintained in the system for the Originator based on the selected Creditor Account Number and the same is defaulted in this field.
Customer Service Model	System defaults Customer Service Model linked to the identified customer.
Creditor Amount	This field is populated with the transfer amount converted in originator account currency using the Exchange rate.
Sequence Code	Select the Sequence Code from the following: Recurring Single
Collection Details	
Booking Date	This is defaulted as application server date.



Field	Description
Instruction Date	This is the Instruction (Value) date of the payment, as instructed by the customer.
Transfer Currency	Specify the Transfer Currency which should always be USD.
Transfer Amount	Specify the Amount of the outgoing Debit transaction in the Transfer currency. This amount is populated in the Amount field of the Entry Details record.
Exchange Rate	If Transfer currency & Originator account currency are different then Exchange rate can be provided by user. System retains the input value and will validate the same against override and stop variances maintained at Network Preferences.
FX Reference Number	Specify a specific reference number of Fx deal/contract to be used for deriving the Fx rate to be used for the transaction.
Remarks	Specify any user remarks for the outgoing payment transaction.
Enrich Button	On click of this button, System Computes the Exchange Rate & Charges if applicable.
	Exchange rate is computed if the creditor account currency is different from Transfer currency.
Entry Details	-
Receiving DFI	Specify a 9 digit ABA number of the Receiving DFI (RDFI) from the list of values that would fetch values from the NACHA Directory (PMDNCHDR) maintenance.
Receiving DFI Name	System defaults the name of the Receiving DFI selected.
Receiver Account Number	Specify the account number of the Receiver (beneficiary) corporate or owned by the Receiver individual as applicable for selected SEC code.
Individual Identification Number	This field is mandatory to specify only when the selected SEC code is "CIE", and optional for other applicable SEC codes like PPD, WEB and so on.
Identification Name	Specify the Identification Name.
Identification Number	This field is optional for the applicable SEC codes like CCD, CTX etc. This field typically need to have the customer or accounting identification number (normally issued by Originator) by which the Receiver is known to the Originator.
Receiving Company Name	Specify the Company name of Receiver where the Receiver is corporate.
Transaction Code	 Select relevant options for the ACH Credit transaction of selected SEC code. Zero dollar transaction codes are 24, 34, 44, and 54, applicable for
	 CCD and CTX SEC code. Pre-notification transaction codes are 23, 33, 43, and 53, applicable for all CT transaction SEC code.
	 Normal transaction codes are 22, 32, 42, and 52 for all credit transaction SEC code.
Transaction Code Description	This field is auto-populated with the description of the selected Transaction code.
Discretionary Data	Specify the Discretionary Data.
Check Serial Number	Specify the Check Serial Number.
Terminal City	Specify the Terminal City.
Terminal State	Specify the Terminal State from the list of values.
Transaction Dates	

Table 2-32 (Cont.) Outbound US NACHA Debit Transaction Input_Main Tab - FieldDescription



Field	Description
Revised Instruction	Specify the Revised Instruction Date.
Date	As part of Processing dates resolution step during processing, Instruction date would be validated to be a working day for NACHA. This date would be adjusted (moved ahead), if required, which would then be populated in this field.
Settlement Date	This field is same as the Revised Instruction date. This is the date on which the settlement with the Originator would happen i.e. the originator account would be credited (posted) with Credit Value date.
Debit Value Date	The value date with which the debit to Clearing GL would be done as part of the DRLQ event of transaction accounting on the Settlement date. This date would be same as Settlement date. This is a view only field.
Credit Value Date	The value date with which the credit to Originator account would be done as part of the CRLQ event of transaction accounting on the Settlement date. This date would be calculated as Revised Instruction Date plus 2 NACHA business days. This is a view only field.
Dispatch Date	Dispatch Date is the date on which the transaction is dispatched to NACHA as part of an outgoing NACHA file.

Table 2-32 (Cont.) Outbound US NACHA Debit Transaction Input_Main Tab - Field Description

• Addenda Details

2.3.1.1.1 Addenda Details

1. Click on Addenda Details button.

Figure 2-64 Main Tab - Addenda Details

Transaction Reference Number	Host Code	
Activation Date	Network Code	
	TRUNK COL	
Addenda Details		
Conversion Standard		
Payment Related Info		

2. On Addenda Details sub screen, specify the fields.

Table 2-33 Main Tab_Addenda Details - Field Description

Field	Description
Transaction Reference Number	System displays the Transaction Reference Number.



Field	Description
Host Code	System displays the Host Code.
Activation Date	Specify the Activation Date.
Network Code	System displays the Network Code.
Addenda Details	
Conversion Standard	 Select one of the following standards using which the data in this field needs to be converted, during generation of the Addenda records in the NACH file: ASC X12.5 (Interchange Control Structure) ASC X12.6 (Application Control Structure) Payment related UN/EDIFACT syntax ANSI ASC X12 transaction set containing a BPR or BPS data segment
Payment Related Info	Specify Payment Related Info. Data only up to 80 characters would be allowed since only a Max. of 9,999 Addenda record is allowed for single CT transaction. Addenda record is optional for these SEC codes.

Table 2-33 (Cont.) Main Tab_Addenda Details - Field Description

2.3.1.2 Pricing Tab

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

Figure 2-65	Outbound US NACHA Debit Transaction Input - Pricing Tab
-------------	---

	Main		man and a state	Pric	ng	210 100
						000
Pricing Component	Pricing Currency	C Amount	C Waived	C Debit Currency	C Debit Amount	0
No data to display. Page 1 (0 of 0 items) <	< 1 → >					

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

	-	•	

Table 2-34 Pricing - Field Description

Field	Description
Pricing Component	System displays the name of the pricing component, applicable for the transaction, for which charges are computed.
Pricing Currency	System displays the Pricing Currency in which the charge amount is calculated for the Pricing component.
Pricing Amount	System displays the charge amount calculated for each pricing component.
Waived	Check this box to indicate that the charge is waived for the pricing component.
Debit Currency	System displays the Currency in which the charge amount is debited for the pricing component. This is the currency of the debit (originator) account.



Field	Description
Debit Amount	System displays charge amount in debit currency to be debited. This amount is different from the calculated Pricing amount if the debit currency is different from the Pricing Currency. The Debit amount for charges is calculated by converting the Pricing amount in Pricing Currency to Debit currency using specified Exchange Rate type in Pricing Code maintenance.
	User must click on save button in PNDOTONL Screen to save the outgoing payment and make it available for authorization. On authorization by a different user, system starts processing the US NACHA Outgoing Payment.

Table 2-34 (Cont.) Pricing - Field Description

2.3.1.3 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 2-66 UDF Button

Table 2-35 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).

2.3.1.4 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.

Transaction Reference Number *	MIS Group Q. Default	
Transaction MIS	Composite MIS	
Q		
Q	Q	
Q	٩	
Q	Q	
Q		
Q		
Q	Q	
Q		
Q	Q	

Figure 2-67 MIS Button

 Table 2-36
 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.



2.3.1.5 Accounting Details

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

Accounting Entries ::× Enter Query Transaction Reference Number Accounting Entries +-83 Account 0 Dr/Cr

Amount Tag

Account Currency

Transaction Amount Offset Account Account Branch TRN Code 0 0 No data to display. Page 1 (0 of 0 items) |< 4 1 → >| Accounting Details Exit

Figure 2-68 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



2.3.1.6 Outbound US NACHA Debit Transfer Input Summary

On Homepage, specify PNSODONL in the text box, and click next arrow.
 Outbound US NACHA Debit Transfer Input Summary screen is displayed.

Figure 2-69 Outbound US NACHA Debit Transfer Input Summary

	· · · · · · · · · · · · · · · · · · ·	set 🖺 Clear All						ecords per page 15	5 •
earch (Case Sensitive)									
Source Code		Q	Network C	ode	Q	Transaction Reference Number			Q
Authorization Status	•		Standard Entry Class C	Code		Transaction Code			Q
Transfer Amount		Q	Company Identificat	tion	Q				Q
Customer Number		Q	Customer Service Mo	del	Q	Booking Date Source Reference Number	a		Ē
Instruction Date	MM/DD/	YYYY 🛗	Receiving	DFI	Q			Q	
Creditor Account Number		Q	Receiver Account Num	nber		User Reference Number		Q	
Transaction Branch		Q	FX Reference Nu	aber		Sequence Code		-	
Pre Notification Entry		-	Zero Dollar Er	ntry	-	Settlement Preference			•
earch Results							Lock	Columns 0	-
] Source Code ≎ Netw	ork Code 🗘	Transaction Reference Number 0	Authorization Status 🗘	Standard Entry Class Code 🗘	Transaction Code 0	Transfer Amount © Company	Identification 0	Company Name \$	Cust
o data to display.									
age 1 Of1 K ◀1 ▸	Я								
	Sincere								

- 2. You can search using one or more of the following parameters:
 - Source code
 - Network Code
 - Transaction Reference Number
 - Authorization Status
 - Standard Entry Class Code
 - Transaction Code
 - Transfer Amount
 - Company Identification
 - Company Name
 - Customer Number
 - Customer Service Model
 - Booking Date
 - Instruction Date
 - Receiving DFI
 - Source Reference Number
 - Creditor Account Number
 - Receiver Account Number
 - User Reference Number
 - Transaction Branch
 - FX Reference Number



- Sequence Code
- Pre Notification Entry
- Zero Dollar Entry
- Settlement Preference
- Once you specified the parameters, click the Search button.
 System displays the records that match the search criteria.

2.3.2 Outbound US NACHA Debit Transaction View

You can view the Outbound NACHA ACH Debit transactions through this screen.

On Homepage, specify PNDODOVW in the text box, and click next arrow.
 Outbound US NACHA Debit Transaction View screen is displayed.

Enter Query						
Transaction Branch		Transaction Reference No	Q	User Reference Number		
Branch Name		Network Code		Source Reference Number		
Host Code		Network Description		File Reference Number		
Host Description		NACHA Entry Type	ACH Debit	Pre Notification Entry		
Source Code		Standard Entry Class Code		Zero Dollar Entry		
Source Description				Settlement Preference		
Credit to GL						
BAR STAN	Main		Pricing	Exceptions		
Company Details		Creditor Details		Collection Details		
Company Identification		Creditor Account Number		Booking Date		
Company Name		Creditor Name		Instruction Date		
Company Entry Description		Account Currency		Transfer Currency		
Company Discretionary Data		Account Branch		Transfer Amount		
Company Descriptive Date		Customer Numbe		Exchange Rate		
		Customer Service Model		FX Reference Number	P	
		Credit Amount		Remarks		
		Sequence Code				
Entry Details		§ -		Transaction Dates		
Receiving DFI Identification		Transaction Code		Activation Date		
Receiving DFI Name		Transaction Code Description		Revised Instruction Date		
Receiver Account Number		Check Serial Number		Settlement Date		
Individual Identification Number		Terminal City		Debit Value Date		
Individual Name		Terminal State		Credit Value Date		
Identification Number		Discretionary Data				
Receiving Company Name			Addenda Details			
Transaction Status		External System Status		Dispatch Details		
Transaction Status		Sanctions Check Status		Dispatch Status		
Debit Liquidation Status		Sanctions Check Reference		Dispatch Reference Number		
Credit Liquidation Status		External Account Check Status		Dispatch Date		
Queue Code	##	External Account Check Reference		Trace Number		
		External Exchange Rate Status		Batch Number		
		External Exchange Rate Reference				
		Reference	View Queue			

Figure 2-70 Outbound US NACHA Debit Transaction View

- 2. From this screen, click 'Enter Query' button. The Transaction Reference Number field gets enabled, for the user to specify the Reference Number.
- Click 'Execute Query' button and the system defaults the value for all the fields for the Reference number specified.
- 4. Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
 - External System Status
 - Transaction Details



- 5. For more details on Main and Pricing tabs refer to Outbound US NACHA Debit Transaction Input screen details above.
- Exceptions Tab
- View Queue Action Log
- UDF View
- MIS View
- Accounting Details
- All Messages
- ACK/ATX Message
- NOC Message
- Outbound US NACHA Debit View Summary

2.3.2.1 Exceptions Tab

1. Click the Exceptions tab and view the exceptions details.

Figure 2-71 Outbound US NACHA Debit Transaction View - Exceptions Tab

	Main	Pricing	Exceptions	-11-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2-2
Return Transaction Det	ails		Incoming File Details	
Return Reference		Return Date	Batch Number	
Reason Description		Original Receiving DFI		
Transaction Code		Addenda Information		
FX Reference Number		Exchange Rate		
External System Status				
Sanction Check Status		External Credit approval Status	External Exchange Rate Status	
Sanction Check Reference		External Credit Approval Reference	External Exchange Rate Reference	
Reversal Reference Reversal Status	View Details			
	View Decoils			
einitiation Details				+-8
Reinitiated Ref. No		≎ R	einitiated Date	0
o data to display.				
age 1 (0 of 0 items)	K ∢ 1 ▶ >			

- 2. On Exceptions screen, You can view the following fields:
 - Return Transaction Details
 - Incoming File Details
 - External System Status
 - Reversal Transaction Details
 - Reinitiation Details

2.3.2.2 View Queue Action Log

- 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.



ew Queue Action Log								1
Enter Query								
Transaction Reference Number				N	etwork Code			
								+ -
Transaction Reference Number	Action 0	Remarks 0	Queue Code	Authorization Status	Maker ID 0	Maker Date Stamp	Checker ID 🗘	Checker Date Stamp
No data to display.								
4								
 Page 1 (0 of 0 items) < 	1 > >							
4	Whenter		1712/14/1711/14/14/35534	N 15-24-642 CZYVI HOTTI II E ENVIRANTIK H				
Page 1 (0 of 0 items) < ∢	1 ► > View Request №					oonse Message		
Page 1 (0 of 0 items) < ∢	Whenter							
Page 1 (0 of 0 items) < ∢	Whenter							
Page 1 (0 of 0 items) < ∢	Whenter							
Page 1 (0 of 0 items) < ∢	Whenter							
Page 1 (0 of 0 items) < ∢	Whenter							
Page 1 (0 of 0 items) < ∢	Whenter							

Figure 2-72 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



2.3.2.3 UDF View

• Click the **UDF** tab to invoke the **UDF** View sub-screen.

 UDF View

 Fast quey
 Teast ton Reference Number *
 Image 1 and * and *
 Red Value *
 No date to disploy.
 Page 1 (0 of 0 trens) (((1 >)))

Figure 2-73 UDF View

2.3.2.4 MIS View

• Click the **MIS** tab to invoke the sub-screen.

IIS View			::>
Enter Query			
Transaction Reference no *	MIS Group	Q	
	Def	ault	
Transaction MIS	Composite MIS		
Q		Q	
Q		Q	
Q		Q	
Q		Q	
()(Q		Q	
[](Q		Q	
Q		Q	
()_ Q		Q	

Figure 2-74 MIS View Button

2.3.2.5 Accounting Details

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



Accounting Entries ::× Enter Query Transaction Reference Number Accounting Entries +-8= Event Code Transaction Date Value Date Account © Account Branch © TRN Code © Dr/Cr © Amount Tag © Account Currency © tion Amount Netting 0 Offset Account No data to display. Page 1 (0 of 0 items) |< → 1 → >| Accounting Details Exit

Figure 2-75 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

2.3.2.6 All Messages

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



Tra	ansaction Re	eference Number						
								+
DC	N O M	Message Type 🗘	Message Format 🗘	SWIFT Message Type 0	Swift MX Type 🌣	Direction 0	Value Date 🗘	Message Status 🗘
				•				
				-				
			Message				Acknowledgement	
			Message				Acknowledgement	
			Message				Acknowledgement	
			Message				Acknowledgement	
			Message				Acknowledgement	
			Message				Acknowledgement	

Figure 2-76 All Messages

2.3.2.7 ACK/ATX Message

1. Click the ACK/ATX Message button.

Enter Query						
Transaction Reference No						
						+-1
Dispatch Reference Number		Dispatch Date and Time	Dispatch Status	٥	ACK/ATX	:
No data to display. Page 1 (0 of 0 items) < 4	1 ▶ >					
M	essage					
M	essage					
М	essage					
М	essage					
М	essage					
М	essage					
М	essage					
М	essage					
М	esage					
М	esage					
М	esage					

Figure 2-77 Outbound US NACHA Debit Transaction View - ACK/ATX Message

- 2. On ACK/ATX Message screen, Transaction Reference Number gets auto-populated with following fields:
 - Dispatch Reference Number
 - Dispatch Date and Time
 - Dispatch Status
 - ACK/ATX

2.3.2.8 NOC Message

1. Click the NOC Message button, NOC and Refusal NOC Viewsub screen is displayed.

Transaction Reference No			
NOC		R	efused NOC Message
			+-
File Reference Number	Received Date 0	COR Code 🗘	Trace Number 🗢
2age 1 (0 of 0 items) < ∢ 1 → >			
Page 1 (0 of 0 items) < (1 +) Message			

Figure 2-78 NACHA Outbound Credit Transfer View - NOC Message

 On NOC and Refusal NOC View sub screen, click Refused NOC Message Tab view the generated 'Refused NOC'.

Figure 2-79 NACHA Outbound Credit Transfer View - Refused NOC Message tab

OC and Refusal NOC View				
Transaction Reference No				
	NOC		Refused NOC Me	ssage
				+-
□ NOC Reference Number ≎	Dispatch Reference Number	Dispatch Date and Time 🗢	Message Status 0	Dispatch Status 0
No data to display. Page 1 (0 of 0 items) < ∢ 1	► >I			
Mes	issage			

Note:

You can view the dispatched Refusal NOC message (as per NACHA format with header/control records '1', '8', '9' and '5', '6', '7') from NACHA Dispatch Log summary (PMSDNLOG) only.

2.3.2.9 Outbound US NACHA Debit View Summary

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

Outbound US NACHA Debit View Summary screen is displayed.

and the second second second		CAS_CLASSICAN							
earch 🔄 Advanced Search	(x) Res	et 🛄 Clear All						Records per	r page 15 🔻
rch (Case Sensitive)									
Source Code		Q	Net	work Code		Q	Transaction Reference No		Q
Transaction Status	[•	Q	ueue Code		•	tandard Entry Class Code		-
Transaction Code		Q	Transf	er Amount		Q	Transaction Branch		Q
Company Identification		Q	Com	oany Name		Q	Creditor Account Number		Q
Customer Number	Q		Customer Service Mode	vice Model	Q Receiving DFI Identification				
Receiver Account Number		Q	Bo	oking Date	MM/DD/YYYY		Instruction Date	MM/DD/YYYY	Ē
Revised Instruction Date	MM/DD/Y		Settle	ement Date	MM/DD/YYYY		Source Reference Number		Q
User Reference Number	[Q 🗖	FX Referen	ce Number		Q	Dispatch Status		•
Dispatch Reference Number		Q	File Referen	ce Number		$Q \square$	Sequence Code		•
Settlement Preference		•							
arch Results								Lock Columns	0 •
Source Code	k Code ≎	Transaction Reference No 💲	Transaction Status 0	Queue Code 🗘	Standard Entry Class Code 💲	Transaction Code	Transfer Amount 🗘	Transaction Branch 0	Company Identificat
data to display.									

Figure 2-80 View Outbound US NACHA Debit Transfer Summary

- 2. Search using one or more of the following parameters:
 - Source code
 - Network Code
 - Transaction Reference Number
 - Transaction Status
 - Queue Code
 - Standard Entry Class Code
 - Transaction Code
 - Transfer Amount
 - Transaction Branch
 - Company Identification
 - Company Name
 - Creditor Account Number
 - Customer Number
 - Customer Service Model
 - Receiving DFI Identification
 - Receiver Account Number
 - Booking Date
 - Instruction Date
 - Revised Instruction Date
 - Settlement Date
 - Source Reference Number
 - User Reference Number
 - FX Reference Number
 - Dispatch Status
 - Dispatch Reference Number



- File Reference Number
- Sequence Code
- Settlement Preference
- Once you specified the parameters, click the Search button.
 System displays the records that match the search criteria.

2.3.3 Debit Outbound Transaction Processing

Outbound transaction follows the below listed processing steps:

- Non STP Validation
- Settlement Preference Derivation
- Date Derivation
- Same Day ACH Debit
- Process Exception Validations
- Repair Validation
 - SEC Code Specific Validation
- Mandate Check
- Business Override Validations
 - Duplicate Checks
- Authorization Limits Check
- Processing Cut-off Check
- Sanctions Check
- Future Date Check
- Pricing
- FX Validation
- External Account Check
- Dispatch Processing
- Zero Dollar Entry Processing
- Pre notification Entry Processing
- Non STP Validation
- Settlement Preference Derivation
- Date Derivation
- Same Day ACH Debit
- Process Exception Validations
- Business Override Validations
- Authorization Limits Check
- Processing Cut-off Checks
- Sanctions Check



- Future Date Checks
- FX Validation
- External Account Check
- Dispatch Processing
- Zero Dollar Entry Processing
- Pre Notification Entry Processing

2.3.3.1 Non STP Validation

The Non STP rules are applied on Outbound NACHA transactions booked via SOAP/ REST service request (XML/JSON).

If any transaction meets the criteria maintained in the Non STP Rule Detailed (PMDNSRLE) screen, transactions move to Non STP Queue (PQSNSTPQ).

2.3.3.2 Settlement Preference Derivation

For NACHA Outbound Debit transaction, the field 'Prefer Same-Day ACH Debit Processing' referred for the NACHA Entry Type value as 'ACH Debit' or 'All'. If the option selected is 'Yes', then the 'Settlement Preference' value is set as 'Same Day'. Otherwise, the value is set as 'Standard'.

Note:

If the user does not select Settlement Preference during manual booking or does not send in NACHA transaction via SOAP/REST service request, then the derivation is done.

2.3.3.3 Date Derivation

Instruction Date

If the Original Instruction date is given and backdated, then the system default the Host date as the Instruction Date.

System checks the Instruction date for network holidays, currency holidays (Debit). If the Instruction date falls on Network / Currency holidays, the instruction date moves forward to the Network Working date / Currency Working date.

If the Original Instruction date is not given and the Activation Date is given, then the Instruction Date is derived after the Activation Date is checked for holidays. Instruction Date is derived as Activation Date plus Dispatch Days minus working days.

Activation Date

Instruction Date minus Dispatch Days (For Same Day, Dispatch days is zero and For Standard settlement, the Settlement Days is picked up from the Network Preference) if:

- System checks the Activation Date for the branch holiday/network holiday. If the date falls
 on a holiday, then the activation date is moved backward to the Previous Branch Working
 Date / Network Working Date.
- If the Activation Date falls below the booking date, then the Activation Date is set to the Booking date. The branch holiday/network holiday is applied, and the activation date



moves forward. The Instruction Date also moves forward by applying the Dispatch Days minus Network Working days.

Dispatch Date

The Dispatch Date is derived as Instruction Date minus Dispatch Days (Network working days).

2.3.3.4 Same Day ACH Debit

If the Outbound NACHA DD is marked as 'Same Day ACH Debit', on the authorization of the transaction:

 System posts 'itemized accounting' at the respective outbound NACHA DD transaction level and credits the customer account for the transfer amount. Accounting handoff is done. The message was dispatched as per current support.

System triggers Charge Liquidation and debit the customer account (creditor) for respective outbound NACHA DD transactions.

2.3.3.5 Process Exception Validations

The following validations are covered in this processing step:

- Debit account is valid or not (Debit account record is open and authorized).
- No status check is done for the debit customer/account.
- The transaction is moved to Process Exception Queue (PQSPRQUE) in case of validation failure.

2.3.3.6 Business Override Validations

Duplicate Checks

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

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

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

2.3.3.7 Authorization Limits Check

Two levels of authorization limits can be maintained for a Network and source in Source Network (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.



2.3.3.8 Processing Cut-off Checks

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

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

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

Cut off time is derived as follows:

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

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

If payment save date time or payment receipt date time exceeds the Cut-off date time derived then the payment is considered as 'Post Cut-off' payment and transaction is moved to Processing Cut-off Queue (PQSPRCUQ).

2.3.3.9 Sanctions Check

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

2.3.3.10 Future Date Checks

The transactions are 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.

2.3.3.11 FX Validation

FX validation is applicable in cases where the transfer currency and debit account currency are different.



2.3.3.12 External Account Check

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

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

2.3.3.13 Dispatch Processing

Dispatch accounting entries are posted based on the Dispatch Accounting code maintained in the US NACHA Debit Accounting Preference (PNDDRPRF) for the Transaction Type 'Outbound'.

2.3.3.14 Zero Dollar Entry Processing

The system validates the following conditions for Zero Dollar Entry:

- The 'Zero Dollar Entry' check box is selected.
- The SEC code is either CCD or CTX.
- The transaction code is equal to 29, 39, or 49.
- The Transfer Amount is zero.
- If validation fails, the system upfront rejects the transaction and displays the error message.

If the 'Zero Dollar Entry' check box is selected, the system skips the below processing:

- Duplicate Check
- Auth Limit Check
- FX Limit Check/Rate Pick up
- Pricing Check
- ECA Check
- Advice Generation

Note:

Sanctions check is applicable even for zero dollar transaction.

Standard/Same day processing steps are applicable for zero dollar transaction.

2.3.3.15 Pre Notification Entry Processing

The system validates the following conditions for Pre Notification Entry:

- The 'Pre notification Entry' check box is selected.
- The SEC code selected from list of codes ARC, BOC, CCD, CTX, CIE, POP, PPD, WEB, TEL, RCK, and XCK.



- The Transaction code is equal to 28, 38, or 48.
- The Transfer Amount is zero.
- If validation fails, the system upfront rejects the transaction and displays the error message.

If the 'Pre notification Entry' check box is selected, the system skips the below processing:

- Duplicate Check
- Auth Limit Check
- FX Limit Check/Rate Pick up
- Pricing Check
- ECA Check
- Advice Generation

Note:

Sanctions check is applicable even for pre notification transaction.

Standard/Same day processing steps are applicable for pre notification transaction.

2.3.4 Inbound US NACHA Debit Transaction Input

 On Homepage, specify PNDIDONL in the text box, and click next arrow. Inbound US NACHA Debit Transaction Input screen is displayed.

oound US NACHA Debit Transad					
Transaction Branch *		Transaction Reference Number		File Reference Number	
Branch Name		Network Code *	0	Batch Number	
Host Code *		Network Description	<u>_</u>	Trace Number	
Host Description		NACHA Entry Type *	ACH Debit	Zero Dollar Entry	-
Source Code *	0	Standard Entry Class Code *	ACH Debit		
Source Description	~	Standard Entry class code		Pre Notification Entry	
	Main			Pricing	
Debtor Details		Originator Company De	tails	Collection Details	
Debtor Account Number *	Q	Company Identification *		Booking Date	
Debtor Name		Company Name		Instruction Date *	
Account Currency		Company Entry Description *		Transfer Currency *	Q
Account Branch		Company Discretionary Data	C	Transfer Amount *	
Customer Number		Company Descriptive Date	C	Exchange Rate	
Customer Service Model		Originating DFI *	C	Remarks	
Debit Amount		Originating DFI Name			Enrich
Authorization Id *	Q	Originator Account Number			
		Account Currency			
Entry Details		-		Transaction Dates	
Individual Identification Number		Discretionary Data		Activation Date	
Individual Name		Check Sertal Number		Debit Value Date	
Identification Number		Terminal City		Credit Value Date	
Receiving Company Name		Terminal State	C	Reversal Details	
Transaction Code *	Q		Addenda Details	Reversal Reason Code	Q
Transaction Code Description		Truncated Entry Details		Reversal Reason	
Card Details		Check Serial Number		Remarks	
Card Transaction Type		Process Control Field		Reversal Reference Number	
Card Expiration Date		Item Research Number		Reversal Date	
Document Reference Number		Item Type Indicator			
Individual Card Account Number		Total Amount			

Figure 2-81 Inbound US NACHA Debit Transaction Input



- 2. Click **New** button on the Application toolbar.
- 3. On Inbound US NACHA Debit Transaction Input screen, specify the fields.

Field	Description	
Transaction Branch	System defaults the Branch Code of transaction branch on clicking 'New'.	
Branch Name	System defaults the Branch Name of the Transaction Branch Code.	
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.	
Host Code Description	System defaults the description of the Host code.	
Source Code	This field is defaulted as 'MANL', you can also manually input the transactions. For transactions received through channel, relevant source code from Source maintenance are defaulted.	
Source Description	System defaults the description of the Source code.	
Transaction Reference Number	Unique Reference number for the payment generated by the system.	
Network Code	Specify the Network Code from the list of values.	
Network Description	System defaults the description of the Network code.	
NACHA Entry Type	This field is defaulted to "ACH Debit", to indicate that the transaction is NACHA Debit transfer.	
Standard Entry Class Code	Select the required SEC codes from the following: CCD CTX PPD ARC BOC POP WEB TEL RCK XCK	
File Reference Number	System defaults the Unique Reference for the Inbound NACHA file.	
Batch Number	This is a unique identification of every batch in the inbound NACHA file, which is generated during file generation.	
Trace Number	This is a unique identification of each ACH entry record in the inbound NACHA file, which is generated during file generation.	
Zero Dollar Entry	Select the Zero Dollar Entry check box. If inbound transaction is a Zero Dollar transaction.	
Pre Notification Entry	Select the Pre Notification Entry check box. If inbound transaction is a Pre Notification transaction.	

- Main Tab
- Pricing Tab
- UDF Button
- MIS Button
- Inbound US NACHA Debit Transfer Input Summary



2.3.4.1 Main Tab

1. Click on Main tab.

Debtor Details		Originator Company Deta	ails	Collection Details	
Debtor Account Number *	Q	Company Identification *		Booking Date	
Debtor Name		Company Name		Instruction Date *	
Account Currency		Company Entry Description *		Transfer Currency *	Q
Account Branch		Company Discretionary Data	Q	Transfer Amount *	
Customer Number		Company Descriptive Date	Q	Exchange Rate	
Customer Service Model		Originating DFI	Q	Remarks	P
Debit Amount		Originating DFI Name		E	Enrich
Authorization Id *	Q	Originator Account Number			
		Account Currency			
Entry Details		-		Transaction Dates	
Individual Identification Number		Discretionary Data		Activation Date	
Individual Name		Check Serial Number		Debit Value Date	
Identification Number		Terminal City		Credit Value Date	
Receiving Company Name		Terminal State	Q	Reversal Details	
Transaction Code *	Q		Addenda Details	Reversal Reason Code	Q
Transaction Code Description		Truncated Entry Details		Reversal Reason	P
Card Details		Check Serial Number		Remarks	
Card Transaction Type		Process Control Field		Reversal Reference Number	
Card Expiration Date		Item Research Number		Reversal Date	
Document Reference Number		Item Type Indicator			
Individual Card Account Number		Total Amount			

Figure 2-82 Inbound US NACHA Debit Transaction Input - Main Tab

2. On Main Tab, specify the fields.

Table 2-38Inbound US NACHA Debit Transaction Input_Main Tab - FieldDescription

Field	Description
Debtor Details	
Debtor Account Number	Specify the Customer Account to be debited from the list of values. The list displays all valid Account Numbers available in the system.
Company Name	System defaults Company Name on selecting Debtor Account Number.
Account Currency	System defaults Account Currency on selecting Debtor Account Number.
Account Branch	System defaults Account Branch on selecting Debtor Account Number.
Customer Number	System identifies the Customer number maintained in the system for the Debtor based on the selected Debtor Account Number and the same is defaulted in this field.
Customer Service Model	System defaults Customer Service Model linked to the identified customer.
Debit Amount	Specify the Debit Amount.
Authorization Id	Specify the Authorization Id from the list of values.
Originator Company Details	
Company Identification	System displays the Identification of Originator of the ACH Credit transaction.
Company Name	System displays the Originator name.
Company Entry Description	Specify the data as per the ACH entry in the outgoing file.
Company Discretionary Data	Specify the data as per the ACH entry in the outgoing file.



Field	Description
Company Descriptive Date	Specify the Company Discretionary Date from the list of values. In outgoing ACH Debit transaction, even if this field contains one of the standard keywords for same-day settlement cycles, the same would not be considered by system. This is because same-day processing of ACH Debit transactions is not in scope.
Originating DFI	Specify the Debtor Bank ABA Number from the list of values which displays all ABA numbers of all DFIs.
Originating DFI Name	System indicates the Originating DFI Name once you select the Originating DFI from the list of values.
Originator Account Number	Specify the Originator Account Number.
Account Currency	Specify the Account Currency.
Collection Details	
Booking Date	This is defaulted as application server date.
Instruction Date	This is the Instruction (Value) date of the ACH Debit transaction i.e. the intended Collection Date, as instructed by the customer.
Transfer Currency	Specify the Transfer Currency as USD.
Transfer Amount	Specify the Amount of the outgoing Debit transaction in the Transfer currency. This amount is populated in the Amount field of the Entry Details record.
Exchange Rate	If Transfer currency & originator account currency are different then Exchange rate can be provided by user. System retains the input value and validate the same against override and stop variances maintained at Network Preferences.
Remarks	Specify the Remarks.
Enrich button	On click of this button, System Computes the Exchange Rate & Charges if applicable.
	Exchange rate is computed if the creditor account currency is different from Transfer currency. You can view the computed rate in the Exchange Rate field in Main Tab.
	You can view the computed Charges in pricing Tab.
Entry Details	
Individual Identification Number	Specify the Individual Identification Number.
Individual Name	System defaults the Individual name on selecting the Individual ID Number.
Identification Number	Specify the Identification Number.
Receiving Company Name	System defaults on selecting Debtor Account Number.
Transaction Code	Specify the Transaction Code from the list of values.
Transaction Code Description	Specify the Transaction Code Description.
Discretionary Data	Specify the Discretionary Data.
Check Serial Number	Specify the serial number of the physical cheque which is being collected through this ACH Debit transaction.
Terminal City	Specify the truncated name or abbreviation identifying a city, town or village in which the Point of Purchase electronic terminal is present where the original cheque based transaction happened.

Table 2-38(Cont.) Inbound US NACHA Debit Transaction Input_Main Tab - FieldDescription



Field	Description
Terminal State	Specify the 2 character state code of a US state in which the city, town or village is present where the Point of Purchase electronic terminal is present.
Addenda Details Button	Click on this button to capture Additional Payment Related Information in the Addenda record for the ACH entry in the incoming file. For more details on the fields, refer to Addenda Details.
Transaction Dates	
Activation Date	This is the date on which transaction would be processed, and would be same as Instruction Date. Branch Holiday check is not done on the Activation Date.
Debit Value Date	The value date with which the credit to Clearing GL would be done as part of the CRLQ event of transaction accounting on the Settlement date. This date would be same as Instruction Date. This is a view only field.
Credit Value Date	The value date with which the debit to Receiver account would be done as part of the DRLQ event of transaction accounting on the Activation date. This date would be same as Instruction date. This is a view only field.
Card Details	
Card Transaction Type	Specify the Card Transaction Type.
Card Expiration Date	Specify the Card Expiration Date.
Document Reference Number	Specify the Document Reference Number.
Individual Card Account Number	Specify the Individual Card Account Number.
Truncated Entry Details	
Check Serial Number	Specify the Check Serial Number.
Process Control Field	Specify the Process Control Field.
Item Research Number	Specify the Item Research Number.
Item Type Indicator	Specify the Item Type Indicator.
Total Amount	Specify the Total Amount.
Reversal Details	
Reversal Reason Code	Specify Reversal Reason Code from the list of values. The list of NACHA reversal reason codes is maintained in Reject Code maintenance (PMDRJMNT) screen.
Reversal Reason	System displays the description of the selected reason code.
Remarks	Specify the operational reason for reversal of the transaction. This is mandatory field.
Reversal Reference Number	System defaults this field on click of 'Reversal' button.
Reversal Date	System displays the current system date of reversal.

Table 2-38(Cont.) Inbound US NACHA Debit Transaction Input_Main Tab - FieldDescription

Addenda Details

2.3.4.1.1 Addenda Details

1. Click on Addenda Details button.

Figure 2-83	Main Tab -	Addenda	Details
-------------	------------	---------	---------

Transaction Refe	erence Number			Host Code Network Code					
Addenda Details									+ - 83
Sequence No 🗘	Conversion Standard	0	Description 0	Network Identification Code 🗘	Terminal Identification Code 💲	Transaction Serial Number 🗘	Transaction Date 0	Transaction Time 0	Terminal
Page 1 (0 of 0 i	tems) < -{ 1 > >								
Page 1 (0 of 0 i	tems) < ∢ 1 → >								
Page 1 (0 of 0 i	tems) < ∢ 1 → >								
Page 1 (0 of 0 i	tems) ζ ∢ [] ≽ >								

2. On Addenda Details sub screen, specify the fields.

 Table 2-39
 Main Tab_Addenda Details - Field Description

Field	Description
Transaction Reference Number	System displays the Transaction Reference Number.
Host Code	System displays the Host Code.
Network Code	System displays the Network Code.
Addenda Details	System defaults following fields: • Sequence No • Description • Network Identification Code • Terminal Identification Code • Transaction Serial Number • Transaction Date • Transaction Date • Transaction Time • Terminal Location • Terminal Location • Terminal State • Reference Information #1 • Reference Information #2 • Authorization Code or Card Expiration Date
Conversion Standard	 Select one of the following standards using which the data in this field needs to be converted, during generation of the Addenda records in the NACH file: ASCX12.5 (Interchange Control Structure) ASCX12.6 (Application Control Structure) Payment related UN/EDIFACT syntax ANSI ASCX12 transaction set containing a BPR or BPS data segment
Payment Related Info	Specify Payment Related Info. Data only up to 80 characters would be allowed since only a Max. of 9,999 Addenda record is allowed for single CT transaction. Addenda record is optional for these SEC codes.

2.3.4.2 Pricing Tab

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

 Main
 Pricing

 Pricing Components

 Pricing Components

 Pricing

 Pricing

Figure 2-84 Inbound US NACHA Debit Transaction Input - Pricing Tab

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

Table 2-40 Pricing - I	Field Description
Field	Description
Pricing Component	System displays the name of the component name, applicable for the transaction, for which charges are computed.
Pricing Currency	System displays the Pricing Currency in which the charge amount is calculated for the Pricing component.
Pricing Amount	System displays the charge amount calculated for each pricing component.
Waived	Check this box to indicate that the charge is waived for the pricing component.
Debit Currency	System displays the Currency in which the charge amount is debited for the pricing component. This is the currency of the debit account.

Table 2-40 Pricing - Field Description

2.3.4.3 UDF Button

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

System displays charge amount in debit currency to be debited.

- 2. Click the **UDF button** to invoke the 'UDF' sub-screen.
- 3. On **UDF Button**, specify the fields.

Debit Amount

Fields		8
☐ Field Label [*] ≎	Field Value 🗢	
No data to display.		
Page 1 (0 of 0 items) <	> >l	

Figure 2-85 UDF Button

Table 2-41 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).

2.3.4.4 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.



Transaction Reference Number *		MIS Group	Q	
			Default	
Transaction MIS			Composite MIS	
	Q		Q	
	٩		Q	
	Q		Q	
	Q		Q	
	Q		Q	
	Q		Q	
	Q		Q	
	Q		Q	
	Q		Q	

Figure 2-86 MIS Button

Table 2-42 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.

2.3.4.5 Inbound US NACHA Debit Transfer Input Summary

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

Inbound US NACHA Debit Transfer Input Summary screen is displayed.



			nsfer Input Summary								
Search	Advanced	Search 💭 Re	set 🖺 Clear All					R	ecords per page	15	•
Search (Ca	se Sensiti	ive)									
	Source C	ode	Q	Network G	ode	Q	Transaction Reference Nu	imber		Q	
Au	thorization St	atus	•	Standard Entry Class Co	ode	•	Transaction	Code		Q	
	Transfer Amo	ount	Q	Debtor Account Num	ber	Q	Customer Nu	imber		Q	
Custor	ner Service M	odel	Q	Booking D	late	Q	Instruction	Date MM/DD/YYYY		Ē	
	Originating	DFI	Q	Company Identificat	tion	Q	Company	Name		Q	
File F	Reference Nun	nber	Q	Batch Num	ber	Q	Trace Nu	imber		Q	
Т	ransaction Bra	anch	Q	Authorization	n Id	Q	Pre Notification	Entry		•	
	Zero Dollar E	ntry	•								
Search Re	sults							Lock	Columns 0		•
Source	Code 🗘 I	Network Code 🗘	Transaction Reference Number 💲	Authorization Status	Standard Entry Class Code 💲	Transaction Code 0	Transfer Amount 🗘 De	btor Account Number 💲	Customer Num	lber ≎	c
No data to di	isplay.										
Page 1 O	f1 K 🖣	1 • X									

Figure 2-87 Inbound US NACHA Debit Transfer Input Summary

- 2. Search using one or more of the following parameters:
 - Source code
 - Network Code
 - Transaction Reference Number
 - Authorization Status
 - Standard Entry Class Code
 - Transaction Code
 - Transfer Amount
 - Debtor Account Number
 - Customer Number
 - Customer Service Model
 - Booking Date
 - Instruction Date
 - Originating DFI
 - Company Identification
 - Company Name
 - File Reference Number
 - Debtor Account Number
 - Batch Number
 - Trace Number
 - Transaction Branch
 - Authorization Id
 - Pre Notification Entry
 - Zero Dollar Entry
- Once you specified the parameters, click the Search button.
 System displays the records that match the search criteria.



2.3.5 Inbound US NACHA ACH Debit Transaction View

On Homepage, specify PNDIDIVW in the text box, and click next arrow.
 Inbound US NACHA ACH Debit Transaction View screen is displayed.

Enter Query	HA Debit Transaction				
Liner Query					
Transaction Branch		Transaction Reference Number		File Reference Number	
Branch Name		Network Code		Batch Number	
Host Code		Network Description		Trace Number	
Host Description		NACHA Entry Type	ACH Debit	Pre Notification Entry	
Source Code		Standard Entry Class Code		Zero Dollar Entry	
Source Description					
NE ALLANES	Main		Pricing	Except	tions
ebtor Details		Originator Company Det	ails	Collection Details	
Debtor Account Number		Company Identification		Booking Date	
Debtor Name		Company Name		Instruction Date	
Account Currency		Company Entry Description		Transfer Currency	
Account Branch		Company Discretionary Data		Transfer Amount	
Customer Number		Company Descriptive Date		Exchange Rate	
Customer Service Model		Originating DFI		FX Reference Number	
Debit Amount		Originating DFI Name		Remarks	P
Authorization Id		Originator Account Number			
		Account Currency			
ntry Details				Transaction Dates	
ndividual Identification Number		Discretionary Data		Activation Date	
Individual Name		Check Serial Number		Debit Value Date	
Identification Number		Terminal City		Credit Value Date	
Receiving Company Name		Terminal State			
Transaction Code		8	Addenda Details		
Transaction Code Description		Truncated Entry Details	Additida betails		
ard Details	r -	Check Serial Number			
Card Transaction Type		Process Control Field			
Card Transaction Type		Item Research Number			
Document Reference Number		Item Type Indicator			
individual Card Account Number		Total Amount			
numinuual caro Account NUMDer		iotai Amount			
ransaction Status		External System Status			
Transaction Status		Sanctions Check Status		External Exchange Rate Status	
Debit Liquidation Status		Sanctions Check Reference		External Exchange Rate Reference	
Credit Liquidation Status		External Credit Approval Status			w Queue
Queue Code	##	External Credit Approval Reference		Reversal Details	
				Reversal Reason Code	
				Reversal Reason	P
				Remarks	
				Reversal Reference Number	

Figure 2-88 Inbound US NACHA ACH Debit Transaction View

- 2. From this screen, click **Enter Query** button. The Transaction Reference Number field gets enabled, for the user to specify the Reference Number.
- 3. Click **Execute Query** button and the system defaults the value for all the fields for the Reference number specified.
- 4. Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
 - External System Status
 - Transaction Details
- Click the 'Reverse' button from this screen to launch the Inbound US NACHA Debit Transaction Input (PNDIDONL) screen in 'Read-only' mode except for the 'Reversal Details' section with all the details of inbound NACHA debit transactions.
- 6. When you click the 'Reverse' button, the system performs the following validations:
 - System shows an error message if the Transaction status is not 'Processed'.



- System shows an error message if the user selects more than one record.
- System checks for user/role queue access is provided in (PMDROLQA/ PMDUSRQA).
- On the success of the above validations, the user can input the reversal reason code, remarks for the reversal in the Inbound US NACHA Debit Transaction Input (PNDIDONL) screen.
- On authorization, the system marks the original Inbound credit Transaction Status as Reversed.
- 7. For more details on Main and Pricing tabs refer to Inbound US NACHA Debit Transaction Input screen details above.
- 8. You can specify following additional fields in view screen:

Table 2-43 Inbound US NACHA ACH Debit Transaction View - Field Description

Field	Description
Originating DFI & Originating DFI Name	System displays the ODFI 9-digit routing number and ODFI Name from the NACHA directory maintenance (PMDNCHDR) based on the validation of the 8-digit ODFI number (without check digit) present in the incoming NACHA File in the company batch header.

- Exceptions Tab
- View Queue Action Log
- UDF View
- MIS View
- Accounting Details
- All Messages
- ACK/ATX Message
- NOC Message
- Inbound US NACHA Debit Transfer View Summary

2.3.5.1 Exceptions Tab

1. Click the Exceptions tab and view the exceptions details.

Figure 2-89 Inbound US NACHA ACH Debit Transaction View - Exceptions Tab

	Main	Pricing	Exceptions
Return Transaction Det	tails		
Return Reference			
Return Status	View Details		
Reversal Transaction D	etails		
Reversal Reference			
Reverse Status	View Details		
View Queue Action UDF N	All Messages All Messages	ACK/ATX Message NOC Message	Audit Exit

2. On Exceptions screen, specify the following fields:



Field	Description
Return Transaction Details	
Return Reference	System displays the Return Reference Number.
Return Status	You can view the current Status of the Return Transaction.
Reversal Transaction Details	
Reversal Reference	System displays the Reversal Reference.
Reversal Status	System displays the Reversal Status.
View Details	This button launches the NACHA Inbound Return screen (PNDIRTNV), listing the return transaction.

Table 2-44 Exceptions - Field Description

2.3.5.2 View Queue Action Log

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

Figure 2-90 View Queue Action Log

Enter Query					
Transaction Reference Number	Net	twork Code			
					+ - 8
□ Transaction Reference Number Action Remarks Queue Code	Authorization Status 🛛 🌣	Maker ID 🗘	Maker Date Stamp 0	Checker ID 🗘	Checker Date Stamp
No data to display.					
Page 1 (0 of 0 items) < ∢ 1 >>					
View Request Message		View Res	ponse Message		

- 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

2.3.5.3 UDF View

• Click the **UDF** tab to invoke the **UDF** View sub-screen.

DF View		::
D Enter Query		
Transaction Reference Number *		
Fields		
□ Field Label [*] ≎	Field Value 🗘	
No data to display.		
Page 1 (0 of 0 items) <	21	

Figure 2-91 UDF View

2.3.5.4 MIS View

• Click the **MIS** tab to invoke the sub-screen.



11S View			;;;
Transaction Reference no *	MIS Group	Q	
Transaction MIS	Composite MIS		
Q		Q	
9		Q	
		Q	
Q		Q	
Q		Q	
Q		Q	
Q		Q	
[]Q		Q	

Figure 2-92 MIS View Button

2.3.5.5 Accounting Details

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

Figure 2-93	Accounting Entries
-------------	--------------------

counting Entrie	2.S. 1776421										::
Enter Query											
Transaction Refere	ence Number										
Accounting Entries	5										+-8=
Event Code 🗘	Transaction Date 🗘	Value Date 🗘	Account 0	Account Branch 🗘	TRN Code 🗘	Dr/Cr ≎	Amount Tag 🗘	Account Currency 🗘	Transaction Amount 0	Netting 0	Offset Account
No data to display.											
Page 1 (0 of 0 ite	ms) < + 1 →	к									
Page 1 (0 of 0 ite	ms) < ∢ 1 >	к									
Page 1 (O of O Ite	ms) ζ ∢ 1 →	K									
Page 1 (0 of 0 ite	ms) < (] >	к									

- 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

2.3.5.6 All Messages

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

Figure 2-94 All Messages

l Me	ssages				如此法	UKASISI	SAME AND S	÷;
Exec	ute Query							
	Transactio	n Reference Number						+ - 8=
	DCN 0	Message Type 🗘	Message Format 0	SWIFT Message Type 0	Swift MX Type 🗘	Direction 0	Value Date 0	Message Status 🗘
				•				
				•				
			Message				Acknowledgement	

2.3.5.7 ACK/ATX Message

1. Click the ACK/ATX Message button.



Transaction Reference No				
				+-
Dispatch File Reference Number	Dispatch Date and Time	Dispatch Status	≎ ACK/ATX	0
No data to display.				
Page 1 (0 of 0 items) < -∢ 1 → >				
Message				

Figure 2-95 Inbound US NACHA ACH Debit Transaction View - ACK/ATX Message

- On ACK/ATX Message screen, Transaction Reference Number gets auto populated and defaults following fields:
 - Dispatch File Reference Number
 - Dispatch Date and Time
 - Dispatch Status
 - ACK/ATX

2.3.5.8 NOC Message

1. Click the NOC Message button, NOC and Refusal NOC View sub screen is displayed.

Transaction Reference Number					
<u>NG 5865772294</u>	NOC			Refused NOC	
NOC Message					$+ - 8 \equiv$
NOC Reference Number	C Dispatch Reference Number	Dispatch Date and Time	Message Status	Dispatch Status	0
No data to display.					
Page 1 (0 of 0 items) <					
	Message				

Figure 2-96 Inbound US NACHA ACH Debit Transaction View - NOC Message

2. On NOC and Refusal NOC View sub screen, click Refused NOC Message Tab view the generated 'Refused NOC'.



Transaction Reference Number				
	NOC		Refused NOC	
Refused NOC Message				+-8
File Reference Number	C Received Date Time	C Refused COR Code	COR Trace Sequence	0
No data to display.				
Page 1 (0 of 0 items) <] ► >I			
Mes	isage			
11.11.11.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1	Mallo BARRESSES CHORAD			

Figure 2-97 Inbound US NACHA ACH Debit Transaction View - Refused NOC Message Tab

2.3.5.9 Inbound US NACHA Debit Transfer View Summary

On Homepage, specify PNSIDIVW in the text box, and click next arrow.
 Inbound US NACHA Debit Transfer View Summary screen is displayed.

Search 🔄 Advanced Sear	ch 💭 Re	set 📋 Clear All						Records per page	15	•
earch (Case Sensitive)										
Source Code		Q	Network C	ode	C	Transaction Reference Nur	mber		Q	
Transaction Status	Status		Queue C	ode	•	Standard Entry Class 0	Code			
Transaction Code		Q	Transfer Amo	ount	Q Transaction Branch Q Customer Service Model Q Company Name		anch			
Debtor Account Number		Q	Customer Nun	nber			lodel			
Originating DFI		Q	Company Identifica	tion			lame			Q
Booking Date	MM/DD/		Instruction E	Date MM/D	D/YYYY	Activation Date		MM/DD/YYYY	Ē	
File Reference Number		QP	Batch Num	nber	C	2	mber		Q	
FX Reference Number		Q	Authorizatio	in Id	C	2				
earch Results								Lock Columns	0	•
Source Code Code	ork Code 🗘	Transaction Reference Number 💲	Transaction Status © Q	ueue Code 🗘	Standard Entry Class Code 💲	Transaction Code Transfer A	mount	C Transaction Branch C	Debtor Acc	oun
lo data to display.										
Page 1 Of1 K €1 ►	Я									

- 2. You can search using one or more of the following parameters:
 - Source code
 - Network Code
 - Transaction Reference Number
 - Transaction Status
 - Queue Code
 - Standard Entry Class Code
 - Transaction Code



- Transfer Amount
- Transaction Branch
- Debtor Account Number
- Customer Number
- Customer Service Model
- Originating DFI
- Company Identification
- Company Name
- Booking Date
- Instruction Date
- Activation Date
- File Reference Number
- Batch Number
- Trace Number
- FX Reference Number
- Authorization Id
- Once you specified the parameters, click the Search button.
 System displays the records that match the search criteria.

2.3.6 Debit Inbound Transaction Processing

Inbound transaction follows the below listed processing steps:

- Non STP Validation
- Debit Account Resolution
- Repair Validation
- Business Override Validations
 - Duplicate Checks
- Authorization Limits Check
- Sanctions Check
- Future Date Check
- Pricing
- FX Validation
- External Credit Approval Check
- Accounting
- Zero Dollar Entry Processing
- Pre Notification Entry Processing
- Non STP Validation
- Business Override Validations



- Authorization Limits Check
- Sanctions Check
- Future Date Checks
- FX Validation
- External Credit Approval Check
- Zero Dollar Entry Processing
- Pre Notification Entry Processing

2.3.6.1 Non STP Validation

The Non STP rules are applied on Inbound NACHA transactions booked via incoming NACHA file upload.

If any transaction meets the criteria maintained in the Non STP Rule Detailed (PMDNSRLE) screen, transactions move to Non STP Queue (PQSNSTPQ).

2.3.6.2 Business Override Validations

Duplicate Checks

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

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

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

2.3.6.3 Authorization Limits Check

Two levels of authorization limits can be maintained for a Network and source in Source Network (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.

2.3.6.4 Sanctions Check

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

2.3.6.5 Future Date Checks

The transactions are 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.

2.3.6.6 FX Validation

FX validation is applicable in cases where the transfer currency and debit account currency are different.

2.3.6.7 External Credit Approval Check

The payment amount and charge/tax amount are sent to the external DDA system for credit approval.

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

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

Note:

The external ECA system does customer and account status checks along with account balance checks.

2.3.6.8 Zero Dollar Entry Processing

Incoming NACHA debit transaction is treated as Zero Dollar Entry if the following conditions are met:

- The SEC code is either CCD or CTX.
- The transaction code is equal to 29, 39, or 49.
- The Transfer Amount is zero.
- If the above conditions are satisfied the transaction is marked as 'Zero Dollar Entry'.

If incoming credit is marked as 'Zero Dollar Entry', the system checks the following conditions:

• Debtor Account (for Debits), is valid (open, authorized)

If the 'Zero Dollar Entry' check box is selected, the system skips the below processing:

- Duplicate Check
- Auth Limit Check
- FX Limit Check/Rate Pick up
- Pricing Check
- ECA Check
- Addenda Records
- Advice Generation

System generates ACK/ATX acknowledgment for inbound debit with Sec code CCD/CTX and Discretionary Data 'AK' as per current support.



Note:

Standard/Same day processing steps are applicable for zero dollar transaction.

ACK/ATX acknowledgment generation is supported.

Zero Dollar Entry Processing (Manually Booked)

The system validates the following conditions for Zero Dollar Entry

- The 'Zero Dollar Entry' check box is selected.
- The SEC code is either CCD or CTX.
- The transaction code is equal to 29, 39, or 49.
- The Transfer Amount is zero.
- If validation fails, the system upfront rejects the transaction and displays an error message.

2.3.6.9 Pre Notification Entry Processing

Incoming NACHA debit transaction is treated as Pre Notification Entry if the following conditions are met:

- The SEC code is selected from list of codes ARC, BOC, CCD, CTX, CIE, POP, PPD, WEB, TEL, RCK, and XCK.
- The Transaction code is equal to 28, 38, or 48.
- The Transfer Amount is zero.
- If the above conditions are satisfied the transaction is marked as 'Pre Notification Entry'

If incoming debit is marked as 'Pre Notification Entry', the system checks the following conditions:

Debtor Account (for debits), is valid (open, authorized)

If the 'Pre notification Entry' check box is selected, the system skips the below processing:

- Duplicate Check
- Auth Limit Check
- FX Limit Check/Rate Pick up
- Pricing Check
- ECA Check
- Addenda Records
- Advice Generation

Note:

Standard/Same Day processing steps are applicable for pre notification transactions. ACK/ATX acknowledgment generation is supported.



Pre Notification Entry Processing (Manually Booked)

System validates the following conditions for Pre Notification Entry:

- The 'Pre notification Entry' check box is selected.
- The SEC code is selected from list of codes ARC, BOC, CCD, CTX, CIE, POP, PPD, WEB, TEL, RCK, and XCK.
- The Transaction code is equal to 28, 38, or 48.
- The Transfer Amount is zero.
- If validation fails, the system upfront rejects the transaction and displays the error message.

2.4 NACHA Payment Browser

- NACHA Dispatch Log Summary
- Inbound NACHA File Summary
- Inbound NACHA NOC Browser
- Inbound NACHA NOC Refusal Summary

2.4.1 NACHA Dispatch Log Summary

On Homepage, specify PMSDNLOG in the text box, and click next arrow.
 NACHA Dispatch Log Summary screen is displayed.

Figure 2-99 NACHA Dispatch Log Summary

Search Results Lock Columns Lock Columns Lock Columns Lock Columns	Search III Advanced Search	Reset P Clear All						Records per p	bage 15 -
Dispatch Reference Namber File Generation Status		(X) HOLE L. CLUM							с <u>Б</u> .
Image: Contract Status I	Search (Case Sensitive)								
Search Results			Q	Dispatch Date	MM/DD/YYYY	Ē	Dispatch File Name		Q
□ Dispatch Reference Number ○ File Reference Number ○ Dispatch Date ○ Dispatch Time ○ Dispatch File Name ○ Total Transaction Count ○ Total Settlement Amount ○ File Generation Status ○ Error Description No data to display:	File Generation Status	11-1.13	_						
Page 1 ort K + 1 > 3	Search Results							Lock Columns	0 •
	Dispatch Reference Number	File Reference Number ©	Dispatch Date 💲	Dispatch Time 0	Dispatch File Name	Total Transaction Count 0	Total Settlement Amount 0	File Generation Status 0	Error Description
	No data to display								
	4								
	Page 1 Of1 K (1) >								

- 2. Search using one or more of the following parameters:
 - Dispatch Reference Number
 - File Generation Status
 - Dispatch Date
 - Dispatch File Name
- 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:

On the successful generation of the file, the File Generation Status updates as 'Success'. The Dispatch file name generates with '.ach' as end qualifier.

The below-mentioned mask rule defines the Dispatch File Name:

- Naming Convention -'ACHACHPXXXXXXXFDYYYYMMDDTHHMMSSmmmm.ach'
- Application Code (Pre-set value) 'ACH'
- Application Code of the File (Pre-set value) 'ACHP'
- RTN Routing Number of Sending Branch from (PMDABANR)
- Test or Production Flag Set as System Parameters in DB
- File Transmission Date Pre-set value 'D'
- File Transmission Date File generation date 'YYYYMMDD'
- File Transmission Time Stamp Pre-set value 'T'
- File Transmission Time Stamp HHMMSSmmmm ('mmmm' refers to milliseconds. The milliseconds be always preceded by '0' ex.0999)

You can perform following actions:

- Message
- View Queue Action Log
- Accounting Entries

2.4.1.1 Message

• Click on **Message** button to invoke the 'File Content' sub-screen.

Figure 2-100 NACHA Dispatch Log Summary - Message

ile Content	;;×
Enter Query	
File Reference ID	
Message	
Message	



2.4.1.2 View Queue Action Log

Click the View Queue Action button to invoke the sub-screen.

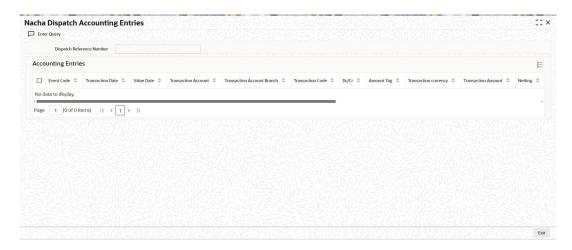
iew Queue Action Log			11
Enter Query			
Transaction Reference Number	Ne	twork Code	
		+-	83
□ Transaction Reference Number Action Action Remarks Queue Code	Authorization Status 0	Maker ID Maker Date Stamp Checker ID Checker Date Stamp	р ¢
No data to display.			
		View Response Message	
WILLIAM WITH THE REPORT OF THE PROPERTY AND THE PROPERTY			
NATURE CAMILITATION AND AND AND AND AND AND AND AND AND AN			
NATURE CAMILITATION AND AND AND AND AND AND AND AND AND AN			
NATURE CAMILITATION AND AND AND AND AND AND AND AND AND AN			
NAME CAMPING TRANSPORTING AN INVESTIGATION AND PROPERTIES.			
NAME CAN DRAID TRANSMITTIN IN MURACOPACITY ALTERNAL MURACOPACITY			

Figure 2-101 NACHA Dispatch Log Summary - View Queue Action Log

2.4.1.3 Accounting Entries

 Click on Accounting Entries button to invoke the 'NACHA Dispatch Accounting Entries' sub-screen.

Figure 2-102 NACHA Dispatch Log Summary - Accounting Entries



2.4.2 Inbound NACHA File Summary

 On Homepage, specify PMSINLOG in the text box, and click next arrow. Inbound NACHA File Summary screen is displayed.



	💭 Reset 📑 Clear All							Recor	ds per page 15	
 Search (Case Sensitive) 										
File Reference Number		Q	Received Date	MM/DD/YYYY	[⊟ Q	File	Name	(Q
File Type		Q	Message Type			Q				
Search Results								Lock Col	umns 0	•
□ File Reference Number ≎	EMS File Reference Number 0	Received Date 0	Received Time 0	Network Code 🛛 🌣	File Name 🗘	File Type 🗘	Message Type 🗘	Total Transaction Count	Total Amount	0
No data to display.										
Page 1 Of1 K (1)	1									
Page 1 Of1 K (1)	elsenen ha									
Page 1 Of1 K (1)										
Page 1 Of1 K (1)	7									
Page 1 Of1 K (1)	7									
Page 1 Of1 K (1)	n									

Figure 2-103 Inbound NACHA File Summary

- 2. Search using one or more of the following parameters:
 - Dispatch Reference Number
 - File Generation Status
 - Dispatch Date
 - Dispatch File Name
- 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.

You can perform following actions:

- Message
- Accounting Entries
- View Transaction Records

2.4.2.1 Message

• Click the **Message** button, **In File Details** sub screen is displayed to view the full file contents received in the file.



In File Details	::>
D Enter Query	
File Reference ID	
Message	
Message	
	Exil

Figure 2-104 Inbound NACHA File Summary - Message

2.4.2.2 Accounting Entries

 Click the Accounting Entries button, Inbound NACHA Accounting Entries sub screen is displayed that lists all the receipt accounting posted on a file, based on the Transaction Code of the transactions.

Figure 2-105	Inbound NACHA File Summary - Accounting Entries
--------------	---

File Reference Number File Reference Number Image: Targetion Account of Targetion Account of Targetion Account of Targetion Account Banch of Targetion Code of Dy/Cr of Amount Tag of Targetion Currency of Targetion Amount of Netting of Offset No data to display. Targetion Date of Targetion Account Banch of Targetion Account Banch of Targetion Code of Dy/Cr of Amount Tag of Targetion Currency of Targetion Amount of Netting of Offset Offset												
Event Code © Transaction Date © Value Date © Transaction Account © Transaction Account Branch © Transaction Code © Dr/Cr © Amount Tag © Transaction currency © Transaction Amount © Netting © Offset No data to display.	File Refere	nce Number										
No data to display.	Accounting En	tries										
	Event Code	Transaction Date 0	Value Date 🗘	Transaction Account ©	Transaction Account Branch ©	Transaction Code 🗘	Dr/Cr ≎	Amount Tag 0	Transaction currency 0	Transaction Amount 0	Netting 0	Offset Ac
age 1 (0 of 0 items) < (1) >)	No data to display											
	Page 1 (0 of	0 items) K 4	1 → >									

2.4.2.3 View Transaction Records

Click the View Transaction Records button, Inbound Browser Retry Summary sub screen.



Search (Case Sensitive) File Reterence Number © Message ID File Nume O Reterence Visition Performed File Reterence Number © Message ID © Transaction Reterence © End To End ID © Record Status © Error Code © Error Description © Settlement Date © Transder Currency © Transder Amore Nuc data to display. Page 1 011 K < 11 > X	er Retry Sun	initial y									212
File Reference Number Q Message ID Q Transaction Reference Sender Reference Q End To End ID Q Record Status Record Status File Name Q Network Code Q Source Code Record Status Image: Code Statu	Ivanced Search	Reset 🖺 Clear All							Records	per page	15 🔹
Sender Reference Q End To End ID Q Record Status Search Results Image: Control of Contro	ensitive)										
File Name Q Network Code Q Source Code Search Results Lock Columns 0 File Reference Number 0 Message ID 0 Transaction Reference 0 End To End ID 0 Record Status 0 Error Code 0 Error Code 0 Error Description 0 Settlement Date 0 Transfer Currency 0 Transfer Amount No data to display.	eference Number		Q	Message ID			Q	Transaction Referen	nce		
Search Results Lock Columns 0	Sender Reference			End To End ID				Record Sta	itus		
□ File Reference Number © Message ID © Transaction Reference © Sender Reference © End To End ID © Record Status © Error Code © Error Description © Settlement Date © Transfer Currency © Transfer Amon No data to display.	File Name	File Name Q		Network Code		٩		Source Co	ode		
No data to display.	1								Lock Colun	nns 0	-
	Number 0 Messag	EID ≎ Transaction Reference ≎	Sender Reference 0	End To End ID 0	Record Status 0	Error Code 🗘	Error Description ¢	Settlement Date 🗘	Transfer Currency 🗘	Transfer Amo	unt ¢
Page 1 0/1 K + 1 > >											

Figure 2-106 Inbound NACHA File Summary - View Transaction Records

2.4.3 Inbound NACHA NOC Browser

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

Inbound NACHA NOC Browser screen is displayed.

Figure 2-107	Inbound	NACHA	NOC	Browser
--------------	---------	-------	-----	---------

bound Nacha NOC Brow	ser									::
Search 🕄 Advanced Search	💭 Reset	🖺 Clear All						Records per	r page 15	•
File Reference Number		<i>771114</i> 2288	Q	Received Date	MM/DD/YYYY		Service Class Code		2233	Q
Company Identification Authorization Status			•	Q Matched Status		Current Status				•
Search Results								Lock Columns	0	•
File Reference Number File	e Name 🗘	Received Date 0	Service Class Code 🗘	Company Identifica	tion 0 Matched Status 0	Current Status	Authorization Status	insaction Code 🗘	DFI Account N	lumber
No data to display.										
se Authorize Delete View	w Incoming File	View Transaction								

- 2. Search using one or more of the following parameters:
 - File Reference Number
 - Received Date
 - Service Class Code
 - Company Identification
 - Matched Status
 - Current Status
 - 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.
- 5. You can perform following actions:

Actions	Description
Refuse	You capture refusal details through this tab. For more details refer to Section 2.4.3.1, "Refuse Tab".
Authorize	This action launches the same sub screen, as the Refuse user action with all fields disabled and the 'Authorizer Remarks' field enabled.
Delete	Allows the user, who initiated the action to delete the action before authorization.
View Incoming File	You can click on the View Incoming File tab, to launch the Inbound NACHA File Summary (PNSINLOG) based on the File Reference number value.
View Transaction	You can view the transaction details for the selected record.
	You can click on the View Transaction action, to launch the View Outbound US NACHA Credit Transaction (PNDOVIEW) / View Outbound US NACHA Debit Transaction (PNDODOVW) screens for the selected NOC record.
	This sub-screen is launched only if the matched status is 'Matched' and the Original Transaction Reference is not blank.

Refuse

2.4.3.1 Refuse

 Click the Refuse button, Inbound NACHA NOC Refusal sub screen is displayed to capture the Refusal details.

System validates whether Refusal action is taken already. If so, the action is not allowed.

System checks the Current Status field value, and if the value is 'Refused', the error message is shown.

2.4.4 Inbound NACHA NOC Refusal Summary

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

Inbound NACHA NOC Refusal Summary screen is displayed.

- 2. You can search using one or more of the following parameters:
 - NOC Reference Number
 - NOC Trace Number
 - Message Status
 - Authorization Status
 - Dispatch Reference Number
 - Dispatch Date
 - Dispatch Status
 - Refusal Change Code



- Nacha Entry Type
- Original Trace Number
- Receiving DFI
- Standard Entry Class Code
- Original Transaction Reference
- Instruction 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. You can select the particular record and authorize it.
- 6. On authorization, the Refusal NOC message gets generated. It gets linked to the respective underlying Credit/Debit transaction.

2.5 NACHA Payments Return and Reversals

- NACHA Outbound Return
- NACHA Inbound Return
- NACHA Inbound Return Queue
- US NACHA Outbound Reversal
- NACHA Outbound Reversal View
- NACHA Inbound Reversal
- NACHA Inbound Reversal Queue

2.5.1 NACHA Outbound Return

You can view the outbound return transaction using this screen.

On Homepage, specify PNDORTNV in the text box, and click next arrow.
 NACHA Outbound Return screen is displayed.



Enter Query					
D Enter Query					
Return Reference Number		Transaction Branch			
Return Date		Host Code			
Original Transaction Reference					
Network Code					
	Main			Return Response	
Return Details			Original Transaction Details		
Return Type	Administrative		Original Transaction Entry Type		
Return Reason Code			SEC Code		
Return Reason	P		Transfer Amount		
Additional Information			Transfer Currency		
Return Transaction Code			Receiver Account Number		
Dispatch Status			Activation Date		
Dispatch Reference Number			Instruction Date		
Dispatch Date			Customer No		
Batch Number			Customer Service Model		
Trace Number			Originating DFI		
			Originating DFI Name		
			Batch Number		
			Trace Number		
External System					
Return Status					
Queue Code					
Sanction Check Status	Not Applicable				
Sanction Check Reference					
External Credit approval Status	Not Applicable				
External Credit Approval Reference					
External Account Check Status	Not Applicable				
External Account Check Reference					

Figure 2-108 NACHA Outbound Return

2. On NACHA Outbound Return screen, specify the fields.

Table 2-45 NACHA Outbound Return - Field Description

Field	Description			
Return Reference Number	Specify the Transaction Reference Number generated for the outbound return transaction.			
Transaction Branch	This field gets defaulted on Host Code selected.			
Return Date	This field displays the Date when return was initiated.			
Host Code	System defaults with Host Code to which the Logged in Branch is associated.			
Original Transaction Reference	This field gets defaulted as "Credit" to indicate that the transaction is NACHA Credit transfer.			
Network Code	Specify the appropriate NACHA Network Code from the list.			

- Main Tab
- Return Response Tab
- View Queue Action Log
- Accounting Details
- NACHA Outbound Return Summary

2.5.1.1 Main Tab

1. Click on Main tab.



Return Details		Original Transaction Details	
Return Type	Administrative	Original Transaction Entry Type	
Return Reason Code		SEC Code	
Return Reason		Transfer Amount	
Additional Information		Transfer Currency	
Return Transaction Code		Receiver Account Number	
Dispatch Status		Activation Date	
Dispatch Reference Number		Instruction Date	
Dispatch Date		Customer No	
Batch Number		Customer Service Model	
Trace Number		Originating DFI	
		Originating DFI Name	
		Batch Number	
		Trace Number	
xternal System			
Return Status			
Queue Code			
Sanction Check Status	Not Applicable		
Sanction Check Reference			
External Credit approval Status	Not Applicable		
External Credit Approval Reference			
External Account Check Status	Not Applicable		
External Account Check Reference			

Figure 2-109 NACHA Outbound Return - Main Tab

2. On Main Tab, specify the fields.

Table 2-46 NACHA Outbound Return_Main Tab - Field Description

Field	Description
Return Details	
Return Type	This field displays the Return Type of the transaction.
Return Reason Code	Specify the Return Reason Code from EAC / Repair Queue or the auto return mapped.
Return Reason	The description of the reason code gets defaulted from the static data of NACHA Return Codes.
Additional Information	Specify any additional information.
Return Transaction Code	This field displays the Transaction Code mentioned in the Outbound Return Entry Detail Record.
Dispatch Status	This field displays Dispatch Status on dispatching the outbound return.
Dispatch Reference Number	This field displays Dispatch Reference Number on dispatching the outbound return.
Dispatch Date	This field displays Dispatch Date on dispatching the outbound return.
Batch Number	This field displays Batch Number on dispatching the outbound return.
Trace Number	This field displays Trace Number on dispatching the outbound return.
Original Transaction Details	

Field	Description
Original Transaction Entry Type	Following fields are defaulted from the original underlying outbound credit transaction: SEC Code Transfer Amount Transfer Currency Receiver Account Number Activation Date Instruction Date Customer No Customer Service Model Originating DFI Originating DFI Name Batch Number Trace Number
External System	
Return Status	The current status of Out Return Transaction is displayed.
Queue Code	This field displays the Exception Queue, where the Return Transaction is currently held.
Sanction Check Status	This field displays the SC Check Status, when Return Transaction undergoes SC.
Sanction Check Reference	This field displays the SC Check References, when Return Transaction undergoes SC.
External Credit approval Status	Manual Return of Inbound Credit, initiated post liquidation, undergoes ECA.
External Credit Approval Reference	Manual Return of Inbound Credit, initiated post liquidation, undergoes ECA.
External Account Check Status	Manual Return of Inbound Debit, initiated post liquidation, undergoes EAC.
External Account Check Reference	Manual Return of Inbound Debit, initiated post liquidation, undergoes EAC.

Table 2-46 (Cont.) NACHA Outbound Return_Main Tab - Field Description

2.5.1.2 Return Response Tab

1. Click the **Return Response** Tab.

Figure 2-110 NACHA Outbound Return - Return Response Tab

	Main	Return Response
Return Response File Reference Number Batch Number Trace Number		
View Queue Action Accounting Entries	SAME 2010 SAME S	Audit Exit

2. On Return Response tab, specify the following fields:



Field	Description
Return Response	This field displays the Return Response as Re-Initiated or Dishonored.
File Reference Number	This field displays the File Reference Number from the Batch & Entry Detail record of the response, as received in the inbound file.
Batch Number	This field displays the Batch Number from the Batch & Entry Detail record of the response, as received in the inbound file.
Trace Number	This field displays the Trace Number from the Batch & Entry Detail record of the response, as received in the inbound file.

Table 2-47 NACHA Outbound Return_Return Response Tab - Field Description

2.5.1.3 View Queue Action Log

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

Figure 2-111 View Queue Action Log

ew Queue Action Log			
Enter Query			
Transaction Reference Number	٨	letwork Code	
			+ - 8
□ Transaction Reference Number ≎ Action ≎ Remarks ≎ Queue Code ≎	Authorization Status 🛛 🌣	Maker ID 🗘 Maker Date Stamp	Checker ID Checker Date Stamp
No data to display.			
• Page 1 (0 of 0 items) < ∢ 1 ▶ >			
View Request Message		View Response Message	
		aler sulliverse and	
			(2)パーン ミール) (ハリアショニー

- 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

2.5.1.4 Accounting Details

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

cou	nting Entri	es										::
Ente	r Query											
	Transaction Refer	ence Number										
Acco	unting Entrie	s										+-83
	Event Code 🗘	Transaction Date 🗘	Value Date 🗘	Account \$	Account Branch 🗘	TRN Code 🗘	Dr/Cr ≎	Amount Tag 🗘	Account Currency 🗘	Transaction Amount 🗘	Netting 0	Offset Account
No di	ata to display.											
		AN SERVICE										
	ting Details											Ex

- 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

2.5.1.5 NACHA Outbound Return Summary

On Homepage, specify PNSORTNV in the text box, and click next arrow.
 NACHA Outbound Return Summary screen is displayed.

CHA Outbound	Return S	Summary
1	CHA Outbound	CHA Outbound Return S

ACHA Outbound Return	Summary							1977
Search 🔄 Advanced Search 🚦	💭 Reset 📋 Clear All						Records per pa	ge 15 🔻
Original Transaction Reference Return Date	MM/DD/YYYY	Q	Return Reference Number Return Reason Code		Q Q	Customer No Originating DFI		0
Search Results							Lock Columns	0 •
Original Transaction Reference	Return Reference Number	Customer No 0	Return Date 🗘	Return Reason 0	Return Reason	Code	n Code 🌣 Return Ty	pe ≎ Queue
Page 1 0/1 K 4 1 +)								

- 2. Search using one or more of the following parameters:
 - Original Transaction Reference
 - Return Reference Number
 - Customer No
 - Return Date
 - Return Reason Code
 - Originating DFI
- 3. Once you specified the parameters, click the **Search** button.

System displays the records that match the search criteria.



2.5.2 NACHA Inbound Return

You can view the inbound return transaction using this screen.

On Homepage, specify PNDIRTNV in the text box, and click next arrow.
 NACHA Inbound Return screen is displayed.

Enter Query					
Return Reference Number		Transaction Branch			
Return Date		Host Code			
Original Transaction Reference		Network Code			
	Return	<u>exective</u>		Return Response	
Return Type	Administrative		Original Transaction Details		
Return Reason Code			Original Transaction Entry Type		
Return Reason			SEC Code		
Additional Information			Instruction Date		
Return Transaction Code			Activation Date		
ncoming File Details			Transfer Amount		
File Reference Number			Transfer Currency		
Batch Number			Receiver Account Number		
Trace Number			Customer No		
			Customer Service Model		
			Originator Company Identification		
			Originator Company Name		
			Originating DFI		
			Originating DFI Name		
			Batch Number		
			Trace Number		
xternal System Status					
Return Status					
Queue Code	Nacha Return Queue				
Sanction Check Status	Not Applicable				
Sanction Check Reference					
External Credit Approval Status	Not Applicable				
External Credit Approval Reference					
External Account Check Status	Not Applicable				

2. On NACHA Inbound Return screen, specify the fields.

Table 2-48 NACHA Inbound Return - Field Description

Field	Description
Return Reference Number	Specify the Transaction Reference Number generated for the inbound return transaction.
Transaction Branch	This field gets defaulted on Host Code selected.
Return Date	This field displays the Date when return was initiated.
Host Code	System defaults with Host Code to which the logged in Branch is associated.
Original Transaction Reference	This field gets defaulted as "Debit" to indicate that the transaction is NACHA Debit transfer.
Network Code	Specify the NACHA Network Code from the list of values.

- Return Tab
- Return Response Tab
- View Queue Action Log
- Accounting Details



NACHA Inbound Return Summary

2.5.2.1 Return Tab

1. Click on **Return** tab.

Return Type	Administrative	Original Transaction Details	
Return Reason Code	Administrative	Original Transaction Entry Type	
Return Reason	P	SEC Code	
Additional Information	F	Instruction Date	
Return Transaction Code		Activation Date	
oming File Details		Transfer Amount	
File Reference Number		Transfer Currency	
Batch Number		Receiver Account Number	
Trace Number		Customer No	
Trace Number		Customer No	
		Originator Company Identification	
		Originator Company Name	
		Originating DFI	
		Originating DFI Name	
		Batch Number	
		Trace Number	
ternal System Status			
Return Status			
Queue Code	Nacha Return Queue		
Sanction Check Status	Not Applicable		
Sanction Check Reference			
External Credit Approval Status	Not Applicable		
External Credit Approval Reference			
External Account Check Status	Not Applicable		
External Account Check Reference			

Figure 2-115 NACHA Inbound Return - Return Tab

2. On **Return** Tab, specify the fields.



Field	Description
Return Details	
Return Type	This field displays the Return Type of the transaction.
Return Reason Code	Specify the Return Reason Code mentioned in the inbound return Addenda Record.
Return Reason	The description of the reason code gets defaulted from the static data of NACHA Return Codes.
Additional Information	This field displays the Addenda Information mentioned in the inbound return Addenda Record.
Return Transaction Code	This field displays the Transaction Code mentioned in the Inbound Return Entry Detail Record.
Incoming File Details	
File Reference Number	This field displays File Reference Number as received in the Inbound Return Transaction.
Batch Number	This field displays Batch Number on dispatching the Inbound Return Transaction.
Trace Number	This field displays Trace Number on dispatching the Inbound Return Transaction.

Field	Description
Original Transaction Details	Following fields are defaulted from the original underlying outbound credit transaction: Original Transaction Entry Type SEC Code Transfer Amount Transfer Currency Receiver Account Number Activation Date Instruction Date Customer No Customer Service Model Originator Company Identification Originator Company Name Originating DFI Originating DFI Name Batch Number Trace Number
External System	
Return Status	The current status of Out Return Transaction is displayed.
Queue Code	This field displays the Exception Queue, where the Return Transaction is currently held.
Sanction Check Status	This field displays the SC Check Status, when Return Transaction undergoes SC.
Sanction Check Reference	This field displays the SC Check References, when Return Transaction undergoes SC.
External Credit Approval Status	This field is selected as Applicable when the Inbound Dr Return is accepted & undergoes EAC or vice versa.
External Credit Approval Reference	This field displays the External Credit Approval Reference.
External Account Check Status	This field is selected as Applicable when the Inbound Cr Return is accepted & undergoes EAC or vice versa.
External Account Check Reference	This field displays the External Account Check Reference.

Table 2-49 (Cont.) NACHA Outbound Return_Return Tab - Field Description

2.5.2.2 Return Response Tab

1. Click the **Return Response** Tab.

Return Action Response Reason Code Response Reason		
Persence Person		
Response Reason		
n Details		
Dispatch Status		
Reference Number		
Dispatch Date		
Batch Number		
Trace Number		

Figure 2-116 NACHA Inbound Return - Return Response Tab



- 2. Return Response Tab displays the response received from ODFI, on the out return sent.
- 3. On **Return Response** tab, specify the following fields:

Field	Description
Return Action	 This field displays the Return Action from the following values: Accepted Re-Initiated Dishonored
Response Reason Code	This field displays the Response Reason Code.
Return Response	This field displays the Return Response as Re-Initiated or Dishonored.
Dispatch Details	
Dispatch Status	This field displays Dispatch Status, when the inbound return is Re-initiated or Dishonored and dispatched.
Reference Number	This field displays Dispatch Reference Number, when the inbound return is Re-initiated or Dishonored and dispatched.
Dispatch Date	This field displays Dispatch Date, when the inbound return is Re-initiated or Dishonored and dispatched.
Batch Number	This field displays Batch Number, when the inbound return is Re-initiated or Dishonored and dispatched.
Trace Number	This field displays Trace Number, when the inbound return is Re-initiated or Dishonored and dispatched.

 Table 2-50
 NACHA Inbound Return_Return Response Tab - Field Description

2.5.2.3 View Queue Action Log

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

Figure 2-117 View Queue Action Log

iew Queue Action Log					
Enter Query					
Transaction Reference Number	Ne	etwork Code			
					+ - 8
□ Transaction Reference Number Action Action Remarks Queue Code	Authorization Status \$	Maker ID 🗘	Maker Date Stamp 🗘	Checker ID 🗘	Checker Date Stamp
No data to display.					
Page 1 (0 of 0 items) < ∢ 1 → >					
View Request Message			ponse Message		

- 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

2.5.2.4 Accounting Details

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

D Enter	Transaction Refer	ance Number										
	unting Entries											+-
	Event Code 🗘	Transaction Date 0	Value Date 🗢	Account 0	Account Branch 🗘	TRN Code 🗘	Dr/Cr ≎	Amount Tag ≎	Account Currency ©	Transaction Amount	Netting 0	Offset Accou
	ata to display.											
-		ims) < ∢ 1 →	ж									
-		ms) < 4 1 →	К									
No da		ms) K (1)	K									

Figure 2-118 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

2.5.2.5 NACHA Inbound Return Summary

On Homepage, specify PNSIRTNV in the text box, and click next arrow.
 NACHA Inbound Return Summary screen is displayed.



Search	th 🖪 Advanced Search	n Summai							Records per p	r Hage 15
	h (Case Sensitive)	, , , , , , , , , , , , , , , , , , , 	E' con a							В
	Network C	Code		Q Original Transa	ction Reference		Q	Return Reference Number		(
Searc	h Results								Lock Columns	0 •
	Authorization Status 🗘	Host Code 🗘	Network Code 🗘	Original Transaction Reference 🗘	Queue Code 🗘	Return Date 🗘	Return Reason Code 🗘	Return Reference Number	Return Status 🗘	Return Transact
No dat	ta to display.									
•										
_	ta to display. 1_Of1_K ▲1.▶	Я								
•		ж			575 A.U					
-		Ж								
-		к								
4		к								
-		к								
4		К								
4		Х								
+		х								

Figure 2-119 NACHA Inbound Return Summary

- 2. Search using one or more of the following parameters:
 - Network Code
 - Original Transaction Reference
 - Return Reference Number
- 3. Once you specified the parameters, click the **Search** button.

System displays the records that match the search criteria.

2.5.3 NACHA Inbound Return Queue

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

NACHA Inbound Return Queue screen is displayed.

NACHA Inbound Retu	Irn Que	eue						858 G			SOLUM	1
Search R Advanced Sea	rch 🖏	Reset 🖺 Clear All									Records per p	page 15 •
 Search (Case Sensitive 	6573											
Return Reference Numbe	< [Q	Transaction Reference Num	ber		Q		Return Type			•
Current Statu			•	Match Sta	tus		•	Aut	norization Status			•
Originator Company le	i [Q	Custor	ner		Q	Custom	er Service Model			Q
Standard Entry Class Cod				Entry Tr	/pe		•		Network Code			Q
Queue Reference Numbe			Q	Receiving	DFI		Q		Return Date	MM/DD	/YYYY	
Source Reference Numbe			Q	Transfer Amo	unt		Q	Ţ	ransfer Currency			Q
Transaction Action			Q	Network Type Co	ode		Q					
Search Results											Lock Columns	0 •
Return Reference Number	r ≎ Tra	ansaction Reference Numb	er 🌣 Return	n Type 🗘 Reversal-Return	Current Status	Match Status 0	Authoriza	ation Status 🗘	Originator Comp	any Id 🗘	Customer 0	Customer Service
No data to display.												
Page 1 Of1 K (1)	ж											
cept Reinitiate Dishond	red Au	uthorize Delete	/iew Transaction	n View Queue Action								

Figure 2-120 NACHA Inbound Return Queue

- 2. Search using one or more of the following parameters:
 - Return Reference Number
 - Transaction Reference Number
 - Current Status



- Match Status
- Authorization Status
- Activation Date
- Originator Company Id
- Customer
- Customer Service Model
- Standard Entry Class Code
- Entry Type
- Network Code
- Queue Reference Number
- Receiving DFI
- Source Reference Number
- Transfer Amount
- Transfer Currency
- Transaction Action
- Transaction Branch
- Network Type 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. You can perform following actions:
- Accept
- Reinitiate
- Dishonor
- Authorize
- Delete
- View Transaction
- View Queue Action Log

2.5.3.1 Accept

• Click the Accept button, Accept Details sub screen is displayed.

2.5.3.2 Reinitiate

 Click the Reinitiate button, NACHA Outbound Payment Transaction Input (PNDOTONL) sub screen is displayed.

For more information, refer Outbound US NACHA Credit Transfer Input.



2.5.3.3 Dishonor

 Click the **Dishonor** button, **Cancel Details** sub screen is displayed to capture NACHA Reason code & Addenda info.

2.5.3.4 Authorize

 Click the Authorize button, NACHA Outbound Payment Transaction Input (PNDOTONL) sub screen is displayed.

For more information, refer Outbound US NACHA Credit Transfer Input.

2.5.3.5 Delete

• Click the **Delete** button, **Accept Details** sub screen is displayed.

2.5.3.6 View Transaction

 Click the View Transaction button, NACHA Inbound Return (PNDIRTNV) sub screen is displayed for the selected transaction.

For more information, refer NACHA Inbound Return.

2.5.3.7 View Queue Action Log

- 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.

/iew Queue Action Log					2. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.
Enter Query					
Transaction Reference Number	Ne	twork Code			
					+-8=
□ Transaction Reference Number Action Remarks Queue Code	Authorization Status 🛛 🌣	Maker ID 🗘	Maker Date Stamp 🗘	Checker ID 🗘	Checker Date Stamp
No data to display.					
Page 1 (0 of 0 items) < ∢ 1 → >					
7 <i>444 (2</i> 747) Milliu Liko Katilina Milaka a 253 (Alatilan Milaka a 254)					
View Request Message		View Resp	onse Message		

Figure 2-121 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

2.5.4 US NACHA Outbound Reversal

You can initiate a Reversal Request for both credit & debit entries using this screen.

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

US NACHA Outbound Reversal screen is displayed.



Reverse Reference Number		Transaction Branch		
Reversal Date Original Outbound Transaction	Q	Host Code Network Code		
Reference				
eversal Details			Original Transaction Details	
Reversal Type	Administrative		Original Transaction Entry Type	
Reversal Reson Code *	Q		SEC Code	
Reversal Reason			Transaction Status	
Additional Information			Instruction Date	
			Activation Date	
			Transfer Amount	
			Transfer Currency	
			Receiver Account Number	
			Customer No	
			Customer Service Model	
			Batch Number	
			Trace Number	

Figure 2-122 US NACHA Outbound Reversal

2. On US NACHA Outbound Reversal screen, specify the fields.

Field	Description
Reverse Reference Number	System defaults the Reverse Reference Number.
Transaction Branch	This field gets defaulted on Host Code selected.
Reversal Date	This field displays the Date to current date.
Host Code	System defaults with Host Code to which the logged in Branch is associated.
Original Transaction Reference	Specify the Original Outbound Transaction Reference from the list of values. The list of values lists all outbound Credit entries and for which no R action is received / taken. Select the Credit entry to be reversed.
Network Code	Specify the NACHA Network Code from the list of values.
Reversal Details	
Reversal Type	This field displays the Reversal Type of the transaction.
Reversal Reason Code	Specify the Return Reason Code from the list of values. The list of values lists the Reason Codes maintained in Reject Code maintenance (PMDRJMNT) for the NACHA network.
Reversal Reason	This field displays the description of the selected reason code.
Additional Information	You can specify the remarks for the reversal action.
Reversal Transaction Code	This field displays the Transaction Code mentioned in the Inbound Return Entry Detail Record.

Table 2-51 US NACHA Outbound Reversal - Field Description

Field	Description					
Original Transaction Details	 Following fields are defaulted from the original underlying outbound credit transaction: Original Transaction Entry Type SEC Code Activation Date Instruction Date Transfer Amount Transfer Currency Receiver Account Number Customer No Customer Service Model Batch Number Trace Number 					

Table 2-51 (Cont.) US NACHA Outbound Reversal - Field Description

NACHA Outbound Reversal Summary

2.5.4.1 NACHA Outbound Reversal Summary

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

NACHA Outbound Reversal Summary screen is displayed.

- 2. You can search using one or more of the following parameters:
 - Instruction Date
 - Original Outbound Transaction Reference
 - Reversal Date
 - SEC Code
 - Original Transaction Entry Type
 - Transaction Status
 - Reverse Reference Number
- Once you specified the parameters, click the Search button.
 System displays the records that match the search criteria.

2.5.5 NACHA Outbound Reversal View

You can view the Outbound Reversal Requests raised using this screen.

On Homepage, specify PNDOREVV in the text box, and click next arrow.
 NACHA Outbound Reversal View screen is displayed.



nter Query					
Reversal Reference *		Transaction Branch			
Reverse Date		Host Code			
Original Outbound Transaction *		Network Code			
Reference					
	Reversal			Reversal Response	
Reversal Type	Administrative		Original Transaction Details		
Reversal Reason Code			Original Transaction Entry Type	ACH Credit	
Reversal Reason	P		SEC Code		
Additional Information			Transaction Status	In Progress	
			Instruction Date		
			Activation Date		
			Transfer Amount		
			Transfer Currency		
			Receiver Account Number		
			Customer No		
			Customer Service Model		
			Batch Number		
			Trace Number		
Reversal Status			Dispatch Details		
Queue Code			Dispatch Status	Not Applicable	
Sanctions Check Status	Not Applicable		Dispatch Reference Number		
Sanction Check Reference			Dispatch Date		
ECA Status	Not Applicable		Batch Number		
External Credit approval Ref			Trace Number		
External Account Check Status	Not Applicable				
External Account Check Reference					

Figure 2-123 NACHA Outbound Reversal View

2. On NACHA Outbound Reversal View screen, specify the fields.

Table 2-52 NACHA Outbound Reversal View - Field Description

Field	Description
Reversal Reference	Specify the Transaction Reference Number generated for the outbound reversal transaction.
Transaction Branch	This field gets defaulted on Host Code selected.
Reversal Date	This field displays the Date when return was initiated.
Host Code	System defaults with Host Code to which the logged in Branch is associated.
Original Transaction Reference	This field gets defaulted as "Credit" to indicate that the transaction is NACHA Credit transfer.
Network Code	Specify the NACHA Network Code from the list of values.

- Reversal Tab
- Reversal Response Tab
- View Queue Action Log
- Accounting Details
- NACHA Outbound Reversal View Summary

2.5.5.1 Reversal Tab

1. Click on Reversal tab.



nter Query					
Reversal Reference *		Transaction Branch			
Reverse Date		Host Code			
Original Outbound Transaction * Reference		Network Code			
	Reversal			Reversal Response	
Reversal Type	Administrative		Original Transaction Details		
Reversal Reason Code			Original Transaction Entry Type	ACH Credit	
Reversal Reason	P		SEC Code		
Additional Information			Transaction Status	In Progress	
			Instruction Date		
			Activation Date		
			Transfer Amount		
			Transfer Currency		
			Receiver Account Number		
			Customer No		
			Customer Service Model		
			Batch Number		
			Trace Number		
Reversal Status			Dispatch Details		
Queue Code			Dispatch Status	Not Applicable	
Sanctions Check Status	Not Applicable		Dispatch Reference Number		
Sanction Check Reference			Dispatch Date		
ECA Status	Not Applicable		Batch Number		
External Credit approval Ref			Trace Number		
External Account Check Status	Not Applicable				

Figure 2-124 NACHA Outbound Reversal View - Reversal Tab

2. On **Reversal** Tab, specify the fields.

Table 2-53	NACHA Outbound Reversal View_Reversal Tab - Field Description
-------------------	---

Field	Description			
Reversal Details				
Reversal Type	This field displays the Reversal Type of the transaction.			
Reversal Reason Code	Specify the Reversal Reason Code.			
Reversal Reason	The description of the reason code gets defaulted from the static data of NACHA Reversal Codes.			
Additional Information	This field displays the Additional Information.			
Return Transaction Code	This field displays the Transaction Code.			
Original Transaction Details	 Following fields are defaulted from the original underlying outbound credit transaction: Original Transaction Entry Type SEC Code Activation Date Instruction Date Instruction Date Transfer Amount Transfer Currency Receiver Account Number Customer No Customer Service Model Batch Number Trace Number 			
External System Status				
Reversal Status	The current status of Out Reversal Transaction is displayed.			
Queue Code	This field displays the Exception Queue, where the Reversal Transaction is currently held.			
Sanction Check Status	This field displays the SC Check Status, when Reversal Transaction undergoes SC.			

Field	Description
Sanction Check Reference	This field displays the SC Check References, when Reversal Transaction undergoes SC.
External Credit Approval Status	This field is selected as Applicable when the Outbound Dr Reversal is accepted & undergoes EAC or vice versa.
External Credit Approval Reference	This field displays the External Credit Approval Reference.
External Account Check Status	This field is selected as Applicable when the Outbound Cr Reversal is accepted & undergoes EAC or vice versa.
External Account Check Reference	This field displays the External Account Check Reference.
Dispatch Details	You can view following Dispatch field details, once the Out Reversal Transaction is dispatched: Dispatch Status Dispatch Reference Number Dispatch Date Batch Number Trace Number

Table 2-53 (Cont.) NACHA Outbound Reversal View_Reversal Tab - FieldDescription

2.5.5.2 Reversal Response Tab

1. Click the **Reversal Response** Tab.



	Reversal	Reversa	l Response
Reversal Response File Reference Number Batch Number Trace Number			
View Queue Action Accounting Entries			Audit Exit

- 2. Reversal Response Tab displays the response received from ODFI, on the out return sent.
- 3. On **Reversal Response** tab, specify the following fields:

Table 2-54NACHA Outbound Reversal View_Reversal Response Tab - FieldDescription

Field	Description
Reversal Response	This field display the Reversal Response.
File Reference Number	This field displays the Response Reason Code.
Batch Number	This field displays Batch Number.
Trace Number	This field displays Trace Number.



2.5.5.3 View Queue Action Log

- 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.



Enter Query					
Transaction Reference Number	Netv	work Code			
					+-
□ Transaction Reference Number Action Remarks Queue Code	Authorization Status	Maker ID	te Stamp 🗘	Checker ID 🗘	Checker Date Stamp
No data to display.					
age 1 (0 of 0 items) < ∢ 1 → >					
222 CONTRACTOR AND AN AND AND AND AND AND AND AND AND					
View Request Message		View Response Messa	Be		

- 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

2.5.5.4 Accounting Details

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

Figure 2-127 Accounting Entries

ccou	inting Entri	es			SSS SUL	111/1627	2014		Santas			:::
D Ent	er Query											
	Transaction Refer	ence Number										
Acce	ounting Entrie	s										+-83
	Event Code 🗘	Transaction Date 🗘	Value Date 🗘	Account \$	Account Branch 🗘	TRN Code 🗘	Dr/Cr ≎	Amount Tag 🗘	Account Currency 🗘	Transaction Amount	Netting \$	Offset Account
No	lata to display.											
Accou	nting Details	<u>2550)8438</u> 2010/01/25		<u>NACCO</u> NACCO				<u>88868</u> 28686		<u>1 (2007): 138-13</u> 1038/38/02/27	<u>22233</u>	Exit

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



- Offset Currency
- Offset Amount
- Offset Netting
- Handoff Status

2.5.5.5 NACHA Outbound Reversal View Summary

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

NACHA Outbound Reversal View Summary screen is displayed.

Figure 2-128 NACHA Outbound Reversal View Summary

Search (Case Sensitive) Reversal Reference Image: Control Data to display. Reversal Reference Original Outbound Transaction Original Outbound Transaction Reversal Reference Original Outbound Transaction Reference Authorization Status Search Results Lock Columns Original Outbound Transaction Reference Authorization Status Original Outbound Transaction Reference Authorization Status <	-
Transaction Status Reference Reference Reference Reversal Status Reversal Status Image: Column and Column	
Reversal Reference © Original Outbound Transaction Reference © Additional Information © Customer No © Customer Service Model © Dispatch Date © Dispatch Reference Number © Dispatch Status © I No data to display. I I I I I I I	Q •
No data to display.	▼ Batch Nur

- 2. You can search using one or more of the following parameters:
 - Reversal Reference
 - Transaction Status
 - Authorization Status
 - Original Outbound Transaction Reference
 - Queue Code
 - File Reference Number
 - Reversal Status
- Once you specified the parameters, click the Search button.
 System displays the records that match the search criteria.

2.5.6 NACHA Inbound Reversal

You can view the inbound reversal requests using this screen.

On Homepage, specify PNDIREVW in the text box, and click next arrow.
 NACHA Inbound Reversal screen is displayed.



F 1. 0				
Enter Query				
Reversal Reference Number		Transaction Branch		
Reversal Date		Host Code		
Original Transaction Reference		Network Code		
Reversal Details			Original Transaction Details	
Reversal Type	Administrative		Original Transaction Entry Type	
Reversal Reason Code			SEC Code	
Reversal Reason			Instruction Date	
Dispatch Details			Activation Date	
Dispatch Status			Transfer Amount	
Dispatch Reference Number			Transfer Currency	
Dispatch Date			Receiver Account Number	
Batch Number			Customer No	
Trace Number			Customer Service Model	
			Originator Company Identification	
			Originator Company Name	
			Originating DFI	
			Originating DFI Name	
			Original Batch Number	
			Original Trace Number	
xternal System Status				
Reversal Status				
Queue Code				
Sanction Check Status				
Sanction Check Reference				
External Credit Approval Status				
External Credit Approval Reference				

Figure 2-129 NACHA Inbound Reversal

2. On NACHA Inbound Reversal screen, specify the fields.

Table 2-55 NACHA Inbound Reversal - Field Description

Field	Description				
Reversal Reference Number	System defaults the Reversal Reference Number.				
Transaction Branch	This field gets defaulted on Host Code selected.				
Reversal Date	This field displays the Date as received in the inbound request.				
Host Code	System defaults with Host Code to which the logged in Branch is associated.				
Original Transaction Reference	This field displays the parent transaction identified based on the Trace Number received in the Addenda of the Inbound Reversal request.				
Network Code	Specify the NACHA Network Code from the list of values.				
Reversal Details					
Reversal Type	 This field displays the Return Type from following values: Administrative Reversal - If received within 2 days of parent transaction value date Extended Reversal - If received after 2 days of parent transaction value date 				
Reversal Reason Code	Specify the Return Reason Code as received in the inbound file in the Addenda record.				
Reversal Reason	This field displays the description of the selected reason code from static data.				

Field	Description			
Original Transaction Details	 Following fields are defaulted from the original underlying outbound credit transaction: Original Transaction Entry Type SEC Code Activation Date Instruction Date Transfer Amount Transfer Currency Receiver Account Number Customer No Customer Service Model Originator Company Identification Originator Company Name Originating DFI Originating DFI Name Batch Number Trace Number 			
Dispatch Details	 Trace Number You can view following Dispatch field details, once the Out Reversal request is dispatched: Dispatch Status Dispatch Reference Number Dispatch Date Batch Number Trace Number 			
External System				
Reversal Status	The current status of Out Reversal Transaction is displayed.			
Queue Code	This field displays the Exception Queue, where the Reversal Transaction is currently held.			
Sanction Check Status	This field displays the SC Check Status.			
Sanction Check Reference	This field displays the SC Check References.			
External Credit Approval Status	This field is selected as Applicable .			
External Credit Approval Reference	This field displays the External Credit Approval Reference.			

Table 2-55 (Cont.) NACHA Inbound Reversal - Field Description

- View Queue Action Log
- Accounting Details
- NACHA Inbound Reversal Summary

2.5.6.1 View Queue Action Log

- 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.

Verw Queue Action Log Inter Query Inter number Inter number Inter number Inter number Inter number </t

Figure 2-130 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



2.5.6.2 Accounting Details

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

Accounting Entries ::× Enter Query Transaction Reference Number Accounting Entries +-83 Account 0 Dr/Cr 🗘 Amount Tag 🗘 Account Currency 🗘 Transaction Amount 🗘 Netting © Offset Account Account Branch TRN Code 0 No data to display. Page 1 (0 of 0 items) |< 4 1 → >| Accounting Details Exit

Figure 2-131 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



2.5.6.3 NACHA Inbound Reversal Summary

On Homepage, specify PNSIREVW in the text box, and click next arrow.
 NACHA Inbound Reversal Summary screen is displayed.

NACHA Inbound Reversal Summary : × 🕞 Search 📑 Advanced Search 😓 Reset 📋 Clear All Records per page 15 Search (Case Sensitive) Q Q Reversal Reference Number rsal Date Q Network Code Reversal Status Original Transaction Entry Type Search Results Lock Columns 0 Reversal Reference Number
 Reversal Date Original Transa Host Code

Network Code

Reversal Type Reversal Reason © No data to display. Page 1 Of1 K (1) >

Figure 2-132 NACHA Inbound Reversal Summary

- 2. Search using one or more of the following parameters:
 - Instruction Date
 - Original Transaction Reference
 - Reversal Reference Number
 - SEC Code
 - Original Transaction Entry Type
 - Reversal Date
 - Reversal Status
- Once you specified the parameters, click the Search button.
 System displays the records that match the search criteria.

2.5.7 NACHA Inbound Reversal Queue

On Homepage, specify PQSNREVQ in the text box, and click next arrow.
 NACHA Inbound Reversal Queue screen is displayed.

ACHA Inbound Rever	sal Queue										
Search R Advanced Search	🕄 Reset	Clear All							Records per page	15 •	
Search (Case Sensitive)											
Reversal Reference Number		C	C Transaction Refere	nce Number	Q		Source Reference Number		Q		
Queue Reference Number		C	Company I	dentification	ation Q		Receiving DFI		Q		
Transaction Action		C	Authoria	ation Status		•	 Standard Entry Cli 			•	
Entry Type		C	2	ustomer No		Q Customer Service		vice Model	Q		
Transaction Branch		C		fer Currency	rent Status		Transfer Share File Reference Number		Q		
Activation Date	MM/DD/YYY		i) 0	rrent Status					Q		
Network Code		C	۸etwor	k Type Code			Q				
Search Results									Lock Columns 0	-	
Reversal Reference Number Transaction Reference Number So		Source Reference Number	C Queue Ref	erence Number 🗘	Company Identification 🗘	Receiving DFI 0	Transaction Action	C Authorization Status	≎ Stan		
No data to display.											
4		_									
Page 1 Of1 K ◀1 ▶	Х										

Figure 2-133 NACHA Inbound Reversal Queue

- 2. Search using one or more of the following parameters:
 - Reversal Reference Number
 - Transaction Reference Number
 - Source Reference Number
 - Queue Reference Number
 - Company Identification
 - Receiving DFI
 - Transaction Action
 - Standard Entry Class Code
 - Entry Type
 - Customer No
 - Customer Service Model
 - Transaction Branch
 - Transfer Currency
 - Transfer Share
 - Activation Date
 - Current Status
- 3. Once you specified the parameters, click the **Search** button.

System displays the records that match the search criteria.

- Double click a record or click the **Details** button after selecting a record to view the detailed screen.
- 5. You can perform following actions:
- Accept
- Dishonor
- Authorize
- Delete



- View Transaction
- View Queue Action Log

2.5.7.1 Accept

•

• Click the Accept button, Accept Details sub screen is displayed.

2.5.7.2 Dishonor

• Click the **Dishonor** button, **Cancel Details** sub screen is displayed to capture NACHA Reason code & Addenda info.

2.5.7.3 Authorize

 Click the Authorize button, NACHA Outbound Payment Transaction Input (PNDOTONL) sub screen is displayed.

For more information, refer Outbound US NACHA Credit Transfer Input.

2.5.7.4 Delete

• Click the **Delete** button, **Accept Details** sub screen is displayed.

2.5.7.5 View Transaction

 Click the View Transaction button, NACHA Inbound Return (PNDIRTNV) sub screen is displayed for the selected transaction.

For more information, refer NACHA Inbound Return.

2.5.7.6 View Queue Action Log

- 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.

Verw Queue Action Log Inter Query Tarrasciton Reference Number Network Code + - E + - E // Network Code + - E Network Code + - E Network Code Network Code + - E Network Code + - E Network Code Network Code Page 1 (O of O Items) I (< 1) >) Page 1 (O of O Items) I (< 1) >) Verw Request Message Verw Request Message

Figure 2-134 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



Glossary

PMDCIACC Company ID - Account Mapping

PMDNACDP NACHA Dispatch Parameters

PMDNCHDR NACHA Directory

PMDNCHUP NACHA Directory Upload

PMSCIACC Company ID - Account Mapping Summary

PMSDNLOG NACHA Dispatch Log Summary

PMSNACDP NACHA Dispatch Parameters Summary

PMSNCHDR NACHA Directory Summary

PNDCMPID NACHA Company ID Preferences



PNDCRPRF

US NACHA Credit Accounting Preference

PNDDMAND

NACHA Debit Authorization Maintenance

PNDDRPRF

US NACHA Debit Accounting Preference

PNDIDIVW

Inbound US NACHA ACH Debit Transaction View

PNDIDONL

Inbound US NACHA Debit Transaction Input

PNDIREVW

NACHA Inbound Reversal

PNDIRTNV

NACHA Inbound Return

PNDITAUT

Inbound NACHA ACH Authorization

PNDITONL

Inbound US NACHA Credit Transfer Input

PNDIVIEW NACHA Inbound Credit Transfer View

PNDNWPRF US NACHA Network Preference

PNDODONL

Outbound US NACHA Debit Transaction Input



PNDODOVW

Outbound US NACHA Debit Transaction View

PNDOREVR

US NACHA Outbound Reversal

PNDOREVV

NACHA Outbound Reversal View

PNDORTNV

NACHA Outbound Return

PNDOTONL

Outbound US NACHA Credit Transfer Input

PNDOVIEW

NACHA Outbound Credit Transfer View

PNSCMPID

NACHA Company ID Preferences Summary

PNSCRPRF

US NACHA Credit Accounting Preference Summary

PNSDMAND

NACHA Debit Authorization Maintenance Summary

PNSDRPRF

US NACHA Debit Accounting Preference Summary

PNSIDIVW

Inbound US NACHA Debit Transfer View Summary

PNSIDONL

Inbound US NACHA Debit Transfer Input Summary



PMSINLOG

Inbound NACHA File Summary

PNSINOCB

Inbound NACHA NOC Browser

PNSIREVW

NACHA Inbound Reversal Summary

PNSIRTNV

NACHA Inbound Return Summary

PNSITONL

Inbound US NACHA Credit Transfer Input Summary

PNSIVIEW

NACHA Inbound View Summary

PNSNWPRF

US NACHA Network Preference Summary

PNSODONL

Outbound US NACHA Debit Transfer Input Summary

PNSODOVW

Outbound US NACHA Debit View Summary

PNSOREVR

NACHA Outbound Reversal Summary

PNSOREVV

NACHA Outbound Reversal View Summary

PNSORTNV

NACHA Outbound Return Summary



PNSOTONL

Outbound US NACHA Credit Transfer Input Summary

PNSOVIEW

NACHA Outbound View Summary

PNSRNOGN

Inbound NACHA NOC Refusal Summary

PQSNREVQ

NACHA Inbound Reversal Queue

PQSNRTNQ

NACHA Inbound Return Queue