Oman National ATM/POS Switch Network

OmanNet Operating Rules

Business Book 2 - Settlement & Reconciliation Rules

Table of Contents

Table of Figures

Table of Tables

Change Control

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1 Domestic Transactions Clearing & Settlement

1.1 Introduction

In this section we first describe the common terms used for settlement and reconciliation.

- **Settlement** : the transfer of funds to compensate each bank for the funds it disbursed or collected as the result of transactions through OmanNet.

- **Reconciliation**: the process for the acquirer and issuer to balance their terminals total amounts and transactions total amounts and to compare these amounts with the amounts sent by the OmanNet. The Central Bank of Oman is the settlement bank for all OmanNet Member banks, covering the domestic transactions which have been processed through the switch.

- **Cutovers:** OmanNet cutover message that is sent to the Member Banks, is an indication that the current business day is being closed and that all subsequent transactions will be included in the following business day's settlement process.

- **Settlement Empowerment:** Each member bank shall direct the settlement amount to their CBO controlled settlement accounts according to the settlement response provided by the CBO managed national clearing and settlement section. The opening of the central Settlement account is done as part of the OmanNet membership. Each OmanNet Member Bank has the responsibility to follow and review the available balance of his central settlement account in CBO (For daily balance) and to ensure that sufficient funds are available on the account.

- **Settlement reporting:** For each settlement period, the OmanNet provides to each member bank a clearing statement report about the net position of each member bank to CBO.

- **Administrative settlement**: the administrative settlement is the administrative process in which the amount, reflecting the net position of the bank's clearing account at CBO, is determined. Only approved transactions and reversals have a financial impact on administrative settlement. Each member bank settles directly to the CBO controlled central settlement account. The resulting transfer of funds compensates the banks for the funds disbursed as a result of transactions processed through Oman National Switch. This step also requires the card issuer bank to compensate OmanNet for the net amount of its cardholder's transactions.

The RTGS department will use the daily reports, produced by the switch application, in order to settle (debit/credit) the net of all daily transactions for the OmanNet member banks (acquirers/issuers).

1.2 Cutover Process

1.2.1 Overview

This subsection details the cutover processes of ATM and POS terminals. It discusses the implications of POS, ATM and Member Bank cutover timing and the relationship with OmanNet scheme cutover times. It emphasizes the need for banks to develop internal procedures that permit resolution of differences in transaction totals between terminals and the bank.

Cutover is the process of ending one business day and beginning another (as well as starting a new transaction log) and initiates the settlement process. The business days and processing days provide a basis for timely settlement and reconciliation of ATM and POS transactions processed by OmanNet.

1.2.2 OmanNet Cutover

The purpose of OmanNet *scheme cutover* is to create an official 'end of business day', to enable the daily OmanNet scheme settlement between OmanNet Member Banks to take place. Scheme settlement involves all domestic cards Issuers settling with OmanNet scheme Acquirers for the successful transactions carried out by their cards.

The process of OmanNet is where the scheme, at a predetermined time, notifies the banks that OmanNet is resetting its transaction log (*TLF* = ATM Transactions Log File, and *PTLF* = POS Transactions Log File) to a new business day.

OmanNet processing day is made up of a complete ATM business day and a complete POS business day. Cutting-over from one business day to the next consists of employing new OmanNet ATM and POS transaction logs for the next business day, ending the logging of transactions to the current transaction logs and enforcing the logging of transactions to the next transaction logs.

OmanNet cutover occurs when the switch sends a cutover message to all the banks. This cutover message contains the new processing date to which the switch will begin posting transactions. All new transaction requests sent through OmanNet to the Issuer Banks will contain the new processing date in the message interface, and all transaction responses sent through OmanNet to the ATM/POS Acquirer will contain the new processing date in the Settlement Date in the message interface.

If communications with the bank are down, the switch will place the cutover message in a store-and-forward (*SAF*) file as stand in process, to be ready for transmission to the bank as soon as communication with the bank is re-established.

OmanNet cutover process will start at **23:30** exactly.

1.2.3 Member Banks Cutover

OmanNet will send a Network Management Message, to indicate it has cutover to the next processing day. Therefore, this will require Member Banks to cutover to their "next" business day before OmanNet starts its own cutover process. Given that the cutover process will start at 23:30 exactly. OmanNet will automatically cutover all Member Banks at the cutover time. Once OmanNet has cutover to a new business day, any new transaction received from a Member Bank, which contains the previous business day's date, will be rejected. All settlement is performed centrally with OmanNet and is managed by the OmanNet settlement system. At a pre-determined time after OmanNet has Cutover its business day. The settlement system will prepare reports to the member banks including settlement information for the business day *(please refer to Business settlement report section for reports layout & description)*. Reconciliation/posting files will also be prepared for member banks to compare with the processing completed each business day *(please refer to posting – reconciliation file format guide)*. Any discrepancies between the OmanNet settlement position and the member bank positions will be handled offline.

The purpose of the Member Bank cutover is to enable the bank to create a new business day and 'end of business day' to enable the daily OmanNet scheme settlement and reconciliation between the scheme and the Member Bank. The settlement will reflect the value of all successful not on-us domestic cards transactions performed by them during that business day.

All transactions submitted to the OmanNet after the Member Bank's last cutover of the day are included in the following day's settlement process.

1.2.4 ATM's Cutover

The acquirer bank is responsible to initiate ATM cutover to a new processing date and this cutover should occur daily including weekends and holidays. If a member bank is unable to balance and cutover an ATM prior to the member bank cutover process, then the member bank must develop internal procedures which enable to reconcile the differences in transaction totals between ATM cutover and Member bank cutover.

1.2.5 POS's Cutover

Each Retailer should follow to balance and cutover its POS device(s) with the interface at the corresponding acquirer bank. Terminal maintenance, balancing and accounting are the responsibility of the Retailer and the Acquirer bank that operate the POS device.

The acquirer bank is responsible to initiate POS cutover daily, including weekends and holidays.

1.2.6 Business Day

The business day is not updated to the calendar date until the cutover is completed.

Each day the approved transactions will be accumulated and analyzed throughout the day, after cutover the settlement system will generate the settlement reports for the respective day.

If the next day is a holiday or a weekend the transactions for each day will be accumulated normally throughout the day and after the cutover the settlement system will start generating the settlement reports normally i.e. holidays and weekend will be treated as normal business day in terms of clearing and reports generation however the actual settlement or fund transfer will take place on the first processing day.

Each bank will receive one set of settlement report for each business day.

Each member bank may define its own bank business day time frames to suit their internal accounting processes, however the OmanNet activity is reconciled and settled based on the respective OmanNet business Day.

1.3 Clearing & Settlement Process

1.3.1 Overview

OmanNet transactions are single message online transactions (SMS). Upon transaction initiation, an authorization request message (1200) will be sent from the acquiring bank to the card issuing bank on which the issuing bank will reply back with a response message (1210). At this phase even if the transactions is approved by the issuing bank there is still no movement of funds between the two banks.

On the next day the fund movement process will take place with net position for both banks; in addition the issuing and the acquiring banks will receive the posting files which includes the breakdown for the figure of the net position amount that was posted to their accounts at CBO end (this file can be used but banks to post the transactions to their customers accounts) plus a set of settlement report including the breakdown in terms of principal amounts, fees, totals,…etc

1.3.2 Clearing & Settlement process flow:

After the cutover phase is finalized the OmanNet will start initiating the settlement process which will be basically dependent on the administrative settlement concept previously mentioned in this document.

The Clearing and Settlement process will follow the below sequence:

1. The clearing and settlement system will pull data from the front-end system; it will perform a real-time analysis of each incoming transaction to determine its disposition:

   I. If the transaction is to be settled, then, based on the settlement business rules, it is placed into a settlement distribution that accumulates throughout the business day until end-of-day processing occurs.

   II. If the transaction is to have one or more fees generated for it, then, based on the settlement system fee business rules, fees are created and are written to the Fee Repository. If these fees are to be settled, then they are also placed

into the settlement distribution that accumulates throughout the business day until end-of-day processing occurs.

2. At the end of each business day, the settlement process will select transactions for each institution and create a file and a report for each institution, where each institution settles with the Oman National Switch:

    I. The report will include summary settlement data and detailed reconciliation data.

    II. The file is a duplicate of the detailed reconciliation data and can be used by the institutions in their automated reconciliation processes

3. For member bank clearing, an RTGS file that contains a net position between the Oman National Switch and each member bank will be created.

1.3.3   Business settlement report:

OmanNet will provide the member banks with the **"The Business Settlement report"** that reflects the funds that would be debited or credited on each member bank settlement account at the central bank according to the following concept.

The Business Settlement report details all beginning settlement movements occurring during a distribution period for the business where the business is the transaction destination (that is, issuer) or where the business is the transaction originator (that is, acquirer); details all manual submissions and manual fees for the business; and summarizes beginning movements related to fees for the business. The report ends with a summary of all activity for the distribution period.

These reports can be represented in the following seven sections:

-   ***Destination Settlement section:*** this report section details all beginning movements related to activity details for the business when the business is acting as the destination.

```
①SETL PROC BID                          ②CONCOURSE        ③SETTLE DATE ④07/12/2009   ⑤PAGE :  ⑥1
⑦DEST BUSN ID                    ⑧DESTINATION SETTLEMENT        ⑨RUN DATE ⑩07/12/2009
⑪REPORT:⑫XXXX                                              ⑬RUN TIME ⑭16:43

⑮SETTLE PROCESSOR NAME⑯SETTLE PROCESSOR NAME
        ⑰BUSINESS NAME⑱DESTINATION BUSINESS NAME

⑲CARD NUMBER       MSG TYPE FUNC CD MSG RSN   SELECTION AMOUNT                    DEBIT   CREDIT  PROC CODE
   ⑳EXTL DATE/TIME  RTVL REF NBR    STAN      ACTN DSCR
   ㉑LOCL DATE/TIME  ORIGINATOR ID             LOCAL TERM ID      NETWORK TERM ID
   ㉒TERM LOCATION                             TERM CITY          TERM ST TERM CTRY
   ㉓DISPUTE NOTE
------------------ -------- ------- ------------ ------------------------------------- ---------- ---------- ----------
㉔XXXXXXXXXXXX5766 ㉕2220 ㉖100 ㉗1006 ㉘TRANSACTION AND SURCHARGE          ㉙25.00  ㉚0.0㉛PUR FR CK
   ㉜0711 08:08:55 ㉝0002268248 ㉞1335370 ㉟0000-APPRVD/COMP SUCCESSFUL
   ㊱0711 08:08:40 ㊲12345678901          ㊳000000008947       ㊴ATM06601
   ㊵BANK BRANCH
   XXXXXXXXXXXX5766 2210   100   110   TRANSACTION AND SURCHARGE          50.00    0.00  WDL FR CK
   0711 08:08:55 0002268248 1335370 0000-APPRVD/COMP SUCCESSFUL
   0711 08:08:40 12345678901          000000008947       ATM06601
   BANK BRANCH                        ㊶HOUSTON        ㊷TX  ㊸USA
   XXXXXXXXXXXX5766 2210   100   110   TRANSACTION AND SURCHARGE          15.00    0.00  PUR FR CK
   0711 08:08:55 0002268248 1335370 0000-APPRVD/COMP SUCCESSFUL
   0711 08:08:40 12345678901          000000008947       ATM06601
   BANK BRANCH                        HOUSTON          TX
   XXXXXXXXXXXX5766 2210   100   110   TRANSACTION AND SURCHARGE          35.00    0.00  PUR FR CK
   0711 08:08:55 0002268248 1335370 0000-APPRVD/COMP SUCCESSFUL
   0711 08:08:40 12345678901          000000008947       ATM06601
   BANK BRANCH                        HOUSTON          TX
   XXXXXXXXXXXX5766 2422   100   110   TRANSACTION AND SURCHARGE          0.00    30.00  C/B TO CK
   0711 08:08:55 0002268248 1335370 0000-APPRVD/COMP SUCCESSFUL
   0711 08:08:40 12345678901          000000008947       ATM06601
   BANK BRANCH                        HOUSTON          TX
㊹Transaction Information not received.
   XXXXXXXXXXXX9807 4220   400   4006  TRANSACTION AND SURCHARGE          25.00-   0.00  WDL FR CK
   0711 08:08:55 0002268248 1335370 4000-APPRVD/COMP SUCCESSFUL
   0711 08:08:40 12345678901          000000008947       ATM06601
   BANK BRANCH                        HOUSTON          TX
   XXXXXXXXXXXX5766 2210   109   110   TRANSACTION AND SURCHARGE          75.00    0.00  PUR FR CK
   0711 08:08:55 0002268248 1335370 0000-APPRVD/COMP SUCCESSFUL
   0711 08:08:40 12345678901          000000008947       ATM06601
   BANK BRANCH                        HOUSTON          TX
```

Figure 1 Destination Settlement report (part 1)

```
SETL PROC BID                          CONCOURSE         SETTLE DATE : 07/12/2009   PAGE :   2
DEST BUSN ID                    DESTINATION SETTLEMENT         RUN DATE : 07/12/2009
REPORT: XXXXX                                              RUN TIME : 16:43

SETTLE PROCESSOR NAME: SETTLE PROCESSOR NAME
        BUSINESS NAME: DESTINATION BUSINESS NAME

CARD NUMBER       MSG TYPE FUNC CD MSG RSN   SELECTION AMOUNT                    DEBIT   CREDIT  PROC CODE
   EXTL DATE/TIME  RTVL REF NBR    STAN      ACTN DSCR
   LOCL DATE/TIME  ORIGINATOR ID             LOCAL TERM ID      NETWORK TERM ID
   TERM LOCATION                             TERM CITY          TERM ST TERM CTRY
   DISPUTE NOTE
------------------ -------- ------- ------------ ------------------------------------- ---------- ---------- ----------

                                                              ㊺ DEBIT    CREDIT      NET
                                                            =========  =========  =========
                                  ㊻ DESTINATION TOTALS  ㊼ 175.00  ㊽ 30.00  ㊾ 145.00 DR
                                                            =========  =========  =========
```

Figure 2 Destination Settlement report (part 2)

The report fields are illustrated in the below table:

Item	Line Info	Field Name	Description
1	Header line 1	Settlement Processor Business ID	The Concourse-defined business ID (BID) for the settlement processor business. If the report is being produced for the business perspective (that is, no settlement processor is involved), this field is left blank.
2		.	The literal CONCOURSE
3			The literal SETTLE DATE, followed by a colon.
4		Settlement Date	The date on which the movements included on this report were settled.
5			The literal PAGE, followed by a colon.
6		Page Number	The page number for the current page of the report. The page number is incremented by one for each page. Page numbers are reset to 1 when the settlement processor or the business ID changes.
7	Header line 2	Business ID	The Concourse-defined business ID (BID) for the business whose transaction activity is being reported.
8			The literal DESTINATION SETTLEMENT.
9			The literal RUN DATE, followed by a colon.
10		Run Date	The date that the report was created.
11	Header line 3		The literal REPORT, followed by a colon.
12		Report ID	A report identifier that identifies this report as the Business Settlement report.
13			The literal RUN TIME, followed by a colon.
14		Run Time	The time that the report was created
	Header line 4		A blank line
15	Header line 5		The literal SETTLE PROCESSOR NAME, followed by a colon. If the report is being produced for the business perspective (that is, no settlement processor is involved), this line is not included on the report
16		Settlement Processor Name	The business name associated with the settlement processor business ID specified at the top of the report.
17	Header line 6		The literal BUSINESS NAME, followed by a colon.
18		Business Name	The business name associated with the business ID specified at the top of the

Item	Line Info	Field Name	Description
			report.
	Header line 7		A blank line.
19	Header line 8		The first line of column headings for the body of the section. This line includes the following literals as column headings: CARD NUMBER MSG TYPE FUNC CD MSG RSN SELECTION AMOUNT DEBIT CREDIT PROC CODE
20	Header line 9		The second line of column headings for the body of the section. This line includes the following literals as column headings: EXTL DATE/TIME RTVL REF NBR STAN ACTN DSCR
21	Header line 10		The third line of column headings for the body of the section. This line includes the following literals as column headings: LOCL DATE/TIME ORIGINATOR ID LOCAL TERM ID NETWORK TERM ID
22	Header line 11		The fourth line of column headings for the body of the section. This line includes the following literals as column headings: TERM LOCATION TERM CITY TERM ST TERM CTRY
23	Header line 12		The fifth line of column headings for the body of the section. This line includes the following literals as column headings: DISPUTE NOTE
	Header line 13		The sixth line of column headings for the body of the section. This line contains the underline for the column headings.

Item	Line Info	Field Name	Description
24	Detail line 1	Card Number	The card number identifying the card that initiated the transaction. The card number is also known as the primary account number (PAN).
25		Message Type	The message type number identifying the type of message (for example, request, response, reversal, etc.) associated with the transaction activity.
26		Function	Code A code indicating the purpose of the message within the message type.
27		Message Reason Code	A code indicating the reason for the message or the reason for the action taken on the message.
28		Amount Name	The name of the amount submitted to settlement.
29		Debit	The amount to be debited from the cardholder account for this transaction.
30		Credit	The amount to be credited to the cardholder account for this transaction
31		Processing Code	An abbreviation describing the type of transaction. The processing code is a concatenation of the transaction type code, account type 1 code, and account type 2 code. These values are translated to a 10-character description for inclusion on the report (for example, PUR FR CK).
32	Detail line 2	External Date and Time	The date and time of the transaction as assigned by an authorization system or network.
33		Retrieval Reference Number	A reference number assigned by the transaction originator used to assist in locating transaction information.
34		System Trace Audit Number	A number assigned by a transaction originator to assist in identifying a transaction, also known as the STAN. This number remains unchanged for a two-message exchange.
35		Action Code and Description	A code that specifies the action taken in relation to the transaction activity and a text description of the code.
36	Detail line 3	Local Date and Time	The date and time of the transaction as assigned by the terminal.
37		Originator ID	The Concourse-defined business ID (BID) for the originator business.
38		Local Terminal	The terminal identifier of the terminal at

Item	Line Info	Field Name	Description
		Identifier	which the transaction was initiated, as assigned by the card acceptor.
39		Network Terminal Identifier	The terminal identifier of the terminal at which the transaction was initiated, as assigned by a network. This is also known as the pseudo terminal ID.
40	Detail line 4	Terminal Location Address	The street address of the terminal where the transaction took place.
41		Terminal City	The city associated with the terminal at which the transaction was initiated.
42		Terminal State	An abbreviation identifying the state associated with the terminal at which the transaction was initiated.
43		Terminal Country	An abbreviation identifying the country in which the transaction took place.
44		Dispute Note	The first line of the note associated with a dispute, if one exists for this transaction.
	Totals line 1		A blank line.
45	Totals line 2		The column headings for the totals subsection of the section. This line includes the following literals as column headings: DEBIT CREDIT NET
	Totals line 3		This line contains the underline for the column headings for the totals subsection.
46	Totals line 4		The literal DESTINATION TOTALS.
47		Total Debits	The sum of all debit amounts included in body of the section.
48		Total Credits	The sum of all credit amounts included in body of the section.
49		Net Total	The difference between total debit and total credit amounts. A label follows the net amount indicating whether the amount is a debit (DR) or a credit (CR). If the difference is zero, neither is displayed.
	Totals line 5		This line contains the underline for the totals subsection

Table 1 Destination Settlement report feilds description

- ***The Originator Settlement section:**** this report section details all beginning movements related to activity details for the business when the business is acting as the originator.

Figure 3 Originator Settlement report (part 1)

Figure 4 Originator Settlement report (part 2)

The report fields are illustrated in the below table:

Item	Line Info	Field Name	Description
1	Header line 1	Settlement Processor Business ID	The Concourse-defined business ID (BID) for the settlement processor business. If the report is being produced for the business perspective (that is, no settlement processor is involved), this field is left blank.
2			The literal CONCOURSE.
3			The literal SETTLE DATE, followed by a colon.
4			Settlement Date The date on which the movements included on this report were settled.
5			The literal PAGE, followed by a colon.
6		Page Number	The page number for the current page of the report. The page number is incremented by one for each page. Page numbers are reset to 1 when the settlement processor or the business ID changes.
7	Header line 2	Business ID	The Concourse-defined business ID (BID) for the business whose transaction activity is being reported.
8			The literal ORIGINATOR SETTLEMENT.
9			The literal RUN DATE, followed by a colon.
10		Run Date	The date that the report was created.
11	Header line 3		The literal REPORT, followed by a colon.
12		Report ID	A report identifier that identifies this report as the Business Settlement report.
13			The literal RUN TIME, followed by a colon.
14		Run Time	The time that the report was created.
	Header line 4		A blank line.
15	Header line 5		The literal SETTLE PROCESSOR NAME, followed by a colon. If the report is being produced for the business perspective (that is, no settlement processor is involved), this line is not included on the report
16		Settlement Processor Name	The business name associated with the settlement processor business ID specified at the top of the report.
17	Header line 6		The literal BUSINESS NAME, followed by a colon.
18		Business Name	The business name associated with the business ID specified at the top of the

Item	Line Info	Field Name	Description
			report.
	Header line 7		A blank line.
19	Header line 8		The literal NETWORK TERMINAL ID, followed by a colon.
20		Network Terminal Identifier	The terminal identifier of the terminal at which the transaction was initiated, as assigned by a network. This is also known as the pseudo terminal ID. Each network terminal ID has a subsection that incorporates the activity from any local terminal IDs associated with the network terminal ID. The subsection ends with the summed terminal totals for the network terminal ID.
21	Header line 9		The literal LOCAL TERMINAL ID, followed by a colon.
22		Local Terminal Identifier	The terminal identifier of the terminal at which the transaction was initiated, as assigned by card acceptor. Each local terminal ID has a subsection on the report showing all activity initiated at the terminal during the distribution period. The subsection ends with the terminal totals for the local terminal ID.
23	Header line 10		The literal TERMINAL LOCATION, followed by a colon.
24		Terminal Location Address	The street address of the terminal where the transaction took place.
25			The literal CITY, followed by a colon.
26		Terminal City	The city associated with the terminal at which the transaction was initiated.
27			The literal STATE, followed by a colon.
28		Terminal State	An abbreviation identifying the state associated with the terminal at which the transaction was initiated.
29			The literal COUNTRY, followed by a colon.
30		Terminal Country	An abbreviation identifying the country in which the transaction took place.
	Header line 11		A blank line.
31	Header line 12		The first line of column headings for the body of this section. This line includes the following literals as column headings: CARD NUMBER MSG TYPE

Item	Line Info	Field Name	Description
			FUNC CD MSG RSN SELECTION AMOUNT DEBIT CREDIT PROC CODE
32	Header line 13		The second line of column headings for the body of this section. This line includes the following literals as column headings: EXTL DATE/TIME RTVL REF NBR STAN ACTN DSCR
33	Header line 14		The third line of column headings for the body of this section. This line includes the following literals as column headings: LOCL DATE/TIME DESTINATION ID
34	Header line 15		The fourth line of column headings for the body of this section. This line contains the literal DISPUTE NOTE.
	Header line 16		The fifth line of column headings for the body of this section. This line contains the underline for the column headings.
35	Detail line 1	Card Number	The card number identifying the card that initiated the transaction. The card number is also known as the primary account number (PAN).
36		Message Type	The message type number identifying the type of message (for example, request, response, reversal, etc.) associated with the transaction activity
Not shown		Function Code	A code indicating the purpose of the message within the message type.
37		Message Reason Code	A code indicating the reason for the message or the reason for the action taken on the message.
38		Amount Name	The name of the amount submitted to settlement.
39		Debit	The amount to be debited from the cardholder account for this transaction.
40		Credit	The amount to be credited to the cardholder account for this transaction.
41		Processing	An abbreviation describing the type of

Item	Line Info	Field Name	Description
		Code	transaction. The processing code is a concatenation of the transaction type code, account type 1 code, and account type 2 code. These values are translated to a 10-character description for inclusion on the report (for example, PUR FR CK).
42	Detail line 2	External Date and Time	The date and time of the transaction as assigned by an authorization system or network.
43		Retrieval Reference Number	A reference number assigned by the transaction originator used to assist in locating transaction information.
44		System Trace Audit Number	A number assigned by a transaction originator to assist in identifying a transaction, also known as the STAN. This number remains unchanged for a two-message exchange.
45		Action Code and Description	A code that specifies the action taken in relation to the transaction activity and a text description of the code.
46	Detail line 3	Local Date and Time.	The date and time of the transaction as assigned by the terminal.
47		Destination ID	The Concourse-defined business ID (BID) for the destination business
48	Detail line 4	Dispute Note	The first line of the note associated with a dispute, if one exists for the transaction.
	Terminal totals line 1		A blank line.
49	Terminal totals line 2		The column headings for the totals subsection of the section. This line includes the following literals as column headings: DEBIT CREDIT NET
	Terminal totals line 3		This line contains the underline for the column headings for the totals subsection.
50	Terminal totals line 4		The literal TERMINAL TOTALS.
51		Local Terminal Identifier	The terminal identifier of the terminal at which the transactions were initiated, as assigned by card acceptor.
52		Total Debits	The sum of all debit amounts for transactions initiated at this terminal.
53		Total Credits	The sum of all credit amounts for transactions initiated at this terminal.

Item	Line Info	Field Name	Description
54		Net Terminal Total	The difference between total debit and total credit amounts for transactions initiated at this terminal. A label follows the net amount indicating whether the amount is a debit (DR) or a credit (CR). If the difference is zero, neither is displayed.
	Terminal totals line 5		This line contains the underline for the terminal totals subsection.
	Network terminal totals line 1		A blank line.
	Network terminal totals line 2		The column headings for the totals subsection of the section. This line includes the following literals as column headings: DEBIT CREDIT NET
	Network terminal totals line 3		This line contains the underline for the column headings for the totals subsection.
55	Network terminal totals line 4		The network terminal totals subsection summarizes the terminal totals previously shown in this section for each terminal associated with the network terminal ID. There is one detail line in this section for each terminal associated with the network terminal ID Each detail line begins with the literal TERMINAL TOTALS, followed by the local terminal ID, the total debit amount for the terminal, the total credit amount for the terminal, and the net amount for the terminal. A label follows the net amount indicating whether the amount is a debit (DR) or a credit (CR). If the difference is zero, neither is displayed.
	Network terminal totals line 5		This line contains the underline for the network terminal totals.
56	Network terminal totals line 6		The literal NETWORK TOTALS.
57		Network Terminal	The terminal identifier of the terminal at which the transactions were initiated, as

Item	Line Info	Field Name	Description
		Identifier	assigned by the network.
58		Total Debits	The sum of all debit amounts for transactions initiated at this network terminal.
59		Total Credits	The sum of all credit amounts for transactions initiated at this network terminal.
60		Net Terminal Total	The difference between total debit and total credit amounts for transactions initiated at this network terminal. A label follows the net amount indicating whether the amount is a debit (DR) or a credit (CR). If the difference is zero, neither is displayed.
	Originator totals line 1		A blank line.
	Originator totals line 2		The column headings for the totals subsection of the section. This line includes the following literals as column headings: DEBIT CREDIT NET
	Originator totals line 3		This line contains the underline for the column headings for the totals subsection.
61	Originator totals line 4		The originator totals subsection summarizes the network terminal totals previously shown in this section. There is one line in this subsection for each network terminal ID. Each detail line begins with the literal NETWORK TOTALS, followed by the network terminal ID, the total debit amount for the network terminal, the total credit amount for the network terminal, and the net amount for the network terminal. A label follows the net amount indicating whether the amount is a debit (DR) or a credit (CR). If the difference is zero, neither is displayed.
	Originator totals line 5		This line contains the underline for the terminal totals subsection.
62	Originator totals line 6		The literal ORIGINATOR TOTALS.
63		Total Debits	The sum of all debit amounts for transactions initiated at all terminals owned by the originator for the distribution period.
64		Total Credits	The sum of all credit amounts for

Item	Line Info	Field Name	Description
			transactions initiated at all terminals owned by the originator for the distribution period.
65		Net Total	The difference between total debit and total credit amounts. A label follows the net amount indicating whether the amount is a debit (DR) or a credit (CR). If the difference is zero, neither is displayed.

Table 2 Originator Settlement report feilds description

- ***The Manual Submissions section:*** this report section details all beginning movements for manual submissions related to the business.

Figure 5 Manual Submissions report

The report fields are illustrated in the below table:

Item	Line Info	Field Name	Description
1	Header line 1	Settlement Processor Business ID	The Concourse-defined business ID (BID) for the settlement processor business. If the report is being produced for the business perspective (that is, no settlement processor is involved), this field is left blank.
2			The literal CONCOURSE.
3			The literal SETTLE DATE, followed by a colon.
4		Settlement Date	The date on which the movements included on this report were settled.

Item	Line Info	Field Name	Description
5			The literal PAGE, followed by a colon.
6		Page Number	`
7	Header line 2	Business ID	The Concourse-defined business ID (BID) for the business whose manual submissions are being reported.
8			The literal MANUAL SUBMISSIONS.
9			The literal RUN DATE, followed by a colon.
10		Run Date	The date that the report was created.
11	11 Header line 3		The literal REPORT, followed by a colon.
12		Report ID	A report identifier that identifies this report as the Business Settlement report.
13			The literal RUN TIME, followed by a colon.
14			Run Time The time that the report was created.
	Header line 4		A blank line.
15	Header line 5		The literal SETTLE PROCESSOR NAME, followed by a colon. If the report is being produced for the business perspective (that is, no settlement processor is involved), this line is not included on the report
16		Settlement Processor Name	The business name associated with the settlement processor business ID specified at the top of the report.
17	Header line 6		The literal BUSINESS NAME, followed by a colon.
18		Business Name	The business name associated with the business ID specified at the top of the report.
	Header line 7		A blank line.
19	Header line 8		The first line of column headings for the body of this section. This line contains the following literals as column headings: EXTL DATE/TIME DEBIT CREDIT NOTE
	Header line 9		The second line of column headings for the body of this section. This line contains the underline for the column headings.
20	Detail line 1	External Date and Time	The date and time of the manual submission as entered on the Manual Submission screen.
21		Debit Amount	The amount debited from this business for this manual submission.

Item	Line Info	Field Name	Description
22		Credit Amount	The amount credited to this business for this manual submission.
23		Note	The first line of the note associated with a manual submission. Notes are entered on the Manual Submission screen and can be up to 256 characters long when entered there. The report displays the first 83 characters entered in the Note field.
24	Totals line 1		The first line of column headings for the totals subsection. This line contains the following literals as column headings: DEBIT CREDIT NET
	Totals line 2		The second line of column headings for the totals subsection. This line contains the underline for the column headings.
25	Totals line 3		The literal MANUAL SUBMISSION TOTALS.
26		Total Debit	Amount The total amount of manual submissions debited from this business. This value is the sum of all entries in the DEBIT column for this business.
27		Total Credit	Amount The total amount of manual submissions credited to this business. This value is the sum of all entries in the CREDIT column for this business.
28		Net Total	The difference between total debit and total credit amounts for manual submissions involving this business. A label follows the net amount indicating whether the amount is a debit (DR) or a credit (CR). If the difference is zero, neither is displayed.

Table 3 Manual Submissions report feilds description

- ***The Destination Fee Settlement Summary section:*** this report section summarizes all beginning movements for fees related to the business when the business is acting as the destination.

Figure 6 Destination Fee Settlement Summary report (part 1)

Figure 7 Destination Fee Settlement Summary report (part 2)

The report fields are illustrated in the below table:

Item	Line Info	Field Name	Description
1	Header line 1	Settlement Processor Business ID	The Concourse-defined business ID (BID) for the settlement processor business. If the report is being produced for the business perspective (that is, no settlement processor is involved), this field is left blank.
2			The literal CONCOURSE.
3			The literal SETTLE DATE, followed by a colon.
4		Settlement Date	The date on which the movements included on this report were settled.
5			The literal PAGE, followed by a colon.
6		Page Number	The page number for the current page of the report. The page number is incremented by one for each page. Page numbers are reset to 1 when the settlement processor or the business ID changes.
7	Header line 2	Business ID	The Concourse-defined business ID (BID) for the business whose fee activity is being reported.
8			The literal DESTINATION FEE SETTLEMENT SUMMARY.
9			The literal RUN DATE, followed by a colon.
10		Run Date	The date that the report was created.
11	Header line 3		The literal REPORT, followed by a colon.
12		Report ID	A report identifier that identifies this report as the Business Settlement report.
13			The literal RUN TIME, followed by a colon.
14		Run Time	The time that the report was created.
	Header line 4		A blank line.
15	Header line 5		The literal SETTLE PROCESSOR NAME, followed by a colon. If the report is being produced for the business perspective (that is, no settlement processor is involved), this line is not included on the report
16		Settlement Processor Name	The business name associated with the settlement processor business ID specified at the top of the report.
17	Header line 6		The literal BUSINESS NAME, followed by a colon.
18		Business Name	The business name associated with the business ID specified at the top of the report.

Item	Line Info	Field Name	Description
	Header line 7		A blank line.
19	Header line 8		The first line of column headings for the body of the section. This line contains the literal TRANSACTION TYPE.
20	Header line 9		The second line of column headings for the body of the section. This line contains the literal FEE TYPE.
21	Header line 10		The third line of column headings for the body of the section. This line contains the literal FEE SUBTYPE.
22	Header line 11		The fourth line of column headings for the body of the section. This line contains the literal FEE RULE.
23	Header line 12		The fifth line of column headings for the body of the section. This line includes the following literals as column headings: DEBIT CREDIT NET
	Header line 13		The sixth line of column headings for the body of the section. This line contains the underline for the column headings.
24	Detail line 1	Transaction Type	A text description of the type of transaction to which the fees being reported were assessed. There is one line in this section for each transaction type to which fees were assessed.
25	Detail line 2	Fee Type	The name of a fee type. There is one line per transaction type for each type of fee assessed.
26	Detail line 3	Fee Subtype	The name of a fee subtype. There is one line per fee type for each fee subtype assessed.
27	Detail line 4	Fee Rule	The name of a fee rule. There is one line per fee subtype for each rule under which fees were assessed.
28	Detail line 5	Debit Amount	The total amount of fees debited from this business for this transaction type, fee type, subtype, and rule.

Item	Line Info	Field Name	Description
29		Credit Amount	The total amount of fees credited to this business for this transaction type, fee type, subtype, and rule.
30		Net Amount	The difference between the debit amount and the credit amount for this transaction type, fee type, subtype, and rule. A label follows the net amount indicating whether the amount is a debit (DR) or a credit (CR). If the difference is zero, neither is displayed.
31	Fee type totals line		The literal FEE TYPE TOTALS.
32		Debit Amount	The total amount of fees debited from this business for this transaction type and fee type.
33		Credit Amount	The total amount of fees credited to this business for this transaction type and fee type.
34		Net Amount	The difference between the debit amount and the credit amount for this transaction type and fee type. A label follows the net amount indicating whether the amount is a debit (DR) or a credit (CR). If the difference is zero, neither is displayed.
35	Transaction totals line 1		The first line of column headings for the transaction totals subsection of the section. This line includes the following literals as column headings: FEE TYPE DEBIT CREDIT NET
	Transaction totals line 2		The second line of column headings for the transaction totals subsection of the section. This line contains the underline for the column headings.
36	Transaction totals line 3		The transaction totals subsection summarizes the fee totals for the transaction type previously shown in this section. This subsection contains one line for each fee type assessed to a specific transaction type. The line identifies the fee type, the debit amount, the credit amount, and the net amount for the

Item	Line Info	Field Name	Description
			fee type.
	Transaction totals line 4		This line contains the underline for the transaction totals subsection.
37	Transaction totals line 5		The transaction totals for a given transaction type. The line contains the literal TRANSACTION TYPE TOTALS, the debit amount, the credit amount, and the net amount for the transaction type.
38	Destination fee totals line 1		The first line of column headings for the destination fee totals subsection of the section. This line includes the following literals as column headings: TRANSACTION TYPE DEBIT CREDIT NET
	Destination fee totals line 2		The second line of column headings for the destination fee totals subsection of the section. This line contains the underline for the column headings
39	Destination fee totals line 3		The destination fee totals subsection summarizes the transaction totals previously shown in this section for each transaction type. This subsection contains one line for each transaction type to which fees were assessed. The line identifies the transaction type, the debit amount, the credit amount, and the net amount for the transaction type.
	Destination fee totals line 4		This line contains the underline for the destination fee totals above.
40	Destination fee totals line 5		The fee totals for the destination business. The line contains the literal DESTINATION FEE TOTALS, the debit amount, the credit amount, and the net amount for the business as a destination.

Table 4 Destination Fee Settlement Summary report feilds description

- *The Originator Fee Settlement Summary section:* this report section summarizes all beginning movements for fees related to the business when the business is acting as the originator.

Figure 8 Originator Fee Settlement Summary report (part 1)

Figure 9 Originator Fee Settlement Summary report (part 2)

The report fields are illustrated in the below table:

Item	Line Info	Field Name	Description
1	Header line 1	Settlement Processor Business ID	The Concourse-defined business ID (BID) for the settlement processor business. If the report is being produced for the business perspective (that is, no settlement processor is involved), this field is left blank.
2			The literal CONCOURSE.
3			The literal SETTLE DATE, followed by a colon.
4		Settlement Date	The date on which the movements included on this report were settled.
5			The literal PAGE, followed by a colon.
6		Page Number	The page number for the current page of the report. The page number is incremented by one for each page. Page numbers are reset to 1 when the settlement processor or the business ID changes.
7	Header line 2	Business ID	The Concourse-defined business ID (BID) for the business whose fee activity is being reported.
8			The literal ORIGINATOR FEE SETTLEMENT SUMMARY.
9			The literal RUN DATE, followed by a colon.
10		Run Date	The date that the report was created.
11	Header line 3		The literal REPORT, followed by a colon.
12		Report ID	A report identifier that identifies this report as the Business Settlement report.
13			The literal RUN TIME, followed by a colon.
14		Run Time	The time that the report was created.
	Header line 4		A blank line.
15	Header line 5		The literal SETTLE PROCESSOR NAME, followed by a colon. If the report is being produced for the business perspective (that is, no settlement processor is involved), this line is not included on the report
16		Settlement Processor Name	The business name associated with the settlement processor business ID specified at the top of the report.
17	Header line 6		The literal BUSINESS NAME, followed by a colon.
18		Business Name	The business name associated with the business ID specified at the top of the report.

	Header line 7		A blank line.
19	Header line 8		The first line of column headings for the body of this section. This line contains the literal TRANSACTION TYPE.
20	Header line 9		The second line of column headings for the body of this section. This line contains the literal FEE TYPE.
21	Header line 10		The third line of column headings for the body of this section. This line contains the literal FEE SUBTYPE.
22	Header line 11		The fourth line of column headings for the body of this section. This line contains the literal FEE RULE.
23	Header line 12		The fifth line of column headings for the body of this section. This line includes the following literals as column headings: DEBIT CREDIT NET
	Header line 13		The sixth line of column headings for the body of this section. This line contains the underline for the column headings.
24	Detail line 1	Transaction Type	A text description of the type of transaction to which the fees being reported were assessed. There is one line in this section for each transaction type to which fees were assessed.
25	Detail line 2	Fee Type	The name of a fee type. There is one line per transaction type for each type of fee assessed.
26	Detail line 3	Fee Subtype	The name of a fee subtype. There is one line per fee type for each fee subtype assessed.
27	Detail line 4	Fee Rule	The name of a fee rule. There is one line per fee subtype for each rule under which fees were assessed.
28	Detail line 5	Debit Amount	The total amount of fees debited from this business for this transaction type, fee type, subtype, and rule.
29		Credit Amount	The total amount of fees credited to this business for this transaction type, fee type, subtype, and rule.
30		Net Amount	The difference between the debit amount and the credit amount for this transaction type, fee type, subtype, and rule. A label follows the net amount indicating whether the amount is a debit (DR) or a credit (CR). If the difference is

			zero, neither is displayed.
31	Fee type totals line		The literal FEE TYPE TOTALS
32		Debit Amount	The total amount of fees debited from this business for this transaction type and fee type.
33		Credit Amount	The total amount of fees credited to this business for this transaction type and fee type.
34		Net Amount	The difference between the debit amount and the credit amount for this transaction type and fee type. A label follows the net amount indicating whether the amount is a debit (DR) or a credit (CR). If the difference is zero, neither is displayed.
35	Transaction totals line 1		The first line of column headings for the fee totals subsection of the section. This line includes the following literals as column headings: FEE TYPE DEBIT CREDIT NET
	Transaction totals line 2		The second line of column headings for the totals subsection of the section. This line contains the underline for the column headings.
36	Transaction totals line 3		The fee totals subsection summarizes the fee totals previously shown in this section for each fee type. This subsection contains one line for each fee type assessed to a specific transaction type. The line identifies the fee type, the debit amount, the credit amount, and the net amount for the fee type.
	Transaction totals line 4		This line contains the underline for the transaction totals subsection.
37	Transaction totals line 5		The transaction totals for a given transaction type. The line contains the literal TRANSACTION TYPE TOTALS, the debit amount, the credit amount, and the net amount for the transaction type.
38	Originator fee totals line 1		The first line of column headings for the originator fee totals subsection of the section. This line includes the following literals as column headings: TRANSACTION TYPE

			DEBIT CREDIT NET
	Originator fee totals line 2.		The second line of column headings for the originator fee totals subsection of the section. This line contains the underline for the column headings.
39	Originator fee totals line 3		The originator fee totals subsection summarizes the transaction totals previously shown in this section for each transaction type. This subsection contains one line for each transaction type to which fees were assessed. The line identifies the transaction type, the debit amount, the credit amount, and the net amount for the transaction type
	Originator fee totals line 4		This line contains the underline for the originator fee totals subsection.
40	Originator fee totals line 5		The fee totals for the originator business. The line contains the literal ORIGINATOR FEE TOTALS, the debit amount, the credit amount, and the net amount for the business as an originator.

Table 5 Originator Fee Settlement Summary report feilds description

- ***The Manual Fee Settlement section:*** this report section details all beginning movements for manual fees related to the business.

Figure 10 Manual Fee Settlement report (part 1)

Figure 11 Manual Fee Settlement report (part 2)

The report fields are illustrated in the below table:

Item	Line Info	Field Name	Description
1	Header line 1	Settlement Processor Business ID	The Concourse-defined business ID (BID) for the settlement processor business. If the report is being produced for the business perspective (that is, no settlement processor is involved), this field is left blank.
2			The literal CONCOURSE.
3			The literal SETTLE DATE, followed by a colon.
4		Settlement Date	The date on which the movements included on this report were settled.
5			The literal PAGE, followed by a colon.
6		Page Number	The page number for the current page of the report. The page number is incremented by one for each page. Page numbers are reset to 1 when the settlement processor or the business ID changes.
7	Header line 2	Business ID	The Concourse-defined business ID (BID) for the business whose manual fees are being reported.
8			The literal MANUAL FEE SETTLEMENT.
9			The literal RUN DATE, followed by a colon.
10		Run Date	The date that the report was created.
11	Header line 3		The literal REPORT, followed by a colon.
12		Report ID	A report identifier that identifies this report as the Business Settlement report.
13			The literal RUN TIME, followed by a colon.
14		Run Time	The time that the report was created.
	Header line 4		A blank line.
15	Header line 5		The literal SETTLE PROCESSOR NAME, followed by a colon. If the report is being produced for the business perspective (that is, no settlement processor is involved), this line is not included on the report
16		Settlement Processor Name	The business name associated with the settlement processor business ID specified at the top of the report.
17	Header line 6		The literal BUSINESS NAME, followed by a colon.
18		Business Name	The business name associated with the business ID specified at the top of the report.
	Header line 7		A blank line.
19	Header line 8		The first line of column headings for the body

Item	Line Info	Field Name	Description
			of this section. This line contains the literal FEE TYPE.
20	Header line 9		The second line of column headings for the body of this section. This line contains the literal FEE SUBTYPE.
21	Header line 10		The third line of column headings for the body of this section. This line contains the literal FEE RULE.
22	Header line 11		The fourth line of column headings for the body of this section. This line includes the following literals as column headings: EXTL SETTLE DATE DEBIT CREDIT TRAN COUNT
	Header line 12		The fifth line of column headings for the body of this section. This line contains the underline for the column headings.
23	Detail line 1	Fee Type	The name of a fee type. There is one line per fee type under which manual fees were assessed.
24	Detail line 2	Fee Subtype	The name of a fee subtype. There is one line per fee type for each fee subtype assessed.
25	Detail line 3	Fee Rule	The name of a fee rule. There is one line per fee subtype for each rule under which manual fees were assessed.
26	Detail line 4	External Settlement Date	The date and time assigned to the manual fee.
27		Debit Amount	The amount debited from this business for this manual fee entry.
28		Credit Amount	The amount credited to this business for this manual fee entry.
29		Transaction Count	The total count of fees debited or credited to this business for this transaction type, fee type, subtype, and rule.
30	Fee type totals line		The literal FEE TYPE TOTALS.
31		Debit Amount	The amount of manual fees debited from this business for this fee type, subtype, and rule.
32		Credit Amount	The amount of manual fees credited to this business for this fee type, subtype, and rule.

Item	Line Info	Field Name	Description
33	Fee totals line 1		The first line of column headings for the fee totals subsection of the section. This line includes the following literals as column headings: FEE TYPE DEBIT CREDIT NET
	Fee totals line 2		The second line of column headings for the totals subsection of the section. This line contains the underline for the column headings.
34	Fee totals line 3		The name of a fee type under which manual fees were assessed. This section contains one line for each fee type under which manual fees were assessed.
35		Debit Amount	The amount of manual fees debited from this business for this fee type.
36		Credit Amount	The amount of manual fees credited to this business for this fee type.
37		Net Fee Total	The difference between total debit and total credit amounts for the fee type. A label follows the net amount indicating whether the amount is a debit (DR) or a credit (CR). If the difference is zero, neither is displayed.
	Fee totals line 4		This line contains the underline for the fee totals subsection.
38	Fees totals line 5		The literal MANUAL FEE TOTALS.
39		Debit Amount	The amount of manual fees debited from this business for all fee types.
40		Credit Amount	The amount of manual fees credited to this business for all fee types.
41		Net Fee Total	The difference between total debit and total credit amounts for all fee types. A label follows the net amount indicating whether the amount is a debit (DR) or a credit (CR). If the difference is zero, neither is displayed.

Table 6 Manual Fee Settlement report fields description

- ***The Business Settlement Summary section:*** this report section summarizes all beginning movements for transaction activity, manual submissions, fees activity, and manual fees related to the business.

Figure 12 Business Settlement Summary report

The report fields are illustrated in the below table:

Item	Line Info	Field Name	Description
1	Header line 1	Settlement Processor Business ID	The Concourse-defined business ID (BID) for the settlement processor business. If the report is being produced for the business perspective (that is, no settlement processor is involved), this field is left blank.
2			The literal CONCOURSE.
3			The literal SETTLE DATE, followed by a colon.
4		Settlement Date	The date on which the movements included on this report were settled.
5			The literal PAGE, followed by a colon.
6		Page Number	The page number for the current page of the report. The page number is incremented by one for each page. Page numbers are reset to 1 when the settlement processor or the business ID changes.
7	Header line 2	Business ID	The Concourse-defined business ID (BID) for the business whose activity is being summarized.
8			The literal BUSINESS SETTLEMENT SUMMARY.
9			The literal RUN DATE, followed by a colon.

Item	Line Info	Field Name	Description
10		Run Date	The date that the report was created.
11	Header line 3		The literal REPORT, followed by a colon.
12		Report ID	A report identifier that identifies this report as the Business Settlement report.
13			The literal RUN TIME, followed by a colon.
14		14 Run Time	The time that the report was created.
	Header line 4		A blank line.
15	Header line 5		The literal SETTLE PROCESSOR NAME, followed by a colon. If the report is being produced for the business perspective (that is, no settlement processor is involved), this line is not included on the report
16		Settlement Processor Name	The business name associated with the settlement processor business ID specified at the top of the report.
17	Header line 6		The literal BUSINESS NAME, followed by a colon.
18		Business Name	The business name associated with the business ID specified at the top of the report (that is, the business for which the report is being produced).
	Header line 7		A blank line.
19	Totals line 1		The column headings for the totals subsection of the section. This line includes the following literals as column headings: DEBIT CREDIT NET
	Totals line 2		This line contains the underline for the column headings for the totals subsection.
20	Totals line 3		The literal DESTINATION TOTALS, followed by the total debits, total credits, and net total for this business when it was the destination. A label follows the net amount indicating whether the amount is a debit (DR) or a credit (CR). If the difference is zero, neither is displayed. These amounts are the same totals reported on the Destination Settlement section. If the Destination Settlement section is disabled; this line is not included on the report.
21	Totals line 4		The literal ORIGINATOR TOTALS, followed by the total debits, total credits, and net total

Item	Line Info	Field Name	Description
			for this business when it was the originator. A label follows the net amount indicating whether the amount is a debit (DR) or a credit (CR). If the difference is zero, neither is displayed. These amounts are the same totals reported on the Originator Settlement section. If the Originator Settlement section is disabled; this line is not included on the report.
22	Totals line 5		The literal MANUAL SUBMISSION TOTALS, followed by the total debits, total credits, and net total for manual submissions involving this business. A label follows the net amount indicating whether the amount is a debit (DR) or a credit (CR). If the difference is zero, neither is displayed. These amounts are the same totals reported on the Manual Submissions section. If the Manual Submissions section is disabled; this line is not included on the report.
23	Totals line 6		The literal DESTINATION FEE TOTALS, followed by the total debits, total credits, and net total fees for this business when it was the destination. A label follows the net amount indicating whether the amount is a debit (DR) or a credit (CR). If the difference is zero, neither is displayed. These amounts are the same totals reported on the Destination Fee Settlement Summary section. If the Destination Fee Settlement Summary section is disabled, this line is not included on the report.
24	Totals line 7		The literal ORIGINATOR FEE TOTALS, followed by the total debits, total credits, and net total fees for this business when it was the originator. A label follows the net amount indicating whether the amount is a debit (DR) or a credit (CR). If the difference is zero, neither is displayed. These amounts are the same totals reported on the Originator Fee Settlement Summary section. If the Originator Fee Settlement Summary section is disabled, this line is not included on the report.

Item	Line Info	Field Name	Description
25	Totals line 8		The literal MANUAL FEE TOTALS, followed by the total debits, total credits, and net total manual submissions involving this business. A label follows the net amount indicating whether the amount is a debit (DR) or a credit (CR). If the difference is zero, neither is displayed. These amounts are the same totals reported on the Manual Fee Settlement section. If the Manual Fee Settlement section is disabled; this line is not included on the report.
	Totals line 9		This line contains the underline for the totals subsection.
26	Totals line 10		The literal BUSINESS TOTALS.
27		Total Debits	The sum of all debit amounts shown on the report for transaction, manual submission, fee, and manual fee activity for this business. This total includes amounts only for the sections that are enabled for the report.
28		Total Credits	The sum of all credit amounts for transaction, manual submission, fee, and manual fee activity for this business. This total includes amounts only for the sections that are enabled for the report.
29		Net Total	The difference between total debits and total credits amounts. A label follows the net amount indicating whether the amount is a debit (DR) or a credit (CR). If the difference is zero, neither is displayed.

Table 7 Business Settlement Summary report feild description

The Business Settlement report is produced on a distribution boundary. The report task is run after the scheduled distribution time plus the distribution period extension specified for the distribution plan associated with the report has been reached. If a given business has no activity (or no activity related to one of the sections) for the distribution period, an empty report is generated for the business. The Business Settlement report for each distribution must be reviewed to attain a complete view of activity.

2   GCC Transactions Settlements

OmanNet is the sole connection in Oman to other GCCNet switches. All GCCNet transactions are routed, cleared and settled through the OmanNet for all member banks.

GCCNet transactions are restricted to ATM transactions; in due course POS transactions are planned to be added to the GCCNet processing. Routing, clearing and settlement are done in accordance with the applicable GCCNet rules and regulations. For details please refer to the GCCNet Rules and Regulations book.