

Cross Border Payments User Guide
Oracle Banking Payments
Release 14.1.0.1.2

Part No. E96620-01

September 2019

Oracle Banking Payments Cross Border User Guide
Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway
Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

Copyright © 2017 - 2018, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Contents

1. About this Manual	1-1
1.1 Introduction	1-1
1.2 Audience	1-1
1.3 Organization	1-1
1.4 Glossary of Icons	1-2
2. Cross Border Maintenances	2-1
2.1 Currency Correspondent Maintenances	2-2
2.1.1 Currency Correspondent	2-2
2.1.2 Currency Correspondent Rules	2-4
2.2 Global Correspondent	2-7
2.3 PSD Preferences	2-8
2.4 Sender Receiver Outbound Agreement	2-9
2.5 Special Instructions	2-12
2.6 Cover Suppression	2-14
2.7 Message Enrich Rules	2-16
2.7.1 Message Enrich Rules	2-17
2.7.2 D to A Converter	2-20
2.8 Cover Queue Rule	2-23
2.8.1 Cover Queue Rule	2-23
2.8.2 Clearing Code	2-27
2.9 Reconciliation External Accounts	2-29
2.9.1 Maintaining Reconciliation External Accounts	2-29
2.10 MT 101	2-31
2.10.1 MT 101 Parameters	2-31
2.10.2 ASI-Instructing Agent Agreement	2-33
2.10.3 ASI-Ordering Customer Agreement	2-35
2.10.4 Forwarding Agent-ASI Agreement	2-37
2.11 RMA /RMA +	2-39
2.11.1 RMA or RMA Plus Details	2-40
2.11.2 Alpha Code	2-44
2.12 Template	2-45
2.12.1 Template Summary	2-46
2.13 Standing Instruction	2-46
2.13.1 Standing Instruction Template	2-47
2.14 SWIFT SRG Effective Date Maintenance	2-48
2.14.1 SWIFT SRG Effective Date Summary	2-48
3. Cross Border Transactions	3-1
3.1 Outbound Transaction Input	3-1
3.1.1 Outbound Cross Border Payments Transaction Input	3-1
3.1.2 Outbound Cross Border Payments View	3-20
3.2 MT 101 Processing	3-27
3.2.1 Outbound MT 101 Transaction Input	3-28
3.2.2 Outbound MT 101 View	3-36
3.3 Inbound Transaction Input	3-38
3.3.1 Inbound Cross Border Payments Transaction Input	3-38
3.3.2 Inbound Cross Border Payments View	3-50

3.3.3	SWIFT MT 101 Incoming.....	3-55
3.4	Manual Liquidation of Consolidated Transaction Batch	3-57
3.4.1	Consol Summary.....	3-57
3.4.2	Outbound Console View Summary	3-60
3.4.3	Inbound Console View Summary	3-63
3.5	STP of Incoming Messages.....	3-64
3.5.1	STP of Incoming Messages.....	3-65
3.5.2	Processing of MT 200.....	3-65
3.5.3	Processing Of MT 203.....	3-65
3.5.4	Processing of MT 205.....	3-65
3.5.5	Cover Matching	3-65
3.5.6	Charge Claim Processing.....	3-66
3.5.7	Charge Claim Authorization.....	3-67
3.5.8	Default Preferences.....	3-67
3.5.9	Inbound Claim View.....	3-69
3.5.10	Charge Claim Status Change.....	3-73
3.5.11	Charge Claim Out Details.....	3-75
3.6	Common Group Messages.....	3-78
3.6.1	Advice of Charges	3-78
3.6.2	Request for Payment of Charges	3-80
3.6.3	Free Format Message	3-82
3.6.4	Request for Cancellation	3-84
3.6.5	Queries.....	3-88
3.6.6	Answers.....	3-91
3.6.7	Proprietary Message	3-95
3.6.8	Free Format Message – MT99x	3-96
3.6.9	Network Character Validation for Outgoing Common Group SWIFT messages	3-97
3.6.10	Sanction Scanning of Outbound Admin (Common Group) Messages	3-97
3.6.11	Sanction Scanning of Inbound Messages	3-97
3.6.12	Pick up logic for Common group messages	3-99
3.7	103 Remit Message Processing.....	3-99
3.7.1	Outgoing MT 103 Remit	3-99
3.7.2	Incoming MT 103 Remit	3-100
3.8	MT 191 Claim Processing and Maintenances	3-100
3.8.1	Inbound Claim Sender.....	3-100
3.8.2	Outbound Claim.....	3-103
3.8.3	Inbound Charge Claim Processing.....	3-105
3.8.4	Inbound Charge Claim Queue.....	3-106
3.8.5	Outbound Charge Claim Processing.....	3-107
3.8.6	Outbound Charge Claim Queue	3-108
3.9	Branch Holiday Parameter	3-110
4.	SWIFT_gpi	4-1
4.0.1	Incoming gpi Payment Processing	4-2
4.0.2	Charge Processing.....	4-2
4.0.3	MT 199 Messages.....	4-2
4.1	gpi Maintenances	4-2
4.1.1	SWIFT gpi Static Preferences	4-2
4.1.2	Outbound gpi Payment Receiver Agreement.....	4-4
4.1.3	Inbound gpi Payment Sender Agreement	4-7

4.1.4	SWIFT <i>gpi</i> Host Preferences.....	4-10
4.1.5	SWIFT <i>gpi</i> Directory.....	4-14
4.1.6	Flat File <i>gpi</i> Directory Upload.....	4-17
4.2	gCCT & gCOV Transaction Processing.....	4-17
4.2.1	Outbound gCCT Processing.....	4-17
4.2.2	Outbound gCOV processing (Debtor/ Instructing Agent).....	4-20
4.2.3	Inbound gCCT processing.....	4-22
4.2.4	Inbound gCOV Processing.....	4-23
4.3	gCCT Confirmations - MT 199.....	4-24
4.3.1	Outbound gCCT Confirmations - MT 199 Generation.....	4-24
4.3.2	Inbound gCCT Confirmations - MT 199 Message Processing.....	4-27
4.4	gCOV Confirmations - MT 299.....	4-28
4.4.1	Outbound gCOV Confirmations - MT 299 Message Generation.....	4-28
4.4.2	Inbound gCOV Confirmations MT 299 Message Processing.....	4-32
5.	Function ID Glossary	5-1

1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with the Cross border Payments module of Oracle Banking Payments. It takes you through the various stages in processing of a Cross border SWIFT Payment transaction and the associated maintenances.

You can further obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

1.2 Audience

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

Role	Function
Back Office Clerks	Payments Transaction Input and Maintenance functions except Authorization.
Back Office Officers	Authorization of Payments Transactions, maintenance of static data specific to the BC module
Payments Product Managers	Payments Product definition functions excluding authorization. PM Query functions

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>.

1.3 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Cross Border Processing</i> provides details on the maintenance activities required for Cross border Payments.
Chapter 3	<i>Transactions Input</i> provide transaction initiation of outward and STP processing of various Cross-border payments.
Chapter 4	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.4 Glossary of Icons

This User Manual may refer to all or some of the following icons:

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Cross Border Maintenances

The Cross-border (SWIFT) Payments module (product processor) of Oracle Banking Payments is a standalone product processor. Payments module provides out of the box support for processing incoming and outgoing SWIFT Payments. This module helps you process funds transfer transactions between financial institutions based anywhere across the globe. Following fund transfers are supported:

- Incoming Cross Border Payment
- Outgoing Cross Border Payment

The Cross-border product processor processes a SWIFT payment transaction initiated by an Operations user from the in-built user interface or by customers in the bank's Customer Channels like Internet banking or Mobile banking. The payment instructions initiated from the bank Channels are received by Oracle Banking Payments through ReST or SOAP based interfaces.

- System supports SWIFT gpi payments
- SWIFT gpi payments is enabled for incoming and outgoing customer transfer (MT 103)
- System supports Block 3 –Tags 111 & 121 population for outgoing customer transfer
- System support generation & population of UETR - Unique End to End Transaction Reference based on IETF's RFC 4122 Version 4 of generation algorithm
- System supports STP of incoming MT103 message received with gpi header
- System supports incoming and outgoing MT199 gpi confirmation messages
- System supports upload of gpi directory

Key Features of Cross Border Product Processor

- Supports incoming, outgoing and pass-through outgoing Cross border SWIFT payments.
- Straight through processing of incoming and outgoing messages are supported.
- Outward Cross border payments can be initiated in one of the following ways:
 - UI
 - ReST services
 - SOAP services
 - Bulk File upload
- Support for exceptions processing. Any exception encountered during processing will move the transaction to the relevant dedicated exception queue.
- Cross-border transaction life-cycle processing will be supported

This chapter contains details of the following maintenances specific to Cross-border payments:

- Currency Correspondent
- Global Correspondent
- BIC Cutoff
- PSD Preferences
- Sender Receiver Agreement
- Special Instructions
- Cover Suppression Maintenance
- Message Enrichment Rules

- D to A Converter
- Cover Queue Rule Maintenance
- Supports SWIFT 2017 Rule book

2.1 Currency Correspondent Maintenances

Usage of this screen

You can specify currency correspondent account details in this screen. Currency correspondent Maintenance function is Host specific.

2.1.1 Currency Correspondent

You can invoke the 'Currency Correspondent Maintenance' screen by typing 'PMDCYCOR' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

You can specify the following fields:

Host Code

The system displays the Host Code of the selected branch of the logged in user.

Bank Code

Select the Bank Code from the list of values displayed. Selected BIC Code is displayed in this field

Currency

Specify the currency. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.

Primary Correspondent

Check this box if this correspondent is the primary currency correspondent. This option is applicable only for Account type 'OUR'. There can be only one primary currency correspondent for the combination of Account type, Currency.

Account Type

Select the account type. The list displays the following values:

- Our- Account maintained with the correspondent input in the Bank Code field.
- Their- Account maintained by the correspondent input in the Bank Code field with the Processing bank (Vostro account)

Account Number

Specify the account number associated with the correspondent input in the Bank Code field in the specified currency

Alternatively, you can select the parent account number from the option list. The list displays all Nostro accounts for Account type OUR and valid normal accounts for account type THEIR. The account currency displayed in the list should be same as the currency specified. Accounts maintained per currency correspondent to be unique. Same account cannot be maintained across multiple BIC's.

Primary Account

Check this box to indicate if the account is the Primary Account. User can add multiple accounts. But only account can be marked as Primary Account. This indicates that the account marked as Primary account is the key account for the 'Host Code, Bank Code, Currency' combination maintained.

MT 210 required?

Check this box to indicate if MT 210 is required to be sent to the Currency Correspondent in the scenarios where it is auto-generated like generation of outgoing MT 200/MT 201. Only if this check box is checked, the system would generate the MT210 as per the existing behavior, else system would not generate MT 210.

2.1.1.1 Viewing Currency Correspondent Summary

You can invoke "Currency Correspondent Summary" screen by typing 'PMSCYCOR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can search using one or more of the following parameters:

- Authorization Status

- Record Status
- Bank Code
- Currency

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria for the following

- Authorization Status
- Record Status
- Host Code
- Bank Code
- Currency
- Primary correspondent

2.1.2 Currency Correspondent Rules

- Support for more than one Currency correspondent for the same currency is now provided in Oracle Banking Payments.
- Derivation of specific Currency correspondent, out of the multiple correspondents, for the payment currency based on payment attributes like Source (Channel). For example, Loan IQ CAD payments may be routed via Bank of Montreal in Canada whereas the payments from Customer originated payments may be routed via Royal bank of Canada.
- The system now supports a new Rule maintenance for automatic derivation of a specific Currency correspondent for the currency of outgoing SWIFT payment.
- This new Rule maintenance called Currency Correspondent Rules, is on the lines of existing Rule maintenances like Network Rule derivation, Cross Border to RTGS Rule and so on.
- In the Currency Correspondent Rules maintenance, you can create and maintain a set of rules for deriving the Currency correspondent and the particular Nostro/Vostro account to be used for a particular currency of the payment.

You can invoke the "Currency Correspondent Rules Maintenance" screen by typing 'PMDCYRLE' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

The screenshot displays the 'Currency Correspondent Rules' maintenance interface. At the top, there are search fields for 'Host Code *' and 'Transfer Currency *'. Below these is a table with the following columns: 'Rule Name *', 'Rule Expression', and 'Network Code'. The table is currently empty. Below the table is an 'Expression Details' section with columns: 'Expression Section', 'Scope', 'LOP Type', 'LOP Operand', 'Operator', 'ROP Type', and 'ROI'. At the bottom of the screen, there is a status bar with fields for 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' button.

Specify the following fields:

Host Code

This field gets populated once you click on **New**.

Transfer Currency

Select the required currency from the LOV.

Rule Name

Specify the network resolution rule.

Rule Expression

The expression can be filled in the Expression Details multi block. On the click of Populate button, the expression gets built and displayed in this field.

Network Code

Specify the network code. Alternatively, you can select the network code from the option list.

Note

Network is resolved based on the condition which gets satisfied first on priority order

Currency Correspondent

Select the Currency Correspondent from the LOV.

Primary Account

Check this box to indicate the currency correspondent is a primary account.

Nostro Account

Select the Nostro Account from the LOV.

Priority

Specify the priority number for rule execution.

Expression Details

Expression Section

Check this box to enable the fields of this section.

Scope

Specify the scope assigned to the Left operand.

LOP Type

Select the type of Left operand. Choose between Constant and Parameter.

LOP Operand

Specify the LOP Operand value details.

Operator

Select the Operator details.

ROP Type

Select the type of Right operand. Choose between Constant, Parameter and Expression.

ROP Data Type

Select the type of Right operand Data. Choose between String, Date and Number.

ROP Operand

Specify the ROP Operand value details.

Scope

Specify the scope assigned to the ROP.

Logical Operators

Select the logical operator. Choose among the following:

- And
- OR

Populate

Click this button after specifying the expression details.

2.1.2.1 Viewing Currency Correspondent Rules Summary

You can view Currency Correspondent Rules Summary details in the “Currency Correspondent Rules Summary” screen. You can invoke the “Currency Correspondent Rules Summary” screen by typing ‘PMSCYRLE’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Authorization Status	Record Status	Host Code	Transfer Currency
----------------------	---------------	-----------	-------------------

You can search using one or more of the following parameters:

- Authorization Status
- Record Status

Once you have specified the search parameters, click ‘Search’ button. The 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. You can also export the details of selected records to a file using ‘Export’ button

2.2 Global Correspondent

Usage of this screen

You can maintain the correspondent relationship between any two banks in a specific currency in the Global correspondent screen.

2.2.0.1 Maintaining Global Correspondent

You can invoke the 'Global correspondent Maintenance' screen by typing 'PMDGLCOR' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

The screenshot shows a web application window titled "Global Correspondent". At the top, there is a toolbar with "New" and "Enter Query" buttons. Below the toolbar, there are four input fields with red asterisks indicating they are required: "Host Code *", "Bank Code *", "Currency *", and "Correspondent(Bank)". At the bottom of the window, there is a status bar with the following fields: "Maker", "Checker", "Date Time:", "Mod No", "Record Status", "Authorization Status", and an "Exit" button.

You can specify the following fields:

Host Code

The system displays the Host Code of the selected branch of the logged in user.

Bank Code

Specify the BIC code of the bank for which you need to maintain a Correspondent. Alternatively, you can select the BIC code from the option list. The list displays all valid BIC codes maintained in the system.

Currency

Specify the currency. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.

Correspondent Bank

Select the correspondent BIC from the list of values displayed. This Correspondent Bank is linked to the Bank Code selected.

2.2.0.2 Viewing Global Correspondent Summary

You can invoke “Global Correspondent Summary” screen by typing ‘PMSGCORG’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Global Correspondent Summary' application window. At the top, there is a search bar with buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are search filters for 'Authorization Status', 'Record Status', 'Host Code', 'Bank Code', and 'Currency'. A table below the filters shows columns for 'Authorization Status', 'Record Status', 'Host Code', 'Bank Code', and 'Currency'. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Host Code
- Bank Code
- Currency

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

- Authorization Status
- Record Status
- Host Code
- Bank Code
- Currency

2.3 PSD Preferences

Usage of this screen

- You can define the preferences related to Payment Services Directive (PSD) for outgoing payments in this screen.
- On processing an outgoing cross-border transaction for a combination of sender and receiver and currencies involved, the system verifies whether a record is available in PSD preferences.
- If PSD preference is maintained, Charge type is updated as SHA in place of BEN or OUR for an outgoing transaction.
- Incoming Cross Border payment will not consider currency cutoff, if it is a PSD payment. Thus PSD incoming will be honored on the same day.

- New maintenance is provided to capture PSD preference for Incoming Payment
- A PSD incoming PX contract should be honoured on the same day, even if it is received after the currency cutoff.
- Hence, PSD check to be introduced for Incoming Cross Border Payments before currency cut off check
- Currency Cut off check for Incoming Cross Border Payments should be skipped, if payment is identified as 'PSD'
- Charge bearer option change currently supported for Outgoing payment will continue. And, this is not supported for Incoming payments.
- This is applicable for both Customer & Bank transfer messages.

2.4 Sender Receiver Outbound Agreement

2.4.0.1 Maintaining Sender Receiver Outbound Agreement

You can maintain Sender Receiver Agreement in this screen. This is used for capturing Bi-lateral agreement for exchanging MT 102/ MT102+messages with a particular bank.

You can invoke “Sender-Receiver Outbound Agreement Detailed” screen by typing ‘PXDSRAGM’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details.

Host Code

System defaults the Host code of the selected branch.

Bank Name

Specify the name of the bank.

Counterparty Bank

Specify the Bank Code as the 1st 6 characters of a BIC code comprising 4 characters identifying the bank and the next 2 characters identifying the Country code. This can be maintained for a specific BIC.

Transaction Currency

Select the transaction currency from the list of values displayed

SWIFT Message Type

Select the SWIFT Message Type. You can select MT 102 for Consol transactions.

Consol Details**Transactions per Msg**

Specify the number of transactions allowed for Multi credit Customer Transfer - MT 102 message.

Transaction Limit Amount

Specify the Transaction limit for the console transactions.

Consol Debit Accounting Code

Select the Debit Accounting Code from the list of values. All the valid accounting codes maintained are listed here.

Consol Credit Accounting Code

Select the Credit Accounting Code from the list of values. All the valid accounting codes maintained are listed here.

Consol Cutoff (HH:MM)

Specify the time for Consol Cutoff in hours and minutes.

2.4.0.2 Viewing Sender-Receiver Outbound Agreement Summary

You can invoke “Sender-Receiver Outbound Agreement Summary” screen by typing ‘PXSSRAGM’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Sender-Receiver Outbound Agreement Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Counterparty Bank Transaction Currency

SWIFT Message Type

Records per page 15 1 Of 1 Lock Columns 0

Authorization Status	Record Status	Counterparty Bank	Transaction Currency	SWIFT Message Type	Host Code
----------------------	---------------	-------------------	----------------------	--------------------	-----------

Exit

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Counterparty Bank
- Transaction Currency
- SWIFT Message Type

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria for the following

- Authorization Status
- Record Status
- Counterparty Bank
- Transaction Currency
- SWIFT Message Type
- Host Code

Double click a record or click the ‘Details’ button after selecting a record to view the detailed screen. You can also export the details of selected records to a file using ‘Export’ button.

2.5 Special Instructions

Usage of this screen

- You can specify the special instructions for any given account - Customer or Nostro account in the Special Instructions screen. If any special instructions are maintained for the account, the transactions are moved to the business override queue. The instruction can be free format text.
- The authorized special instruction of an account is considered during transaction processing. The record is re-opened to maintain any new special instructions.
- Once the special instruction for the account has been processed, the same can be closed in the maintenance. The same record can be re-opened to maintain any new special instructions.

2.5.0.1 Maintaining Special Instructions

You can invoke the 'Special Instructions Maintenance' screen by typing 'PXDSIMNT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

The screenshot shows a web application window titled "Special Instructions Detailed". At the top, there is a toolbar with "New" and "Enter Query" buttons. Below the toolbar, the main content area contains several input fields with red asterisks indicating required fields: "Host Code *", "Branch" (with "HEL" entered), "Account Number *", "Currency", and "Special Instructions *". At the bottom of the window, there is a light blue footer area containing fields for "Maker", "Checker", "Date Time", "Mod No", "Record Status", and "Authorization Status". An "Exit" button is located in the bottom right corner of the footer area.

You can specify the following fields:

Host Code

The system displays the Host Code by default when you select **New** or **Enter Query**.

Branch

The system displays the selected branch of the logged in user.

Account Number

Specify the account number for which the special instruction needs to be maintained. Alternatively, you can select the account number from the option list. The list displays all valid account numbers maintained in the system.

Currency

The system displays the currency of the selected account number.

Special Instructions

Specify the special instruction in free format text.

2.5.0.2 Viewing Special Instructions Summary

You can invoke “Special Instructions Summary” screen by typing ‘PXSSIMNT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a web application window titled "Special Instructions Summary". At the top, there is a search bar with options for "Search", "Advanced Search", "Reset", and "Clear All". Below this, there is a "Case Sensitive" checkbox. The search criteria section includes four input fields: "Authorization Status" (a dropdown menu), "Record Status" (a dropdown menu), "Branch" (a text input field with a magnifying glass icon), and "Account Number" (a text input field with a magnifying glass icon). Below the search criteria, there is a pagination bar showing "Records per page" set to 15, "1 Of 1" records, and a "Go" button. To the right of the pagination bar is a "Lock Columns" dropdown menu set to 0. The main area of the window is a table with the following columns: "Authorization Status", "Record Status", "Branch", "Account Number", "Currency", "Special Instructions", and "Host Code". The table is currently empty. At the bottom right corner of the window, there is an "Exit" button.

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Branch
- Account number

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

- Authorization Status
- Record Status
- Branch
- Account Number
- Currency
- Special Instructions
- Host Code

2.6 Cover Suppression

Usage of this screen

- You can define rules in this screen for the system to derive if the cover message needs to be suppressed for an outgoing customer payment message. This is branch specific function.
- All the transaction fields would be available as elements and rules can be defined to suppress the cover message for the transaction.

2.6.0.1 Cover Suppression Rule

You can define the rule if the Outgoing Cover Message to be suppressed or to be sent using this screen. If the rule defined is satisfied then the Cover Message is suppressed

You can invoke the 'Cover Suppression Rule Detailed' screen by typing PMDCSPRL in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

The screenshot shows the 'Cover Suppression Rule Detailed' application window. At the top, there is a 'New' button and an 'Enter Query' field. Below this is a 'Host Code *' field. A table with columns 'Rule Number' and 'Rule Expression' is shown, with a 'Go' button and navigation arrows. Below the table is an 'Expression Details' section with columns: 'Expression Section', 'Scope', 'LOP Operand', 'Operator', 'ROP Type', 'ROP Data Type', and 'ROP Operand'. At the bottom, there are fields for 'Maker', 'Date Time', 'Mod No', and 'Record Status', along with an 'Exit' button.

You can specify the following fields:

Host Code

The system displays the host code of the selected branch of logged in user.

Rule Number

Specify the Rule Number.

Rule Expression

Specify the Rule Exception.

Expression Details

Expression Section

Specify the Expression Section details.

Scope

Specify the Scope details.

LOP Operand

Specify the attributes that can be used for condition builder. Alternatively, you can select the attributes from the option list. The list displays all valid attributes maintained in the system.

Operator

Select the standard operators to define conditions from the drop-down list. Following are the options available in the drop-down list:

- =
- <>
- >
- >=
- <
- <=
- +
- -
- /
- *

ROP Type

Select the ROP type. The values are Constant, Parameter and Expression.

ROP Data Type

Select the ROP Data Type. The values are String, Date and Number.

ROP Operand

You can select the attributes from the option list. The list displays all valid attributes maintained in the system.

Scope

Specify the Scope details.

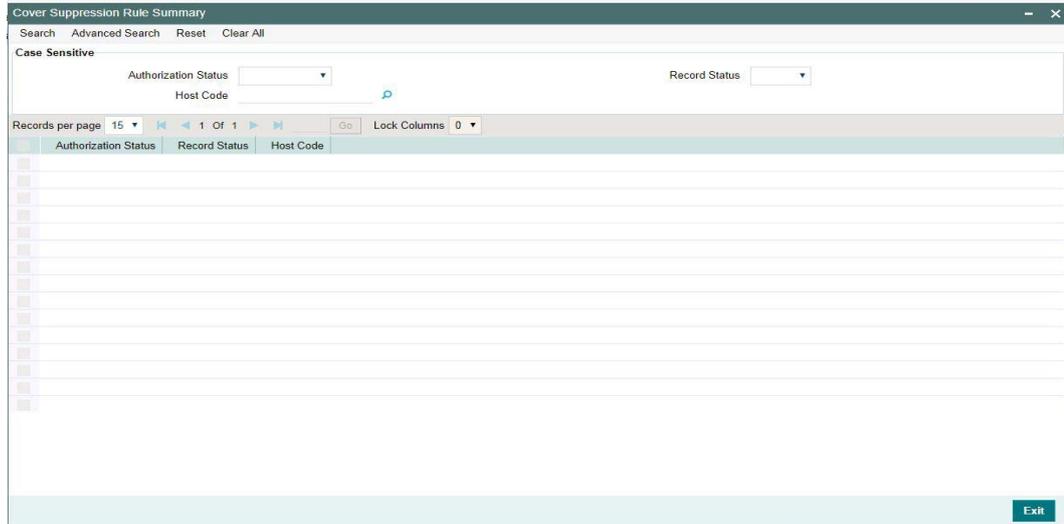
Logical Operators

Select the standard logical operators to define conditions from the drop-down list. Following are the options available in the drop-down list:

- AND
- OR

2.6.0.2 Viewing Cover Suppression Summary

You can invoke “Cover Suppression Summary” screen by typing ‘PMSCSPRL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Host Code

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using ‘Export’ button.

2.7 Message Enrich Rules

You can enrich an incoming SWIFT message according to the rules specified for a message type in this screen before the processing of incoming message is initiated.

2.7.1 Message Enrich Rules

You can invoke “Message Enrich Rules Maintenance” screen by typing ‘PXDRLECH’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Message Enrich Rules Maintenance' application window. It contains several input fields and buttons for configuring message enrichment rules. The 'Message Type' section includes a 'Host Code*' field and an 'Exclusion' button. The 'Field Rules' section has 'Message Tag', 'Sequence', and 'Status' fields. A table at the bottom lists columns for 'Priority', 'Condition', 'Action Elements', 'Parameter 1', and 'Parameter 2'. Below the table are fields for 'Maker', 'Date Time:', 'Mod No', and 'Record Status'. At the bottom right, there are fields for 'Checker', 'Date Time:', and 'Authorization Status', and an 'Exit' button.

Specify the following details

Message Type

Host Code

System defaults the Host Code of user’s logged in branch on clicking New button

Message Type

Specify the type of the message, say, MT103. Alternatively, you can select the message type from the option list. The list displays all valid message types maintained in the system.

Field Rules

Message Tag

Specify the tag or field of the selected message type.

Sequence

Displays the sequence of this tag in the message.

Status

Displays the condition of the tag.

Priority

Specify the priority of the enrichment condition.

Condition

Specify the enrichment condition for the message by using a combination of String function, Logical Operator and Operator.

Action Elements

Select one of the available enrichment functions for enriching the value in the selected message tag of the message type.

Parameter 1

Specify the parameter 1 value if expected by the selected enrichment function.

Parameter 2

Specify the parameter 2 value if expected by the selected enrichment function.

String Functions

Select the string function for constructing condition from the drop down list.

Logical Operators

Select the standard logical operators to define conditions from the drop-down list. Following are the options available in the drop-down list:

- AND
- OR
- NOT

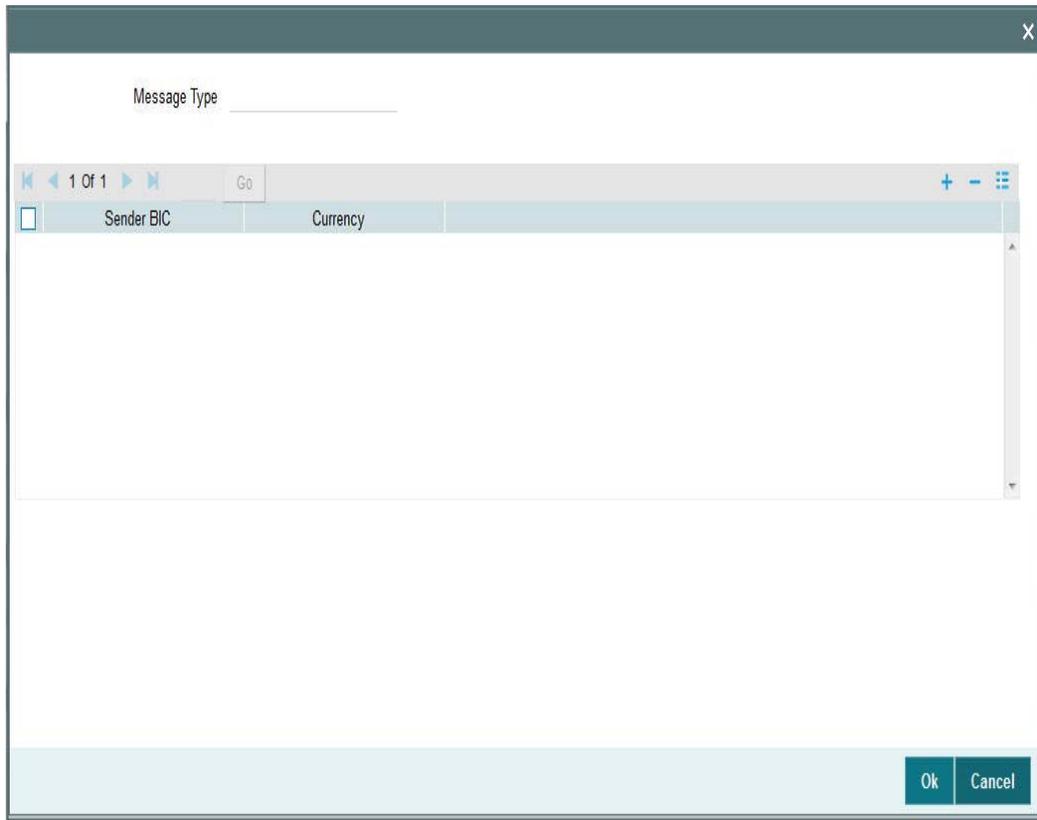
Operators

Select the standard operators to define conditions from the drop-down list. Following are the options available in the drop-down list:

- =
- <>
- >
- >=
- <
- <=
- +
- -
- /
- *

Exclusion Button

Click on the 'Exclusion' button to invoke the following screen.



The screenshot shows a web application window with a dark header bar containing a close button (X). Below the header is a form with a text input field labeled "Message Type". Underneath the form is a table with a light blue header row containing two columns: "Sender BIC" and "Currency". The table body is currently empty. Above the table is a navigation bar with a "Go" button and a "1 Of 1" indicator. At the bottom right of the window are "Ok" and "Cancel" buttons.

Specify the following details

Message Type

Displays the message type.

Sender BIC

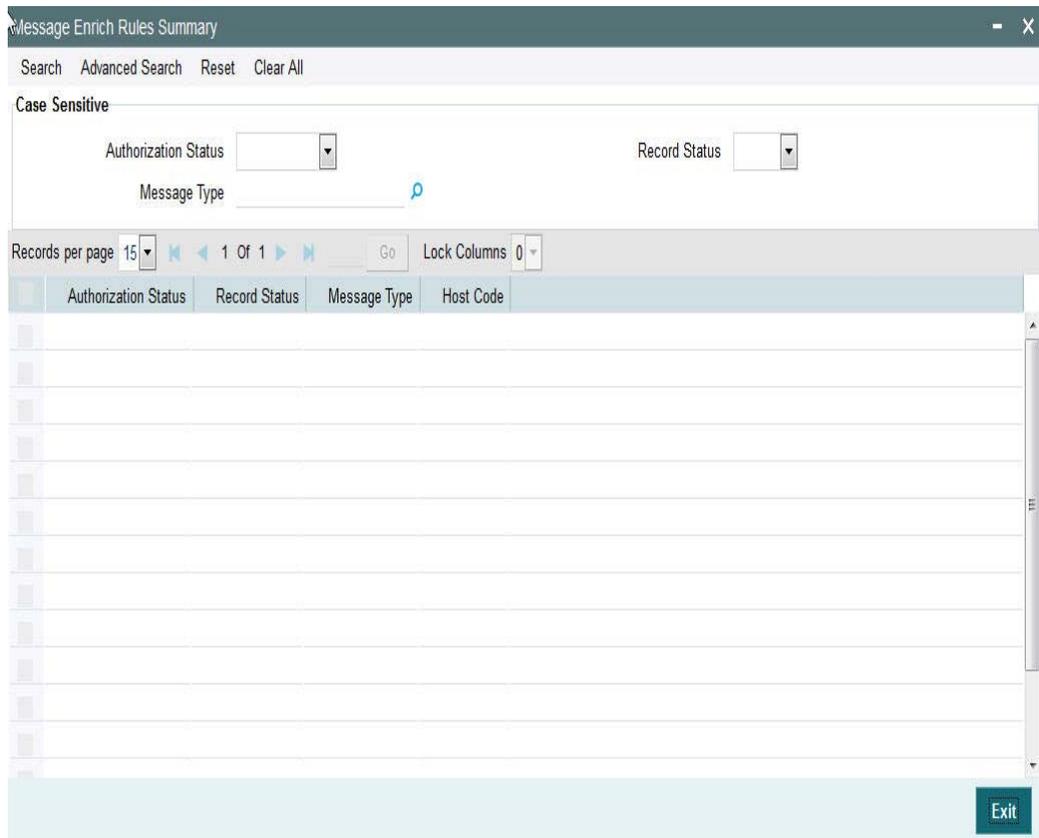
Specify the sender BIC. Alternatively you can select the sender BIC from the option list. The list displays all valid BICs maintained in the system.

Currency

Specify the currency. Alternatively you can select the currency from the option list. The list displays all valid currencies maintained in the system.

2.7.1.1 Viewing Message Enrich Rules Summary

You can invoke “Message Enrich Rules Summary” screen by typing ‘PXSRLCH’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Message Type

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

- Authorization Status
- Record Status
- Message Type
- Host Code

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using ‘Export’ button.

2.7.2 D to A Converter

You can enable translation of information of the parties involved in the payment from ‘D’ option (names and addresses) to appropriate ‘A’ option (BIC codes).

This information is used during the STP of an incoming message to convert the names and address information to the appropriate BIC code of the parties mentioned in the message.

You can invoke the 'D to A Maintenance' screen by typing 'PMDDAMNT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

You can specify the following fields:

Host Code

The system displays the host code of the selected branch of logged in user.

Party Identifier

Specify the Party Identifier.

When the Party Identifier is mentioned, system will replace first line with new party identifier and the 4 lines of address with the BIC. It is not mandatory to provide the party identifier line for conversion.

BIC Code

Specify the BIC codes. Alternatively, you can select the BIC code from the option list. The list displays all valid BIC codes maintained in the system.

Address Line1

Specify the address line 1 maintained for the BIC code. This detail is compared with name and address received in the message to resolve the BIC Code. This line should match for successful conversion.

Address Line2

Specify the address line 2 maintained for the BIC code. This detail is compared with name and address received in the message to resolve the BIC Code. This line should match for successful conversion.

Address Line3

Specify the address line 3 maintained for the BIC code. This detail is compared with name and address received in the message to resolve the BIC Code. This line should match for successful conversion.

Address Line4

Specify the address line 4 maintained for the BIC code. This detail is compared with name and address received in the message to resolve the BIC Code. This line should match for successful conversion.

Address Line5

Specify the address line 5 maintained for the BIC code. This detail is compared with name and address received in the message to resolve the BIC Code. This line should match for successful conversion.

BIC Code Description

The system displays the description (name of the entity) of the BIC codes.

Record Type

This is populated by system as 'Manually Maintained 'or 'Learned Record'. Learned records are auto created as unauthorized records when the user repairs a message from D to A option.

Note

All D2A records are applicable for both outbound payments and inbound payments. The Learned records require authorization before it can be used.

2.7.2.1 Viewing D to A Converter Summary

You can invoke “D to A Converter Summary” screen by typing ‘PMSDAMNT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot displays the 'D to A Converter Summary' application interface. At the top, there is a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are several filter fields: 'Case Sensitive', 'Authorization Status', 'BIC Code', 'Record Type', 'Record Status', and 'Address Line 1'. A table below these fields shows columns for 'Authorization Status', 'Record Status', 'BIC Code', 'BIC Code Description', 'Address Line 1', 'Address Line 2', 'Address Line 3', 'Address Line 4', 'Record Type', and 'Host Code'. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- BIC Code
- Address Line1
- Record Type

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria for the following

- Authorization Status
- Record Status
- BIC Code

- BIC Code Description
- Address Line1
- Address Line2
- Address Line3
- Address Line4
- Record Type
- Host Code

2.8 Cover Queue Rule

This maintenance screen can be used to define rules if the Incoming messages received are to be processed directly or if it requires a Cover Match.

This is a Host level maintenance done for the specific Message Types. According to the rules defined, incoming messages are processed directly or it is moved to a queue to where it checks for 'Cover Matching required'

2.8.1 Cover Queue Rule

You can invoke the 'Cover Queue Rule Maintenance' screen by typing 'PXDRSTP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following fields:

Host Code

The system displays the host code when you click **New** or **Enter Query**.

Message Type

Specify the Message type from the list of values for which the rule is defined if Cover match is required or not

Field Name

Specify the name of the field based on which the rule is executed.

Field Type

Select the required field type. Choose between the following:

- Text
- Number
- Date
- Blank

Field Logic

Specify the field logic.

Error

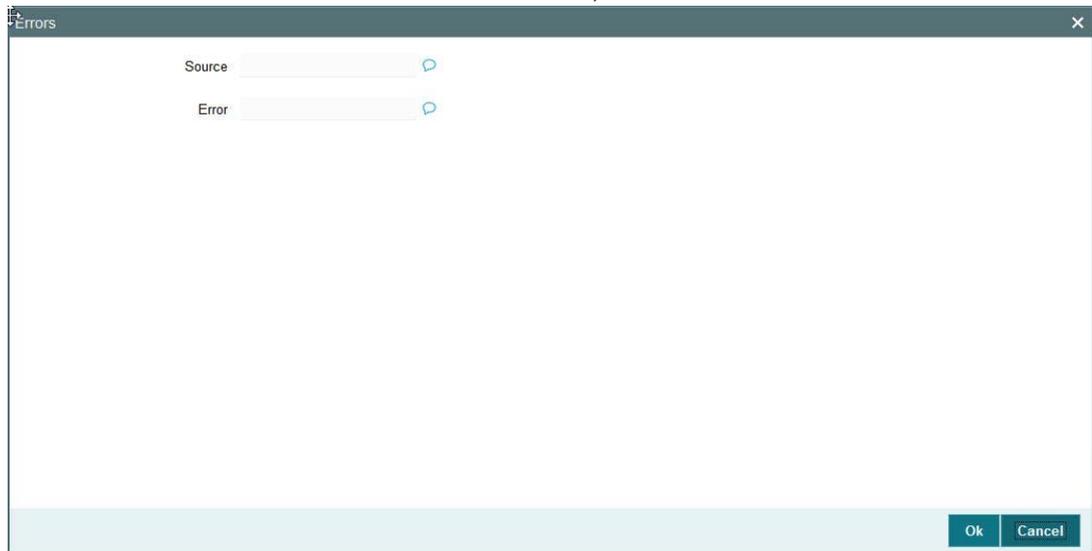
Click the Error link to specify any error messages.

Show Rule

Click the Show Rule link to specify or modify the Rule Maintenance parameters.

2.8.1.1 Invoking Error Screen

From the Cover Queue Rule Maintenance screen, click the Error link.



The screenshot shows a dialog box titled "Errors". It contains two text input fields: "Source" and "Error". Each field has a small blue icon to its right. At the bottom right of the dialog, there are "Ok" and "Cancel" buttons.

Error details of the error encountered in setting up the rules can be viewed here.

Source

Displays the source of error.

Error

Displays the error details.

2.8.1.2 Invoking Show Rule Screen

From the Cover Queue Rule Maintenance screen, click the Show Rule link.

The screenshot shows a window titled "Rule Maintenance" with a close button (X) in the top right corner. The window contains a form with the following fields and controls:

- Priority***: A text input field containing the value "1".
- Condition**: A text input field.
- Result**: A dropdown menu with four visible options.
- Queue Name**: A text input field.
- Status**: A dropdown menu with four visible options.
- Reason**: A text input field.
- Checkboxes**: A list of checkboxes on the right side of the form, alternating between "Cover Required" (checked) and "Suppress Message" (unchecked).
- Buttons**: "Ok" and "Cancel" buttons at the bottom right.

You can specify the following fields:

Priority

The system specifies the priority by default.

Condition

Specify the Rule Condition.

Result

Select the required result. Choose among the following:

- True
- False

Queue Name

Specify the required Queue Name from the list of values.

Status

Specify the status of the message that should be set for the rule condition. Choose among the following:

- Repair
- Pending Cover Match
- Suppressed
- Unprocessed

Reason

Specify the reason code from the list of values for each rule condition, if applicable.

Cover Required

Check this box if cover is required for a particular rule condition.

Suppress Message

Check this box if message must be suppressed for a particular rule condition.

2.8.1.3 Viewing Cover Queue Rule Summary

You can invoke “Cover Queue Rule Summary” screen by typing ‘PXSRLSTP’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Cover Queue Rule Summary' application window. The window title is 'Cover Queue Rule Summary'. It features a search bar with 'Search', 'Advanced Search', 'Reset', and 'Clear All' options. Below the search bar, there are four search criteria: 'Authorization Status', 'Record Status', 'Message Type', and 'Host Code', each with a dropdown menu and a search icon. The window also displays a table with columns for 'Authorization Status', 'Record Status', 'Message Type', and 'Host Code'. The table is currently empty. At the bottom right, there is an 'Exit' button.

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Message Type
- Host Code

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria for the following

- Authorization Status
- Record Status
- Message Type
- Host Code

Double click on the record or click 'Details' button to view the detailed screen

2.8.2 Clearing Code

You can invoke the 'Clearing Code Maintenance' screen by typing 'ISDCTMEX' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

The screenshot shows the 'Clearing Code Maintenance' application window. The window title is 'Clearing Code Maintenance' and it has a menu bar with 'New' and 'Enter Query'. The form contains several fields: 'Country Code *', 'Member ID/Clearing Code *', 'Member ID/Clearing Code Description', 'Network Code *', 'Network Description', 'Bank Name *', 'Address 1 *', 'Address 2', 'Address 3', 'Address 4', 'Own Clearing Code', 'Clearing Code Indicator' (with a dropdown menu showing 'Yes'), 'Bank ID code', 'BIC Code Description', 'Customer Number', 'Country Name', 'Clearing Code Type', 'Clearing System Proprietary', and 'Clearing system Code'. At the bottom, there is a status bar with fields for 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can specify the following fields:

Country Code

Select the required code from the LOV.

Member ID/Clearing Code

Specify the Member Id/Clearing Code.

Member ID/Clearing Code Description

Specify the description of Member Id/Clearing Code.

Network Code

Select the required network code from the LOV.

Network Description

Specify the description of network.

Bank Name

Specify the name of the bank.

Address 1 -4

Specify the address of the bank in the lines specified.

Own Clearing Code

Specify the required code from the LOV.

Clearing Code Indicator

Select the required clearing code indicator. The values are **Yes** and **No**.

Bank ID code

Specify the required code from the LOV.

BIC Code Description

Specify the description of the BIC Code.

Customer Number

Select the Customer Number from the LOV.

Country Name

Specify the name of the country.

Clearing Code Type

Specify the Clearing Code Type.

Clearing System Proprietary

Specify the Clearing System Proprietary details.

Clearing system Code

Specify the clearing system code details.

2.8.2.1 Viewing Clearing Code Summary

You can invoke “Clearing Code Summary” screen by typing ‘ISSCTMEX’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Clearing Code Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Network Code Member ID/Clearing Code

Country Code

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Network Code	Member ID/Clearing Code	Country Code	Member ID/Clearing Code Description	Bank Na
----------------------	---------------	--------------	-------------------------	--------------	-------------------------------------	---------

Exit

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Network Code
- Member ID/Clearing Code
- Country Code

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria for the following

- Authorization Status
- Record Status
- Network Code
- Member ID/Clearing Code
- Country Code
- Member ID/Clearing Code Description
- Bank Name

- Address 1
- Address 2
- Address 3
- Address 4
- Own Clearing Code
- Clearing Code Indicator
- Bank Id Code
- Customer Number

2.9 Reconciliation External Accounts

2.9.1 Maintaining Reconciliation External Accounts

You can use this screen to maintain Account relationship between two banks where the other Bank's External Account and its corresponding Account Details in User's Bank are defined. This maintenance represents the Nostro-Vostro account relationship between 2 banks.

You can invoke the 'Reconciliation External Accounts Maintenance' screen by typing PXDXTACC' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

You can specify the following fields:

Reconciliation Class

Specify the Reconciliation Class

External Account

Specify the External Account.

External Entity

Specify the External Entity

Alternate External Account

Specify the Alternate External Account. This is an optional field.

Home Branch

Specify the Home Branch. This is an optional field

Branch

Select the Branch from the list of values. User can add multiple rows to include different branches

Account GL

Select the Account GL for the respective branch selected

Capture Start Date

Specify the Start Date, from the which the details are effective

2.9.1.1 Viewing Reconciliation External Accounts Maintenance Summary

You can invoke “Reconciliation External Accounts Summary” screen by typing ‘PXSXTACC’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Reconciliation External Accounts Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

External Account External Entity

Reconciliation Class

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	External Account	External Entity	Reconciliation Class
----------------------	---------------	------------------	-----------------	----------------------

Exit

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- External Account
- External Entity
- Reconciliation Class

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

- Authorization Status
- Record Status
- External Account
- External Entity
- Reconciliation Class

In addition to the maintenances specific to Cross-border payments, the common maintenances given below are also used for processing –

- BIC Codes (ISSBICDE)
- Customer Summary (STSCIFCR)
- ECA - CIF Account Mapping (STDCRACC)
- Customer Service Model (PMDSRMDL)
- Customer Service Model Linkage (PMDCSMLK)
- Host Parameters (PMDHSTPR)
- Network Maintenance (PMDNWMNT)
- Network Preferences (PMDNWPRF)
- Network Currency Preferences (PMDNCPRF)
- Network Holidays (PMDNWHOL)
- Source Maintenance (PMDSORCE)
- Source Network (PMDSORNW)
- Pricing Code (PPDCMNT)
- Pricing Value (PPDVLMT)
- Payment Processing Cut off Time (PMDCTOFF)
- External Credit Approval System (PMDECAMT)
- Exchange Rate System (PMDERTMT)
- Sanction Check System (PMDSNCKM)
- Bank Redirection (PMDBKRED)
- Account Redirection (PMDACRED)
- Role (PMDROLDF)
- System Parameters (PMDSYSPM)
- User Maintenance (PMDUSRDF)
- Time Zone (PMDTMZON)

2.10 MT 101

2.10.1 MT 101 Parameters

You can invoke the 'MT 101 Parameters Maintenance' screen by typing 'PXD101PM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

The screenshot shows the 'MT101 Parameters Maintenance' application window. The title bar reads 'MT101 Parameters Maintenance'. Below the title bar is a toolbar with 'New' and 'Enter Query' buttons. The main content area contains the following fields:

- Host Code *
- Sender / Receiver *
- Maximum Number of Incoming Transactions
- Maximum Number of Outgoing Transactions

At the bottom of the window, there is a status bar with the following fields:

- Maker
- Checker
- Date Time:
- Date Time:
- Mod No
- Record Status
- Authorization Status
- Exit button

Specify the following fields:

Host Code

This is auto-populated by the system once you click on **New**. The host code indicates the host code of the user's logged in.

Sender / Receiver

Specify or search and select a Bank from the list of values which can be either the Sender or Receiver of incoming/outgoing MT 101. The value to be input or selected is a 6 digit bank identifier which is actually the first 6 digits of a BIC code. This bank identifier would refer to all of the bank's branches (BICs) in a country.

Maximum Number of Incoming Transactions

Specify the Maximum Number of Incoming Transactions allowed in an incoming MT 101 from the Bank specified above.

Maximum Number of Outgoing Transactions

Specify the Maximum Number of Outgoing Transactions allowed in an outgoing MT 101 to the Bank specified above.

2.10.1.1 Viewing MT 101 Parameters Summary

You can invoke "MT 101 Parameters Summary" screen by typing 'PXS101PM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'MT101 Parameters Summary' application window. The window has a title bar with 'MT101 Parameters Summary' and standard window controls. Below the title bar, there is a search bar with buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Underneath the search bar, there are several input fields: 'Authorization Status' (a dropdown menu), 'Record Status' (a dropdown menu), 'Host Code' (a text input field with a refresh icon), and 'Sender / Receiver' (a text input field with a refresh icon). There is also a 'Case Sensitive' checkbox. Below these fields, there is a table with the following columns: 'Authorization Status', 'Record Status', 'Host Code', 'Sender / Receiver', 'Maximum Number of Incoming Transactions', and 'Maximum Number of Outgoing Transactions'. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Host Code
- Sender / Receiver

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria with the following details:

- Authorization Status
- Record Status
- Host Code
- Sender / Receiver
- Maximum Number of Incoming Transactions

- Maximum Number of Outgoing Transactions

2.10.2 ASI-Instructing Agent Agreement

ASI – Instructing Party Agreement maintenance capture relationship between an Instructing party BIC (non-FI BIC), one or more Sender bank, Customer number and one or more Account numbers of the Customer available in the system.

You can invoke the “ASI-Instructing Agent Agreement” screen by typing ‘PXDINAGM’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow. Click new button on the Application toolbar.

Specify the following fields:

Host Code

This is auto-populated by the system once you click on **New**. The host code indicates the host code of the user's current logged in branch.

Instructing Party

Specify or search and select the Instructing party from the list of values.

Ordering Customer

Specify or search and select the Ordering Customer from the list of available customers maintained in the system.

Amount Limit

Specify the Amount Limit per transaction in the incoming MT101 received from the Instructing party on behalf of the Ordering customer.

Transaction Currency

Specify the currency to be used for the transaction in the incoming MT 101.

Instructing Party Name

System displays the name of the Instructing party once the Instructing Party code is specified.

Cutoff Hour

Specify the cut off hour for the transaction in the specified currency present in the incoming MT 101.

Cutoff Minute

Specify the cut off minute for the transaction in the specified currency present in the incoming MT 101.

Account Number

Allowed

Click this button to indicate that the account number(s) added to the account number grid are allowed for the transaction.

Disallowed

Click this button to indicate that the account number(s) added to the account number grid are disallowed for the transaction.

Account number

Click the add row icon in the grid to Specify or search and select a customer account number available in the system.

Allowed Senders

Sender

Click the add row icon in the grid to specify or search and select a Sender bank identifier from the LOV. The value to be input or selected is a 6 digit bank identifier which is actually the first 6 digits of a BIC code.

2.10.2.1 Viewing ASI-Instructing Agent Agreement Summary

You can invoke “ASI-Instructing Agent Agreement Summary” screen by typing ‘PXSINAGM’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'ASI-Instructing Agent Agreement Summary' application window. At the top, there are search options: 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below this, there are several input fields: 'Authorization Status' (a dropdown menu), 'Record Status' (a dropdown menu), 'Host Code' (a text field with a magnifying glass icon), 'Ordering Customer' (a text field with a magnifying glass icon), 'Instructing Party' (a text field with a magnifying glass icon), and 'Transaction Currency' (a text field with a magnifying glass icon). Below the search fields, there is a 'Records per page' dropdown set to '15', a 'Go' button, and a 'Lock Columns' dropdown set to '0'. The main area of the window is a table with the following columns: 'Authorization Status', 'Record Status', 'Host Code', 'Ordering Customer', 'Instructing Party', 'Instructing Party Name', 'Transaction Currency', and 'Amc'. The table is currently empty. At the bottom right corner of the window, there is an 'Exit' button.

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Host Code
- Ordering Customer
- Instructing Party
- Transaction Currency

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria with the following details:

- Authorization Status
- Record Status
- Host Code
- Ordering Customer
- Instructing Party
- Instructing Party Name
- Transaction Currency
- Amount Limit
- Cutoff Hour
- Cutoff Minute

2.10.3 ASI-Ordering Customer Agreement

ASI – Ordering Customer Agreement maintenance captures relationship between a Customer Number and one or more Sender bank.

You can invoke the “ASI-Ordering Customer Agreement” screen by typing 'PXDORAGM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

The screenshot shows the 'ASI-Ordering Customer Agreement' application window. At the top, there is a 'New' button and an 'Enter Query' field. The main form area contains several input fields: 'Host Code *', 'Ordering Customer *', 'Amount Limit', 'Transaction Currency *', 'Ordering Customer Name', 'Cutoff Hour', and 'Cutoff Minute'. There is also a checkbox labeled 'Allow Only Outgoing MT101'. Below the main form is a table titled 'Allowed Senders' with a search bar and a 'Go' button. The table has a header row with a checkbox and 'Bank Code'. The bottom of the window has a status bar with fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' button.

Specify the following fields:

Host Code

This is auto-generated by the system once you click on **New**. The system indicates the host code of the logged in user.

Transaction Currency

Specify or search and select the currency used for transaction in the incoming/outgoing MT 101 message, from the list of values.

Ordering Customer

Specify or search and select the Ordering Customer from the list of available customers maintained in the system.

Ordering Customer Name

This is automatically displayed once you select the Ordering Customer.

Amount Limit

Specify the Amount Limit for each transaction in the incoming/outgoing MT 101 message.

Cutoff Hour

Specify the cut off hour for the transaction in the incoming/outgoing MT 101 message.

Cutoff Minute

Specify the cut off minute for the transaction in the incoming/outgoing MT 101 message MT 101.

Allow Only Outgoing MT 101

Check this box if only Outgoing MT 101 message is allowed for the ordering customer.

Allowed Senders

This grid captures the allowed Sender BICs for receiving MT 101 on behalf of the ordering customer. This could be the BIC of the ordering customer or any other bank including Forwarding agent.

Bank Code

Click the add row icon in the grid to specify or search and select a Sender BIC from the list of available BICs.

2.10.3.1 Viewing ASI-Ordering Customer Agreement Summary

You can invoke “ASI-Ordering Customer Agreement Summary” screen by typing ‘PXSORAGM’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Authorization Status	Record Status	Host Code	Ordering Customer	Ordering Customer Name	Transaction Currency	Amount Limit	Cutoff
----------------------	---------------	-----------	-------------------	------------------------	----------------------	--------------	--------

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Host Code
- Ordering Customer
- Transaction Currency

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria with the following details.

- Authorization Status
- Record Status
- Host Code
- Ordering Customer
- Ordering Customer Name
- Transaction Currency
- Amount Limit
- Cutoff Hour
- Cutoff Minute

2.10.4 Forwarding Agent-ASI Agreement

Forwarding Agent – ASI Agreement maintenance captures this bank’s relationship with an Account Servicing Institution (ASI) (any other bank) and one or more account numbers (optional) maintained at the ASI.

You can invoke the 'Forwarding Agent-ASI Agreement' screen by typing 'PXDFWAGM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Specify the following fields:

Host Code

This is auto-generated by the system once you click on **New**. The system indicates the host code of the logged in user.

Account Servicing Institution Bank

Specify or search and select the Account Servicing Institution Bank from the list of values. The value to be input or selected is a 6 digit bank identifier which is actually the first 6 digits of a BIC code. This bank identifier would refer to all of the ASI bank's branches (BICs) in a country.

Amount Limit

Specify the Amount Limit of each transaction in the outgoing MT 101 message.

Transaction Currency

Specify the currency used for transaction in the outgoing MT 101.

Account Servicing Institution Bank Name

Specify the name of the Account Servicing Institution.

Cutoff Hour

Specify the cut off hour for the transaction in the specified currency included in the outgoing MT 101.

Cutoff Minute

Specify the cut off minute for the transaction in the specified currency included in the outgoing MT 101.

Account Number

These are accounts of the ordering customers at the ASI for which MT 101 can be processed by the ASI. This is an optional set of fields.

Allowed

Click this button to indicate that the account number (s) added to the Account number grid are allowed for the transaction.

Disallowed

Click this button to indicate that the account number(s) added to the Account number grid are disallowed for the transaction.

Account Number

Click the add row icon in the grid to specify the account number.

2.10.4.1 Viewing Forwarding Agent-ASI Agreement Summary

You can invoke “Forwarding Agent-ASI Agreement Summary” screen by typing ‘PXSFWAGM’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

MT101-Forwarding Agent-ASI Agreement Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Host Code Account Servicing Institution Bank

Transaction Currency

Records per page 15 1 Of 1 Lock Columns 0

Authorization Status	Record Status	Host Code	Account Servicing Institution Bank	Account Servicing Institution Bank Name	Transaction Curren
----------------------	---------------	-----------	------------------------------------	---	--------------------

Exit

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Host Code
- Account Servicing Institution Bank
- Transaction Currency

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria with the following details:

- Authorization Status
- Record Status
- Host Code
- Account Servicing Institution Bank
- Account Servicing Institution Bank Name
- Transaction Currency
- Amount Limit
- Cutoff Hour
- Cutoff Minute

2.11 RMA /RMA +

- RMA+ stands for the latest version of Relationship Management Application of SWIFT which maintains authorizations that specify relationship between two banks or SWIFT members for exchanging specific or all message types for a particular category of SWIFT FIN messages or InterAct request patterns or FileAct files.
- RMA+ details of a bank/institution are maintained in the RMA data store of SWIFT Alliance Access (SAA) server.
- RMA (predecessor of RMA+) referred to authorizations given by an institution to another for receiving any SWIFT messages.

2.11.1 RMA or RMA Plus Details

You can invoke the “RMA or RMA Plus Details Maintenance” screen by typing ‘PMDRMAUP’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Users having access to Branches would only be able to view the RMA/RMA+ authorization details. Only Head Office users would also be able to modify RMA/RMA+ authorization records or create new records. Click new button on the Application toolbar.

The screenshot shows the 'RMA or RMA Plus Details Maintenance' application window. At the top, there are buttons for 'New' and 'Enter Query'. The main form contains several fields: 'RMA Record Type' (a dropdown menu), 'Issuer *' (a text input field), 'RMA Type *' (a dropdown menu with 'Issued' selected), 'Valid From Date *' (a date input field in YYYY-MM-DD format), 'Correspondent *' (a text input field), 'RMA Status' (a dropdown menu with 'Enabled' selected), and 'Valid To Date' (a date input field in YYYY-MM-DD format). Below the form are two data grids: 'Message Category Details' and 'Message Type Details'. The 'Message Category Details' grid has columns for 'Message Category' and 'Include/Exclude Flag'. The 'Message Type Details' grid has a column for 'Message Type'. At the bottom of the screen, there are fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can specify the following fields:

RMA Record Type

The system would indicate if this is a RMA or RMA+ authorization record based on the details of the uploaded or manually created RMA authorization record.

Note

If the uploaded RMA file has included or excluded Message Types in different Message categories, then this would be RMA+ record. If not, the record is an RMA record.

Issuer

Select the required BIC of bank branch that has issued the authorization to send All or particular message types (in case of RMA+) to them from the available list of values.

RMA Type

Specify the RMA Type. Choose between Issued and Received from the drop down.

Valid From Date

Specify the start date of validity of RMA authorization

Correspondent

Select the BIC of bank branch which has received the authorization from Issuer bank from the list of values.

RMA Status

Select the status of the RMA from the drop down. The options are Enabled, Revoked, Deleted and Rejected.

Note

Only 'Enabled' RMA authorizations are used for RMA validation.

Valid To Date

Specify the End date of validity of RMA authorization.

Message Category Details Grid**Message Category**

Select the required Message Category from the drop down.

Include/Exclude Flag

If this is being created as RMA+ record, select the flag for each Message category indicating 'Include' or 'Exclude' of one or multiple or ALL Message Types (MTs) that are authorized by the Issuer bank.

Message Type Details**Message Type**

If this is being created as RMA+ record, then specify a list of 'Included' or 'Excluded' the Message Types to be added for each Message Category.

Note

- If All MTs within a Message Category are to be included then the Include/Exclude flag should indicate "Exclude" and no MTs should be selected in the Message Type Details grid. This would mean 'Exclude – Nothing' i.e. all MTs within the category are included in the RMA+ authorization.
- If All MTs within a Message Category are to be excluded then the Include/Exclude flag should indicate "Include" and no MTs should be displayed in the Message Type Details grid. This would mean 'Include – Nothing' i.e. none of the MTs within the category are included in the RMA+ authorization.
- The screen should not list any Message Category that is not allowed as part of the RMA+ authorizations issued by the Issuer bank.

As mentioned above, any modifications to existing authorizations would be allowed only from Head Office

- For the selected pair of Issuer and Correspondent BICs and RMA Type, the following attributes would be allowed to be changed –
 - RMA Status - It can be changed to any of the available Options – Enabled, Revoked, Deleted and Rejected.

Note

In reality, RMA Status cannot be changed to any option as it depends on who is the Issuer BIC, current status and other factors. However, these status changes would actually happen in the RMA/RMA+ module of SAA and the Modification facility would only allow Ops users to manually replicate the status in this maintenance (if they cannot wait till the next RMA upload).

-
- Valid From Date – New (modified) date that is greater than existing 'Valid To' Date can be set.

- Valid To Date – New date that is greater than New 'Valid From' Date can be set.
- Deletion of existing Message category and/or Message types.
- Addition of new Message Category and/or Message Type along-with Include/ Exclude indicator.

A new authorization would be possible to be created by copying an existing authorization and then modifying the same.

Modifications to existing authorizations as well as creation of new authorizations would need approval by another user or by the maker (if the branch and user supports Auto-authorization facility).

2.11.1.1 RMA/RMA+ Validation

- In addition to the RMA/RMA+ validation for the Receiver of payment message (say, MT103), RMA/RMA+ validation is done for the Receiver of Cover (MT 202COV) if a Cover message is required to be sent to the currency correspondent, in addition to the MT 103 message. The same is applicable for MT 205 and MT 103+.
 - If the RMA/RMA+ validation for Receiver of Cover fails, then the outgoing transaction is sent to an exception queue.
 - RMA+ validation, if applicable, for Receiver of Cover is for sending out MT 202
- RMA/RMA+ validation is done for the following Transfer types –
 - Multi-Credit Customer Transfer – for determining the Receiver of MT 102/MT 102+.
 - Bank Transfer payments – for determining the Receiver of MT202/MT203, and Receiver of Cover (another MT 202) if applicable.
 - Bank Transfer for Own Account transfers – for verifying MT 200/MT 201 can be sent to the Receiver i.e. Currency Correspondent.
- For manually initiated Common Group Messages (MT 19x/MT 29x), the system performs RMA/RMA+ validation on the selected Receiver BIC.
- For a Charge Claim message (MT191) that is automatically generated for an incoming MT 103 message, the system perform RMA/RMA+ validation on the Receiver of MT 191 (Sender of incoming MT 103).

Note

If RMA+ validation fails, then MT 191 is still generated but with a new status called 'With-held' status. This status means that the message was generated but has been "held back" i.e. not "handed off" to EMS.

- MT 210 – After generation of MT 210 (Notice to Receiver) as part of processing outgoing MT 200/MT 201, the system performs an RMA/RMA+ validation for the Receiver of MT 210 i.e. the Currency Correspondent who is supposed to receive funds in the Nostro account from a Nostro account with another correspondent.

Note

If the RMA/RMA+ validation fails, then system does not send the message.

- MT 900/MT 910 – No RMA/RMA+ authorizations are required for sending or receiving Debit Advice (MT 900) or Credit Advice (MT 910).

2.11.1.2 Viewing RMA or RMA Plus Details Summary

You can invoke “RMA or RMA Plus Details Summary” screen by typing ‘PMSRMAUP’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot displays the 'RMA/RMA Plus Details Summary' application window. The window title is 'RMA/RMA Plus Details Summary'. The interface includes a search bar with 'Advanced Search', 'Reset', and 'Clear All' options. Below the search bar, there are several filter fields: 'Authorization Status', 'Record Status', 'Issuer', 'Correspondent', 'Valid From Date' (with a date picker), 'Valid To Date' (with a date picker), and 'RMA Type'. A table below these filters shows a single record with columns: Authorization Status, Record Status, Issuer, Correspondent, Valid From Date, Valid To Date, RMA Type, RMA Record Type, and RMA Status. The table is currently empty. At the bottom right, there is an 'Exit' button.

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Issuer
- Correspondent
- Valid From Date
- Valid To Date
- RMA Type
- RMA Status

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria with the following details:

- Authorization Status
- Record Status
- Issuer
- Correspondent
- Valid From Date
- Valid To Date
- RMA Type
- RMA Record Type
- RMA Status

2.11.2 Alpha Code

You can invoke the 'Alpha Code Maintenance' screen by typing 'PXDALMNT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

The screenshot shows the 'Alpha Code Maintenance' application window. The window title is 'Alpha Code Maintenance'. The toolbar contains 'New' and 'Enter Query' buttons. Below the toolbar are three input fields: 'Alpha Code *', 'Description *', and 'Short Code'. A data table is visible below the input fields, with columns for 'Identifier', 'Description', and 'Bank Code'. The table is currently empty. At the bottom of the window, there is a status bar with fields for 'Maker', 'Date Time', 'Mod No', and 'Record Status', along with an 'Exit' button.

Specify the following fields:

Alpha Code

Specify the Alpha Code.

Description

Specify the Description.

Short Code

Specify the Short Code.

Identifier

Select the Identifier, that is required for the network.

Description

Specify the Description.

Bank Code

Specify the Bank Code

2.11.2.1 Alpha Code Summary

You can invoke the 'Alpha Code Summary' screen by typing 'PXSALMNT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Alpha Code

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria with the following details:

- Authorization Status
- Record Status
- Alpha Code
- Description
- Short Code

2.12 Template

You can generate new template for Cross Border transactions using the 'Outbound Cross Border Payments Template Detailed' screen

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

User can input all the details required for the transaction and save it as a Template by specifying a unique 'Template ID'. System does the format validation for the details input. Cross field validations are not done on saving the Template

- Transactions booked using a particular Template ID can be queried using 'Transaction Input Summary' screen (PXSOTONL) and 'View Summary' screen (PXSOVIEW)
- Templates created in Cross Border Transaction Template screen (PXDOTTML) can also be authorized in 'Template Summary' (PQSTMPLQ) screen

Note

- To understand the Field validations and functions of 'Cross Border Transaction Template' screen, refer to section - '3.1 - Cross Border Transaction Input'
- Templates created for Cross Border transactions can be viewed by specifying the Template ID.in Template Summary Screen(PQSTMPLQ).

2.12.1 Template Summary

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

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

Refer to *Payments_Core User Guide section(2.11.14)* for more details.

2.13 Standing Instruction

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

2.13.1 Standing Instruction Template

Standing Instruction Templates can be created through this screen. The Standing Instruction Template can be created with or without transfer amount input.

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

To invoke this screen type 'PXDOTSTM' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.

The screenshot shows a complex form for creating a Standing Instruction Template. It includes fields for Transaction Branch Code, Host Code, Source Code, Network Code, Template ID, Transaction Reference Number, Related Reference Number, Source Reference Number, Transfer Type, and Multi Credit Reference Number. The form is organized into sections for different parties: 50: Ordering Customer, 52: Ordering Institution, 56: Intermediary Bank, 57: Account With Institution, 58: Beneficiary Institution, and 59: Ultimate Beneficiary. Each section contains fields for Party Identifier, BIC / Name and Address 1, Address Line 2, Address Line 3, and Address Line 4. There are also fields for Receiver Details (Receiver, Receiver Of Cover) and Bank Operation Code (CRED). The bottom of the screen features a navigation bar with 'Additional Details', 'UDF', 'MIS', 'Message And Accounting Entries', and 'Payment Chain'. The bottom right corner has an 'Exit' button.

- Standing Instructions executed for the specific 'Template ID' created can be queried using 'Transaction Input Summary' screen (PXSOTONL) and 'View Summary' screen (PXSOVIEW)
- SI Templates created in this screen are to be maintained in Standing Instructions maintenance screen for auto SI execution on the dates specified in the maintenance.

Note

- To understand the Field validations and functions of 'Cross Border Standing Instruction Template' screen, refer to section - 'refer to section - '3.1 - Cross Border Transaction Input'
- Standing Instruction Templates created for Cross Border transactions can be viewed by specifying the Template ID in, Template Summary Screen (PMSSITMP).

2.13.1.1 Standing Instruction Template Summary

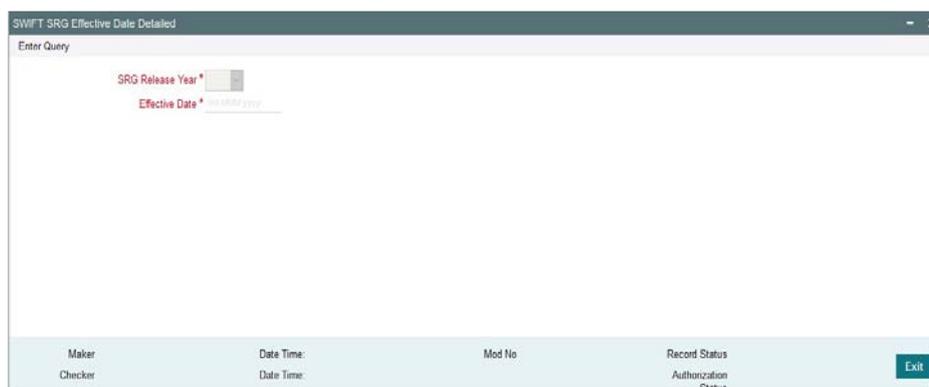
Standing Instruction Templates created for Cross Border transactions can be viewed here by specifying the Template ID. This is the common Template Summary screen for other Payment transactions too.

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

And user can create Standing instructions and execute them through Standing Instruction Maintenance screen(PMDSIMNT) and execution log is available at Standing Instruction Execution screen(PMDSIECT).

For more details on Standing Instruction Maintenance and its execution screen details and respective summary screens, refer to Payments Core User Guide section - 2.6.35.

2.14 SWIFT SRG Effective Date Maintenance



Specify the following fields:

SRG Release Year

This field is a mandatory field, pre-shipped with value 2019 and for each year going forward. You cannot modify this field as it's a non-modifiable field

Effective Date

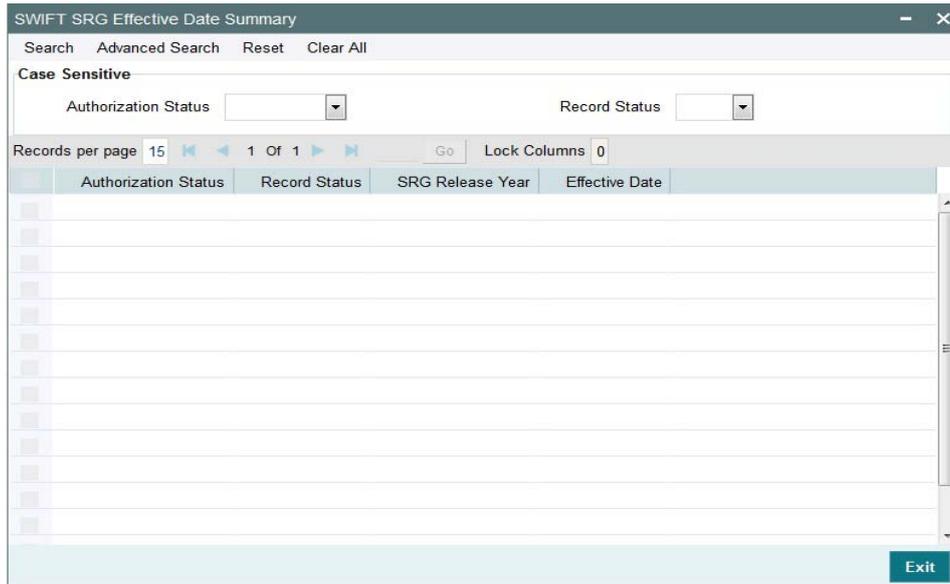
This is the Actual Effective date of the SRG release year and pre-shipped with value as 2019-11-16. System allows the date which belongs to the SRG Release Year . You should provide future value dates but not back value dates.

UETR pick up logic for 'n9x' messages:

- System copies the UETR of the related transaction to Field 121 in block 3 of the 'n9x' messages if the SRG release year is 2019 and OBPM Application date is greater than or equal to SRG 2019 Effective date as maintained in 'PXDSRGDT' screen.
- If the OBPM Application date is lesser than the SRG 2019 Effective date, then the OBPM 14.2 functionality works in the case where 'n9x' gets generated without having the copy value of the UETR field. However, 'UETR', if available gets auto-populated in the respective 'n9x' screens..

2.14.1 SWIFT SRG Effective Date Summary

You can view the SWIFT SRG Effective Date Summary details in the 'SWIFT SRG Effective Date Summary' screen. You can invoke the "SWIFT SRG Effective Date Summary" screen by typing 'PXSSRGDT' in the field at the top right corner of the application toolbar and clicking on the adjoining arrow button.



You can search using one or more of the following parameters:

- Authorization Status
- Record Status

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

3. Cross Border Transactions

You can perform below mentioned activities in the Oracle Banking Payments.

3.1 Outbound Transaction Input

3.1.1 Outbound Cross Border Payments Transaction Input

You can book an outgoing SWIFT payment by providing input for the payment transaction in this screen. Input can be provided for a new transaction using the already saved template. Some Transaction fields are applicable only to the specific transfer type (Customer / Bank Bank transfer - Own Account).

You can invoke the 'Outbound Cross Border Payments Transaction Input' screen by typing 'PXDOTNL' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application toolbar.

Performing operation

Below mentioned operations are allowed in the Transaction input screen:

Operation	Description
New	You can input a new Transaction using this option.

Operation	Description
Delete	<p>You can delete unauthorized transactions from the system using this option.</p> <p>The count of the transaction is decremented against the image reference number if the transaction to be deleted is an Image transaction.</p> <p>Deletion of the transaction is not allowed if a transaction was authorized at least once.</p>
Unlock	<p>You can unlock an unauthorized transaction and change some of transaction details using this option. Amendment of an unauthorized transaction will not result in an increase of the version number. The latest version alone is modified. The party fields like 57, 56, 59 etc. can be modified. A new Transaction version is created if an authorized Transaction is amended.</p>
Enter Query	<p>This is a Query option for querying an unauthorized or authorized transaction in any Transaction status and viewing its details. Transaction can be queried by entering the Transaction Reference number.</p> <p>After the transaction details are loaded in the screen, any other applicable operation mentioned in this table can be performed.</p>
Copy	<p>You can create a Transaction using a template or copy details from a transaction using this option.</p> <p>The transaction or the template to be copied can be selected in the transaction summary screen or loaded in the Transaction Input screen. The copy option in the Transaction online copies user input transaction details/template details.</p>

Specify the following details.

Transaction Branch Code

System defaults the transaction branch code with the user's logged in branch code.

Branch Name

System defaults the Branch Name of the transaction branch code.

Host Code

Displays the host code of the logged in user.

Host Code Description

System defaults the Description of the Host Code.

Source Code

Specify the Source Code, via which the transaction is to be booked.

Source Code Description

System defaults the description on selecting the Source Code.

Transaction Reference Number

System displays auto-generated Transaction reference number. For more details on the format, refer the Payments Core User Guide.

Related Reference Number

On clicking 'New' this field will be blank. User can specify the Related Reference Number manually, if required.

Source Reference Number

Specify the Source Reference Number.

Transfer Type

Select the transfer type of the transaction. Options available are as follows:

- Customer Transfer
- Bank Transfer
- Cover Transfer
- Bank Transfer Own A/c

Network Code

Select the Network Code from the list of values. The Network Code maintained for that Payment Type and Host Code in Network Maintenance screen are listed here.

Network Code Description

System defaults the description on selecting the Network Code

gpi Agent

This field is not editable and is disabled. This field has the drop-down values as - Yes/ No.

Prefunded Payments

On checking 'Prefunded Payments', Debit Account Number gets defaulted, when the Prefunded GL is defined for that Source and Network.

Multi-Credit Transfer

Select this check box to indicate that this transaction is part of a multi-credit transfer batch.

Multi Credit Reference Number

Specify the Multi Credit Reference Number of an open multi-credit transfer batch of customer/ bank transfers in which this transaction should included.

Template ID

This field will be disabled, when a new transaction is initiated.

Note

When a Cross Border transaction is created through a template then, the Template ID will default the template details in 'Template ID' field.

3.1.1.1 Main Tab

Click the Main tab in the 'Cross Border Outgoing Transaction Input' screen....

The screenshot displays the 'Main' tab of the 'Cross Border Outgoing Transaction Input' screen. It features a 'Main Pricing' header and a navigation bar with 'Main' and 'Pricing' tabs. The 'Instructed Currency Indicator' is set to 'Transfer Currency'. The 'Payment Details' section includes fields for Booking Date, Instruction Date, Activation Date, Transfer Currency, Transfer Amount, Debit Account, Debtor Name, Debit Account Currency, Debit Currency Name, Debit Amount, Exchange Rate, FX Reference Number, Customer Number, SSI Label, Credit Account, Creditor Name, Credit Account Currency, Credit Currency Name, Credit Value Date, Debit Value Date, Message Date, Remarks, Bank Operation Code (CRED), Banking Priority (Normal), and Charge Whom. The main area is divided into six columns: 50: Ordering Customer, 52: Ordering Institution, 56: Intermediary Bank, 57: Account With Institution, 58: Beneficiary Institution, and 59: Ultimate Beneficiary. Each column contains fields for Party Identifier, BIC / Name and Address 1, BIC Code Description, and Address Lines 2-4. The 59: Ultimate Beneficiary column also includes an Account field and a Country field. At the bottom, the 'Receiver Details' section includes Receiver, Receiver Description, Receiver Of Cover, and Receiver of Cover Description. A status bar at the very bottom contains Maker ID, Checker ID, Authorization Status, Maker Date Stamp, Checker Date Stamp, and an Exit button.

Specify the following details.

Instructed Currency Indicator

Select any of the two options:

- Transfer Currency - If the Instructed currency option is 'Transfer Currency' then the Instructed amount provided will be considered as the Transfer Amount.
- Debit Currency - If the option is 'Debit Currency', then the Instructed Amount provided will be the Debit amount.

Payment Details

Booking Date

Booking date is defaulted as system date, on clicking 'New'. This is not modifiable.

Instruction Date

Select the customer advised Value Date of the transaction using the adjoining calendar widget.

Note

- Future dated Cross Border transaction will be processed on the booking date if booking date is within the currency settlement days
 - System will calculate the processing date of the transaction based on activation date which is a maximum of (instruction date – settlement days, booking date)
-

Activation Date

System retains the Activation Date input by the user. Also, Activation date will be an optional field. If the activation date is not provided, system will derive the same.

Activation Date is calculated in the following way

- The required number of days are present between activation date and instruction date taking into consideration the settlement days, float days and holidays
- Activation date cannot be a back date
- Activation date cannot be a branch holiday

User can correct the dates and retry, if the validation fails on user input. Error message id displayed for the same.

Note

- If the payment request is received through web services, system will re-derive the activation date and will proceed with the payment.
 - If the transaction is moved to Network cut off queue, it is possible to provide Activation Date and Instruction date while performing Carry Forward action.
 - The 'Value Date change' action from Future Valued Queue allows providing a new Activation date & Instruction date
 - For cross border transactions on Force release with a new instruction date, messages will be generated with new instruction date in field 32A.
-

Transfer Currency

Specify the currency in which the payment needs to be made. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.

Transfer Amount

Transfer Amount is calculated by the system based on the 'Same As Transfer Currency' flag and Currency conversion if applicable.

Debit Account

Specify the debit account of the transaction. Alternatively, you can select the debit account from the option list. The list displays all valid accounts maintained in the system.

Debit Account Currency

The system displays the debit account currency based on the debit account selected.

Debit Currency Name

System displays name of the debit account currency.

Debit Amount

Specify the Debit Amount for the transaction, if Instructed Currency Indicator is selected as Debit Currency. If it is selected as Credit Currency, then this field is disabled.

Exchange Rate

The exchange rate is applicable for cross-currency transactions. The transaction is considered as cross-currency transaction if for an outgoing payment the debit account currency is different from the transfer currency.

FX Reference

Specify the foreign exchange reference.

Customer Number

System defaults the Customer Number for the Debit Account selected...

SSI Label

Select the required SSI label from the list of values.

Click on Enrich button upon providing the Payment details and the valid account number/ Payment Identifier based on the Transfer Type selected.

System defaults the debit/credit account details in the respective fields, based on the data entered.

Note

This list will be populated with valid SSI Labels, applicable for the customer and the Network. If Customer or Network details are not available, the fetch action of the list of values displays the information message to this effect. The list of values is queried based on the fields SSI Label, Beneficiary Bank ID, Beneficiary Account & Account IBAN.

Credit Account

Specify the credit account of the transaction. Alternatively, you can select the Credit account from the option list. The list displays all valid accounts maintained in the system.

Creditor Name

Creditor name is displayed for the credit account selected.

Credit Account Currency

The system displays the credit account currency based on the credit account selected.

Credit Currency Name

System displays name of the credit account currency.

Credit Value Date

Credit Value Date is derived and displayed on clicking Enrich button.

Debit Value Date

Debit Value Date is derived and displayed on clicking Enrich button.

Message Date

For outgoing transactions, the system computes the message date based on the credit value date and displays it here along with the cut-off time.

Remarks

Specify any Operations remark or additional info pertaining to this transaction.

Bank Operation Code

Select the bank operation code from the option list. Options available are as follows:

- CRED – Credit Transfer with No SWIFT Service Level
- CRTS – Credit Transfer for Test Purposes
- SPAY – Credit Transfer for SWIFT Pay Service Level
- SPRI – Credit Transfer for Priority Service Level
- SSTD – Credit Transfer for Standard Service Level

If no value is selected then system defaults this field value to “CRED”.

Note

This is applicable only for customer transfers.

Banking Priority

Specify the priority of banking. Choose between Normal, Urgent and High.

Charge Whom

Specify the charge bearer for the transaction. The list displays the following values:

- OUR
- BEN
- SHA

50:Ordering Customer

The system displays the name and address of the customer ordering the transaction, based on the debit account selected.

This is applicable only for ‘Customer Transfer’ type of transaction. The ordering customer details including name and address are defaulted based on the debit account selected. However you can modify these details.

52:Ordering Institution

Specify the details of the financial institution that has ordered for the payment to be initiated.

56: Intermediary Bank

Specify the details of intermediary bank which is the correspondent bank of Account with institution.

You can capture below mentioned details of the intermediary bank here.

- Specify the correspondent account number in the first line starting with “/”.
- Specify the bank identifier and bank code in the second and third lines. If the bank identifier is BIC then you can select the appropriate BIC code from the adjoining option list that displays all valid BICs maintained in the system.

You can also specify the Name and Address of the Intermediary bank instead of the BIC Code, in lines 4 to 7.

57: Account with Institution

Specify the financial institution at which the beneficiary maintains their account. The beneficiary can be a retail/corporate in Customer Transfers or a Bank in case of Bank Transfers. Input is mandatory for ‘Customer Transfer’ type of transactions.

- Specify the correspondent account number in the first line starting with “/”.

- Specify the bank identifier and bank code in the second and third lines. If the bank identifier is BIC then you can select the appropriate BIC code from the adjoining option list that displays all valid BICs maintained in the system.
- You can also specify the Name and Address of the Intermediary bank instead of the BIC Code, in lines 4 to 7.

58: Beneficiary Institution

Specify the financial institution which is the ultimate recipient of the funds being transferred.

This is applicable only to Bank Transfers.

You can capture below mentioned details of the Beneficiary Institution here.

- Specify the account number in the first line starting with “/”
- Specify the BIC code in the second line. You can also select the appropriate BIC code from the adjoining option list that displays all valid BICs maintained in the system.
- You can also specify the Name and Address of the Beneficiary Institution instead of the BIC Code, in lines 3 to 5.

59: Ultimate Beneficiary

Specify the details of the Ultimate Beneficiary of the payment. This field is available only for ‘Customer Transfer’ type of transactions.

You can capture below mentioned details of the Beneficiary here.

- In Line 1, specify the customer beneficiary account number to which the transaction amount should be credited. You can specify the IBAN of the account. Alternatively, you may search and select the account number using LOV if the beneficiary account is maintained with the bank, which is the case in Incoming payments. This field is available only for ‘Customer Transfer’ type of transactions.
- Specify the Name and Address of the Beneficiary in lines 2 to 5.
- Instead of the Name and Address, you can also specify the BIC code of the Beneficiary in line 2.
- IBAN validations is conditional mandatory for Cross Border Outgoing Payments
- IBAN validation for ultimate beneficiary account is done by the system when BIC is present in tag 57(AWI) and IBAN check is set as required for AWI BIC’s country. System fetches the ISO country code from BIC code (5th & 6th char).
- IBAN validation is done based on the data maintained in the existing IBAN Information Maintenance (ISDESBAN)
- If BIC code is not present in tag 57, system fetches the ISO country code from the receiver of the payment. If IBAN check is required for the receiver country then system validates IBAN for ultimate beneficiary account.
- These validations are applied on Customer & Bank Transfer transactions, both on Origination from the system & for pass through cases.

Receiver Details

Receiver

System derives the Receiver (bank) of the outgoing payment message as part of Payment chain building activity and populates the BIC code of this bank in this field.

This field is also populated on clicking Enrich button.

You may choose to override the system derived Receiver with a different BIC code and input the same over here. On save, system validates if a SWIFT message can be sent to the user specified Receiver BIC code.

Receiver Description

Displays the description of the receiver

Receiver of Cover

System derives the Receiver of Cover (bank) of the outgoing payment message as part of Payment chain building activity if a Cover message is required to be sent in addition to the payment messages. The BIC code of this bank is populated in this field.

This field is also populated on clicking Enrich button.

- You may choose to override the system derived Receiver of Cover with a different BIC code and input the same over here. On save, system validates if the user specified Receiver of Cover is a currency correspondent and a SWIFT message can be sent to this BIC code.

Receiver Description

Displays the description of the receiver of cover.

3.1.1.2 Additional Details Tab

You can capture additional information and view field values set by the system for the transaction.

You can invoke the 'Additional Details' sub-screen in Transaction Input by clicking the "Additional Details" link present at the bottom of the screen.

Outbound Cross Border Payments Transaction Input

Additional Details

53: Sender Correspondent

Party Identifier

BIC / Name and Address 1

BIC Code Description

Address Line 2

Address Line 3

Address Line 4

54a: Receiver Correspondent

Party Identifier

BIC / Name and Address 1

BIC Code Description

Address Line 2

Address Line 3

Address Line 4

55: Third Reimbursement Institution

Party Identifier

BIC / Name and Address 1

BIC Code Description

Address Line 2

Address Line 3

Address Line 4

13C: Time Indication Details

CLS Time

Receive Time

Send Time

70: Remittance Information

Remittance Information 1

Remittance Information 2

Remittance Information 3

Remittance Information 4

72: Sender To Receiver Info

Sender To Receiver Information 1

Sender To Receiver Information 2

Sender To Receiver Information 3

Sender To Receiver Information 4

Sender To Receiver Information 5

Sender To Receiver Information 6

23E: Instruction Codes

Instruction Code 1

Instruction Code 2

Instruction Code 3

Instruction Code 4

Instruction Code 5

Instruction Code 6

71F: Sender Charges

Sender Charge Ccy 1

Sender Charge Amount 1

Sender Charge Ccy 2

Sender Charge Amount 2

Sender Charge Ccy 3

Sender Charge Amount 3

Sender Charge Ccy 4

Sender Charge Amount 4

Sender Charge Ccy 5

Sender Charge Amount 5

Sender Charge Ccy 6

Sender Charge Amount 6

77B: Regulatory Reporting Details

Regulatory Report 1

Regulatory Report 2

Regulatory Report 3

71G: Receiver Charges

Currency

Amount

Amount Collected

77T: Envelope Contents Details

Envelope Contents 1

Envelope Contents 2

Envelope Contents 3

Envelope Contents 4

Envelope Contents 5

26T: Transaction Type

Transaction Type

Message Suppression Preferences

Payment Message(with cover)

Cover Message only

Debit Confirmation

Receive Notice

Cover Details

Process without cover

Ok Exit

Specify the following details.

53: Sender Correspondent

The system displays the Party Identifier, BIC code or details like Name and Address of the sender's correspondent through which the payment transaction should be routed. This value is populated after deriving the Payment chain as part of the processing. This BIC would be present in the Currency Correspondent maintenance for the Transfer currency.

Note

- If an account is present in 53B of the incoming customer transfer & bank transfer then system will debit account present in 53B and not from the currency correspondent maintenance.
 - The account must be a vostro account and not a nostro account
 - If system doesn't find a valid vostro account the incoming transaction will go to repair queue
-

54a: Receiver Correspondent

The system displays the Party Identifier, BIC code or details like Name and Address of the branch of the receiver or another financial institution in which the funds are made available to the receiver. This value is populated after deriving the Payment chain as part of the processing. This BIC would be present in the Global Correspondent maintenance for the Transfer currency.

55: Third Reimbursement Institution

The system displays the BIC code or details like Name and Address of the receiver's branch, when the funds are made available to this branch through a financial institution other than that indicated in Field 53. This value is populated after deriving the Payment chain as part of the processing. This BIC would be present in the Global Correspondent maintenance for the Transfer currency.

13C: Time Indication Details

Specify the standard time indication related to the processing of the payment instruction. You should input the standard Time indication code (placed between '/') followed by Time, a sign (+ or -) and the Offset from UTC. Alternatively, you can select the time indication code from the option list. The list displays all valid time indications maintained in the system, which are CLSTIME, RNCTIME and SNDTIME.

70: Remittance Information

Specify the Remittance Information details from fields 1 to 4.

72: Sender to Receiver Information

This field specifies additional information for the Receiver or other party specified in the lines from 1 to 6.

Note

For the Outgoing Cross Border/RTGS transaction input screens, system lists the standard code words such as /ACC /INS/SWIFT/ INT/ except the SWIFT code word /REC/ in the LOV field 72: "Sender to Receiver Information 1-6"

This functionality is supported for MT103, MT103 REMIT, MT200, MT201, MT202, MT202COV, MT203, MT205, MT205COV.

23E: Instruction Codes

Instruction Code 1 through to Instruction Code 6

Specify a standard Instruction code in each field and then input additional information. Alternatively you can select the standard Instruction code type from the option list. The list displays all valid instruction codes maintained in the system.

71G: Receiver charges

If Charge Whom field in the Preferences section of the Main tab has a value of "OUR" then you can specify the Receiver's charges in case of 'Customer Transfer' if they are required to be included in the Settlement amount.

71F: Sender Charges

Sender Charge Ccy 1 through to Sender Charge Ccy 6

The system displays the charge currency of Sender's charges that are deducted from the Transfer amount by this bank (Sender) or by any of the previous banks in the payment chain. These charges are applicable in case of Customer Transfers and the Charge Whom field value selected is SHA or BEN.

Sender charge Amount 1 through to Sender Charge Amount 6

The system displays the amount of Sender's charges.

In case of an incoming Customer transfer message, each of the previous banks in the payment chain would have deducted charges from the Transfer amount and details of the same would be present in the message. The Charge currency and Charge amount of each of these charges would be populated in up to 6 sets of these fields in addition to the charges deducted by this bank

77B: Regulatory Reporting Details

Specify the statutory and/or regulatory information required by the authorities in the country of receiver or sender. You should specify this information by specifying a regulatory code (placed between '/') followed by 2 character country code and followed by regulatory details. This information should be specified in up to 3 lines each containing 35 characters.

77T: Envelope Contents Details

Specify the contents of the Envelope in the lines from 1 to 5.

The clearing code and mask validation failure results in error.

If payment chain building fails as BIC could not be derived, then the transaction also fails with that error code. The above validations are applicable to pass through transactions as well. There is no Clearing code validations specified for fields 53, 54 & 55 in SWIFT manual, though it is possible to send or receive the clearing identifier for these parties.

26 T:Transaction Type

The system displays the applicable transaction type code for the transaction.

Message Suppression Preferences

The message generation can be suppressed for the transaction by checking the appropriate preference flag:

Payment Message (with cover)

The messages that get suppressed are MT 103 & Cover, MT 202 & Cover, MT 205 and MT 200.

Cover Message only

The messages that get suppressed are MT 202COV and MT 205COV.

Debit Confirmation

The message that gets suppressed is MT 900.

Receive Notice

The message that gets suppressed is MT 210.

Cover Details

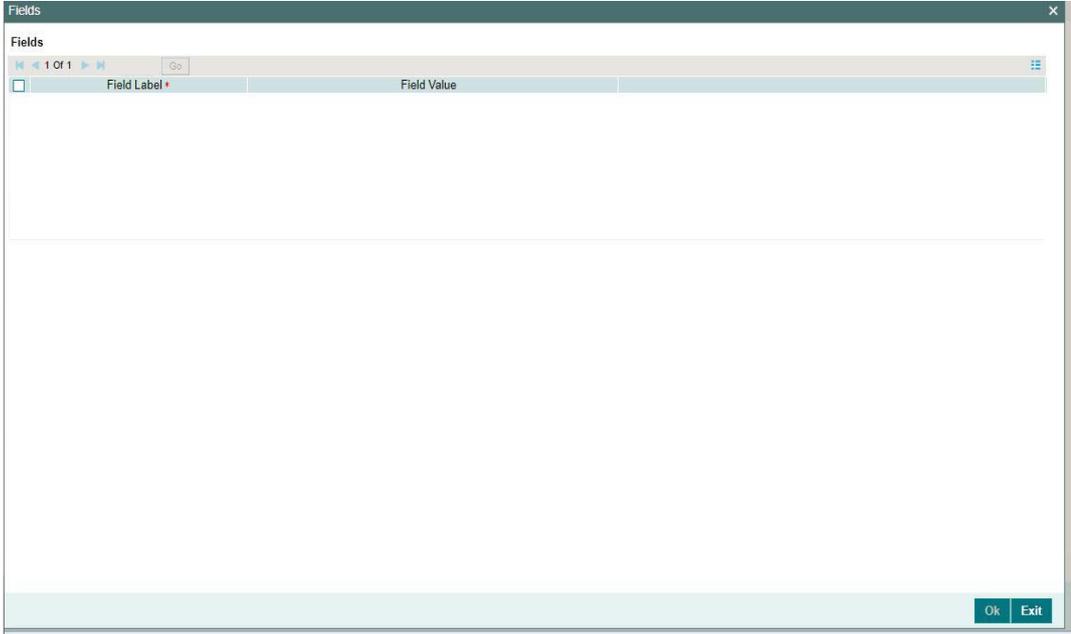
Process without cover

Check this box to indicate that the transaction will be processed by sending the message in serial manner.

3.1.1.3 UDF Tab

Click the 'UDF' Section in the Transaction View screen to invoke this sub screen.

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



The screenshot shows a window titled 'Fields' with a table. The table has two columns: 'Field Label' and 'Field Value'. The table is currently empty. At the top of the table, there is a navigation bar with '1 Of 1' and a 'Go' button. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

Specify the following details.

Fields

Field Label

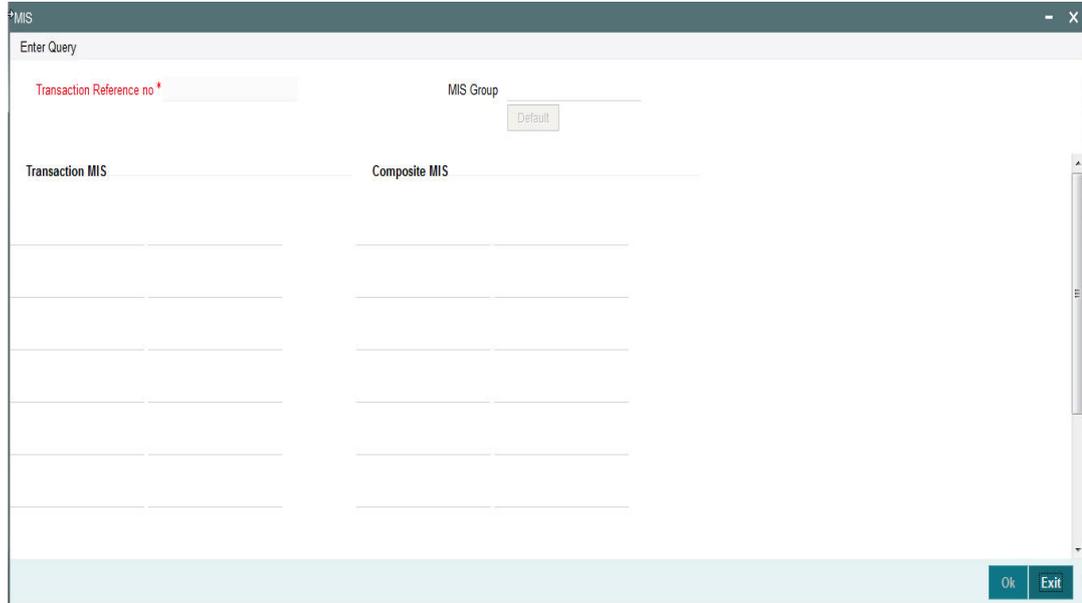
The system displays all fields that are part of the associated UDF group.

Value

The 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)

3.1.1.4 **MIS Tab**

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. Click the 'MIS' link to invoke the 'MIS' sub-screen



The screenshot shows a web application window titled 'MIS'. At the top, there is a search bar labeled 'Enter Query'. Below it, there are two main input sections. The first section contains a text input field labeled 'Transaction Reference no*' and a dropdown menu labeled 'MIS Group' with a 'Default' button next to it. The second section contains two columns of text input fields, labeled 'Transaction MIS' and 'Composite MIS'. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

Specify the following details

Transaction Reference

The system displays the transaction reference number of the transaction.

MIS Group

Specify the MIS group code. Alternatively, you can select the MIS group code from the option list. The list MIS group displays all valid MIS groups maintained in the system for different sources in the Source maintenance. By default, the MIS group linked to the 'Manual' source is populated while booking a transaction from this screen.

Default button

Click this button after selecting a MIS group different from the default MIS Group (which was populated) so that any default MIS values can be populated from to link to the Transaction MIS and Composite MIS classes.

Transaction MIS

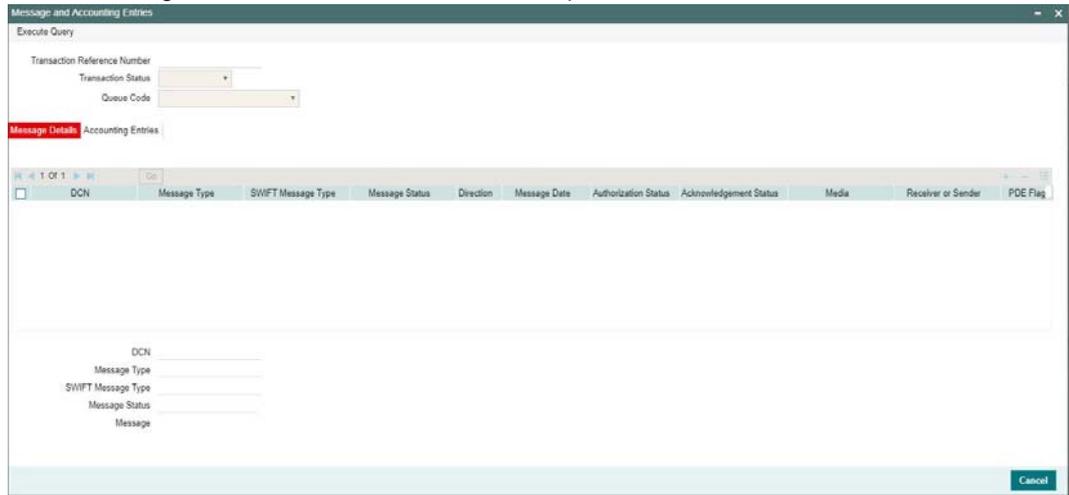
The default MIS values for Transaction MIS classes are populated for the MIS group. You can change one or more default MIS values or specify more MIS values. Alternatively, you can select MIS values from the option list.

Composite MIS

The default MIS values for Composite MIS classes are populated for the MIS group. You can change one or more default MIS values or specify more MIS values. Alternatively, you can select MIS values from the option list.

3.1.1.5 Messaging and Accounting Entries

You can invoke the “Messaging and Accounting Entries” screen by clicking the “Messaging and Accounting Entries” tab in the transaction input screen



Specify the Transaction Reference Number and click on Execute Query to obtain the Message details

By default, the following attributes of the **Message Details** tab are displayed.

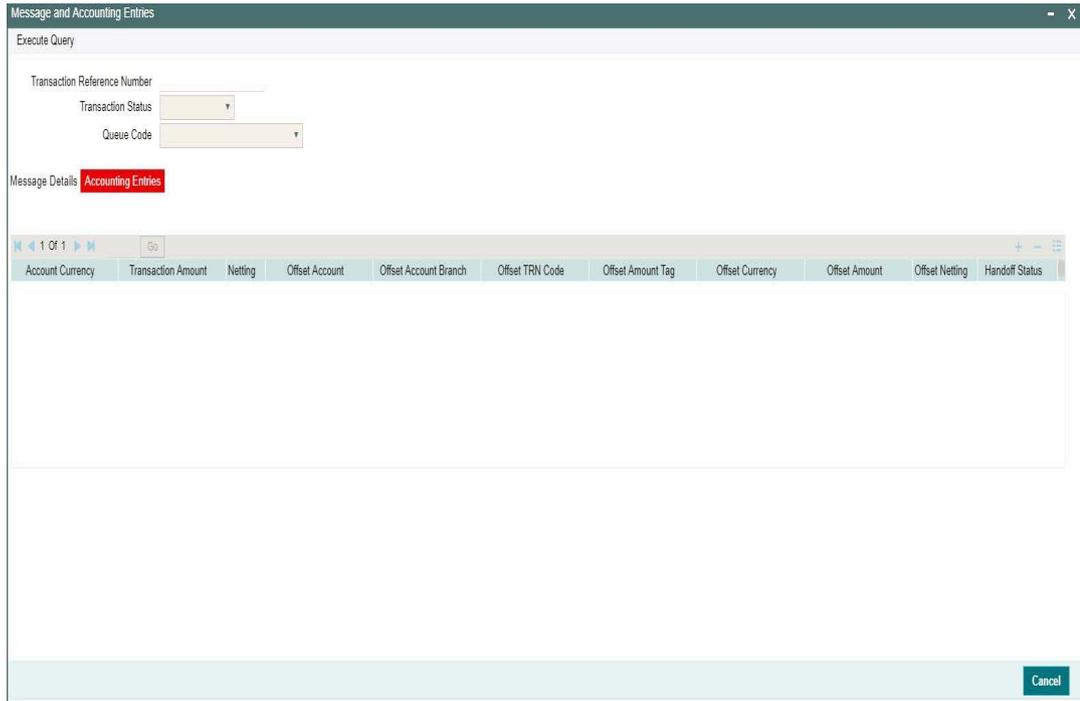
- DCN
- Message Type
- SWIFT Message Type
- Message Status
- Direction
- Message Date
- Authorization Status
- Acknowledgement Status
- Media
- Receiver or Sender
- PDE Flag
- Suppressed

Following Message details are also displayed on clicking Execute Query button

- DCN
- Message Type
- SWIFT Message Type
- Message Status
- Message

3.1.1.6 Accounting Entries

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



By default, the following attributes of the **Accounting Entries** tab 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

3.1.1.7 Payment Chain

You can view the Payment Chain details for the transaction in this screen. Click the “Payment Chain” tab in the Outbound Cross Border Payments Transaction Input screen to invoke this sub-screen

The screenshot shows a web application window titled "Outbound Cross Border Payments Transaction Input". Below the title bar is a navigation bar with "1 Of 1" and "Go" buttons. The main content area contains a table with the following columns: "Chain Order", "Bank Code", "RMA/RMA Plus", "Account Number", and "Field Number". The table is currently empty. At the bottom right of the window, there are "Ok" and "Exit" buttons.

Displays the following details.

Chain Order

Specifies the order of banks/institutions in the payment chain

Bank Code

The system displays the BIC code of the bank/institution.

RMA/RMA Plus

The system displays if Sending bank has RMA/RMA Plus maintenance with the particular bank in the payment chain.

Account Number

The system displays the Nostro (mirror) /Vostro account number associated with the particular bank.

Field Number

The system displays the field number used internally to identify the position of the party in the outgoing SWIFT message. E.g “53” corresponds to field 53 in SWIFT message whereas “02” is used to identify the Receiver of the message

3.1.1.8 Pricing Tab

You can view the charge amount computed by the system for each of the Pricing components of the Pricing code linked to the network code of the transaction. Click the “Pricing” tab.

The screenshot shows the 'Transaction Input Detailed' window. At the top, there are menu options: New, Copy, Delete, Unlock, Print, Authorize, Reverse, Enter Query. Below this, there are several input fields: Transaction Branch Code, Host Code, Source Code (MANE), Network Code, Template ID, Transaction Reference Number, Related Reference Number, Source Reference Number, Transfer Type, Multi Credit Reference Number, and checkboxes for 'gpi Preferred', 'Prefunded Payments', and 'Multi-Credit Transfer'. A 'Main' tab is selected, and the 'Pricing' sub-tab is active. Below the tabs, there is a table with the following columns: Pricing Component, Pricing Currency, Pricing Amount, Waived, Debit Currency, and Debit Amount. The table is currently empty. At the bottom, there are additional details like 'UDF', 'MIS', 'Message And Accounting Entries', and 'Payment Chain'. There are also fields for 'Maker Id', 'Date Time', 'Checker ID', 'Date Time', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner.

For the Transaction initiated, system displays the fees/tax charged in this section.

Pricing Component

The system displays each Pricing component of the Pricing code from the Pricing Code maintenance.

Pricing Currency

The system displays the Pricing currency of each Pricing component of the Pricing code.

Pricing Amount

The system displays the calculated Charge amount for each Pricing component of the Pricing code.

Waived

The system displays if charges for any Pricing component are waived in the Pricing maintenance.

Debit Currency

The system displays the currency of the Charge account to be debited for the charges.

Debit Amount

The system displays the Charge amount for each Pricing component debited to the charge account in Debit currency. If the Pricing currency is different from the Debit currency the calculated charges are converted to the Debit currency and populated in this field.

Enriching Manual Transaction before Save

Before Saving a manually booked transaction, user has an option to manually trigger some of the processing steps mentioned in the table above, and thereby enrich the transaction. On saving the transaction followed by Authorization, the outgoing transaction is processed through the remaining processing Activities as mentioned above.

On clicking the Enrich button in the main tab of the Transaction input screen, the activities till Charge computation are performed. The Enrich option is especially useful when you would like to view the Payment chain determined by the system and change any of the parties including the Receiver and Currency Correspondent, if required, based on specific customer instructions for routing the payment.

Saving a Transaction

You can save the transaction after specifying at least all of the mandatory fields.

On Save, system performs Transaction Validations. If any of the validations fails then system shows an error message on the screen detailing the error. You can then correct the error and click on Save button again. If all the validations are successful then the transaction is saved and a confirmation message is shown. At the bottom of the transaction screen, the Authorization Status is shown as 'Unauthorized', Transaction Status as 'Active' and the Maker ID and Maker Date stamp is displayed. The transaction is now pending authorization by a different user after which the transaction processing will begin.

Payment Instructions received through Channels

For outgoing payment instructions received through Channels through ReST/SOAP services, system automatically creates a transaction and a Transaction Reference number. The transaction is auto-authorized. It is then processed through the activities as mentioned in the above table.

ReST/SOAP Services

- SSI Label field will be added in the request format for outgoing payments of all payment types.
- If both Customer ID and SSI Label are present in the request, then system will validate whether SSI Label is applicable for the customer, Network & currency. If not, it will be moved to Settlement Review Queue for editing the SSI Label.
- If Customer ID is not present in the request and only SSI Label is present, Customer ID is derived from the debit Account and SSI Label validation will be done.
- Enrichment of the payment request will be done, by fetching the Beneficiary details based on the SSI Label. This will be done by the system before validating the transaction mandatory fields.

Note

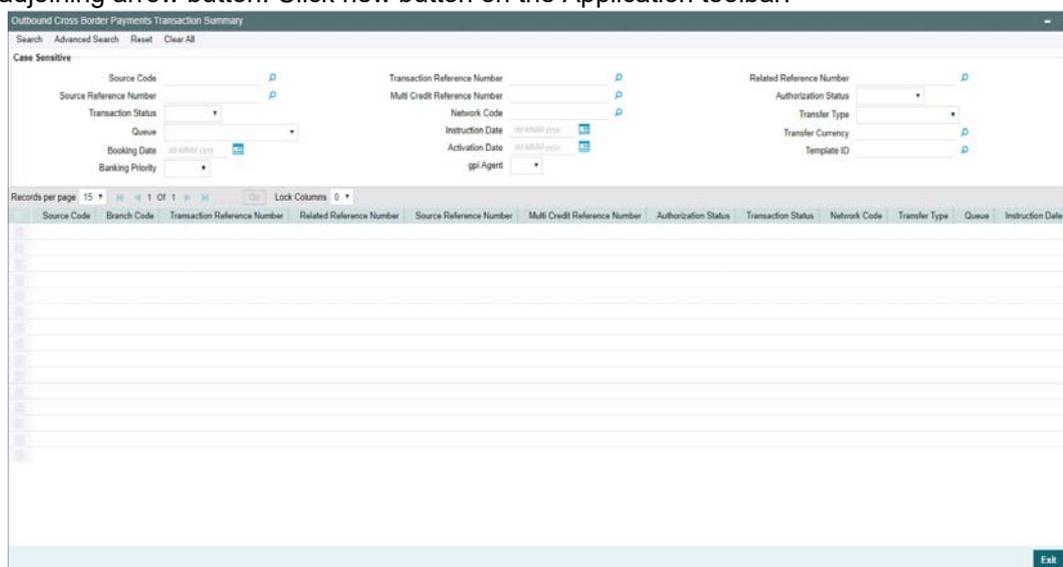
If SSI label is provided for a transaction, then beneficiary/party details if present in the payment request will be overwritten by the SSI label details fetched except for field70/72 details.

-
- If both the SSI Label and the Beneficiary Account (Ultimate Beneficiary/Beneficiary Institution) details are not passed, then the default instruction, if maintained for the Customer and Network, will be defaulted by system by fetching the corresponding SSI Label.

3.1.1.9 Viewing Cross Border Outgoing Transaction Summary

You can view all the outgoing SWIFT transactions created in the Host of the selected branch of the logged in user. You can also view transactions that are present in various Operations (Exception) queues. However, you cannot perform any operations.

You can invoke “Outbound Cross Border Payments Transaction Summary” screen by typing PXSOTONL in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.



The transactions are sorted in the ascending order based on the following field:

- Message Date Time
- Instruction Date
- Amount

The following operations are available in the transaction summary screen

Operation	Functions
Save	Helps you to save the search criteria for future use.
Refresh	Helps you to refresh the screen with the latest transaction details.
Reset	Clears the search results retaining the search criteria
Clear All	Clears the search results as well as the search criteria
Details	Selecting a particular transaction from the search results and clicking this menu displays the details of the transaction in the Transaction input screen.
Advanced Search	Helps to create advanced or complex search query using the search fields, logical operators and sort option of search results.

You can search using one or more of the following parameters.

- Source Code
- Transaction Reference Number
- Related Reference Number
- Source Reference Number
- Multi Credit Reference Number
- Authorization Status
- Transaction Status

- Network Code
- Transfer Type
- Queue
- Instruction Date
- Transfer Currency
- Booking Date
- Activation Date
- Template ID
- Banking Priority
- gpi Agent

Once you have specified the search parameters. Click 'Search' button. The system displays the records that match the search criteria

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using 'Export' button.

3.1.2 Outbound Cross Border Payments View

User can view the complete details about the transaction, approvals from the system, Queue actions, and all the details pertaining to the transaction in this screen.

You can invoke "Outbound Cross Border Payments View" screen by typing 'PXDOVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.

- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required value.
- Along with the transaction details in Main and Pricing tabs, user can also view the Status details for the following:
 - External System Status
 - Transaction Status
 - Pending Queue Details
 - Sanction Seizure
- Click Execute Query to populate the details of the transaction in the Outbound Cross Border Payments View screen.

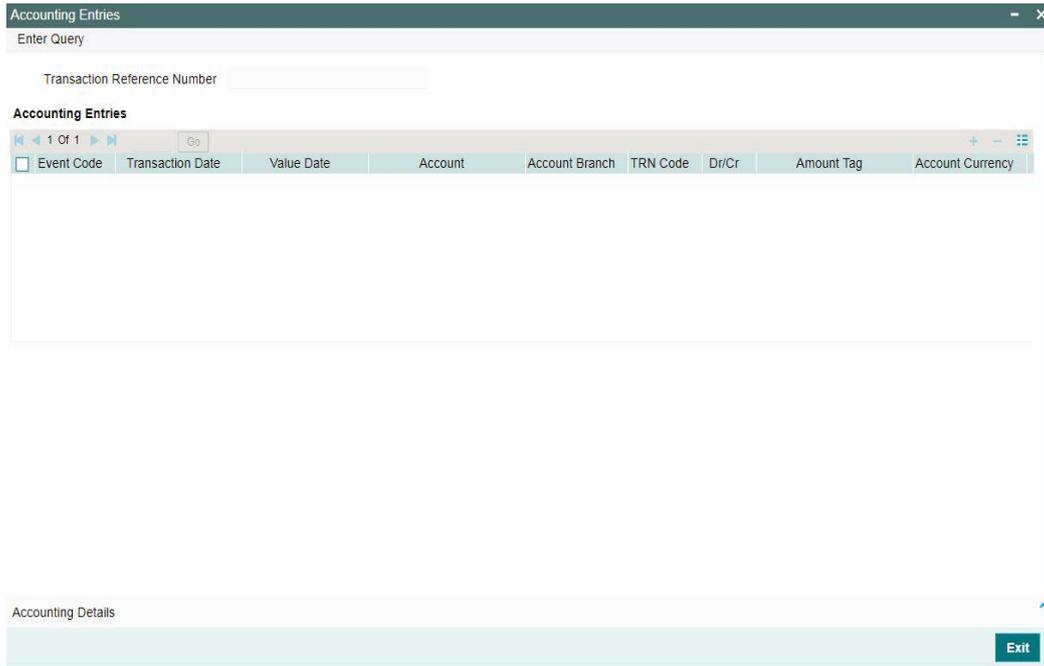
For more details on Main and Pricing tabs refer to 'PXDOTONL' screen details above

3.1.2.1 Additional Details Tab

You can invoke this screen by clicking Additional Details tab in the PXDOVIEW screen. For more details on the fields refer to section 3.1.1.2

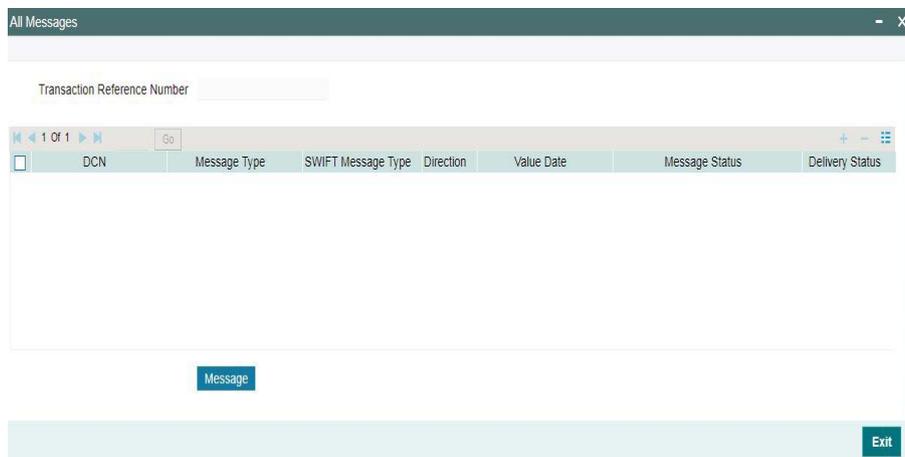
3.1.2.2 Accounting Entries Tab

You can invoke this screen by clicking Accounting Entries tab in the PXDOVIEW screen. For more details on the fields refer to section 3.1.1.6



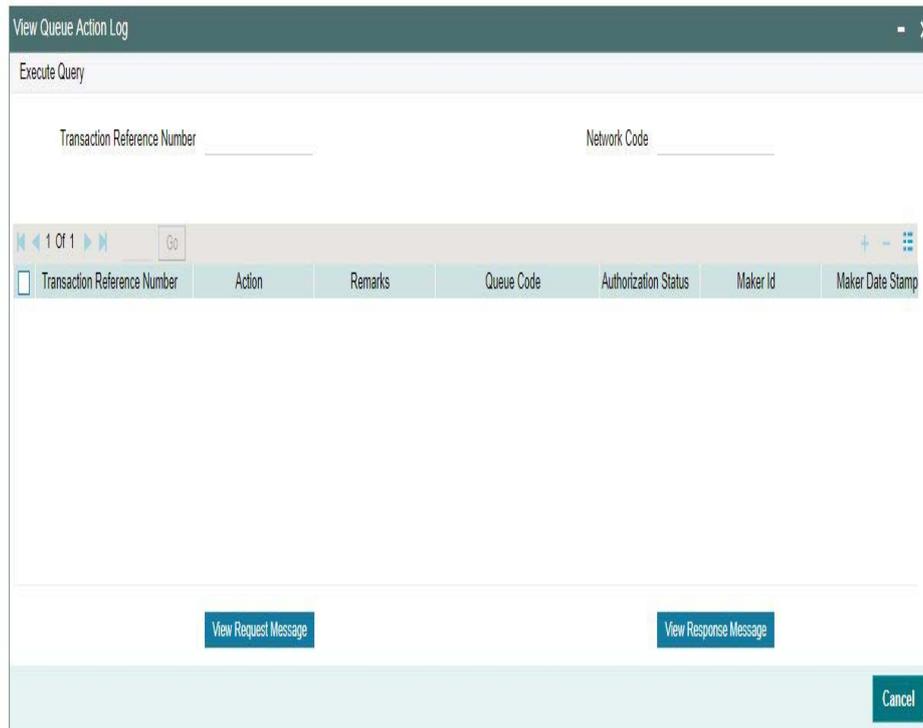
3.1.2.3 All Messages

You can invoke this screen by clicking All Messages tab in the PXDOVIEW screen. For more details on the fields refer to section 3.1.1.5



3.1.2.4 View Queue Action Log

User can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the 'View Queue Action' button in PXDOVIEW screen, where the Transaction Reference Number is auto populated and related details are displayed



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

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

Also user can view the request sent to and the response received from external systems for the following:

- Sanction screening
- External credit approval
- External Account Check
- External FX fetch

- External price fetch
- Accounting system

3.1.2.5 UDF Tab

You can invoke this screen by clicking UDF tab in the PXDOVIEW screen. For more details on the fields refer to section 3.1.1.3

3.1.2.6 MIS Tab

You can invoke this screen by clicking MIS tab in the PXDOVIEW screen. For more details on the fields refer to section 3.1.1.4

3.1.2.7 View Repair Log

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

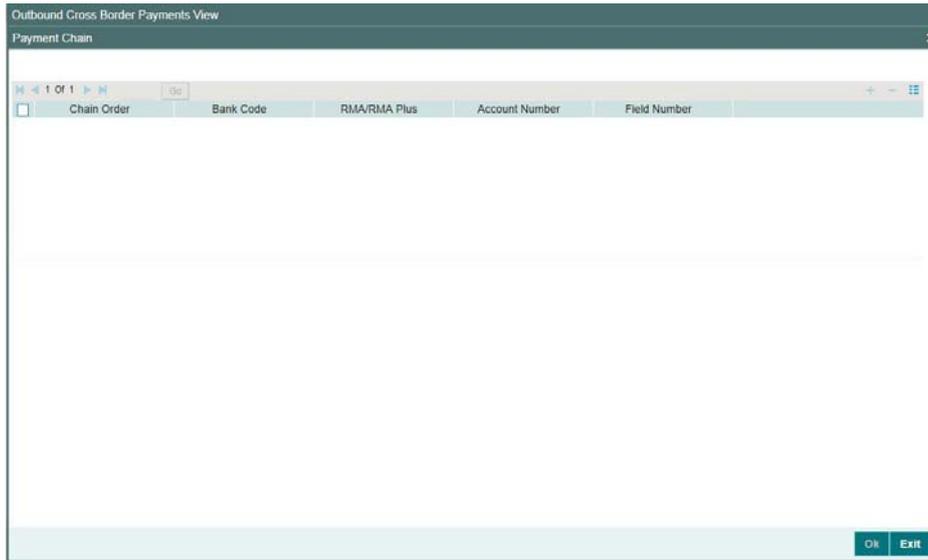
Queue Reference No	Field Name	Old Value	Repaired Data	Error
--------------------	------------	-----------	---------------	-------

Following details are displayed:

- Queue Reference No
- Field Name
- Old Value
- Repaired Data
- Error

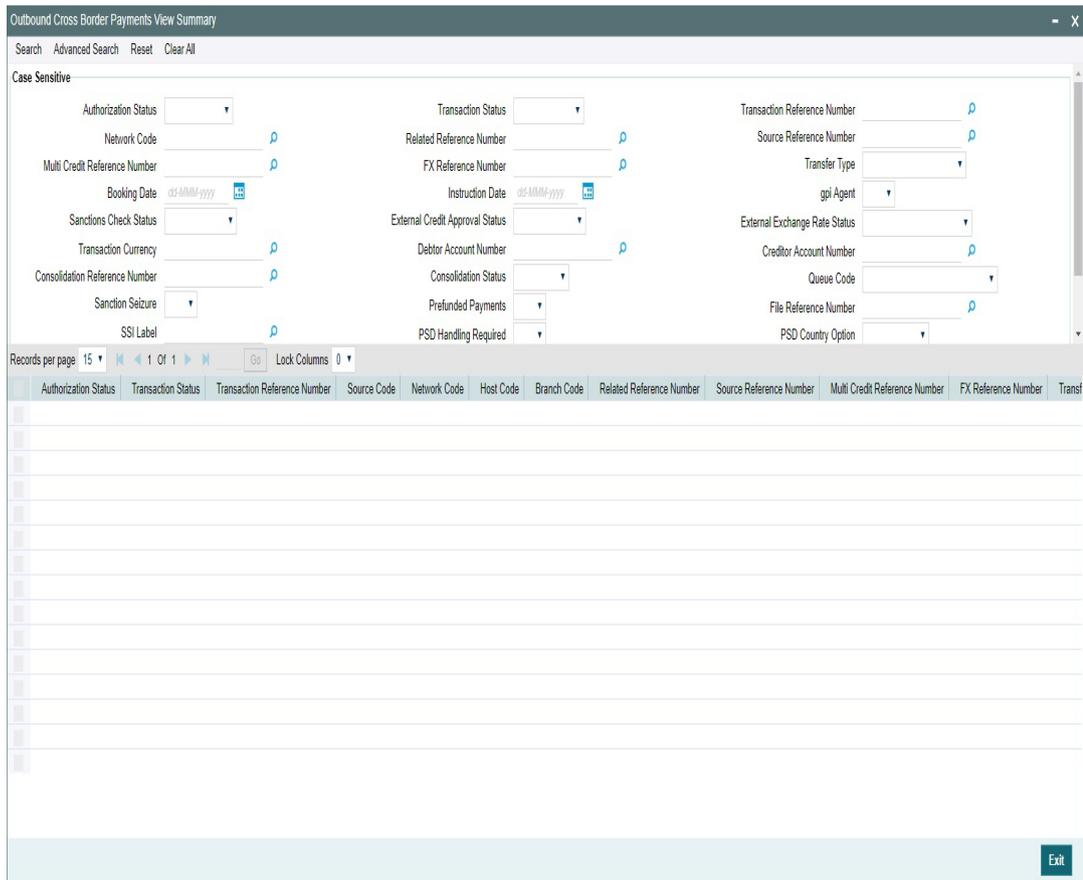
3.1.2.8 Payment Chain

You can invoke this screen by clicking Payment Chain tab in the PXDOVIEW screen. For more details on the fields refer to section 3.1.1.7



3.1.2.9 Outbound Payments View Summary

You can invoke “Outbound Cross Border Payments View Summary” screen by typing ‘PXSOVIEW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.



From this summary screen, you can search for records with the following criteria.:

- Authorization Status
- Transaction Status

- Transaction Reference Number
- Network Code
- Related Reference Number
- Source Reference Number
- Multi Credit Reference Number
- FX Reference Number
- Transfer Type
- Booking Date
- Instruction Date
- gpi Agent
- Sanctions Check Status
- External Credit Approval Status
- External Exchange Rate Status
- Transaction Currency
- Debtor Account Number
- Creditor Account Number
- Sanction Seizure
- Prefunded Payments
- File Reference Number
- SSI Label
- PSD Handling Required
- PSD Country Option
- PSD Currency Option
- Template ID
- Banking Priority
- Payment Batch ID

Once you have specified the search parameters. Click 'Search' button. The system displays the records that match the search criteria.

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using 'Export' button.

3.2 MT 101 Processing

The system supports processing of incoming MT 101 and initiation of outgoing MT 101 message.

3.2.1 Outbound MT 101 Transaction Input

You can invoke the 'Outbound Cross Border MT 101 Transaction Input' screen by typing 'PXDMT101' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Specify the following fields:

Reference Number

This is auto-generated by the system once you click on **New**.

Host Code

The system displays the host code of the logged in user.

Requested Execution Date

The date on which the transaction is required to be executed by the bank.

Customer Number

Specify the Customer Number of the customer for which batch of MT101 transactions need to be created. Search and select from the list of available customers.

Customer Name

The system displays the customer name once you specify the customer number.

Customer Specified Reference

Specify the customer specified reference details.

Receiver

Specify the required Receiver bank of outgoing MT 101, which would also be the Account Servicing financial institution of the customer account from where payments are required to be made as per the MT101 requests. Search and select from the list of available banks.

Receiver Name

The system indicates the name of the Receiver bank once you specify the receiver BIC Code.

Authorization

Specify details of additional security provisions, for example, a digital signature, between the ordering customer/instructing party and the Receiver.

Branch Code

System defaults the Branch Code on clicking the New button

Source Reference Number

Specify the Source Reference Number.

Source Code

Specify the Source code, via which the transaction is to be booked.

Message Index/Total

This field chains different MT 101 messages by specifying the sequence number of a particular message in the total number of messages being sent to the Receiver. Specify a numeric value in the sub-field 1 of this field to indicate the sequence of this MT 101 batch (message) and a value in sub-field 2 to indicate the total number of MT 101 batches that are planned to be booked. However, if only one MT 101 batch and hence only one MT 101 message is required to be sent to the Receiver for the specified customer then specify "1" in both sub-fields.

50: Instructing Party

If the Instructing Party is applicable and is the same for all individual transactions in this MT 101 batch then details of the same can be specified in these fields. Else, the Instructing party details will need to be specified for individual transactions where applicable.

Tag Option

Select the required tag option. The available options are C and L.

Bank Identifier Code

Specify or search and select the required BIC of the Instructing party from the list of values if the Tag option selected is 'C'.

Party Identifier

Specify the non-BIC identifier details of the Instructing party if the Tag option selected is 'L'.

52: Account Servicing Institution

If the Account Servicing Institution (ASI) is different than the Receiver of MT101 and is the same for all individual transactions in this MT101 batch then details of the same can be specified in these fields. Else, the ASI details could be specified for individual transactions where it is different from the Receiver of MT101.

Tag Option

Select the required tag option. The available options are A and C.

Clearing Code

Specify or search and select the clearing code identifier of the Account Servicing Institution (ASI) from the list of values.

Party Identifier

Specify the Clearing code of the ASI.

Bank Identifier Code

If tag option is selected as 'A', then specify or search and select the required BIC of the ASI from the list of values.

50: Ordering Customer

If the Ordering Customer is the same for all individual transactions in this MT 101 batch then details of the same can be specified in these fields. Else, the Ordering Customer details will need to be specified for each individual transaction.

Tag Option

Select the required tag option. The options are F, G and H.

Account Number

If tag option is selected as 'G' or 'H' then specify the account number of the ordering customer's account at the ASI.

Bank Identifier Code

If tag option is selected as 'G' then specify the BIC of the ordering customer from the list of values.

Code

If tag option is selected as 'F' and Party Identifier needs to be specified using an Identifier code and Country code then specify or search and select the required Identifier code from the list of values.

Country Code

If tag option is selected as 'F' and Party Identifier needs to be specified using an Identifier code and Country code then specify or search and select the required country code from the list of values.

Identifier

Specify the party identifier as per the selected Identifier code.

Address

If tag option is selected as 'F' or 'H' then specify the name and address of the ordering customer in 4 lines of up to 35 characters each. If tag option 'F' is selected, you can specify name, address lines, and/or any of the following allowed details - date of birth, place of birth, country and town, customer identification number, national identity number and additional information to complete details given in one of the preceding 3 lines.

Given below are two of the different possible combinations of details that can be input in 4 lines of this Address field when tag option 'F' is selected.

Example 1:

```
1/SMITH JOHN  
2/299, PARK AVENUE  
3/US/NEW YORK, NY 10017
```

Example 2:

```
1/PHILIPS MARK  
4/19720830  
5/BE/BRUSSELS
```

Given below are details of the fields of the individual transactions in the MT101 batch. Click on the plus sign at the top of the individual transactions grid to add a record for a transaction in the grid.

Transaction Reference

Specify a reference for the individual transaction.

F/X Deal Reference

Specify the FX Deal Reference of the Fx contract between the ordering customer and the ASI if Fx conversion was done to arrive at the transaction amount.

Transaction Currency

Specify the currency of the transaction amount

Transaction Amount

Enter the amount of the transaction that needs to be transferred to the beneficiary.

Exchange Rate

Specify the exchange rate that was used to perform Fx conversion to arrive at the transaction amount.

Ordered Currency

Select the specify Currency from the list of value, in which currency, the amount is to be ordered

Ordered Amount

Specify the amount to be ordered

Other Details

Click the Other Details button for the transaction to specify other details like Instruction Codes, Charge Account Details, Beneficiary details and so on.

Note

- Field 21F is an optional field for MT 101. When 21F value is available will be considered as the FX reference for the payment transaction created.
 - If External FX rate is applicable, system will send this reference in the FX fetch request.
-

3.2.1.1 Other Details

On clicking the Other Details button in the transaction record, the Other details screen is launched..

The screenshot shows the 'Other Details' screen with the following fields and sections:

- 23E: Instruction Codes**: Four input fields for Instruction Code 1, 2, 3, and 4.
- Charge Account Details**: A dropdown menu for 'Details Of Charge(71A)*' and an input field for 'Charge Account'.
- 50: Instructing Party**: A dropdown for 'Tag Option', and input fields for 'Bank Identifier Code' and 'Party Identifier'.
- 50: Ordering Customer**: A dropdown for 'Tag Option', and input fields for 'Account Number', 'Bank Identifier Code', 'Code', 'Country Code', 'Identifier', and 'Name and Address'.
- 52: Account Servicing Institution**: A dropdown for 'Tag Option', and input fields for 'Clearing Code', 'Party Identifier', and 'Bank Identifier Code'.
- 56: Intermediary Bank**: A dropdown for 'Tag Option', and input fields for 'Clearing Code', 'Party Identifier', and 'Bank Identifier Code'.
- 57: Account With Institution**: A dropdown for 'Tag Option', and input fields for 'Clearing Code', 'Party Identifier', and 'Bank Identifier Code'.

Buttons: 'Ok' and 'Cancel' are located at the bottom right of the screen.

You can specify the following fields for the transaction in this screen:

23E: Instruction Codes

Instruction Code fields 1 - 4

Specify a standard Instruction code in each field and then input additional information preceded by “/”.

Charge Account Details

Details of Charge(71A)

Select any of the following Charge Whom types:

- OUR
- BEN
- SHA

Charge Account

Specify the charge account number if it is required to be different from the Debit account.

50: Instructing Party

Tag Option

Select the required tag option. The options are C and L.

Bank Identifier Code

If tag option is selected as ‘G’ then specify the BIC of the ordering customer from the list of values.

Party Identifier

Specify the Clearing code of the ASI.

50: Ordering Customer

Specify Ordering Customer details for each transaction if the same are not specified in the header section of the screen.

Tag Option

Select the required tag option. The options are F,G and H.

Account Number

Specify the account number of the ordering customer.

Bank Identifier Code

If tag option is selected as ‘G’ then specify the BIC of the ordering customer from the list of values.

Code

If tag option is selected as ‘F’ and Party Identifier needs to be specified using an Identifier code and Country code then specify or search and select the required Identifier code from the list of values.

Country Code

If tag option is selected as ‘F’ and Party Identifier needs to be specified using an Identifier code and Country code then specify or search and select the required country code from the list of values.

Identifier

Specify the party identifier as per the selected Identifier code.

Name and Address

If tag option is selected as 'F' or 'H' then specify the name and address of the ordering customer in 4 lines of up to 35 characters each. If tag option 'F' is selected, you can specify name, address lines, and/or any of the following allowed details - date of birth, place of birth, country and town, customer identification number, national identity number and additional information to complete details given in one of the preceding 3 lines.

Given below are two of the different possible combinations of details that can be input in 4 lines of this Address field when tag option 'F' is selected.

Example1:

1/SMITH JOHN
2/299, PARK AVENUE
3/US/NEW YORK, NY 10017

Example 2:

1/PHILIPS MARK
4/19720830
5/BE/BRUSSELS

52: Account Service Institution

Specify details of the Account Servicing Institution (ASI) for any transaction only if it is different from the Receiver and the same is not specified in the header section of the screen.

Tag Option

Select the required tag option. The options are A and C.

Clearing Code

Specify or search and select the clearing code identifier of the Account Servicing Institution (ASI) from the list of values.

Party Identifier

Specify the Clearing code of the ASI.

Bank Identifier Code

If tag option is selected as 'C' then specify the BIC of the ordering customer from the list of values.

56: Intermediary Bank

Tag Option

Select the required tag options. The options are A, C and D.

Clearing Code I

Specify or search and select the clearing code identifier from the list of values.

Party Identifier

Specify the Clearing code of the Intermediary bank.

Bank Identifier Code

If the tag option is selected as 'A' then specify or search and select the BIC of the Intermediary bank from the list of values.

Name and Address

If the tag option is selected as 'D' then specify the name and address of the Intermediary Bank.

57: Account With Institution

Tag Option

Select the required tag options. The options are A, C and D.

Clearing Code

Specify or search and select the clearing code identifier from the list of values.

Party Identifier

Specify the Clearing code of the Intermediary bank.

Bank Identifier Code

If the tag option is selected as 'A' then specify or search and select the BIC of the Intermediary bank from the list of values.

Name and Address

If the tag option is selected as 'D' then specify the name and address of the Intermediary Bank.

70: Remittance Information

Line 1 -4

Specify the remittance details provided by the customer and specific to the transaction in the 4 lines up to 35 characters per line.

59: Ultimate Beneficiary

Tag Option

Select the required tag option. The available options are A and F as well as 'No Letter Option'.

Account Number

Specify the account number of the Beneficiary.

Bank Identifier Code

If the tag option is selected as 'A' then specify the BIC of the Beneficiary from the list of values.

Name and Address

Specify the name and address of the Beneficiary in the 4 lines provided up to 35 characters per line.

If tag option 'F' is selected, you can specify name, address lines, and/or country and town, of the Beneficiary in the 4 lines of this Address field. Given below are two of the different possible combinations of details that can be input in these 4 lines when tag option 'F' is selected.

Example1:

1/SMITH JOHN
2/299, PARK AVENUE
3/US/NEW YORK, NY 10017

Example 2:

1/DEPT OF PROMOTION OF SPICY FISH
1/CENTER FOR INTERNATIONALISATION
1/OF COMMERCE AND BUSINESS
3/CN

77B: Regulatory Reporting Details

Specify the statutory and/or regulatory information required by the authorities in the country of receiver or sender /originating customer.

Code

When the residence of either the ordering customer or the beneficiary customer is to be identified, one of the following codes should be input or selected from the list of values.

- BENEFRES
- ORDERRES

Country

In addition to the Code, specify or search and select the Country code of the ordering customer or the beneficiary customer from the list of values.

Line 1 - 3

Specify the required details of the regulatory information specific to the transaction in 3 lines with up to 35 characters in each line. This information can also be input without specifying the Code and Country.

3.2.1.2 Viewing Outgoing MT 101 Transaction Summary

You can invoke “Outgoing Cross Border MT 101 Transaction Summary” screen by typing ‘PXSMT101’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Authorization Status	Record Status	Reference Number	Host Code	Customer Number	Receiver	Customer Specified Reference	Request

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Reference Number
- Host Code
- Customer Number
- Receiver
- Customer Specified Reference
- Message Index/Total

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria with the following details:

- Authorization Status
- Record Status
- Reference Number
- Host Code
- Customer Number
- Receiver
- Customer Specified Reference
- Requested Execution Date
- Message Index/Total

3.2.2 Outbound MT 101 View

You can invoke “Outbound Cross Border MT 101 View” screen by typing ‘PXD101VW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The fields in this screen are similar to the SWIFT MT 101 Outgoing Transaction screen. Specify the valid Reference Number and Message Index/Total values and click on execute Query button.

System defaults the value for all the fields for the Reference number specified. Also one can click on All Messages tab to view the Message details for that respective Transaction Reference Number,

3.2.2.1 Outbound MT 101 View Summary

You can invoke “Outbound Cross Border MT 101 View Summary” screen by typing ‘PXS101VW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Reference Number
- Host Code
- Customer Number
- Receiver
- Customer Specified Reference
- Message Index/Total

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria with the following details:

- Authorization Status
- Record Status
- Reference Number
- Host Code
- Customer Number
- Receiver
- Customer Specified Reference
- Requested Execution Date
- Message Index/Total

3.3 Inbound Transaction Input

3.3.1 Inbound Cross Border Payments Transaction Input

You can book an incoming SWIFT payment by providing input for the payment transaction in this screen. Input can be provided for a new transaction using the already saved template. Some Transaction fields are applicable only to the specific transfer type (Customer / Bank Bank transfer - Own Account).

You can invoke the 'Inbound Cross Border Payments Transaction Input' screen by typing 'PXDTONL' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application toolbar.

The screenshot displays the 'Inbound Cross Border Payments Transaction Input' application window. The interface includes a top toolbar with 'New' and 'Enter Query' buttons. The main area is organized into several sections for data entry:

- Transaction Details:** Fields for Transaction Branch Code, Branch Name, Host Code, Description, Source Code, Source Code Description, Transaction Reference Number, Related Reference Number, Source Reference Number, Transfer Type, Network Code, Network Code Description, gpi Agent, Incoming gpi, UETR, Credit to GL, and Template ID.
- Payment Details:** Fields for Booking Date, Instruction Date, Activation Date, Transfer Currency, Transfer Currency Name, Transfer Amount, Instructed Currency, Instructed Currency Name, Instructed Amount, Credit Account, Creditor Name, Credit Account Currency, Credit Amount, Exchange Rate, and Sender Bank.
- 50: Ordering Customer:** Fields for Party Identifier, BIC / Name and Address 1, BIC Code Description, Address Line 2, Address Line 3, and Address Line 4.
- 52: Ordering Institution:** Fields for Party Identifier, BIC / Name and Address 1, BIC Code Description, Address Line 2, Address Line 3, and Address Line 4.
- 50: Beneficiary Institution:** Fields for Party Identifier, BIC / Name and Address 1, BIC Code Description, Address Line 2, Address Line 3, and Address Line 4.
- 59: Ultimate Beneficiary:** Fields for Account, BIC / Name and Address 1, BIC Code Description, Address Line 2, Address Line 3, and Address Line 4.
- Additional Details:** Fields for Customer Number, SSI Label, FX Reference Number, Debit Account, Debtor Name, Debit Account Currency, Debit Amount, Debit Value Date, Credit Value Date, Bank Operation Code, Banking Priority, Charge Whom, Debit Entry Date, Credit Entry Date, and Message Date.

The bottom of the window features a status bar with 'Maker ID', 'Maker Date Stamp', 'Checker ID', 'Checker Date Stamp', 'Authorization Status', and an 'Exit' button.

Specify the following details.

Transaction Branch Code

System defaults the transaction branch code with the user's logged in branch code.

Branch Name

System defaults the Branch Name of the transaction branch code.

Host Code

Displays the host code of the logged in user.

Description

System defaults the Description of the Host Code.

Source Code

Specify the Source Code, via which the transaction is to be booked.

Source Code Description

System defaults the description on selecting the Source Code.

Transaction Reference Number

System displays auto-generated Transaction reference number. For more details on the format, refer the Payments Core User Guide.

Related Reference Number

On clicking 'New' this field will be blank. User can specify the Related Reference Number manually, if required.

Source Reference Number

Specify the Source Reference Number.

Transfer Type

Select the transfer type of the transaction. Options available are as follows:

- Customer Transfer
- Bank Transfer
- Customer Transfer with Cover

Network Code

Select the Network Code from the list of values. The Network Code maintained for that Payment Type and Host Code in Network Maintenance screen are listed here.

Network Code Description

System defaults the description on selecting the Network Code

gpi Agent

This field is not editable and is disabled. This field has the drop-down values as - Yes/ No.

Incoming gpi

Check this box to indicate the transparency between all the parties involved in payment chain, when the settlement is completed

UETR

UETR is Unique End to End Transaction Reference number. This is a reference number specific to the transaction which is used to track the transaction through the life cycle.

Credit to GL

Check this flag to receive inbound payments from other systems internal to the Bank, for which actual credit is processed by that system itself.

Note

It is not mandatory to have a credit account /customer for the transaction if credit to GL flag is checked. On enrich or save the system populates the credit account as the 'Intermediary Credit GL' maintained for the source.

Template ID

This field will be disabled, when a new transaction is initiated.

Note

When a Cross Border transaction is created through a template then, the Template ID will default the template details in 'Template ID' field.

3.3.1.1 Main Tab

Click the Main tab in the 'Inbound Cross Border Payments Transaction Input' screen.

The screenshot shows the 'Main' tab of the 'Inbound Cross Border Payments Transaction Input' screen. The form is organized into several sections:

- Payment Details:** Includes fields for Booking Date, Instruction Date, Activation Date, Transfer Currency, Transfer Currency Name, Transfer Amount, Instructed Currency, Instructed Currency Name, Instructed Amount, Credit Account, Creditor Name, Credit Account Currency, Credit Amount, Exchange Rate, and Sender Bank.
- 50: Ordering Customer:** Includes fields for Party Identifier, BIC / Name and Address 1, BIC Code Description, Address Line 2, Address Line 3, and Address Line 4.
- 52: Ordering Institution:** Includes fields for Party Identifier, BIC / Name and Address 1, BIC Code Description, Address Line 2, Address Line 3, and Address Line 4.
- 58: Beneficiary Institution:** Includes fields for Party Identifier, BIC / Name and Address 1, BIC Code Description, Address Line 2, Address Line 3, and Address Line 4.
- 59: Ultimate Beneficiary:** Includes fields for Account, BIC / Name and Address 1, BIC Code Description, Address Line 2, Address Line 3, and Address Line 4.

At the bottom of the form, there are additional details: UDF, MIS, Maker ID, Maker Date Stamp, Checker ID, Checker Date Stamp, Authorization Status, and an Exit button.

Specify the following details.

Payment Details

Booking Date

System defaults the system date as Booking date on clicking.'New'. You can modify the booking date of transaction from the adjoining calendar.

Instruction Date

Select the customer advised Value Date of the transaction using the adjoining calendar widget.

Activation Date

Activation Date is a read only field. System derives the Activation date, based on the Instruction Date given and the Settlement Days maintained.

Transfer Currency

Specify the currency in which the payment needs to be made. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.

Transfer Amount

Transfer Amount is calculated by the system based on the 'Same As Transfer Currency' flag and Currency conversion if applicable.

Instructed Currency

Specify the Instructed/ Debit currency instructed by the customer. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.

Instructed Amount

Specify the Debit Amount /Instructed amount by the originator.

Credit Account

Specify the credit account of the transaction, to which the amount is to be credited. Alternatively, you can select the debit account from the option list. The list displays all valid accounts maintained in the system.

Note

Credit Account also gets populated on providing Account number in 59:Ultimate Beneficiary section. On clicking Enrich details gets populated

Credit Account Currency

The system displays the credit account currency based on the credit account selected in the 59: Ultimate Beneficiary section

Credit Amount

User can input the credit amount to be received here

Exchange Rate

The exchange rate is applicable for cross-currency transactions. The transaction is considered as cross-currency transaction if for an incoming payment the debit account currency is different from the transfer currency.

Sender Bank

Specify the Sender Bank details, from where the payment is sent. Select the BIC of the Sender Bank from the list of values displayed.

Customer Number

System defaults the value of Customer Number on clicking Enrich, based on the Account selected in Ultimate Beneficiary section

SSI Label

Select the required SSI label from the list of values.

Note

This list will be populated with valid SSI Labels, applicable for the customer and the Network. If Customer or Network details are not available, the fetch action of the list of values displays the information message to this effect. The list of values is queried based on the fields SSI Label, Beneficiary Bank ID, Beneficiary Account & Account IBAN.

FX Reference

Specify the foreign exchange reference.

Debit Account

Specify the debit account of the transaction. Alternatively, you can select the debit account from the option list. The list displays all valid accounts maintained in the system.

Also user can select the BIC in 50: Ordering Customer and on clicking Enrich, Debit Account details gets populated

Debit Account Currency

The system displays the debit account currency based on the debit account selected.

Debit Amount

System defaults the Transfer Amount specified. On clicking Enrich, system calculates the Debit Amount based on the Exchange Rate specified and the Currency specified.

Credit Value Date

The system displays the Credit Value Date.

Debit Value Date

The system displays the Debit Value Date.

Message Date

For outgoing transactions, the system computes the message date based on the credit value date and displays it here along with the cut-off time.

Bank Operation Code

Select the bank operation code from the option list. Options available are as follows:

- CRED – Credit Transfer with No SWIFT Service Level
- CRTS – Credit Transfer for Test Purposes
- SPAY – Credit Transfer for SWIFT Pay Service Level
- SPRI – Credit Transfer for Priority Service Level
- SSTD – Credit Transfer for Standard Service Level

If no value is selected then system defaults this field value to “CRED”.

Note

This is applicable only for customer transfers.

Banking Priority

Specify the priority of banking. Choose between Normal, Urgent and High.

Charge Whom

Specify the charge bearer for the transaction. The list displays the following values:

- OUR
- BEN
- SHA

50:Ordering Customer

The system displays the name and address of the customer ordering the transaction, based on the debit account selected.

This is applicable only for ‘Customer Transfer’ type of transaction. The ordering customer details including name and address are defaulted based on the debit account selected. However you can modify these details.

52: Ordering Institution

Specify the details of the financial institution that has ordered for the payment to be initiated.

58: Beneficiary Institution

Specify the financial institution which is the ultimate recipient of the funds being transferred.

This is applicable only to Bank Transfers.

You can capture below mentioned details of the Beneficiary Institution here.

- Specify the account number in the first line starting with “/”
- Specify the BIC code in the second line. You can also select the appropriate BIC code from the adjoining option list that displays all valid BICs maintained in the system.
- You can also specify the Name and Address of the Beneficiary Institution instead of the BIC Code, in lines 3 to 5.

59: Ultimate Beneficiary

Specify the details of the Ultimate Beneficiary of the payment. This field is available only for ‘Customer Transfer’ type of transactions.

You can capture below mentioned details of the Beneficiary here.

- In Line 1, specify the customer beneficiary account number to which the transaction amount should be credited. You can specify the IBAN of the account. Alternatively, you may search and select the account number using LOV if the beneficiary account is maintained with the bank, which is the case in Incoming payments. This field is available only for ‘Customer Transfer’ type of transactions.
- Specify the Name and Address of the Beneficiary in lines 2 to 5.
- Instead of the Name and Address, you can also specify the BIC code of the Beneficiary in line 2.

Debit Value Date

System displays the current system date as Debit Value Date

Credit Value Date

System displays the current system date as Credit Value Date

Message Date

For outgoing transactions, the system computes the message date based on the credit value date and displays it here along with the cut-off time.

Debit Entry Date

System displays the current system date as Debit Entry Date

Credit Entry Date

System displays the current system date as Credit Entry Date

3.3.1.2 Additional Details Button

You can capture additional information and view field values set by the system for the transaction.

You can invoke the 'Additional Details' sub-screen in Transaction Input by clicking the "Additional Details" link present at the bottom of the screen.

Specify the following details.

53: Sender Correspondent

The system displays the Party Identifier, BIC code or details like Name and Address of the sender's correspondent through which the payment transaction should be routed. This value is populated after deriving the Payment chain as part of the processing. This BIC would be present in the Currency Correspondent maintenance for the Transfer currency.

54a: Receiver Correspondent

The system displays the Party Identifier, BIC code or details like Name and Address of the branch of the receiver or another financial institution in which the funds are made available to the receiver. This value is populated after deriving the Payment chain as part of the processing. This BIC would be present in the Global Correspondent maintenance for the Transfer currency.

55: Third Reimbursement Institution

The system displays the BIC code or details like Name and Address of the receiver's branch, when the funds are made available to this branch through a financial institution other than that indicated in Field 53. This value is populated after deriving the Payment chain as part of the processing. This BIC would be present in the Global Correspondent maintenance for the Transfer currency.

13C: Time Indication Details

Specify the standard time indication related to the processing of the payment instruction. You should input the standard Time indication code (placed between '/') followed by Time, a sign (+ or -) and the Offset from UTC. Alternatively, you can select the time indication code from the option list. The list displays all valid time indications maintained in the system, which are CLSTIME, RNCTIME and SNDTIME.

70: Remittance Info

Specify the Remittance Information details from fields 1 to 4.

72: Sender to Receiver Information

Displays the details of Sender to Receiver information comprising BIC or Name and Address

Note

For the Outgoing Cross Border/RTGS transaction input screens, system lists the standard code words such as /ACC/, /INST/, /INT/ except the SWIFT code word /REC/ in the LOV field 72: "Sender to Receiver Information 1-6"

This functionality is supported for MT103, MT103 REMI, MT200, MT201, MT202, MT202-COV, MT203, MT205, MT205COV.

23E: Instruction Codes

Instruction Code 1 through to Instruction Code 6

Specify a standard Instruction code in each field and then input additional information. Alternatively you can select the standard Instruction code type from the option list. The list displays all valid instruction codes maintained in the system.

71F: Sender Charges

Sender Charge Ccy 1 through to Sender Charge Ccy 6

The system displays the charge currency of Sender's charges that are deducted from the Transfer amount by this bank (Sender) or by any of the previous banks in the payment chain. These charges are applicable in case of Customer Transfers and the Charge Whom field value selected is SHA or BEN.

Sender charge Amount 1 through to Sender Charge Amount 6

The system displays the amount of Sender's charges.

In case of an incoming Customer transfer message, each of the previous banks in the payment chain would have deducted charges from the Transfer amount and details of the same would be present in the message. The Charge currency and Charge amount of each of these charges would be populated in up to 6 sets of these fields in addition to the charges deducted by this bank

77B: Regulatory Reporting Details

Specify the statutory and/or regulatory information required by the authorities in the country of receiver or sender. You should specify this information by specifying a regulatory code (placed between '/') followed by 2 character country code and followed by regulatory details. This information should be specified in up to 3 lines each containing 35 characters.

71G: Receiver charges

If Charge Whom field in the Preferences section of the Main tab has a value of "OUR" then you can specify the Receiver's charges in case of 'Customer Transfer' if they are required to be included in the Settlement amount.

Currency

Specify the charge currency.

Amount

Specify the charge amount due to the receiver.

Amount Collected

The system populates this field based on the Receiver charges specified.

26 T:Transaction Type**Transaction Type**

The system displays the applicable transaction type code for the transaction.

77T: Envelope Contents Details

Specify the contents of the Envelope in the lines from 1 to 5.

Message Suppression Preferences

The generation of messages can be suppressed at transaction level by selecting the appropriate preference flag:

Credit Confirmation

Select this flag to suppress MT 910. The message that gets suppressed is MT910. The message that gets suppressed is MT910.

Charge Claim

Select this flag to suppress is MT191.

3.3.1.3 UDF Tab

Click the 'UDF' Section in the Transaction View screen to invoke this sub screen.

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

The screenshot shows a window titled 'Fields' with a close button (X) in the top right corner. Inside the window, there is a sub-header 'Fields' and a table with two columns: 'Field Label' and 'Value'. The table is currently empty. Above the table, there is a navigation bar with a 'Go' button and '1 Of 1' indicating the current page. At the bottom right of the window, there are 'Ok' and 'Cancel' buttons.

Specify the following details.

Fields

Field Label

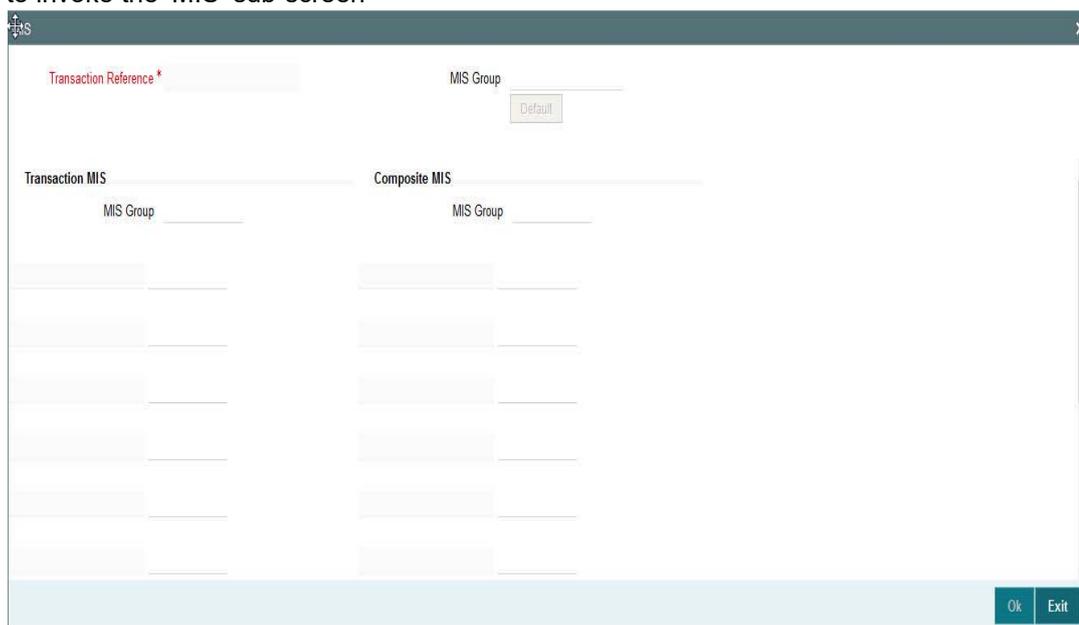
The system displays all fields that are part of the associated UDF group.

Value

The 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).

3.3.1.4 MIS Tab

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. Click the 'MIS' link to invoke the 'MIS' sub-screen



The screenshot shows a web-based form titled 'MIS'. At the top left is a 'Transaction Reference*' field. To its right is a 'MIS Group' field with a 'Default' button below it. Below these are two columns: 'Transaction MIS' and 'Composite MIS'. Each column has a 'MIS Group' field and a list of input fields. At the bottom right are 'Ok' and 'Exit' buttons.

Specify the following details

Transaction Reference

The system displays the transaction reference number of the transaction.

MIS Group

Specify the MIS group code. Alternatively, you can select the MIS group code from the option list. The list MIS group displays all valid MIS groups maintained in the system for different sources in the Source maintenance. By default, the MIS group linked to the 'Manual' source is populated while booking a transaction from this screen.

Default button

Click this button after selecting a MIS group different from the default MIS Group (which was populated) so that any default MIS values can be populated from to link to the Transaction MIS and Composite MIS classes.

Transaction MIS

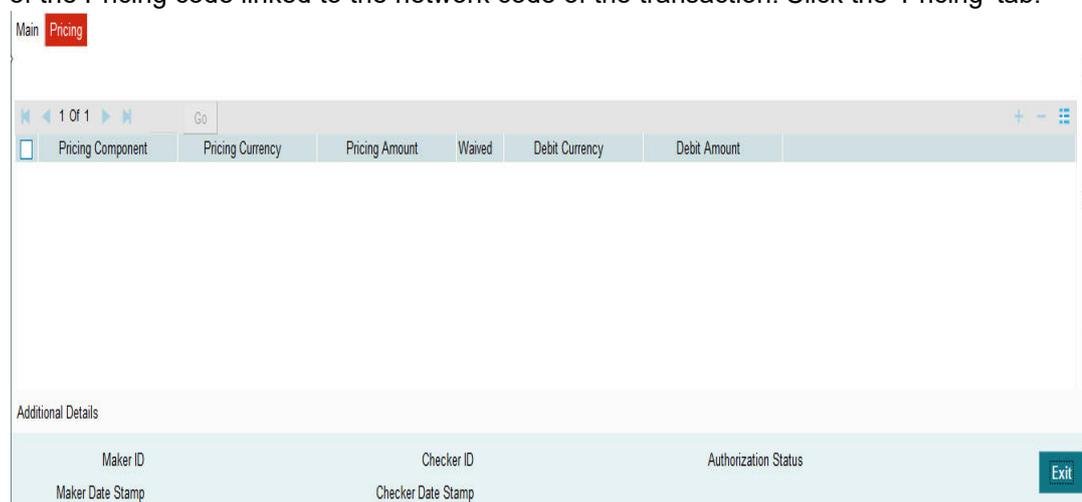
The default MIS values for Transaction MIS classes are populated for the MIS group. You can change one or more default MIS values or specify more MIS values. Alternatively, you can select MIS values from the option list.

Composite MIS

The default MIS values for Composite MIS classes are populated for the MIS group. You can change one or more default MIS values or specify more MIS values. Alternatively, you can select MIS values from the option list.

3.3.1.5 **Pricing Tab**

You can view the charge amount computed by the system for each of the Pricing components of the Pricing code linked to the network code of the transaction. Click the 'Pricing' tab.



Specify the following details:

Pricing Component

The system displays each Pricing component of the Pricing code from the Pricing Code maintenance.

Pricing Currency

The system displays the Pricing currency of each Pricing component of the Pricing code.

Pricing Amount

The system displays the calculated Charge amount for each Pricing component of the Pricing code.

Waived

The system displays if charges for any Pricing component are waived in the Pricing maintenance.

Debit Currency

The system displays the currency of the Charge account to be debited for the charges.

Debit Amount

The system displays the Charge amount for each Pricing component debited to the charge account in Debit currency. If the Pricing currency is different from the Debit currency the calculated charges are converted to the Debit currency and populated in this field.

3.3.1.6 **Viewing Incoming Transaction Summary**

You can view all the incoming SWIFT transactions created in the Host of the selected branch of the logged in user. You can also view transactions that are present in various Operations (Exception) queues. However, you cannot perform any operations.

You can invoke “Inbound Cross Border Payments Transaction Summary” screen by typing ‘PXSITONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click 'New' button on the Application toolbar.

You can search using one or more of the following parameters.

- Source Code
- Transaction Reference Number
- Related Reference Number
- Source Reference Number
- Authorization Status
- Transaction Status
- Network Code
- Transfer Type
- Queue Code
- Instruction Date
- Transfer Currency
- Booking Date
- gpi Agent

Once you have specified the search parameters. Click ‘Search’ button. The 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.

3.3.2 Inbound Cross Border Payments View

You can invoke “Inbound Cross Border Payments View” screen by typing ‘PXDIVIEW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click ‘New’ button on the Application toolbar.

- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required value.
- Along with the transaction details, user can also view the Status details for the following:
 - External System Status
 - Transaction Status
 - Pending Queue Details
 - Sanction Seizure
- Click Execute Query to populate the details of the transaction in the Cross Border Incoming Transaction View screen.
- Along with the transaction details, user can also view the Status details for the following:
 - External System Status
 - Transaction Status
 - Pending Queue Details
 - Sanction Seizure

For more details on Main and Pricing tabs refer to ‘PXBITONL’ screen details above

3.3.2.1 Additional Details Tab

You can invoke this screen by clicking Additional Details tab in the PXDIVIEW screen. For more details on the fields refer to section 3.3.2.1

The screenshot shows the 'Additional Details' tab in the 'Inbound Cross Border Payments View' screen. The screen is divided into several sections, each with multiple input fields:

- 53: Sender Correspondent**: Party Identifier, BIC / Name and Address 1, BIC Code Description, Address Line 2, Address Line 3, Address Line 4.
- 54: Receiver Correspondent**: Party Identifier, BIC / Name and Address 1, BIC Code Description, Address Line 2, Address Line 3, Address Line 4.
- 55: Third Reimbursement Institution**: Party Identifier, BIC / Name and Address 1, BIC Code Description, Address Line 2, Address Line 3, Address Line 4.
- 13C: Time Indication Details**: CLS Time, Receive Time, Send Time.
- 70: Remittance Information**: Information 1, Information 2, Information 3, Information 4.
- 72: Sender To Receiver Information**: Information 1, Information 2, Information 3, Information 4, Information 5, Information 6.
- Z2E: Instruction Codes**: Instruction Code 1, Instruction Code 2, Instruction Code 3, Instruction Code 4, Instruction Code 5, Instruction Code 6.
- 71F: Sender Charges**: Charge Currency 1, Charge Amount 1, Charge Currency 2, Charge Amount 2, Charge Currency 3, Charge Amount 3, Charge Currency 4, Charge Amount 4.
- 77B: Regulatory Reporting Details**: Regulatory Report 1, Regulatory Report 2, Regulatory Report 3.
- 77E: Envelope Contents Details**: Envelope Contents 1.
- 71G: Receiver Charges**: Currency.

Buttons for 'OK' and 'Exit' are visible at the bottom right of the screen.

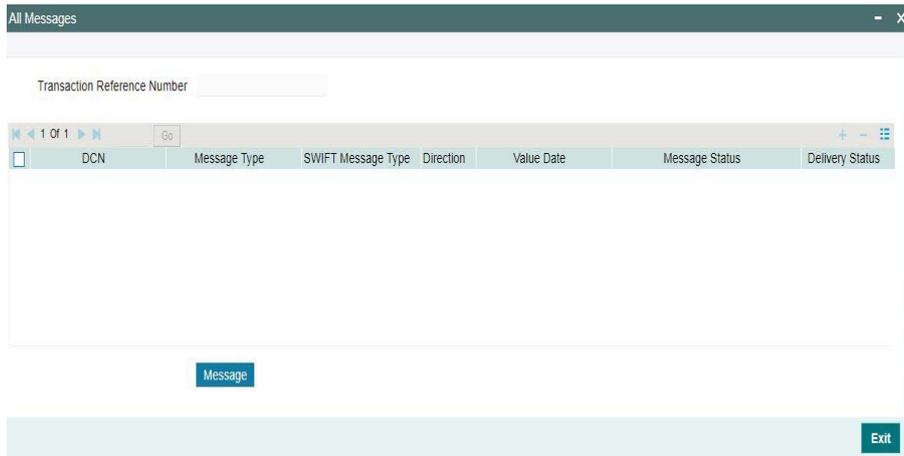
3.3.2.2 Accounting Entries Tab

You can invoke this screen by clicking Accounting Entries tab in the PXDIVIEW screen. For more details on the fields refer to section 3.1.2.5

The screenshot shows the 'Accounting Entries' screen. It features a search bar for 'Transaction Reference Number' and a table with columns: Event Code, Transaction Date, Value Date, Account, Account Branch, TRN Code, Dr/Cr, Amount Tag, and Account Currency. The table is currently empty. There is a '1 of 1' indicator and a 'Filter' icon. An 'Exit' button is at the bottom right.

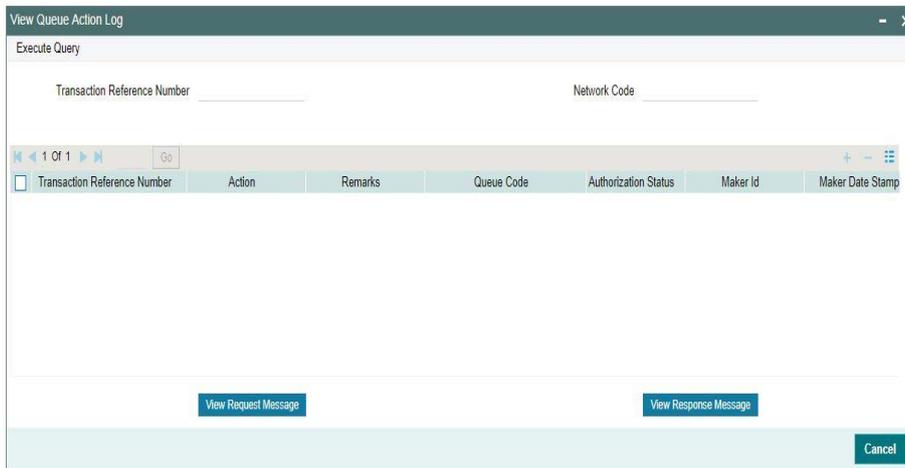
3.3.2.3 All Messages Tab

You can invoke this screen by clicking All Messages tab in the PXDIVIEW screen. For more details on the fields refer to section 3.1.2.4



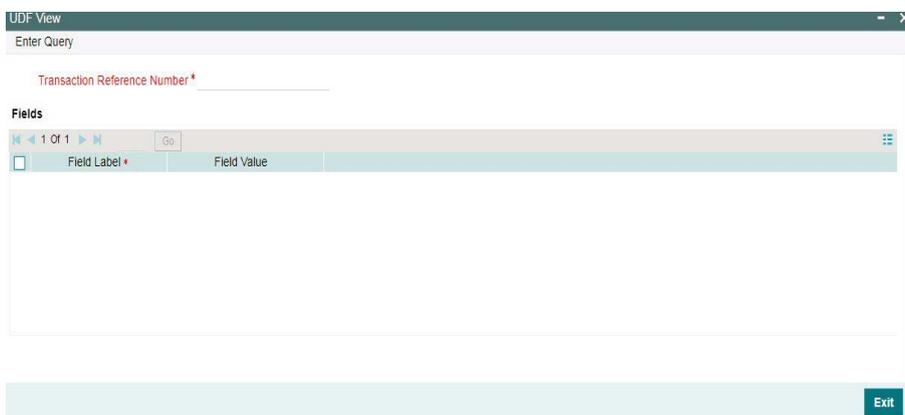
3.3.2.4 View Queue Action Log

You can invoke this screen by clicking View Queue Action tab in the PXDIVIEW screen. For more details on the fields refer to section 3.1.5.4



3.3.2.5 UDF Tab

You can invoke this screen by clicking UDF tab in the PXDIVIEW screen. For more details on the fields refer to section 3.3.2.2



3.3.2.6 MIS Tab

You can invoke this screen by clicking MIS tab in the PXDIVIEW screen. For more details on the fields refer to section 3.3.2.3

The screenshot shows a window titled "MIS View" with a search bar labeled "Enter Query". Below the search bar, there are two input fields: "Transaction Reference no *" and "MIS Group". The "MIS Group" field has a "Default" button next to it. Below these fields, there are two columns of data entry fields, labeled "Transaction MIS" and "Composite MIS". Each column contains a vertical stack of empty text input fields. At the bottom right corner of the window, there is a blue "Exit" button.

3.3.2.7 View Repair Log

You can invoke this screen by clicking View Repair Log tab in the PXDIVIEW screen. For more details on the fields refer to section 3.1.5.7

The screenshot shows a window titled "View Repair Log" with a search bar labeled "Enter Query". Below the search bar, there is a text input field labeled "Transaction Reference Number". Below this field, there is a navigation bar with a "Go" button and a "1 Of 1" indicator. Below the navigation bar, there is a table with the following columns: "Queue Reference No", "Field Name", "Old Value", "Repaired Data", and "Error". The table is currently empty. At the bottom right corner of the window, there is a blue "Exit" button.

3.3.2.8 Incoming Transaction View Summary

You can invoke “Inbound Cross Border Payments View Summary” screen by typing ‘PXSIVIEW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click ‘New’ button on the Application toolbar.

You can search using one or more of the following parameters.

- Authorization Status
- Transaction Status
- Transaction Reference Number
- Network Code
- Related Reference Number
- Source Reference Number
- Multi Credit Reference Number
- Transfer Type
- Booking Date
- Instruction Date
- Incoming gpi
- Sanction Check Status
- External Account Check Status
- External Exchange Rate Status
- Transaction Currency
- Debtor Account Number
- Creditor Account Number
- Consolidation Reference Number
- Consolidation Status
- Queue Code
- Sanction Seizure
- SSI Label
- PSD Country Option
- PSD Currency Option

- PSD Handling Required
- FX Reference Number
- gpi Agent

Once you have specified the search parameters. Click 'Search' button. The system displays the records that match the search criteria.

3.3.3 SWIFT MT 101 Incoming

You can invoke the 'SWIFT MT101 Incoming' screen by typing 'PMDINRFT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application toolbar.

Specify the following fields:

Consol Reference Number

Specify a valid Consol Reference Number and click on Execute Query button

System defaults the value of the following fields on specifying the valid Consol Reference Number:

- Host Code
- Reference No
- Sender BIC
- Message Receipt Time
- Message Cutoff Time
- Received Index
- Total Index
- Transaction Status
- Sender's Reference(20)
- Customer Specified Reference (21R)
- Message Index (28D).
- Message Total (28D)

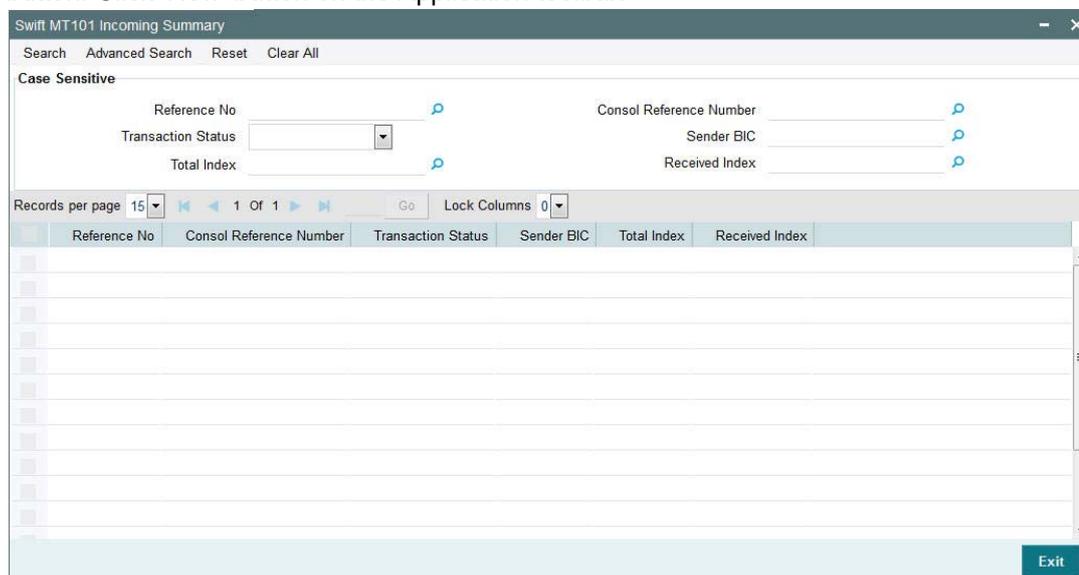
- Instructing Party (50)
- Ordering Customer 1 - 5 (50)
- Account Servicing Institution 1 - 2 (52)
- Sending Institution 1 - 2 (51A)
- Requested Execution Date (30)
- Authorisation (25)
- Customer Number
- Customer Account Number
- Transaction Status
- Our Bank Role
- Branch Code
- Host Code

Grid 2 displays the following details:

- Generated Reference
- Payment Type
- Transaction Reference (21)
- F/X Deal Reference (21F)
- Instruction Code 1 - 6 (23E)
- Currency (32B)
- Transaction Amount (32B)
- Instructing Party (50)
- Ordering Customer 1 -5 (50)
- Account Servicing Institution 1 - 2 (52)
- Intermediary 1 - 5 (56)
- Account With Institution 1 - 5 (57)
- Beneficiary 1 (59)
- Remittance Information 1(70)
- Regulatory Reporting 1(77B)
- Currency(33B)
- Original Ordered Amount (33B)
- Details of Charges (71A)
- Charges Account (25A)
- Exchange Rate (36)
- Customer Number
- Customer Account Number
- Receiver
- Transaction Status
- Our Bank Role
- Repair Reason

3.3.3.1 SWIFT MT 101 Incoming Summary

You can invoke “SWIFT MT 101 Incoming Summary” screen by typing ‘PMSINRFT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click ‘New’ button on the Application toolbar.



You can search using one or more of the following parameters.

- Reference Number
- Consol Reference Number
- Transaction Status
- Sender BIC
- Total Index
- Received Index

Once you have specified the search parameters. Click ‘Search’ button. The system displays the records that match the search criteria.

3.4 Manual Liquidation of Consolidated Transaction Batch

A consolidated batch of transactions can be manually liquidated at any time before the Cut-off time by a user of the branch where the transaction was created. This would be enabled through a separate screen called Outgoing Consolidated Queue.

Note

This screen is applicable to MT 102, MT 201 and MT 203 consolidated batches that are pending liquidation.

3.4.1 Consol Summary

This Summary screen displays all the batches with different statuses like Closed, Open, Reversed etc. From this screen ,you can query for the desired batch and view a a summary of the batch including details of the individual (child) transactions in the consolidated batch.

You can invoke “Consol Summary” screen by typing ‘PXSCONSL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click ‘New’ button on the Application toolbar.

You can search using one or more of the following parameters.

- Consol Transaction Reference
- Transaction Branch
- Receiver
- Settlement Currency
- Message Date
- Consol Amount
- Closure Status
- Multi Credit Reference Number

Once you have specified the search parameters. Click ‘Search’ button. The system displays the records that match the search criteria containing the following details.

- Consol Transaction Reference
- Transaction Branch
- Transfer Type
- Receiver
- Settlement Account
- Settlement Currency
- Settlement Value Date
- Message Date
- Consol Amount
- Consol Amount in Local Currency
- Consol Receiver Charge

- Consol Receiver Charge in Local Currency
- Consol Transaction Count
- Consol Transaction Limit
- Cutoff Time Maintained
- Actual Closure Time
- Closure Status
- Closure Mode
- Liquidation Status
- Autoclosure Trigger
- Mutli-Credit Reference Number
- Bank Operation Code
- Authorization Status

The following operations are available in the Summary screen

Operation	Functions
Close	Helps you to close the consolidated batch and initiate Liquidation of the batch. Once Closed, no new child transactions can be added to the batch.
Cancel	You can select a batch and click this link to to cancel the consolidated batch provided the batch is not liquidated.
Approve	You can approve the action taken on a selected batch.
Delink	You can delink contracts from the batch.

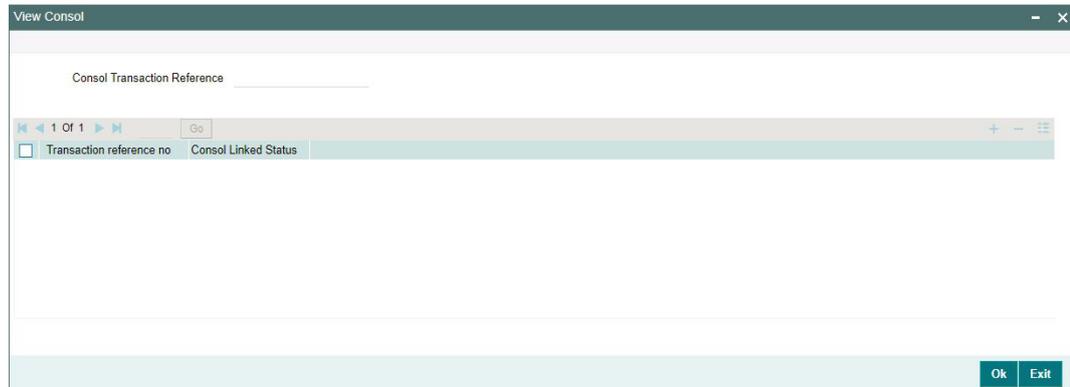
3.4.1.1 Transaction Consol Save

You can invoke this screen by clicking the *Approve* button in the ‘ Consol Summary screen (PXSCONSL) ‘.

Select a record listed in Transaction Consol Summary screen and click on Approve button to launch this screen - ‘Transaction Consol Save. User can view the record with all the details pertaining to the Consol Transaction Reference

3.4.1.2 View Consol

You can invoke this screen by clicking the *Delink* button in the 'Consol Summary screen (PXSCONSL) '.



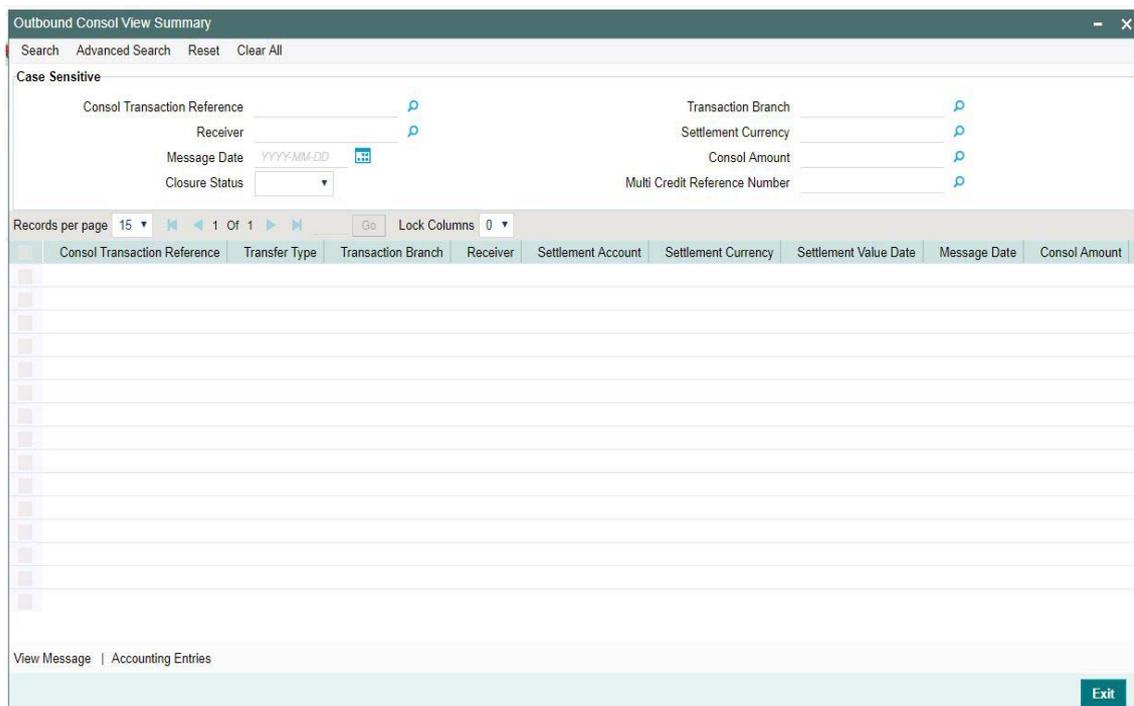
Select a record listed in Transaction Consol Summary screen and click on Delink button to launch this screen - 'View Consol '. User can view the record with the following details for the respective Consol Transaction Reference:

- Transaction Reference Number
- Consol Linked Status

User can modify the Consol Linked Status - to Linked/ Delinked and click on OK for the records that are not Closed/Liquidated.

3.4.2 Outbound Console View Summary

You can invoke "Outbound Console View Summary" screen by typing 'PXSCONVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click 'New' button on the Application toolbar.



You can search using one or more of the following parameters

- Consol Transaction Reference
- Transaction Branch
- Receiver
- Settlement Currency
- Message Date
- Consol Amount
- Closure Status
- Multi Credit Reference Number

Once you have specified the search parameters. Click 'Search' button. The system displays the records that match the search criteria containing the following details.

- Consol Transaction Reference
- Transfer Type
- Transaction Branch
- Receiver
- Settlement Account
- Settlement Currency
- Settlement Value Date
- Message Date
- Consol Amount
- Consol Amount in Local Currency
- Consol Receiver Charge
- Consol Receiver Charge in Local Currency
- Bank Operation Code
- Consol Transaction Count
- Consol Transaction Limit
- Cutoff Time Maintained
- Actual Closure Time
- Liquidation Status
- Closure Status
- Closure Mode
- Mutli-Credit Reference Number
- Autoclosure Trigger

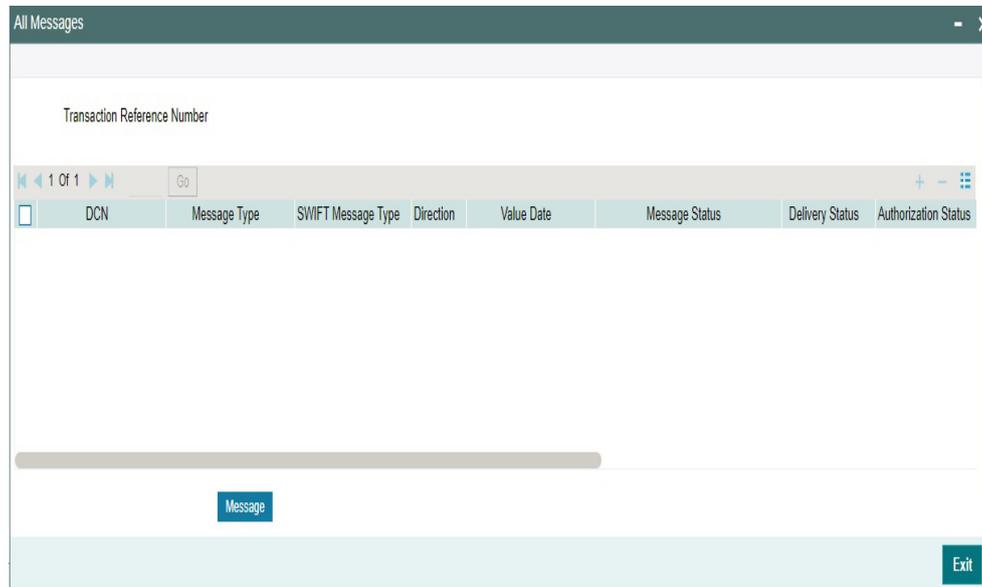
The following operations are available in the Summary screen.

Operation	Functions
View Mes- sage	You can view all the generated messages for the selected batch, which would include the MT102/MT201/MT203 depending on the Transfer type.
Accounting Entries	You can view the generated consol Accounting Entries for the selected consolidated batch whose Consol Status is Closed.

3.4.2.1 View Message

You can view all the generated messages for the selected batch, which would include the MT102/MT201/MT203 depending on the Transfer type

You can invoke the View Message screen by clicking on 'View Message' action button available at the left bottom in the 'Outbound Console View Summary' screen (PXSCONVW) .

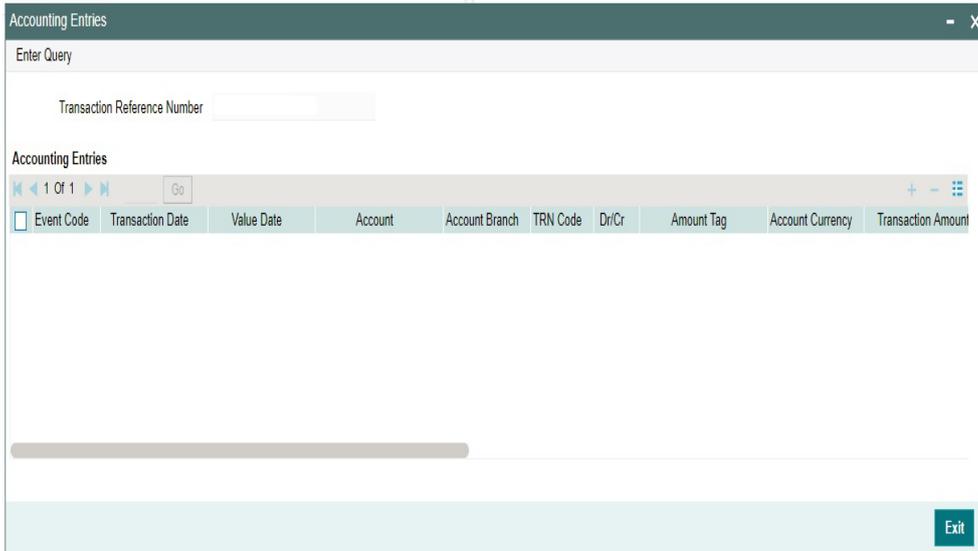


Select a record listed in the 'Outbound Console View Summary' screen and click on 'View Message' button. System defaults all the data for the Record selected. Refer Section 3.1.5.3 for the details on this Sub-screen

3.4.2.2 Accounting Entries

You can view the generated consol Accounting Entries for the selected consolidated batch whose Consol Status is Closed.

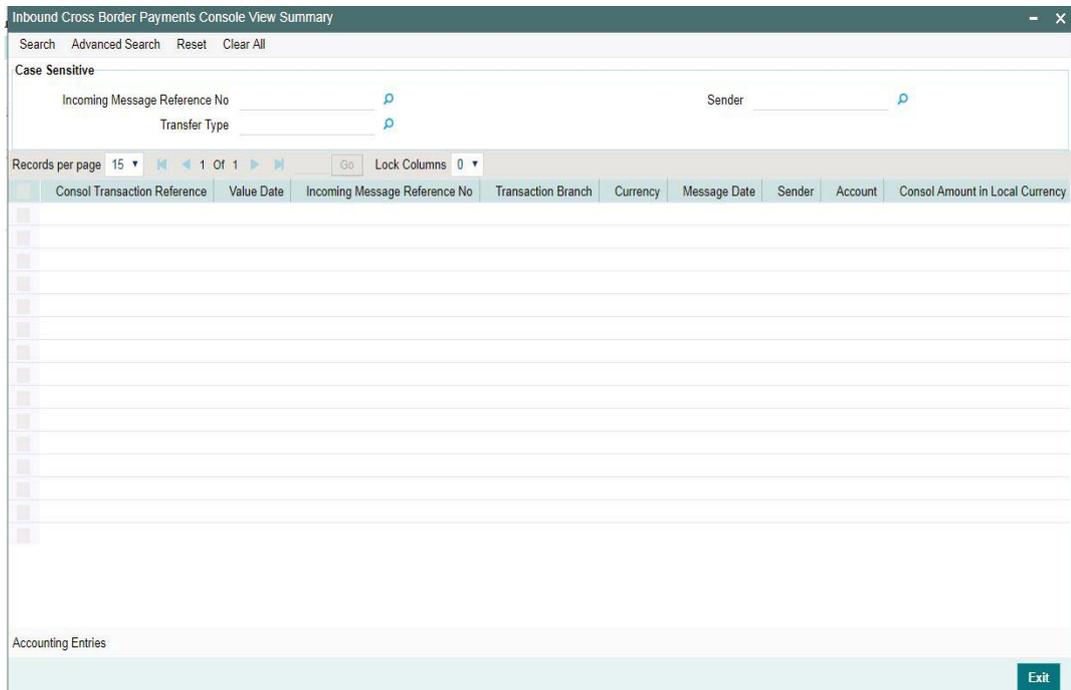
You can invoke the Accounting Entries screen by clicking on 'Accounting Entries' action button available at the left bottom in the 'Outbound Console View Summary' screen(PXSCONVW)



Select a record listed in the ' Outbound Console View Summary ' screen and click on 'Accounting Entries' button. System defaults all the data for the Record selected. Refer Section 3.1.5.2 for the details on this Sub-screen

3.4.3 Inbound Console View Summary

You can invoke "Inbound Cross Border Payments Console View Summary" screen by typing 'PXSCONIN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click 'New' button on the Application toolbar.



You can search using one or more of the following parameters.

- Incoming Message Reference No
- Sender
- Transfer Type

Once you have specified the search parameters. Click 'Search' button. The system displays the records that match the search criteria.

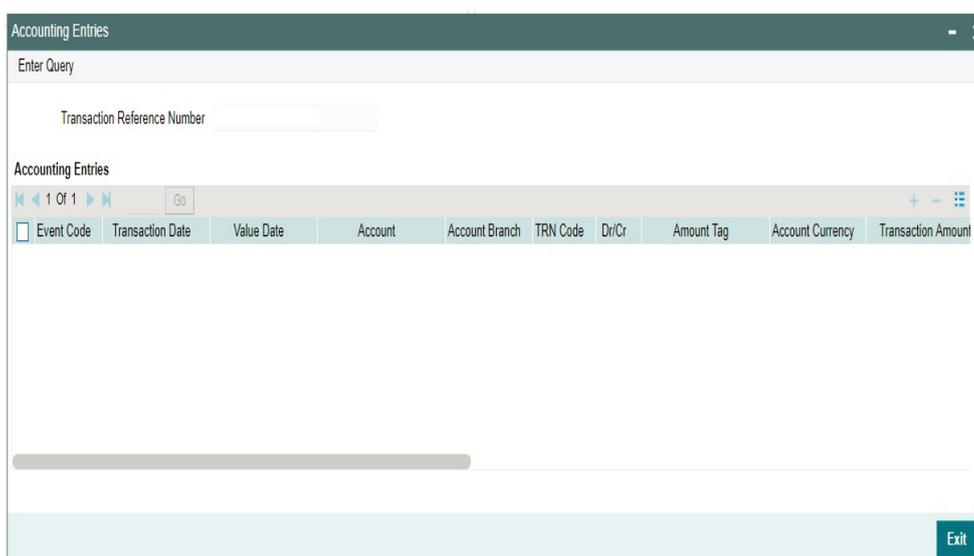
The following operations are available in the Summary screen

Operation	Functions
Accounting Entries	You can view the generated consol Accounting Entries for the selected consolidated batch.

3.4.3.1 Accounting Entries

You can view the generated consol Accounting Entries for the selected consolidated batch.

You can invoke the Accounting Entries screen by clicking on 'Accounting Entries ' action button available at the left bottom in the 'Inbound Cross Border Payments Console View Summary ' screen(PXSCONIN)



Select a record listed in the ' Inbound Cross Border Payments Console View Summary ' screen and click on 'Accounting Entries' button. System defaults all the data for the Record selected. Refer Section 3.1.5.2 for the details on this Sub-screen

3.5 STP of Incoming Messages

This section contains the following topics:

- [Section 3.5.1, "STP of Incoming Messages"](#)
- [Section 3.5.2, "Processing of MT 200"](#)
- [Section 3.5.3, "Processing Of MT 203"](#)
- [Section 3.5.4, "Processing of MT 205"](#)
- [Section 3.5.5, "Cover Matching"](#)
- [Section 3.5.6, "Charge Claim Processing"](#)

3.5.1 STP of Incoming Messages

Incoming SWIFT payment and non-payment messages are received by the EMS message sub-system of Oracle Banking Payments and stored in the incoming directory. The STP function then reads and processes the messages.

The system first resolves the source code of the transaction and routes it to a particular system (e.g. SWIF, COVR) or user defined queue based on the Cover Queue Rule maintenance. For messages routed to SWIF queue, the STP function then creates transactions of the following types for the payment messages:

- Incoming Customer Transfer
- Incoming Bank transfer
- Incoming Bank Transfer for Own Accounts
- Outgoing Customer Transfer (in case of Incoming pass-through payment)
- Outgoing Customer Transfer with cover (in case of Incoming pass-through payment)
- Outgoing Bank Transfer (in case of Incoming pass-through payment)

In case of any exceptions during the STP of an incoming message, the transaction's Repair Type is marked as 'Yes'.

The Transaction is auto-authorized.

3.5.2 Processing of MT 200

On receipt of an incoming MT 200 message, a Transaction is booked with Transfer type as 'Bank Transfer'. An outgoing bank transfer message (i.e. MT 202) is generated as part of the message generation activity of this Transaction.

3.5.3 Processing Of MT 203

STP job splits incoming MT 203 message into multiple MT 202 messages. Then these MT 202 messages are again picked up by another STP job for processing. MT 202 messages are processed as normal bank transfer as per the existing functionality.

STP job performs the below mentioned validations before splitting an MT 203 message:-

- The amount in field 19 must be equal to the sum of the amounts in all occurrences of field 32B.
- The currency code in the amount field 32B should be the same for all occurrences of this field in the message.
- The repetitive sequence must appear at least twice but not more than ten times.
- If field 56a is present in a transaction, then, field 57a should also be present.

3.5.4 Processing of MT 205

STP process for Payments module supports upload of incoming MT 205 message.

For an incoming MT 205, a Transaction is booked in PX with Transfer type as 'Bank Transfer' and processed similar to an incoming MT202 message.

3.5.5 Cover Matching

Cover Matching is supported for MT103 with Cover messages of MT 202COV, MT 205COV or MT 910. Similarly, Cover matching is supported for MT 202 with another MT 202 as Cover message.

Based on the rule condition mentioned in the Cover Queue Rule maintenance, an incoming payment message (MT103/MT 202) is routed to a 'COVR' queue. All payment messages in this queue await Cover matching. Incoming Cover messages are also routed to this queue based on the Cover queue rule condition.

A job tries to match the payment messages with the cover messages based on the following criteria for cover matching is

- Field 20 of MT103 = Field 21 of MT 202COV or MT 910
- Amount and Currency
- Value date

After Cover matching is done the payment message gets picked up for STP

3.5.6 Charge Claim Processing

When an incoming MT103 payment is received having Charge Whom field value as "OUR" and no charges are included in the Settlement amount (i.e. 71G is not present), after the payment is processed (transaction is Liquidated), system automatically generates a MT 191 Charge Claim message and sends it to the Sender of the MT 103.

Similarly, when an outgoing MT103 with Charge Whom specified as "OUR" with no 71G is sent then a MT 191 Charge Claim may be received later from the Receiver of MT103. The incoming MT 191 is processed to send an outgoing MT 202 Charge payment. This is achieved in one of the two ways mentioned below.

Auto-STP of incoming MT 191 to generate and send MT 202

Manual approval of Charge Claim leading to STP of Bank Transfer and generation of MT 202.

A new parameter is introduced in the maintenance screen capturing Customer Preferences to facilitate selection of customer account or a default GL.

- The name of this parameter is "Charge claim payment account".
- If the parameter is set to "Yes" then system prompts the user to select one of the two Account options – Customer account or Default GL.
 - If Default GL option is selected, then you must specify a GL code.

If the above mentioned parameter is set to "No" then in case of Auto STP Charge claim processing, system uses the GL specified in the Currency Correspondent maintenance for funding the outgoing Charge payment. This is as per current behaviour.

- In case of Manual charge claim processing, system would allow user to select only GL as the debit account of Charge payment, which is as per current behaviour.

If this parameter is set to "Yes" and the Account option is selected as "Customer account" then in case of Auto STP Claim processing, system would debit the customer account, which was used in the underlying outgoing payment (sent earlier), for funding the Charge payment instead of the GL specified for the Currency Correspondent.

- In case of Manual charge claim processing, system would default this customer account as the debit account for the Charge payment.
- You would not be able to change this debit account for the Charge payment.

However, if this parameter is set to "Yes" and the Account option is selected as "Default GL" then system debits this GL for funding the Charge payment in case of Auto STP or Manual Claim processing.

- In case of Manual charge claim processing, you not be able to change this debit account to any other GL or account.

3.5.7 Charge Claim Authorization

You can invoke the 'Charge Claim Authorization' screen by typing 'PXDCHAUT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application toolbar.

You can specify the following fields:

Reference No

Specify the Reference No.

Related Reference Number

Specify the Related Reference Number.

Reject Reason

Specify the Reject Reason.

3.5.8 Default Preferences

System allows to maintain Default Claim preferences for Inbound and Outbound transactions here. You can invoke the 'Default Preferences Detailed' screen by typing 'PXD191PF' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application toolbar.

You can specify the following fields:

Host Code

The system displays the Host code when you click on **New**.

Host Description

Displays the description of the Host Code

Transaction Currency

Select the specific transaction currency from the LOV

Inbound Claim Preferences**Charge Claim Limit Days**

Specify the the maximum number of days after the value date of the customer/bank payment (sent earlier) that the MTn91 for charge claim can be received.

Charge Claim GL

Select the Charge Claim GL from the LOV. This is the GL code for debiting the amount of claimed charges that would be used when 'Charge to be Expensed' parameter in Customer Preferences is checked.

Outbound Claim Preferences**Receivable General Ledger**

Select the Receivable General Ledger from the LOV. GL code is required for passing (debit) accounting entries while sending out a Charge Claim payment for the claimed charges. Later, when the Charge payment is received for the claim sent earlier then this GL is posted (credit) for claim

Expense General Ledger

Select the GL from the LOV. When the claim amount received is less than the actual claim amount and if the difference has to be expensed out, the GL maintained in this field is debited.

Inbound Charge Claim limits

This can be captured as a rate and/or fixed amount maintained against payment amount slabs. It is mandatory to enter either rate or amount for each amount slab maintained. This Details section enables you to capture the parameters given below for a particular Sender of MT191.

Payment Limit Amount

Specify the specific limit amount for the payment This is a mandatory field

Limit Percentage

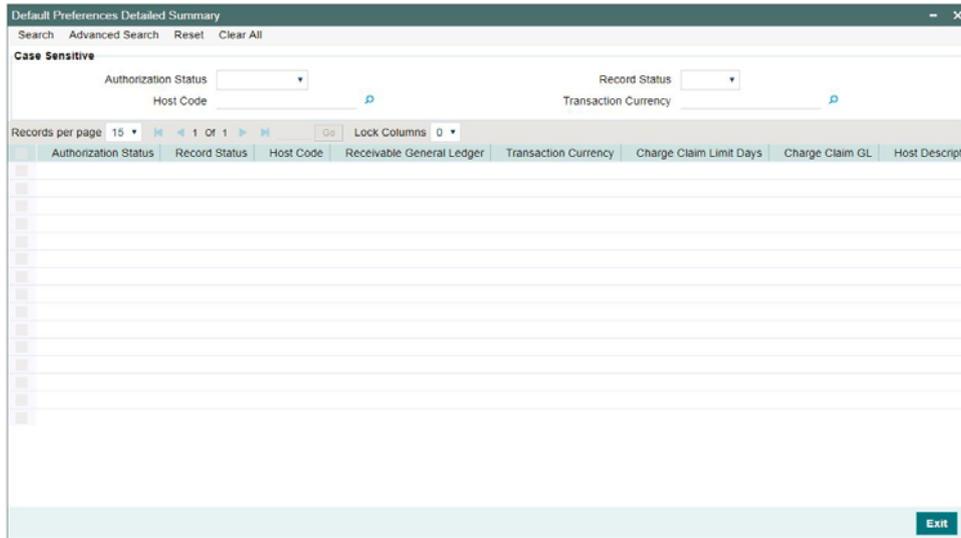
Specify the Limit percentage

Limit Amount

Specify the limit amount

3.5.8.1 Invoking Default Preferences Detailed Summary

You can invoke the 'Default Preferences Detailed Summary' screen by typing 'PXS191PF' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application toolbar



You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Host Code
- Transaction Currency

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria for the following

- Authorization Status
- Record Status
- Host Code
- Receivable General Ledger
- Transaction Currency
- Charge Claim Limit Days
- Charge Claim GL
- Host Description

3.5.9 Inbound Claim View

You can invoke "Inbound Claim View" screen by typing 'PXDCHGCM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click 'New' button on the Application toolbar. Alternatively, you can select a Charge Claim record in the Charge Claim Summary screen explained above, to view its details in this screen.

Charge Claim Details

The system displays the following fields based in the MT191 message.

Reference No

Displays the reference number (field 20) of the MT 191 message.

Message Date

Displays the date on which the MT 191 message was sent.

Related Reference Number

Displays the field 20 reference of the MT103 (Transaction Reference number) sent earlier.

Claim Currency

Indicates the currency of claim amount.

DCN

Displays the unique DCN number assigned by the system to the incoming MT191.

Claim Amount

Displays the amount claimed in the MT191.

Branch Code

Displays the branch code of the identified processing branch of the MT191.

Sender

Displays the BIC of Sender of MT191 message.

52: Ordering Institution

Displays the Ordering Institution details if mentioned in the MT191 message.

57: Account With Institution

Displays the Account with Institution details if mentioned in the message.

71B: Charge Details

Displays the Charge Details from the MT191 message.

72: Sender To Receiver Info

Indicates the sender to receiver details.

Bank Transfer Details**Instruction Date**

Defaults the message date of the MT191 as the instruction date. This is editable and you can specify the current date or a future date.

Transaction currency

Defaults the currency of the Claimed amount in MT 191. This is editable and you can specify any other currency if required.

Debit Account

Defaults the GL code (if maintained) from the Currency Correspondent maintenance for the Sender of MT 191. This is editable and you can specify any GL code using the LOV.

Transaction Amount

Defaults the claimed amount in the MT 191 message. This is editable and you can specify a different amount.

Charge Payment Sent

Indicates whether the Charge Payment was sent or not.

Generated Reference Number

Displays the generated reference number of the outgoing Charge payment transaction after it is auto created on approval of this Charge Claim record.

The following operations are available in this screen

Operation	Functions
Unlock	Helps you to input or modify the values of editable fields of Charge Claim detail record and then save the record.
Authorize	You can authorize the modified or un-edited Charge Claim record so that system can auto-create the Bank Transfer transaction and process it. Authorization should be done by a user different from the one who modified the Charge Claim record.
Enter Query	When you directly launch this details screen from the menu or using the Function Id then you can click this link to input a Charge Claim Reference number and view its details.'

3.5.9.1 Viewing Inbound Claim View Summary

You can invoke the 'Inbound Claim View Summary' screen by typing 'PXSCHGCM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application toolbar.

The screenshot shows the 'Inbound Claim View Summary' application window. The window title is 'Inbound Claim View Summary'. The interface includes a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are several input fields for search criteria: 'Reference Number', 'Sender', 'Claim Amount', 'Authorization Status', 'Accounting Reference for 910', 'Related Reference Number', 'Claim Currency', 'Message Date' (with a date picker), and 'Status'. A table below the search fields shows the search results with columns: Reference Number, Related Reference Number, Sender, Claim Currency, Claim Amount, Message Date, Authorization Status, Status, and Accounting Reference. The table currently displays one record. At the bottom right of the window is an 'Exit' button.

You can search using one or more of the following parameters:

- Reference No
- Related Reference Number
- Sender
- Claim Currency
- Claim Amount
- Message Date
- Authorization Status
- Status
- Accounting Reference for 910

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria for the following

- Reference No
- Related Reference Number
- Sender
- Claim Currency
- Claim Amount
- Message Date
- Authorization Status
- Status
- Accounting Reference for 910
- Host Code

3.5.10 Charge Claim Status Change

You can invoke the 'Charge Claim Status Change' screen by typing 'PXDCLMST' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application toolbar.

The screenshot shows a web application window titled "Charge Claim Status Change". At the top, there is a toolbar with a "New" button and an "Enter Query" button. Below the toolbar, the main content area contains several input fields: "Host Code" (text input), "Transaction Reference *" (dropdown menu), "Old Claim Payment Status" (dropdown menu), and "New Claim Payment Status *" (dropdown menu). At the bottom of the window, there is a status bar with the following fields: "Maker ID", "Checker ID", "Authorization Status", and an "Exit" button. The "Maker ID" and "Checker ID" fields also have "Date Time" labels below them.

You can specify the following fields:

Host Code

The system displays the Host code when you click on **New**.

Transaction Reference

Select the Transaction Reference from the LOV.

Old Claim Payment Status

The system specifies the Old Claim Payment Status.

New Claim Payment Status

Specify the New Claim Payment Status.

3.5.10.1 Charge Claim Status Change Summary

You can invoke the “Charge Claim Status Change Summary” screen by typing ‘PXSCLMST’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.

The screenshot shows the 'Charge Claim Status Change Summary' application interface. At the top, there is a search bar with 'PXSCLMST' entered. Below the search bar, there are buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. The 'Case Sensitive' checkbox is checked. There are two input fields: 'Transaction Reference' and 'Host Code'. Below the input fields, there is a table with two columns: 'Transaction Reference' and 'Host Code'. The table is currently empty. The interface also includes a 'Records per page' dropdown set to 15, a 'Go' button, and a 'Lock Columns' dropdown set to 0.

You can search using one or more of the following parameters:

- Transaction Reference
- Host Code

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria for the following

- Transaction Reference
- Host Code

3.5.11 Charge Claim Out Details

You can invoke the 'Charge Claim Out Details' screen by typing 'PXDCLMVW' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application toolbar.

You can specify the following fields:

Host Code

The system displays the Host code when you click on **Enter Query**.

Branch Code

The system displays the Branch Code.

Transaction Reference Number

Specify the Transaction Reference Number.

191 Receiver

The system displays the 191 Receiver.

191 Tag21

The system displays the 191 Tag21.

191 Tag32B Currency

The system displays the 191 Tag32B Currency.

191 Tag32B Amount

The system displays the 191 Tag32B Amount.

191 Tag71B Details 1

The system displays the 191 Tag71B Details 1.

191 Tag71B Details 2

The system displays the 191 Tag71B Details 2.

191 Tag71B Details 3

The system displays the 191 Tag71B Details 3.

191 Tag71B Details 4

The system displays the 191 Tag71B Details 4.

191 Tag71B Details 5

The system displays the 191 Tag71B Details 5.

191 Tag71B Details 6

The system displays the 191 Tag71B Details 6.

103 Tag32A Currency

The system displays the 103 Tag32A Currency.

103 Tag71G Currency

The system displays the 103 Tag71G Currency.

103 Tag71G Amount

The system displays the 103 Tag71G Amount.

Status

The system displays the Status.

Claim Payment Message

The system displays the Claim Payment Message

Claim Payment Status

The system displays the Claim Payment Status

Claim Payment Tag20

The system displays the Claim Payment Tag20

Claim Payment Amount

The system displays the Claim Payment Amount

Charge Claim Network

The system displays the Charge Claim Network.

Claim Receive Date

The system displays the Claim Receive Date.

Claim Receive Date Limit

The system displays the Claim Receive Date Limit.

Claim Payment Account Reference

The system displays the Claim Payment Account Reference.

3.5.11.1 Charge Claim Out Details Summary

You can invoke the 'Charge Claim Out Details Summary' screen by typing 'PXSCLMVW' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application toolbar.

Outbound Charge Claim View Summary

Search Advanced Search Reset Clear All

Case Sensitive

Transaction Reference no Host Code

Receiver Status

Claim Amount Claim Currency

Receiver Charge Amount Receiver Charge Currency

Claim Payment Status Total Claim Payment Amount

Reference Number

Records per page: 15 1 Of 1 Lock Columns: 0

Transaction Reference no	Host Code	Receiver	Status	Claim Amount	Claim Currency	Receiver Charge Amount	Receiver Charge Currency	Claim Pay
--------------------------	-----------	----------	--------	--------------	----------------	------------------------	--------------------------	-----------

You can search using one or more of the following parameters:

- Transaction Reference Number
- Host Code
- Receiver
- Status
- Claim Amount
- Claim Currency
- Receiver Charge Amount
- Receiver Charge Currency
- Claim Payment Status
- Total Claim Payment Amount
- Reference Number

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria for the following

- Transaction Reference Number
- Host Code
- Receiver
- Status
- Claim Amount
- Claim Currency
- Receiver Charge Amount
- Receiver Charge Currency
- Claim Payment Status

- Total Claim Payment Amount
- Related Reference
- Reference Number

3.6 Common Group Messages

Usage of this screen

The Common Group Messages screen is used to manually initiate outward Common Group Messages. The following Common Group Messages like can be manually initiated from this screen:

- MT 190, MT 290 – Advice of charges
- MT 191, MT 291 – Request for charges
- MT 192, MT 292 – Request for cancellation
- MT 195, MT 295 – Queries
- MT 196, MT 296 – Answers
- MT 198, MT 298 – Proprietary Message
- MT 199, MT 299 – Free Format Message

This message types are exchanged between banks for investigations regarding payment messages and initiating non-value requests like cancellation.

3.6.1 Advice of Charges

You can invoke “Advice of Charges” screen by typing ‘PXDCMN90’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details.

Branch Code

Displays the selected branch of the logged-in user.

Reference Number

Displays the Reference Number by default.

Receiver

Specify the Receiver from the list of values.

Receiver Name

The system displays the name of the Receiver upon the selection of Receiver.

SWIFT Message Type

Specify the SWIFT Message Type from the list of values.

Host Code

Displays the Host code of the user's logged in branch.

Related Reference

Specify the Related Reference Number from the list of values.

UETR

Refer to UETR Section 3.6.12, "Pick up logic for Common group messages" for more details

Account Identification(25)

Specify the account from the list of values.

Value Date, Currency, Amount(32)

Specify the Value Date and Amount and select the Currency from the list of values..

Ordering Institution(52)

Specify the Ordering Institution details.

Details of Charges(71B)

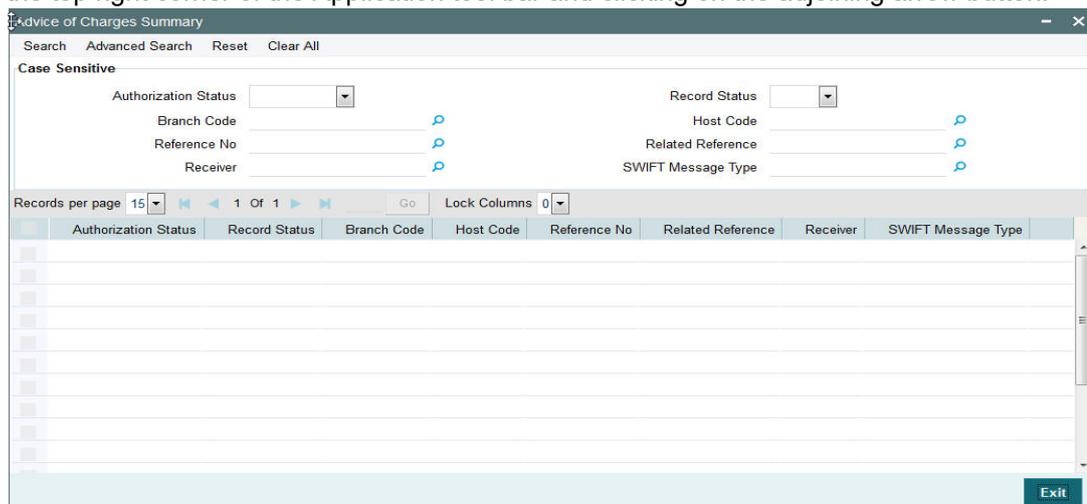
Specify the Details of Charges(71B) details.

Sender to Receiver Information(72)

Specify the Sender to Receiver Information(72) details.

3.6.1.1 Viewing Advice of Charges Summary

You can invoke "Advice of Charges Summary" screen by typing 'PXSCMN90' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can search using one or more of the following parameters:

- Authorization Status
- Record Status

- Branch Code
- Host Code
- Reference Number
- Related Reference
- Receiver
- SWIFT Message Type

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria for the following

- Authorization Status
- Record Status
- Branch Code
- Host Code
- Reference Number
- Related Reference
- Receiver
- SWIFT Message Type

3.6.2 Request for Payment of Charges

You can invoke "Request for Payment of Charges" screen by typing 'PXDCMN91' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details.

Branch Code

Displays the selected branch of the logged-in user.

Host

Displays the Host Code of the logged-in user.

Reference Number

Displays the Reference Number by default.

Receiver

Specify the Receiver from the list of values.

Name of the Receiver

The system displays the name of the Receiver upon the selection of Receiver.

SWIFT Message Type

Specify the SWIFT Message Type from the list of values.

Related Reference(21)

Specify the Related Reference Number from the list of values.

UETR

Refer to UETR Section 3.6.12, "Pick up logic for Common group messages" for more details.

Currency, Amount (32B)

Specify the Currency and Amount from the list of values..

Ordering Institution(52)

Specify the Ordering Institution details.

Account with Institution(57)

Specify the Ordering Institution details.

Details of Charges(71B)

Specify the Details of Charges(71B) details.

Sender to Receiver Information(72)

Specify the Sender to Receiver Information(72) details.

3.6.2.1 Viewing Request for Payment of Charges Summary

You can invoke "Request for Payment of Charges Summary" screen by typing 'PXSCMN91' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Authorization Status	Record Status	Branch Code	Host	Receiver	SWIFT Message Type	Reference No	Related Ref(21)
----------------------	---------------	-------------	------	----------	--------------------	--------------	-----------------

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Branch Code

- Host
- Receiver
- SWIFT Message Type
- Reference No
- Related Ref(21)

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria for the following

- Authorization Status
- Record Status
- Branch Code
- Host
- Receiver
- SWIFT Message Type
- Reference No
- Related Ref(21)

3.6.3 Free Format Message

You can invoke “Free Format Message” screen by typing ‘PXDCMN99’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details.

Branch Code

Displays the selected branch of the logged-in user.

Host Code

Displays the host code of the logged-in user.

Reference Number

Displays the Reference Number by default.

Receiver

Specify the Receiver from the list of values.

Receiver Name

The system displays the name of the Receiver upon the selection of Receiver.

SWIFT Message Type

Specify the SWIFT Message Type from the list of values.

Related Ref(21)

Specify the related reference from the list of values.

UETR

Refer to UETR Section 3.6.12, "Pick up logic for Common group messages" for more details.

Narrative(79)

Specify the value for Narrative(79).

3.6.3.1 Viewing Free Format Message Summary

You can invoke "Free Format Message Summary" screen by typing 'PXSCMN99' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Free Format Message Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Branch Code Host Code

Receiver SWIFT Message Type

Reference No Related Ref(21)

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Branch Code	Host Code	Receiver	SWIFT Message Type	Reference No	Related Ref(21)
----------------------	---------------	-------------	-----------	----------	--------------------	--------------	-----------------

Exit

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Branch Code
- Host Code
- Receiver
- SWIFT Message Type
- Reference No
- Related Ref(21)

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria for the following:

- Authorization Status
- Record Status
- Branch Code
- Host Code
- Receiver
- SWIFT Message Type
- Reference No

- Related Ref(21)

3.6.4 Request for Cancellation

You can invoke “Request for Cancellation” screen by typing ‘PXDCMN92’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

This screen is used to generate a Cancellation request n92 message for a payment message sent earlier.

Specify the following details.

Branch Code

Displays the selected branch of the logged-in user.

Host Code

Displays the host code of the selected branch of the logged-in user.

Reference Number

Displays the reference number of the generated Common Group message when viewed in the Query mode.

Receiver

Specify or search and select the BIC code of the bank which is desired to be the Receiver of the generated Common Group message.

Receiver Name

Displays the name of the bank corresponding to the selected BIC.

SWIFT Message Type

Select the required Common Group message type. The available values for selection include the following:

- 192
- 292
- 392

- 492
- 592
- 692
- 792
- 892
- 992

Related Ref(21)

Specify or search and select the transaction (contract) reference number of the associated customer or bank transfer transaction.

UETR

Refer to UETR Section 3.6.12, "Pick up logic for Common group messages" for more details.

11S: MT and Date of the Original Message

Specify the following details of the original (referenced) outward/inward message.

MT Number

Specify the MT number of the original message e.g. 103, 202, 102 etc.

Date

Specify or select date (from calendar LOV) of original message

Session Number

Specify Session number (1st 4 digits from the last 10 digits in Block1 of ACK received) of original message

ISN

Specify ISN (last 6 digits from the last 10 characters in Block1 of ACK received) of original message.

Narrative (79)

Specify narrative text for describing the original message, or all transactions in the original multi-credit Customer/Bank transfer message that is being referenced by this Common Group message. Alternatively, this field can also be used for specifying free format text in case of MT199/MT299. This field can contain up to a 1750 characters.

Copy of at least the Mandatory Fields of the Original Message

Specify at least the mandatory fields of the original message that is being referenced by this Common Group message. This field can be input instead of 'Narrative 79' field but never both.

Narrative Details

Narrative (79) Line 1

For Narrative(79) field, in addition to the narrative text, two line formats are introduced

- Line1: Cancellation Reason)(Narrative)
- Line2-35: Narrative

This field is applicable for MT 192, MT 292, MT 992 cancellation messages both inbound and outbound.

Following are the Cancellation Reason codes supported:

Reason Code	Acronym	Usage
AGNT	Incorrect Agent	Agent in the payment
CURR	Incorrect Currency	Currency of the payment is incorrect.
CUST	Requested by Customer	Cancellation requested by the ordering customer
CUTA	Cancel upon Unable to Apply	Cancellation requested because an investigation request has been received and no remediation is possible
DUPL	Duplicate Payment	Payment is a duplicate of another payment
FRAD	Fraudulent Origin	Cancellation requested following a transaction that was originated fraudulently. The use of the Fraudulent Origin code should be governed by jurisdictions.
TECH	Technical Problem	Cancellation requested following technical problems resulting in an erroneous transaction
UPAY	Undue Payment	Payment is not justified

This field Narrative(79) Line 1 or copy of atleast the mandatory fields of the original message or both will be necessarily present in the MT 192, MT 292 & MT 992 messages.

If Cancellation Reason is the only information in Narrative(79) Line 1 field, then a copy of atleast the mandatory fields of the original message must be present.

3.6.4.1 Viewing Request for Cancellation Summary

You can invoke “Request for Cancellation Summary” screen by typing ‘PXSCMN92’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Request for Cancellation Summary' application window. The window title is 'Request for Cancellation Summary'. The interface includes a search bar with 'PXSCMN92' entered and a search button. Below the search bar are several input fields for search criteria: Authorization Status (dropdown), Record Status (dropdown), Branch Code, Host Code, Reference Number, Receiver, SWIFT Message Type, and Related Ref(21). Each field has a magnifying glass icon. The interface also includes a table with columns: Authorization Status, Record Status, Branch Code, Host Code, Reference Number, Receiver, SWIFT Message Type, and Related Ref(21). The table is currently empty. At the bottom right, there is an 'Exit' button.

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Branch Code
- Host Code
- Reference Number
- Receiver
- SWIFT Message Type
- Related Ref(21)

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria for the following

- Authorization Status
- Record Status
- Branch Code
- Host Code
- Reference Number
- Receiver
- SWIFT Message Type
- Related Ref(21)

3.6.5 Queries

You can invoke “Queries” screen by typing ‘PXDCMN95’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Queries' application window. It features a menu bar with 'New' and 'Enter Query'. The main area is divided into several sections: 'Branch Code' and 'Reference Number *' (with a red asterisk); 'Host Code', 'Receiver *' (with a red asterisk), 'Receiver Name', and 'SWIFT Message Type *' (with a red asterisk); 'Related Ref(21) *' (with a red asterisk) and an 'Enrich' button; 'Related Message'; '11A: MT and Date of the Original Message' with an 'Option' dropdown; 'MT Number', 'Date' (with a date picker), 'Session Number', and 'ISN'; 'Narrative(77A)'; 'Narrative(79)'; and 'Queries(75) *' with a list of input lines. A note at the bottom says 'Copy of at least the Mandatory Fields of the Original Message'. The footer contains 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' button.

Specify the following details.

Branch Code

Displays the selected branch of the logged-in user.

Host Code

Displays the host code of the selected branch of the logged-in user.

Reference Number

Displays the Reference Number by default.

Receiver

Specify or search and select the BIC code of the bank which is desired to be the Receiver of the generated Common Group message.

Receiver Name

Displays the name of the bank corresponding to the selected BIC.

SWIFT Message Type

Select the required Common Group message type. The available values for selection include the following:

- 195
- 295
- 395
- 495
- 595
- 695
- 795
- 895
- 995

Related Ref(21)

Specify or search and select the transaction (contract) reference number of the associated customer or bank transfer transaction.

Related Message

Specify the related SWIFT message.

UETR

Refer to UETR Section 3.6.12, "Pick up logic for Common group messages" for more details.

Option

Select 'R' or 'S' from the drop down.

11A: MT and Date of the Original Message

Specify the following details of the original (referenced) outward/inward message.

Option

Select either "11S" or "11R" depending on whether original message being referred was sent or received.

MT Number

Specify the MT number of the original message e.g. 103, 202, 102 etc.

Date

Specify or select date (from calendar LOV) of original message

Session Number

Specify Session number (1st 4 digits from the last 10 digits in Block1 of ACK received) of original message

ISN

Specify ISN (last 6 digits from the last 10 characters in Block1 of ACK received) of original message.

Queries(75)

Specify or search and select (using LOV) a standard Query code. You can then input additional text or query following the selected Query code, You may specify upto 6 different queries in each of the 6 text boxes.

Narrative (77A)

Specify additional details about the Queries or Answers input in one of the above mentioned fields. The Narrative text can contain up to 700 characters.

Narrative (79)

Specify narrative text for describing the original message, or all transactions in the original multi-credit Customer/Bank transfer message that is being referenced by this Common Group message. Alternatively, this field can also be used for specifying free format text in case of MT199/MT299. This field can contain up to a 1750 characters.

Copy of at least the Mandatory Fields of the Original Message

Specify at least the mandatory fields of the original message that is being referenced by this Common Group message. This field can be input instead of 'Narrative 79' field but never both.

3.6.5.1 Viewing Queries Summary

You can invoke “Queries Summary” screen by typing ‘PXSCMN95’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Queries Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Branch Code Host Code

Receiver SWIFT Message Type

Reference No Related Ref(21)

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Branch Code	Host Code	Receiver	SWIFT Message Type	Reference No	Related Ref(21)
----------------------	---------------	-------------	-----------	----------	--------------------	--------------	-----------------

Exit

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Branch Code
- Host Code
- Receiver
- SWIFT Message Type
- Reference Number
- Related Ref(21)

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria for the following

- Authorization Status
- Record Status
- Branch Code
- Host Code
- Receiver
- SWIFT Message Type
- Reference Number
- Related Ref(21)

3.6.6 Answers

You can invoke 'Answers' screen by typing 'PXDCMN96' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details.

Branch Code

Displays the selected branch of the logged-in user.

Host Code

Displays the host code of the selected branch of the logged-in user.

Reference Number

Displays the Reference Number by default.

Receiver

Specify or search and select the BIC code of the bank which is desired to be the Receiver of the generated Common Group message.

Receiver Name

Displays the name of the bank corresponding to the selected BIC.

SWIFT Message Type

Select the required Common Group message type. The available values for selection include the following:

- 196
- 296
- 396
- 496
- 596
- 696
- 796
- 896
- 996

Related Ref(21)

Specify or search and select the transaction (contract) reference number of the associated customer or bank transfer transaction.

UETR

Refer to UETR Section 3.6.12, "Pick up logic for Common group messages" for more details.

11A: MT and Date of the Original Message

Specify the following details of the original (referenced) outward/inward message.

Option

Select either "11S" or "11R" depending on whether original message being referred was sent or received.

MT Number

Specify the MT number of the original message e.g. 103, 202, 102 etc.

Date

Specify or select date (from calendar LOV) of original message

Session Number

Specify Session number (1st 4 digits from the last 10 digits in Block1 of ACK received) of original message

ISN

Specify ISN (last 6 digits from the last 10 characters in Block1 of ACK received) of original message.

Answers (76)

Specify the answers if any in the text boxes.

For Answers(76) field, in addition to the narrative text, two line formats are introduced

- Line1: Answer Number)(Narrative1)(Narrative2)
- Lines2-6: (Narrative) or (Answer Number)(Narrative 1)(Narrative 2)

This field is applicable to MT 196, MT 296 & MT 996 Answers messages

As part of SWIFT 2018 changes, 2n is changed to 4c so that ISO reason codes can be incorporated in the answers

Answers contains one or more of the following codes

Reason Code	Acronym	Usage
CNCL	Cancelled As Per Request	Used when a requested cancellation is successful
PDCR	Pending Cancellation Request	Used when a requested cancellation is pending.
RJCR	Rejected Cancellation Request	Used when a requested cancellation has been rejected.

In the case if Answer indicates RJCR or PDCR, then Narrative1 may contain one or more of the following reason codes

Reason	Acronym	Usage
AC04	Closed Account Number	Account number specified has been closed on the receiver's books.
AGNT	Agent Decision	Reported when the cancellation cannot be accepted because of an agent refuses to cancel.
AM04	Insufficient Funds	Amount of funds available to cover specified message amount is insufficient.
ARDT	Already Returned	Cancellation not accepted as the transaction has already been returned.
ARPL	Awaiting Reply	A reply is expected from either the customer or the next agent.
CUST	Customer Decision	Reported when the cancellation cannot be accepted because of a customer decision.
INDM	Indemnity Requested	Indemnity is required before funds can be returned.
LEGL	Legal Decision	Reported when the cancellation cannot be accepted because of regulatory rules.
NOAS	No Answer From Customer	No response from beneficiary (to the cancellation request).
NOOR	No Original Transaction Received	Original transaction (subject to cancellation) never received.
PTNA	Past To Next Agent	Cancellation has been forwarded to the next agent in the payment chain.
RQDA	Requested Debit Authority	Authority is required by the Creditor to return the payment.

Narrative (77A)

Specify additional details about the Queries or Answers input in one of the above mentioned fields. The Narrative text can contain up to 700 characters.

Narrative (79)

Specify narrative text for describing the original message, or all transactions in the original multi-credit Customer/Bank transfer message that is being referenced by this Common Group message. Alternatively, this field can also be used for specifying free format text in case of MT199/MT299. This field can contain up to a 1750 characters.

Copy of at least the Mandatory Fields of the Original Message

Specify at least the mandatory fields of the original message that is being referenced by this Common Group message. This field can be input instead of 'Narrative 79' field but never both.

3.6.6.1 Viewing Answers Summary

You can invoke "Answers Summary" screen by typing 'PXSCMN96' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Queries Summary' application window. It has a search bar at the top with buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are several input fields for search criteria: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Branch Code', 'Receiver', 'Reference No', 'Host Code', 'SWIFT Message Type', and 'Related Ref(21)'. Each field has a magnifying glass icon to its right. Below the search fields, there is a table with columns: 'Authorization Status', 'Record Status', 'Branch Code', 'Host Code', 'Receiver', 'SWIFT Message Type', 'Reference No', and 'Related Ref(21)'. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Branch Code
- Host Code
- Receiver
- SWIFT Message Type
- Reference Number
- Related Ref(21)

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria for the following:

- Authorization Status
- Record Status
- Branch Code
- Host Code
- Receiver
- SWIFT Message Type
- Reference Number
- Related Ref(21)

3.6.7 Proprietary Message

You can invoke “Proprietary Message” screen by typing ‘PXDCMN98’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a web-based application window titled "Proprietary Message". The window has a menu bar with "New" and "Enter Query" options. The main content area contains several input fields with red asterisks indicating required fields: "Branch Code", "Reference No *", "Host Code", "Receiver *", "Receiver Name", "SWIFT Message Type *", "Sub Message Type(12) *", and "Narrative(77E) *". At the bottom of the window, there is a status bar with fields for "Maker", "Checker", "Date Time:", "Mod No", "Record Status", and "Authorization Status". An "Exit" button is located in the bottom right corner.

Specify the following details.

Branch Code

Displays the selected branch of the logged-in user.

Reference Number

Displays the Reference Number by default.

Receiver

Specify the Receiver from the list of values.

Receiver Name

The system displays the name of the Receiver upon the selection of Receiver.

SWIFT Message Type

Specify the SWIFT Message Type from the list of values.

Sub Message Type(12)

Specify the value for Sub Message Type(12).

Narrative(77E)

Specify the value for Narrative(77E)

3.6.7.1 Viewing Proprietary Message Summary

You can invoke “Proprietary Message Summary” screen by typing ‘PXSCMN98’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Proprietary Message Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Branch Code Host Code

Receiver SWIFT Message Type

Reference No

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Branch Code	Host Code	Receiver	SWIFT Message Type	Reference No
----------------------	---------------	-------------	-----------	----------	--------------------	--------------

Exit

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Branch Code
- Host Code
- Receiver
- SWIFT Message Type
- Reference No

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria for the following:

- Authorization Status
- Record Status
- Branch Code
- Host Code
- Receiver
- SWIFT Message Type
- Reference No

3.6.8 Free Format Message – MT99x

System also supports booking of the following common group category 9 messages in the respective Common Group Message input screens described in previous sections:

- MT991
- MT992
- MT995
- MT996
- MT998
- MT999

System will allow user to input the Tag 21-Related Reference. On save & authorize system will generate the message and handoff to EMS for sending to SWIFT network.

User will be able to view the outgoing message in the outgoing message browser (PMSOUTBR)

System will also support processing of incoming MT9xx messages

You can view the Free Format Messages generated using the summary screens of respective Common Group Messages.

3.6.9 Network Character Validation for Outgoing Common Group SWIFT messages

Since outgoing Common Group Messages are manually initiated by Operational users from the relevant screens for claims, advises or investigations; the system does not support automatic replacement of dis-allowed characters input by user.

- On saving a transaction in any Common Group Message screen, the system performs Network characters validation for the presence of dis-allowed characters as per the SWIFT "X" character set.
- Error message is displayed on failure of this validation, and the transaction is not saved unless the user corrects the error(s).

3.6.10 Sanction Scanning of Outbound Admin (Common Group) Messages

On authorization of any Common Group message outgoing transaction, system generates the Common Group message and initiates Sanction check.

The generated message is embedded in a message block of Sanctions request xml to Sanctions system.

On receiving an Approved response from Sanctions system, the Common Group message is generated and sent to SWIFT.

If any status other than Approved is received from Sanctions system then system moves the Common Group message transaction to the existing Sanctions queue.

- In the queue screen, a new column in the grid called "SWIFT Message Type" would have a value of the message type of the common group message. E.g. MT 195, MT 199. For payment transactions, this column would be empty. This would help in filtering or sorting on this column to view all Common Group message transactions.
- You would be able to take appropriate action on the transaction in the queue like in the case of payment transactions in the queue.
- If Auto-cancellation has been configured for a Reject response from Sanctions then the Common Group message transaction would be auto-cancelled similar to payment transaction.

3.6.11 Sanction Scanning of Inbound Messages

3.6.11.1 Sanctions scanning of incoming Common Group Messages (MTn9x)

- On receipt of any incoming Common Group message and subsequently matching it with a payment transaction, the system sends the actual received message to Sanctions system for scanning.
 - This involves sending of the actual SWIFT message embedded in the Sanctions request xml to Sanctions system.
 - If the received message was repaired in the Incoming Message Browser then the repaired message is sent for Scanning.

- On receiving an Approved response from Sanctions system, the incoming Common Group message is linked to the matched payment transaction and processed further when it is applicable (e.g. MT191 claim processing).
- If any status other than Approved is received from Sanctions system then system moves the incoming Common Group message to the Sanctions queue.
 - In the queue screen, a new column in the grid called “SWIFT Message Type” would help in identifying incoming Common Group message transactions, as described above.
 - You can take up appropriate action on the message in the queue similar to the existing functionality for payment transactions.
 - If Auto-cancellation has been configured for a Reject response from Sanctions then the incoming Common Group message is auto-cancelled and not processed further.

3.6.11.2 Sanctions scanning of incoming Cover Messages (MT 202COV, MT 205COV, MT 910)

- On receipt of any incoming Cover message and subsequently matching it with a payment message, system sends the actual received message embedded in the Sanctions request xml to Sanctions System for scanning.
- After receiving an Approved response from Sanctions, the incoming Cover message is suppressed (as per existing behaviour) and the matched payment message is processed further.
- If any status other than Approved is received from Sanctions system then system moves the incoming Cover message to the Sanctions queue as in the case of Incoming Common Group messages as described above.
 - You would be able to take appropriate action on the message in the queue.
 - If Auto-cancellation is configured for a Reject response from Sanctions then the incoming Cover message is auto-cancelled and the status of the matched payment message would remain in 'Repair' and not processed any further.

3.6.11.3 Sanctions scanning of incoming Bulk payment Messages (MT 203, MT 201, MT 102) & MT 101

- On receipt of any incoming Bulk payment message or MT 101, system sends the actual received message, embedded in the Sanctions request xml to Sanctions system for scanning.
- After receiving an Approved response from Sanctions, the incoming Bulk message is split into individual messages of the relevant type, and processed further as per existing behavior.
- If any status other than Approved is received from Sanctions system, then system moves the incoming Bulk message to the Sanctions queue as described above.
 - You can take appropriate action on the message in the queue.
 - If Auto-cancellation is configured for a Reject response from Sanctions, then the incoming Bulk message is auto-cancelled and not processed any further.

3.6.11.4 Sanctions scanning of Incoming Messages (MT 900, MT 210)

- On receipt of any incoming Notification message like MT 900 and MT 210, system sends the actual received message to Sanctions System for scanning.
 - This involves sending the actual SWIFT message embedded in the Sanctions request xml to Sanctions system as against the existing Sanctions request.
 - If the received message was repaired in the Incoming Message Browser then the repaired message is sent for Scanning.

- On receiving an Approved response from Sanctions system, the incoming Notification message is matched and linked to a matched payment transaction and processed further where applicable (e.g. MT 191 claim processing).
- If any status other than Approved is received from Sanctions system then system moves the incoming Notification message to a Sanctions queue. This queue is similar to existing Sanction queue as described above.
 - You can take appropriate action on the message in the queue similar to the existing functionality for payment transactions.
 - If Auto-cancellation has been configured for a Reject response from Sanctions then the incoming Common Group message is auto-cancelled and not processed further.

3.6.12 Pick up logic for Common group messages

If the UETR value is present in the related payment transaction (or message) reference(21) then on enrich or select of the related payment reference (or message reference), system populates this UETR field value in the corresponding common group messages screens.

This field is disabled.

For the messages i.e., MT190, MT191, MT192 (292/992), MT195 (295/995), MT196 (296/996), MT199 (299/999), system copies the UETR field value in the field 121 of the user header block 3.

For the n92, n96 messages (non-gSRP) generates through Outbound Cross Border Cancellation Request (PXDTRNCL), Inbound Cancellation Browser (PXSICLBR > PXDCLREQ) screens, system copies UETR value in the field 121 of the user header block 3 of the messages

3.6.12.1 Auto generated MT191(not related to gCCT confirmation/gSRP) messages

System copies the UETR of the related payment transaction in the block 3 for the messages (MT 191) which gets auto-generated as a result of the payment transaction processing as per existing functionality

3.6.12.2 Incoming Browser(PMSINBRW)

System parses the incoming 'n9x' messages which has 'UETR' in field 121 and displays in the incoming browser result column

3.7 103 Remit Message Processing

3.7.1 Outgoing MT 103 Remit

System supports generation of outgoing MT 103 Remit message. MT 103 Remit message would be generated if the below mentioned conditions are satisfied:

- Tag 77T details are present
- 'Remit Member' flag must be checked for both sender and receiver BIC
- Tag 70 details are not present

The system will throw error and the transaction will not be saved in the below situations:

- If tag 77T details & tag 70 details both are present

- If tag 77T details are present but 'Remit Member' flag is unchecked for sender and/or receiver.
- If tag 77T details are present and 'Remit Member' flag is checked for sender and/or receiver BIC but tag 70 details is also present

You can view outgoing MT 103 Remit message details on the Outgoing Message Browser screen and on the Messages sub-screen of the Cross Border Outgoing Payment Transaction view screen.

3.7.2 Incoming MT 103 Remit

System will support processing of incoming MT 103 Remit message. MT 103 Remit message would be generated if the below mentioned conditions are satisfied:

- 'Remit Member' flag must be checked for both sender and receiver BIC

Processing of MT103 Remit message will be same as MT103 message. You can view the contents of an incoming MT 103 Remit message details on the Incoming Message Browser screen and on the Messages sub-screen of the Cross Border Incoming Payment Transaction view screen

A consolidated batch of transactions can be manually liquidated at any time before the Cut-off time by a user of the branch where the transaction was created. This is enabled through a separate screen called Outgoing Consolidated Queue.

A new queue called "Multi Credit Consolidation Queue" will be available in the system that would maintain all consolidated pool of transactions. The same can be queried, viewed and auctioned from the above mentioned screen.

The purpose of the global payments innovation (gpi) initiative is to improve the customer experience in cross-border payments by increasing the speed, transparency, and end-to-end tracking of cross-border payments. SWIFT is implementing a new service level agreement (SLA) tying the gpi participants to a set of standards promoting transparency of fees, improved settlement timing, and data flow.

3.8 MT 191 Claim Processing and Maintenances

3.8.1 Inbound Claim Sender

System allows to maintain inbound claim sender preferences here. To invoke this screen type 'PXD191SR' in the field at the top right corner of the Application Tool bar and clicking the adjoining arrow button.

Specify the following fields

Host Code

On clicking 'New/Enter Query', Host Code of User's logged in branch will be defaulted.

Host Description

System defaults the description of the Host Code

Sender Bank Identifier

All the valid BIC codes are listed in the LOV. Select the BIC Code from the list. This is a mandatory field

Sender Bank Name

Bank name of the selected BIC code is displayed here

Currency

Select the currency from the LOV listed. This is a mandatory field

Start Date

Select the Start Date.

From this date the record is valid. Start Date is populated as the current date. User can modify the start date to a future date,

End Date

Select the End Date.

The record is valid till the specified End Date. End date cannot be blank

Note

When a new record is created, system will validate that there is no record in the table that overlaps the period defined.

System does not allow to Create multiple records without End Date

Receiver Charge Amount(71G)

Enter the Receiver Charge Amount in this field.

When an outbound payment is initiated with charge whom option as 'OUR', with receiver charges field ,it will populate the charge maintained in this field for the transfer currency and Receiver BIC.

Charge Claim Limit Days

Specify the number of claim of limit days in this field. Beyond the specified limit days, charge claims received will be moved to Charge Claim queue.

Charge Claim GL

Select the Charge Claim GL from the LOV. GL maintained in this field is considered,when the charge claim amount is to be debited from Payable GL instead of customer account

Charge Claim Limit Details

This can be captured as a rate and/or fixed amount maintained against payment amount slabs. It is mandatory to enter either rate or amount for each amount slab maintained This Details section enables you to capture the parameters given below for a particular Sender of MT 191.

Payment Limit Amount

Specify the specific limit amount for the payment This is a mandatory field

Limit Percentage

Specify the Limit percentage

Limit Amount

Specify the limit amount

Note

When Inbound claim preference record is not found, the same is fetched from 'Charge Claim Default Preferences' screen (PXD191PF).for a sender BIC

3.8.1.1 Inbound Claim Preferences Summary

You can invoke “Inbound Claim Preferences Summary” screen by typing ‘ PXS191SR ’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click ‘New’ button on the Application toolbar

The screenshot shows the 'Inbound Claim Preferences Summary' window. At the top, there are search options: 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below this, there are several search criteria fields: 'Authorization Status' (dropdown), 'Host Code', 'Currency', 'Record Status' (dropdown), 'Sender Bank Identifier', and 'Start Date' (with a date picker). Below the search fields, there is a table with the following columns: 'Authorization Status', 'Record Status', 'Host Code', 'Sender Bank Identifier', 'Currency', 'Start Date', 'End Date', 'Charge Claim GL', and 'Charge Claim Limit Days'. The table currently displays 1 record. At the bottom right of the window, there is an 'Exit' button.

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Host Code
- Sender Bank Identifier
- Currency
- Start Date

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria for the following

- Authorization Status
- Record Status
- Host Code
- Sender Bank Identifier
- Currency
- Start Date
- End Date
- Charge Claim GL
- Charge Claim Limit Days

Double click a record to view the detailed maintenance screen.

3.8.2 Outbound Claim

The purpose of this maintenance screen is to validate and apply the receiver charges when an inbound payment is received with Charge whom option as ‘OUR’.

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

Specify the following fields

The screenshot shows a window titled "Claim Preferences Detailed" with a search bar labeled "Enter Query". Below the search bar are several input fields:

- Host Code * (Mandatory field)
- Host Description
- Paying Bank Identifier * (Mandatory field)
- Paying Bank Name
- Transaction Currency * (Mandatory field)
- Receiver charge Amount (71G)
- Claim Tolerance (in percentage)

At the bottom of the window, there is a footer section with the following fields:

- Maker
- Checker
- Date Time:
- Date Time:
- Mod No
- Record Status
- Authorization Status
- Exit button

Host Code

On clicking 'New/Enter Query', Host Code of User's logged in branch will be defaulted.

Host Description

System defaults the description of the Host Code

Paying Bank Identifier

All the valid BIC codes are listed in the LOV. Select the BIC Code from the list. This is a mandatory field

Paying Bank Name

Bank name of the selected BIC code is displayed here

Transaction Currency

Select the currency from the LOV listed. This is a mandatory field

Receiver Charge Amount(71G)

Enter the Receiver Charge Amount in this field.

System validates the charge based on the Receiver Charge Amount maintained for the currency, when an incoming payment is initiated with charge whom option as 'OUR', with receiver charges in field 71G,

This is the only charge applicable for inbound/pass through transaction with charge whom option as 'OUR'

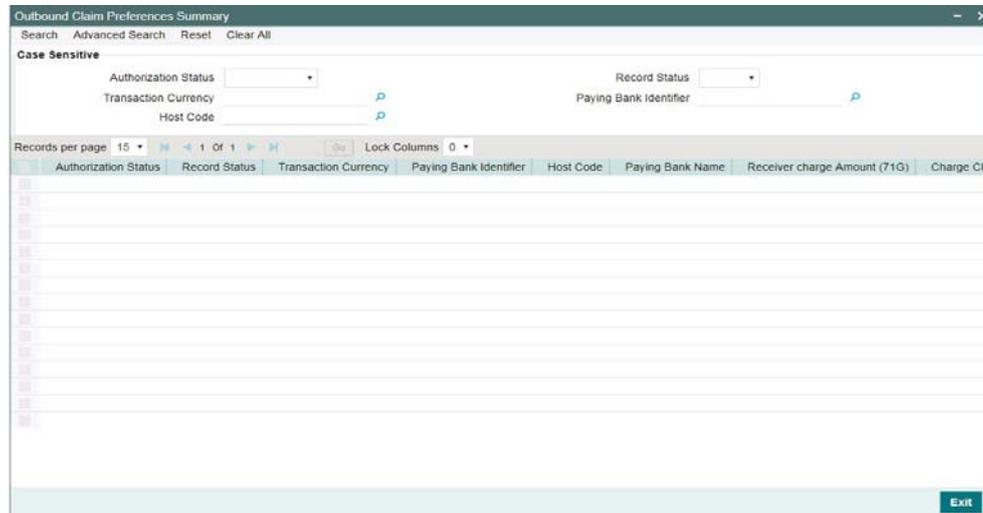
Charge Claim Tolerance (In Percentage)

Specify the percentage of charge claim that is considered as tolerance.

This charge claim percentage is applied, when charge claim is received from the paying bank where the settlement amount is less than the claimed amount. If the received amount is within the tolerance percentage maintained, then the claim settlement will be auto processed

3.8.2.1 Outbound Claim Preferences Summary

You can invoke “Outbound Claim Preferences Summary” screen by typing ‘PXSSRIMT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click ‘New’ button on the Application toolbar



You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Transaction Currency
- Paying Bank Identifier
- Host Code

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria for the following

- Authorization Status
- Record Status
- Transaction Currency
- Paying Bank Identifier
- Host Code
- Paying Bank Name
- Receiver Charge Amount (71G)
- Charge Claim Tolerance (in Percentage)

Double click a record to view the detailed maintenance screen.

3.8.3 Inbound Charge Claim Processing

On upload of any MT 191, MT 291 or MT 991, following process is followed.

- Sanction screening
- Matching with existing transactions
- Reject Type Validations
- Repair Type Validations
- Claim amount limit check

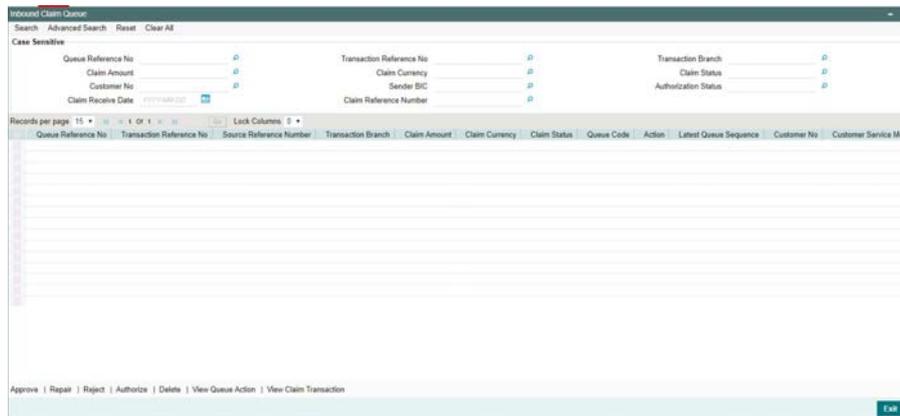
- Settlement through MT 202 / MT 910

Claims that is processed with above verifications is either moved to further for claim settlement or when the verification criteria is not met, it is moved into manual queue/into queue process.

3.8.4 Inbound Charge Claim Queue

Any repair type validation failure is encountered while processing inbound claims, the claim is move to Inbound Charge Claim Queue.

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



You can search using one or more of the following parameters

- Queue reference Number
- Claim Amount
- Customer No
- Claim Receive Date
- Transaction Reference No
- Claim Currency
- Sender BIC
- Claim Reference Number
- Transaction Branch
- Claim Status
- Authorization Status

On click of 'Search' button, system displays the records that match the search criteria specified.

Following actions can be performed in the Queue screen

Approve

Select the record to Approve the outstanding claim settlement. On approving, customer account or Payable GL will be debited and Nostro will be credited.

Repair

Select a record and click the 'Repair' button to modify the Claim Currency, Claim Amount, Debit Account & Settlement Date from the repair screen Repairing the existing details requires authorization.

Reject

Select the record to reject the claim. Records selected will be marked as rejected. This requires authorization

Authorize

Following actions requires authorization

- Approve
- Repair
- Reject

Delete

Select a claim for the initiated actions like - 'Approve', 'Repair', 'Reject' and click on 'Delete' button to delete the actions before authorizing the same

View Queue Action

View the queue actions for the selected claim with the maker/checker details.

Note

Queue rights and transaction limit rights will be verified for every action initiated

View Claim Transaction

Claim message details and the liked transaction details is displayed in this screen 'PXDCHGCM' Click on View Claim Transaction to open this screen. All the payments made against the claim is listed here.

The screenshot displays the 'PXDCHGCM' screen with various input fields and sections. At the top, there are fields for 'Reference Number *', 'Branch Code', and 'Message Date'. Below these are 'Claim Reference Number (20)', 'Host Code', and 'Sender'. A '71B Charge Details' table is visible, along with an 'External System Status' section containing 'Sanction Check Reference' and 'Sanction Check Status'. The '202910 Details' section includes 'Instruction Date', 'Debit Account', 'Transaction Currency', 'Transaction Amount', 'Charge Payment Sent', and 'Generated Reference Number'. The 'Accounting Reference for 910' is also present. The 'Claim Paid Details' table has columns for 'Settlement Type', 'Claim Reference Number (20)', 'Claim Status', 'Claim Currency', 'Claim Amount', 'Debtor Account Number', and 'Receiver'. At the bottom, there are 'Accounting Entries for 910' and 'Transaction Status' sections, each with 'Maker Id', 'Checker Id', and 'Maker Date Stamp', 'Checker Date Stamp' fields. 'OK' and 'Exit' buttons are located at the bottom right.

3.8.5 Outbound Charge Claim Processing

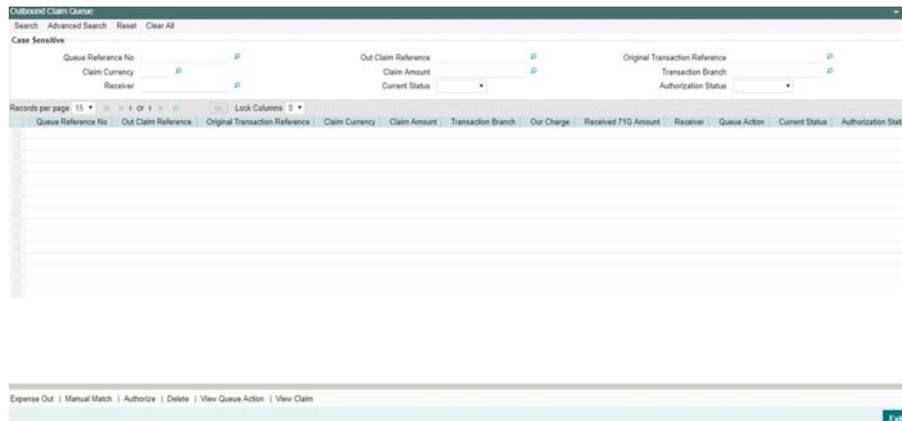
When outbound charge claim is being auto processed or the claim messages MT191/291/991 are being generated manually following process is followed.

- Sanction check
- Receivable Accounting for the claim amount
- Claim Message generation
- Logging the claim in Outbound Claim Queue

Claims that is processed with above verifications is either moved to further for claim settlement or when the verification criteria is not met, it is moved into manual queue/into queue process.

3.8.6 **Outbound Charge Claim Queue**

All the outbound charge claim message sent is logged in Outbound Charge Claim Queue.To invoke this screen type 'PQSCOCLQ' in the field at the top right corner of the Application Tool bar and clicking the adjoining arrow button.



You can search using one or more of the following parameters

- Queue reference Number
- Out Claim Reference
- Original Transaction Reference
- Claim Currency
- Claim Amount
- Transaction Branch
- Our Charge
- Received 71G Amount
- Receiver
- Queue Action
- Current Status
- Authorization Status

On click of 'Search' button, system displays the records that match the search criteria specified.

Following actions can be performed in the Queue screen

3.8.6.1 **Expense Out**

You can invoke the Notify Message screen by clicking on 'Notify Message' action button available at the left bottom in the 'Notify Message Details' screen(PMSNOTFY)

Select the record and invoke this action, to close the outstanding claim by reversing the Receivable GL outstanding to an expense GL.

The expense GL maintained in Default Claim preferences PXD191PF is used as the debit GL.As the entries are posted, claim is marked as Liquidated

3.8.6.2 **Manual Match**

Select a record and click the 'Manual Match' button to launch the Manual Match detailed screen, The outstanding claim can be matched with any of the inbound Bank transfer transaction or with inbound MT 910 received.

Enter the settlement amount in Manual Match screen on selecting MT 202/MT 910 for matching, where the settlement amount should be less than or equal to Min (Claim amount, matched message amount).

- If the settlement amount is same as the claim amount the claim will be marked as liquidated. No entries are posted
- If the settlement amount is less than the claim amount, tolerance will be checked. If the difference is within the tolerance then the accounting for expensing out the difference will be passed.
- If the difference is above the tolerance the claim will remain as outstanding. No accounting is posted

Note

Charge Claim Manual Match(PXDCLMMM) screen can be invoked by clicking the action button ' Manual Match'. This will open as standalone screen on clicking the action button

- On selecting a specific record and on clicking 'Manual Match' button, all the details pertaining to Outbound Claim details, Match Transaction details are displayed
-

3.8.6.3 **Authorize**

Following actions requires authorization

- Expense Out
- Manual Match

3.8.6.4 **Delete**

Select a claim for the initiated actions like - 'Expense Out', 'Manual Match' and click on 'Delete' button to delete the actions before authorizing the same

3.8.6.5 **View Queue Action**

View the queue actions for the selected claim with the maker/checker details.

Note

Queue rights and transaction limit rights will be verified for every action initiated

3.8.6.6 **View Claim**

Outbound Claim message details are displayed in this screen 'PXDCLMVW' Click on 'View Claim' to open this screen. All the payments received against the claim is listed here.

3.9 Branch Holiday Parameter

In addition to Currency and Network Holidays, Branch holidays is considered in determining the Value date and Activation date.

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

This new parameter is called 'Branch Holidays Check'.

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

4. SWIFT_gpi

- SWIFT gpi changes done for cross-border payments enables the following:
 - Maintenance for bilateral gpi agreement with correspondent banks for currency-wise cut-off time specifications
 - Maintenance for correspondent bank charges
 - Marking of gpi enables transactions as part of processing based on maintenances and directory details
 - Pricing requirements
- Incoming/outgoing MT 103 handling between gpi enabled banks
 - Outgoing message -Block 3 –Tags 111& 121 population
 - Generation & population of UETR Unique End to End Transaction Reference based on IETF's RFC 4122 Version 4 of generation algorithm
 - Straight through processing of incoming MT 103 messages received with gpi header
- Handling of incoming/outgoing MT 199 confirmation messages with
 - gpi related status code and reject reason code population
 - The confirmation message MT 199 is having the fields 20, 21 & 79. Field 20 will be populated as transaction reference. For pass through payments, field 21 will be populated as incoming MT 103 reference in field 20.
- Upload of gpi Directory (in SWIFT Ref Reach Plus directory format)
- Field 79 of the status confirmation message MT 199 to the Tracker BIC will have the following details populated:

Format specification of gpi Confirmation (35*50x)

- Line 1 //date and time
- Line 2 //status code [/reason code]
- Line 3 //status originator (BIC) [/forwarded-to Agent (BIC)]
- Line 4 //currency and amount
- [Line 5 //EXCH//original CCY/target CCY/exchange rate applied if FX transparency]
[Following lines //any deducts by Status Originator(s)]

Outgoing gpi payment Processing

- During processing of an outgoing non-RTGS SWIFT payment, if gpi Preferred flag is checked at transaction level, then system validates:
 - Processing branch BIC and currency is a gpi member.
 - Receiver BIC and transaction currency is a gpi member and can act as correspondent or intermediary based on gpi directory information
 - Sender to Receiver agreement is present and *gpi enabled* flag is checked at the agreement level

If the above conditions are satisfied, the transaction is stamped as 'gpi Enabled' and processed accordingly.

- In pass through case, if the inward message is gpi Enabled, pass through outgoing message generation will be tried considering gpi Preferred as Y. if the gpi validations, as specified in outgoing message generation, are succeeded, then pass through outgoing message is also be stamped as outward gpi Enabled.
- For the gpi outgoing transaction (originating from us) if the charge bearer is OUR, then system will populate 71G from *gpi Receiver Charge* field maintained in Sender to Receiver agreement screen for the receiver BIC and the transaction currency.

Population of 71G is done during processing of transaction charges (during enrichment or during transaction processing). User can modify the receiver charges from the input screen

- For outgoing gpi Customer Transfer, MT 103 message will be generated with block 3 header with tag 111 & 121
 - Value of Tag 111 is populated as '001'
 - Value of Tag 121 is populated with UETR generated for the transaction. For pass through transaction, the UETR received in the incoming message is carried forward.

4.0.1 Incoming gpi Payment Processing

- For inward gpi message, the transaction is processed as an Incoming gpi transaction the message has gpi tags in Block 3 and the gpi validations, as mentioned above, are successful. Else it is processed as a normal incoming swift payment.Charge Processing
- For Incoming and outgoing gpi SWIFT transactions system will calculate the charges based on the gpi Price Code maintained in the network currency preferences.

4.0.2 Charge Processing

- For Incoming and outgoing gpi SWIFT transactions system will calculate the charges based on the gpi Price Code maintained in the network currency preferences

4.0.3 MT 199 Messages

- Processing of pass through outgoing payment and incoming payment generates outgoing MT 199 message
- MT 199 is dispatched to the Tracker BIC TRCKCHZZ if the transaction is successful.
- Incoming MT 199 is uploaded to daily Message In data store is linked to the original MT 103 gpi contract.

4.1 gpi Maintenances

This section contains all the maintenances pertaining to gpi. All the gpi Maintenances are applicable for the payment types - Cross Border/ RTGS.

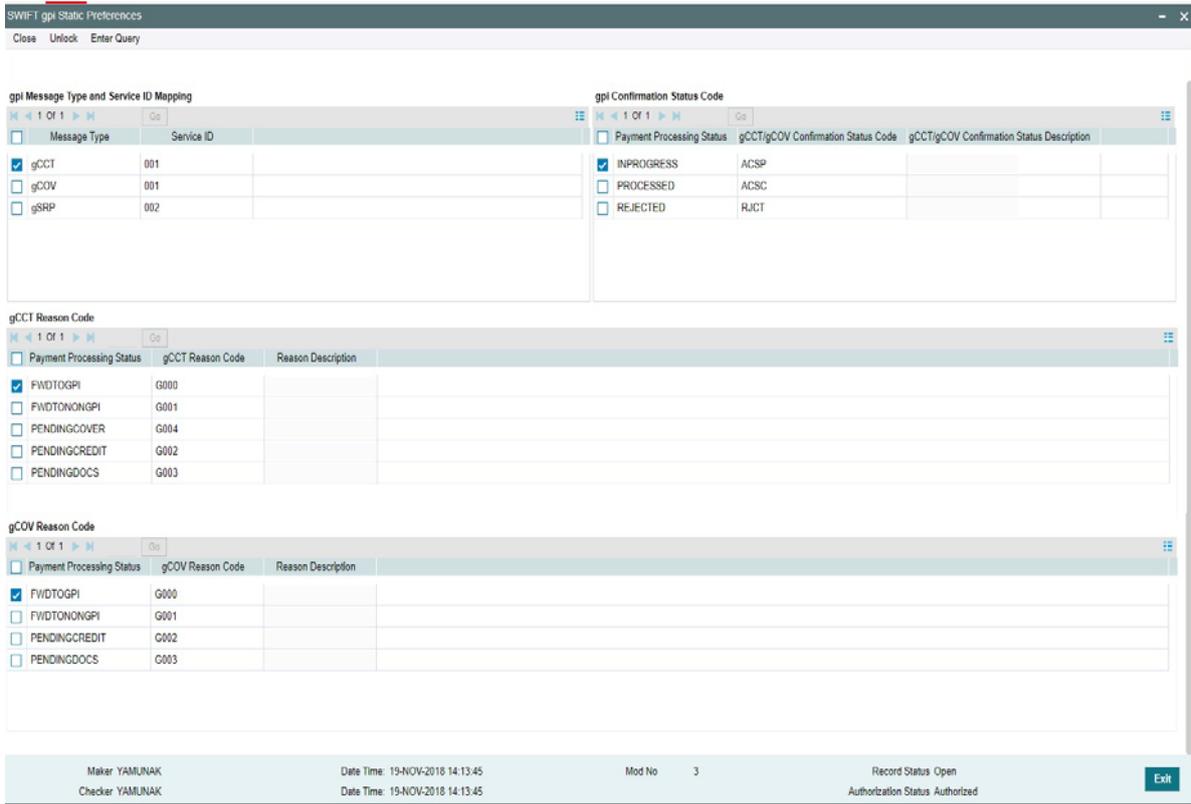
Following are the required maintenances for gpi:

- SWIFT gpi Static Preferences (PXDGPISIT)
- Outbound gpi Payment Receiver Agreement (PXDSROAG)
- Inbound gpi Payment Sender Agreement (PXDSRIAG)
- SWIFT gpi Host Preferences Detailed (PXDGPIPF)
- SWIFT gpi Directory Detailed (PMDGPIDR)
- Flat File gpi Directory Upload Detailed (PMDGPIUP)
- Customer Preferences Detailed (PMDFLPRF) - Refer to Payments Core User manual.

4.1.1 SWIFT gpi Static Preferences

This is a factory shipped data listing gpi Message Type, gpi service identification mapping, gCCT/ gCOV status codes and reason codes and can be modified by the user.

You can invoke the 'SWIFT gpi Static Preferences' screen by typing 'PXDGPISIT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



Actions allowed in this screen are:

- Save
- Enter Query
- Unlock
- Authorize

Following are the grids available in this screen:

gpi Message Type and Service ID Mapping

All the fields and data in this grid are factory shipped. You can change the values in the 'Service ID' field only.

gpi Message Type	Service ID
gCCT	001
gCOV	001
gSRP	002

gpi Confirmation Status Code

All the fields and data in this grid are factory shipped. You can change the values in the 'gCCT/ gCOV Confirmation Status Code' field only.

Payment Processing Status	gCCT/gCOV Confirmation Status Code	gCCT/gCOV Confirmation Status Description
INPROGRESS	ACSP	Settlement in Progress
PROCESSED	ACSC	Settlement Completed
REJECTED	RJCT	Rejected

gCCT Reason Code

All the fields and data in this grid are factory shipped. You can change the values in the 'gCCT Reason Code' field only.

Payment Processing Status	gCCT Reason Code	Reason Description
FWDTOGPI	G000	Payment transferred to gpi agent
FWDTONONGPI	G001	Payment transferred to non-gpi agent
PENDINGCREDIT	G002	Credit may not be confirmed same day
PENDINGDOCS	G003	Credit pending documents or additional information
PENDINGCOVER	G004	Credit pending for funds

gCOV Reason Code

All the fields and data in this grid are factory shipped. You can change the values in the 'gCOV Reason Code' field only.

Payment Processing Status	gCOV Reason Code	Reason Description
FWDTOGPI	G000	Payment transferred to gpi agent
FWDTONONGPI	G001	Payment transferred to non-gpi agent
PENDINGCREDIT	G002	Credit may not be confirmed same day
PENDINGDOCS	G003	Credit pending documents or additional information

4.1.2 Outbound gpi Payment Receiver Agreement

You can maintain the Outbound payment -receiver agreement through this screen.

You can invoke 'Outbound gpi Payment Receiver Agreement' screen by typing 'PXDSROAG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Outbound gpi Payment Receiver Agreement

New Enter Query

Host Code * _____ Host Code Description _____

gpi Participant ID * _____ Participant Name _____

Transaction Currency * _____

gpi Transfer Type * _____

gpi OUT Details

gpi Receiver Charge _____

gpi Cutoff days _____

gpi OUT Cutoff (HH:MM) _____

Maker _____ Date Time: _____ Mod No _____ Record Status _____

Checker _____ Date Time: _____ Authorization Status _____

Exit

Actions allowed in this screen are:

- New
- Save
- Copy
- Enter Query
- Unlock
- Delete
- Authorize

You can specify the following details:

Host Code

System defaults the Host code of the selected branch on clicking '**New**' button.

Host Code Description

System defaults the Description of the host Code displayed.

gpi Participant ID

Select the gpi Participant ID from the list of values. All valid gpi Participant IDs from the gpi directory are listed here.

Participant Name

System defaults the Participant Name on selecting the gpi Participant ID.

Transaction Currency

System defaults the Transaction Currency on selecting the gpi Participant ID.

gpi Transfer Type

Select the Transfer Types from the drop-down values. The values are:

- gCCT
- gCOV

Note

gCCT represents MT103 and gCOV represents MT202COV/205COV

gpi OUT Details**gpi Receiver Charge**

Specify the Receiver Charge. This is an input field and is picked up for 71G, in case of 'OUR' Charges.

gpi Cutoff Days

Specify the Cutoff days. This indicates number of Settlement days required for outbound payments.

Note

Cutoff days processing calculation logic is same as SWIFT payments (Outbound BIC Cutoff Detailed (PXDCYCOF))

gpi OUT Cutoff (HH:MM)

Specify the OUT Cutoff time. This is a user input field. Hour Field accepts value between '0' and '23'. Minutes field accepts value between '0' and '59'. This is maintained in Host Zone.

If this is breached, then Outbound gpi payments will move to Network Cutoff Queue. If this maintenance is not available, then cutoff time at gpi directory is checked.

4.1.2.1 Outbound gpi Payment Receiver Agreement Summary

You can invoke 'Outbound gpi Payment Receiver Agreement Summary' screen by typing 'PXSSROAG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot displays the 'Outbound gpi Payment Receiver Agreement Summary' application window. The window title is 'Outbound gpi Payment Receiver Agreement Summary'. The interface includes a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are several search filters: 'Case Sensitive', 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'gpi Transfer Type' (dropdown), 'Host Code' (text input), and 'gpi Participant ID' (text input). A table below the filters shows columns for 'Authorization Status', 'Record Status', 'gpi Transfer Type', 'Host Code', 'Transaction currency', 'gpi Participant ID', 'gpi OUT Cutoff (HH)', 'gpi OUT Cutoff (MM)', and 'gpi Receiver Charge'. The table is currently empty. At the bottom right of the window is an 'Exit' button.

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- gpi Transfer Type
- Host Code
- gpi Participant ID

Once you have specified the search parameters, click 'Search' button. The 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.

4.1.3 Inbound gpi Payment Sender Agreement

You can maintain the Inbound payment -sender agreement through this screen.

You can invoke 'Inbound gpi Payment Sender Agreement' screen by typing 'PXDSRIAG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Inbound gpi Payment Sender Agreement

New Enter Query

Host Code * _____ Host Code Description _____

gpi Participant ID * _____ Participant Name _____

Transaction currency * _____

gpi Transfer Type * _____

gpi Details

gpi Cutoff days _____

gpi IN Cutoff (HH:MM) _____

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

Actions allowed in this screen are:

- New
- Save
- Copy
- Enter Query
- Unlock
- Delete
- Authorize

You can specify the following details:

Host Code

System defaults the Host code of the selected branch on clicking '**New**' button.

Host Code Description

System defaults the Description of the host Code displayed.

gpi Participant ID

Select the gpi Participant ID from the list of values. All valid gpi Participant IDs from the gpi directory are listed here.

Participant Name

System defaults the Participant Name on selecting the gpi Participant ID.

Transaction Currency

System defaults the Transaction Currency on selecting the gpi Participant ID.

gpi Transfer Type

Select the Transfer Types from the dropdown values. The values are:

- gCCT
- gCOV

Note

gCCT represents MT103 and gCOV represents MT202COV/205COV

gpi Details**gpi Cutoff Days**

Specify the Cutoff days. This indicates number of Settlement days required for inbound payments.

Note

Cutoff days processing calculation logic is same as SWIFT payments (Inbound BIC Cutoff Detailed (PXDINCOF))

gpi IN Cutoff (HH:MM)

Specify the IN Cutoff time. This is an user input field. Hour Field accepts value between '0' and '23'. Minutes field accepts value between '0' and '59'. This is maintained in Host Zone.

If this is breached, then inbound gpi payments will move to Network Cutoff Queue. If this maintenance is not available, then cutoff time at gpi directory for Receiver BIC is referred.

4.1.3.1 Inbound gpi Payment Sender Agreement Summary

You can invoke 'Inbound gpi Payment Sender Agreement Summary' screen by typing 'PXSSRIAG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Inbound gpi Payment Sender Agreement Summary' application window. The window title is 'Inbound gpi Payment Sender Agreement Summary'. The interface includes a search bar with 'Search', 'Advanced Search', 'Reset', and 'Clear All' options. Below the search bar, there are four search criteria: 'Authorization Status', 'Record Status', 'gpi Transfer Type', and 'gpi Participant ID', each with a dropdown menu. A 'Case Sensitive' checkbox is also present. The main area contains a table with columns: 'Authorization Status', 'Record Status', 'gpi Transfer Type', 'gpi Participant ID', 'gpi IN Cutoff (HH)', 'gpi IN Cutoff (MM)', 'Host Code', 'Transaction currency', and 'gpi Cutoff days'. The table is currently empty. At the bottom right, there is an 'Exit' button.

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- gpi Transfer Type
- gpi Participant ID

Once you have specified the search parameters, click 'Search' button. The 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.

4.1.4 SWIFT gpi Host Preferences

You can maintain the Host preferences for SWIFT gpi in this screen.

You can invoke 'SWIFT gpi Host Preferences' screen by typing 'PXDGPIPF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Actions allowed in this screen are:

- New
- Save
- Copy
- Enter Query
- Unlock
- Delete
- Authorize

You can specify the following details:

Host Code

gpi Preferences are maintained at Host level. System defaults the host code of the logged in user.

Host Code Description

System defaults the description of the host Code displayed.

gpi Processing Enabled

This flag, when checked, indicates that it is a bank preference for processing SWIFT payments (Outbound and Inbound) as gpi payments.

System applies gpi payments processor logic, only when the flag is checked. If not checked, it is processed as normal SWIFT payments.

This flag is unchecked by default.

Note

If the 'gpi processing enabled' flag sets to 'N' then system allows to maintain 'gpi Tracker BIC' and gpi Confirmation needs to be selected , allowed value is 'FIN'.

Tracker BIC Details**gpi Tracker BIC**

Specify the gpi Tracker BIC. This field supports Alpha Numeric values and character length supported is between 8 and 11. Else error is thrown.

Tracker Interaction Type**gpi Confirmation**

Select the Interactions types from the drop-down values. The options listed are - 'FIN Based/ API Based'.

gSRP Request

Select the Request Message types from the drop-down values. The options listed are - 'MT 192/ MT 199/ API Based'.

gSRP Response

Select the Response Message types from the drop-down values. The options listed are - 'MT 196/ MT 199/ API Based'.

gSRP Recall-Response Days**Recall Days**

Specify the number of days with in which the recall request should be initiated. This field accepts only Numerical values in the range - 1 to 999.

Response Days

Specify the number of days with in which the Response request to be received. This field accepts only Numerical values in the range - 1 to 99.

4.1.4.1 SWIFT gpi Host Preferences Summary

You can invoke 'SWIFT gpi Host Preferences Summary' screen by typing 'PXSGPIPF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a web application window titled "SWIFT gpi Host Preferences Summary". At the top, there is a search bar with buttons for "Search", "Advanced Search", "Reset", and "Clear All". Below the search bar, there are two dropdown menus: "Authorization Status" and "Record Status". Below these, there is a table with columns for "Authorization Status", "Record Status", "gpi Tracker BIC", and "Host Code". The table is currently empty. At the bottom right of the window, there is an "Exit" button.

You can search using one or more of the following parameters:

- Authorization Status
- Record Status

Once you have specified the search parameters, click 'Search' button. The 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.

4.1.5 SWIFT gpi Directory

You can invoke the 'SWIFT gpi Directory Maintenance' screen by typing 'PMDGPIDR' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. You can query the records uploaded.

The screenshot shows a web application window titled "SWIFT gpi Directory Detailed". At the top, there is a search bar labeled "Enter Query". Below this, there are several input fields for querying records. The fields are arranged in two columns. The left column includes: "Participant ID *" (with a red asterisk indicating it is required), "ID Type", "Platform", "Service Identification", "Service Name", "Country Code", "Currency Code *" (with a red asterisk), and "Cutoff Time". The right column includes: "Participant Name", "Cutoff Day", "Local Time Zone", "Act As Intermediary", "Reachable Through *" (with a red asterisk), and "Channel Type *" (with a red asterisk). At the bottom of the window, there are labels for "Maker", "Date Time:", "Mod No", "Record Status", "Checker", "Date Time:", "Authorization Status", and an "Exit" button.

You can specify the following fields:

Participant ID

Participant's routing ID, reachable for receiving gpi payments is captured in this field.

Participant Name

Participant's Institution's name is displayed in this field.

ID Type

System defaults the ID Type for the Participant ID entered

Cutoff Day

Cutoff Days gets defaulted on clicking Execute Query button

Cutoff Day is used for "illiquid" currencies, where the participant cannot obtain settlement of the payment on the same day or next day because there is no spot market for buying this currency.

Platform

Platform gets defaulted on clicking Execute Query button

The platform that distinguishes the gpi directory from other directories in the SWIFTRef Reach Plus distribution.

Local Time Zone

The time zone of the participant gets defaulted on entering the Participant ID and clicking Execute Query button

Service Identification

System defaults the value for Service Identification field on clicking Execute Query button (for example, the value of field 111 in block 3 of the gpi MT 103).

Act As Intermediary

Systems defaults the value on entering the Participant ID and clicking Execute Query button.

“Y” (Yes) or “N” (No) flag specifying whether the participant acts as the gpi Intermediary Agent for gpi payments in a given currency and over a given REACHABLE THROUGH channel.

“Y” indicates that the participant will forward Inbound MT 103s payments coming from a gpi participant through this channel and in this currency to an upcoming gpi participant, per the gpi business rules.

Service Name

Systems defaults the Service Name on entering the Participant ID and clicking Execute Query button

Reachable Through

Specify the channel through which the participant is reachable for gpi payment instructions for one of its gpi currencies.

Country Code

Specify the participant's two-character ISO country code.

Channel Type

Specify the type of the REACHABLE THROUGH channel.

Currency Code

Specify the valid Currency Code.

The three-character ISO currency, accepted in field 32A of Inbound gpi MT 103 payments by the PARTICIPANT ID, or by the gpi intermediary (if any) where the participant can be reached for this currency.

Cutoff Time

System defaults the Cutoff Time for the Participant ID entered. This indicates the Participant's public gpi cut-off time for gpi payments in this currency.

4.1.5.1 Viewing SWIFT gpi Directory Summary

You can invoke “SWIFT gpi Directory Summary” screen by typing ‘PMSGPIDR’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot displays the 'SWIFT gpi Directory Summary' application window. At the top, there is a search bar with buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there is a 'Case Sensitive' checkbox. The search criteria section includes dropdown menus for 'Authorization Status' and 'Record Status', and text input fields for 'Participant ID', 'Channel Type', 'Currency Code', and 'Reachable Through'. A pagination bar shows 'Records per page 15' and '1 Of 1'. A table header is visible with columns: Authorization Status, Record Status, Participant ID, Participant Name, ID Type, Platform, Service Identification, Service Name, Country Code, Currency Code, and Channel Type. An 'Exit' button is located in the bottom right corner.

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Participant ID
- Currency Code
- Channel Type
- Reachable Through

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

- Authorization Status
- Record Status
- Participant ID
- Participant Name
- ID Type
- Platform
- Service Identification
- Service Name
- Country Code
- Currency Code
- Channel Type
- Reachable Through
- Cutoff Day

- Local Time Zone

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

4.1.6 Flat File gpi Directory Upload

User can upload gpi file through this screen by specifying a valid file path and file name.

You can invoke the 'Flat File gpi Directory Upload' screen by typing 'PMDGPIUP' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application toolbar.

You can specify the following fields:

File Name

Specify the name of the file to be uploaded

File Path

Specify the path in the server where the file is uploaded.

Click on upload button to Upload the file to the specified File Path.

4.2 gCCT & gCOV Transaction Processing

4.2.1 Outbound gCCT Processing

- **gpi enabled Transaction:**

At transaction level, changes will be done to check the below validation when the transfer type is selected as 'Customer Transfer' for 'Cross Border'/'RTGS' payment types.

- System checks if 'gpi Processing Enabled' flag is set to 'Y' at host level (Function ID: PXDGPIPF). If Yes, system applies gpi payments processor logic. If No, it gets processed as normal SWIFT payments.
- If 'gpi Processing Enabled' flag is set to 'Y', then system checks Sender BIC (Processing branch BIC – Default BIC (11-character) linked in Branch Core Parameters screen (STDCRBRN)) and Transfer Currency combination is present in SWIFT gpi Directory (Function ID: PMDGPIDR).
- If 'Yes', then the transaction is stamped as 'gpi enabled' and will be processed as a SWIFT gpi transaction.

- If 'No', then the 'gpi enabled' flag is set as 'No' and the transaction gets processed as normal SWIFT transaction.
- **Currency Cutoff Time Check:**

For 'gpi enabled' transactions,

- If Receiver BIC, Currency is identified as gpi agent, system checks if receiver agreement is present in the new screen (PXDSROAG) for Outbound gpi agreement,
- If present, currency BIC cut-off time is considered from here.
- If not, cutoff time is taken from the gpi directory for the Receiver BIC, Currency combination.
- If the transaction passed this cut-off time, then the transaction is moved to Network cut-off queue.
- If Receiver BIC, Currency is not a gpi agent, then the existing Outbound BIC Cutoff processing is applied.

Cutoff Time Calculation Changes:

For Outbound Cross Border gpi payments (gCCT/gCOV)

- Cutoff time check is done considering the date and time together.
- If time zone is present in gpi directory, system picks up the given cutoff time (example, 1400) from gpi directory and offset time is taken from the time zone
- If time zone is not present in gpi directory, system picks up the given cutoff time (example, 1400) and the offset time (0900) from the gpi directory
- Cutoff time of the gpi participant in gpi directory is converted to host time zone.
- If host date and time on the processing date is ahead of converted date and time, transaction moves to network cutoff queue. Refer the below example,

US Bank processing JPY payment				
Host Date	Host Time (0930)	gpi Participant Cutoff Time (BNKAAQKJXXX, Japan)	gpi Participant Time Zone	Cutoff Days
19-Sep-18	UTC-0700	1400+0900	GMT+0900, Tokyo	D-1

Transaction Input Details			Cut off Time Conversion		
Book-ing Date	Instruction Date (32A Credit Value date)	Activation Date Adjusted After subtracting Settlement Days (Cutoff Days) (Message Date)	Activation Date Adjusted After adding Settlement Days (Cut-off Days)	Conversion to Host Time Zone	Processed on Activa-tion Date
19-Sep-18	20-Sep-18	19-Sep-18	20-Sep-18	2200 hours on 19-Sep-18	Yes

- **MT 103 - Block 3 Fields Population:**

For 'gpi enabled' transactions,

- Field 111 is populated with service id '001' in FIN Block 3 of MT103 message.
- System automatically picks up the service id based on the maintenance done in the screen (PXDGPIS) for the message type gCCT.
- MT 103 - Field 57A Population:

For gpi enabled 'Cross Border' payment transactions,

- Field 57A will be populated even if Account with Institution is same as that of Receiver of Outbound payment message.

Note

For 'RTGS' payment transactions irrespective of gpi enabled or not, population of 57A field is based on the PMI guidelines.

- MT 103 - Field 71G – Receiver's Charge - Population:

For 'gpi enabled' transactions,

- If the Receiver is a gpi agent (Receiver BIC, Currency combination record found in gpi Directory) and Charge option is 'OUR', then the receiver's charge amount is picked-up from the gpi Outbound Receiver agreement (PXDSROAG) maintenance and the same gets populated in the field 71G of MT 103 message.

Pass-through Payments Processing:

Following are the changes required to process Pass-through payments:

- **'Inbound gpi' checkbox**

For outbound (pass-thru) payments,

Set 'Incoming gpi' flag based on (111:001) at transaction level	Check 'gpi processing enabled' flag at host level (PXDGPIPF)	Check if Processing branch 11-Character BIC/Transfer currency is present in gpi Directory (PMDGPIDR)	Set 'gpi agent' at transaction level
Yes	Yes	Yes	Yes
No	Yes	No	No
Yes	No	Skipped	No
No	No	Skipped	No

- System initially checks if 'gpi processing enabled' flag is set to 'Y' at host level (PXDGPIPF) and if it finds the setup then system checks the gpi directory (PMDGPIDR) to verify if the processing branch BIC/Transfer currency is gpi agent or not.
 - System sets the field 'gpi Agent' to 'Yes' if the processing branch 11-Character BIC/Transfer currency is present in gpi Directory 'PMDGPIDR' and sets to 'No' if processing branch/Transfer currency is not present in gpi Directory 'PMDGPIDR' (or) 'gpi processing enabled' flag is 'No'
- System performs the following if 'gpi Agent' value is 'Yes'
 - Generates MT199 gCCT confirmation with Field 111:001, 121:UETR of the related transaction in block 3
 - RMA+ validation should not performed for Tracker BIC

- System performs the following if 'gpi Agent' value is 'No'
 - Generates MT199 gCCT confirmation with Field 121: UETR of the related transaction in block 3
 - Copying of Field 111:001 into block 3 of
 - MT199 gCCT confirmation message should not be performed if the related transaction contains Field 111:001
 - Performs RMA+ validation for the gpi Tracker BIC to check if this BIC is the Receiver of gCCT MT199, If the matching RMA+ record for the Tracker BIC founds success , then system designates this BIC as the Receiver of gCCT MT199.If RMA+ validation fails for Tracker BIC, then system generates blank MT199 gCCT message with a 'Repair' status.

Charge Option OUR:

For 'gpi enabled' transactions, where 71A is 'OUR'

- If 71G charges is equal to or more than calculated charges, then system deducts for the calculated charges/tax and post receiver charge entries as per current functionality.
- If 71G is less than calculated charges,
 - System suppresses generation of MT191 charge claim advice for gpi payments. A validation is available to not to trigger or send MT191 charge claim messages either automatically or manually when the gpi Service Identifier is present in the Inbound MT 103 and if at host level preference 'gpi processing enabled' is set as 'Y'.
 - System automatically expenses out for the amount shortfall irrespective of the claim tolerance if any maintained for the Sender of the MT103 message.
 - Existing accounting is continued, i.e. accounting templates for debit /credit liquidation maintained in PMDNCPRF will be used. Expense GL maintained in Charge Claim Default preferences is debited in DRLQ and Receivable GL from the same maintenance is credited.
- MT 103 - Field 71F – Sender's Charges Population:

For 'gpi enabled' transactions,

- In case 'Charge Option' is SHA, Field 71F in the gCCT MT103 message is populated with charges in the order as they are received from the first bank in the chain to the last bank in the chain. Even if 'zero' deducts, system adds own charges as 'zero'.

Note

Field 71F to be populated for 'Charge Option' -SHA only for pass-through cases.

Sample:

- :71F:EUR8,00
- :71F:USD5,00
- :71F:EUR0,00

4.2.2 Outbound gCOV processing (Debtor/ Instructing Agent)

- **gCOV Transaction:**

If the 'gpi Enabled' customer transfer is done through cover method, the cover message will be treated as gCOV message for 'Cross Border'/'RTGS' payment types.

- Block 3 gpi tags '111' will be populated with value '001'. System automatically picks up the service id based on the maintenance done in the screen (PXDGPISIT) for the message type gCOV
- **Currency Cut-off Time Check:**
 - In case of gCOV cover method (as part of gCCT processing), system considers only the gCCT leg currency cut-off time for processing Outbound payments. (i.e. System will not check the receiver cutoff time for the Receiver of Cover).

Pass Through gCOV Processing (Reimbursement Agent)

Following are the changes required to process Pass-through payments:

- **'Inbound gpi' checkbox**
 - 'Inbound gpi' check box is set to 'Y' if an Inbound payment (MT202COV/MT205COV) has gpi tags (111:001) and is resulting in an Outbound payment (gpi/non-gpi).
 - 'Inbound gpi' check box is set to 'N' if an Inbound non-gpi payment resulting in an Outbound payment (gpi/non-gpi).
- **'gpi enabled' Check:**
 - System first checks if 'gpi Processing Enabled' flag is set to 'Y' at host level (Function ID: PXDGPIPF). If Yes, system applies gpi payments processor logic. If No, it is processed as normal SWIFT payments.
 - If 'gpi Processing Enabled' flag is set to 'Y', then system will check
 - Sender BIC (Processing branch BIC – Default BIC (11-character) linked in Branch Core Parameters screen (STDCRBRN)) and Transfer Currency combination is present in SWIFT gpi Directory (Function ID: PMDGPIDR).
 - If 'Yes', then the transaction is stamped as 'gpi enabled' and is processed as a SWIFT gpi transaction.
 - System populates gpi tags '111' with value '001' and '121' with same UETR as the underlying Inbound gCOV in FIN block 3 of MT202COV/205COV.
 - If 'No', then the 'gpi enabled' flag is set as 'No' and the transaction is processed as normal SWIFT transaction.
 - System performs validations and processing as applicable for Outbound 'gpi enabled' transactions as detailed in previous section.
- **Currency Cut-off Time Check:**
- Below validations are done when Inbound cover message resulting in an Outbound gCOV,
 - If Receiver of MT202COV/205COV BIC, CCY is identified as gpi agent as per gpi directory then system will check if Outbound gpi payment receiver agreement is present in the new screen (PXDSROAG),
 - If present, Outbound cut-off time is considered from here.
 - If not, Outbound cut-off time is taken from the gpi directory for the Receiver BIC, Currency combination.
 - If the transaction passed this cut-off time, then the transaction moves to Network cut-off queue.
- **MT 202COV/MT 205 COV - Fields 52A, 57A Population:~**

For gpi enabled 'Cross Border' payments, changes will be done to populate Field 57A even if AWI is same as that of Receiver of the message. Field 52A, as applicable (Ordering Institution), 58A (Beneficiary Institution) will be populated in the gCOV MT202COV/MT205COV message generated.

- Field 52A: In case of pass through, 52A is added if in the Inbound MT COV this field is absent
- Field 57A is populated even if AWI is same as that of Receiver of Outbound cover payment message.

4.2.3 Inbound gCCT processing

The Outbound Mt199 gCCT confirmation generation functionality remains same as below

System performs the following during the incoming MT 103 payment message processing

Set 'Incoming gpi' flag based on (111:001) at transaction level	Check 'gpi processing enabled' flag at host level (PXDGPIPF)	Check if Processing branch 11-Character BIC/Transfer currency is present in gpi Directory(PMDGPIDR)	Set 'gpi agent' at transaction level
Yes	Yes	Yes	Yes
No	Yes	No	No
Yes	No	Skipped	No
No	No	Skipped	No

Set 'Incoming gpi' flag based on (111:001) at transaction level	Check 'gpi processing enabled' flag at host level (PXDGPIPF)	Check if Processing branch 11-Character BIC/Transfer currency is present in gpi Directoy (PMDGPIDR)	Set 'gpi agent' flag at transaction level
No	Yes	Yes	Yes
Yes	Yes	No	No

If the 'gpi Agent' sets to 'No' as per above tables functionality, then system generates MT199 gCCT confirmation messages (without Field 111) after RMA+ validation for Tracker BIC as explained above in the Outbound (pass-through) section

System sets 'gpi Agent' to 'Yes' if the processing branch BIC/transfer currency is present in gpi directory.

System performs the below operations when 'Incoming gpi flag' is 'No'

- Network Cutoff Time Check is done as for normal SWIFT incoming payments from the Inbound BIC Cutoff time (PXDINCOF)
- MT199 gets triggered automatically when the '71A' is 'OUR' and 71G is lesser than the calculated charges. This can be triggered manually without any restriction
- Generates gCCT confirmation message with 111:001 (RMA+ validation not required)

Network Cutoff Time Check:

- For 'gpi Enabled' = 'Yes'
 - Sender BIC (11-Character BIC as received in the Block 2 of the Inbound MT message) is considered from the new screen (PXDSRIAG) for Inbound gpi payments sender agreement, if present.
 - If not present, cutoff time is taken from the gpi directory for the Processing branch BIC (11-Character BIC as received in Block1 of the Inbound MT message), Transfer Currency combination.

- If not found as in step (2), cutoff time is taken from the gpi directory for the Processing branch BIC (11-Character BIC maintained as default BIC in STDCRBRN), Transfer Currency combination.
- If the gpi transaction passed this cut-off time, then the transaction moves to Network Cutoff queue.

Charge Option OUR:

For 'gpi enabled' transactions, where 71A is 'OUR'

- If 71G charges is equal to or more than calculated charges, then system deducts for the calculated charges/tax and post receiver charge entries as per current functionality.
- If 71G is less than calculated charges,
 - System suppresses generation of MT191 charge claim advice for gpi payments. A validation is added to not to trigger or send MT191 charge claim messages either automatically or manually when the gpi Service Identifier is present in the Inbound MT 103 and if at host level preference 'gpi processing enabled' is set as 'Y'.
 - System automatically expenses out for the amount shortfall irrespective of the claim tolerance if any maintained for the Sender of the MT103 message.
 - Existing accounting is continued, i.e. accounting templates for debit /credit liquidation maintained in PMDNCPRF is used.
 - Expense GL maintained in Charge Claim Default preferences is debited in DRLQ and Receivable GL from the same maintenance is credited.

4.2.4 Inbound gCOV Processing

MT299 gCOV confirmation message gets generated for all statuses(//ACSC, //ACSP, //RJCT) for the below specific case

- When the Incoming gpi is 'N' and gpi agent is 'Y'
 - 111:001 gets copied to Block 3 of the message
 - RMA+ validation is not performed for Tracker BIC
 - Network Cutoff Time Check is done as for normal SWIFT incoming payments from the Inbound BIC Cutoff time (PXDINCOF)

System does not generates MT299 gCOV confirmation message when Incoming gpi is 'Y' and gpi agent is 'N'

Network Cutoff Time Check:

- **For 'gpi Enabled' = 'Yes'**
 - Sender BIC (11-Character BIC as received in the Block 2 of the inbound MT message) is considered from the screen (PXDSRIAG) for inbound gpi payments sender agreement, if present.
 - If not present, cutoff time is taken from the gpi directory for the Processing branch BIC (11-Character BIC as received in Block1 of the inbound MT message), Transfer Currency combination.
 - If not found as in step (2), cutoff time is taken from the gpi directory for the Processing branch BIC (11-Character BIC maintained as default BIC in STDCRBRN), Transfer Currency combination.
 - If the gpi transaction passed this cut-off time, then the transaction moves to Network Cutoff queue.

Incoming gCOV Payments

Outbound MT299 gCOV confirmation generation

- System performs the following to set 'gpi Agent' to 'Yes' or 'No' during the process of incoming COV messages

Set 'Incoming gpi' flag based on (111:001) at transaction level	Check 'gpi processing enabled' flag at host level (PXDGPIPF)	Check if Processing branch 11-Character BIC/ Transfer currency is present in gpi Directory (PMDGPIDR)	Set 'gpi agent' flat at transaction level
No	Yes	Yes	Yes
Yes	Yes	No	No

- If gpi Agent is 'No' and 'incoming gpi' is 'Y' then system should not generate MT299 gCOV confirmation message
- System sets 'gpi Agent' to 'Yes' if processing branch BIC/transfer currency is present in gpi directory.
- System performs below operations as per existing functionality when the 'incoming gpi flag' is 'N'
 - Network Cutoff Time Check is done as for normal SWIFT incoming payments from the Inbound BIC Cutoff time (PXDINCOF)
 - Generates gCOV confirmation message with 111:001 (RMA+ validation not required) for all statuses.

4.3 gCCT Confirmations - MT 199

4.3.1 Outbound gCCT Confirmations - MT 199 Generation

Below are the additional changes to MT199 gCCT confirmation messages generation after processing of inbound or pass through gCCT payments by the gpi bank.

- System generates gCCT MT199 confirmation message for final credit confirmation (//ACCC), Intermediate status confirmation (//ACSP/G002/G003/G004) and for final reject status (//RJCT) as shown below when the processing branch is non-gpi agent
- Below changes are supported when the processing branch is gpi agent as per existing functionality

Note

In case Transaction Status 'Seized', 'Suppressed' system does not generate MT199 gpi confirmations.

Transaction Type	Processing status	Message generated	Status Code/ Reason Code	Date & Time details	Payment Processing Status [PXDGP-PIST]	In Progress Codes – gCCT [PXDGP-PIST]
Incoming	Processed & credited to beneficiary's account	On accounting completion	ACCC	Credit value date & current time	PROCESSED	NA
	Moved to cover match queue (new STP queue for Inbound Messages)	By EOD, transaction is pending in cover match queue	ACSP/G004	Message generation Date & time	INPROGRESS	PENDING-COVER
	If the transaction is on hold for further documents (HOLD option in field 23 E)	By EOD, transaction is pending in Business Override queue	ACSP/G003	Message generation Date & time	INPROGRESS	PENDINGDOCS
	Pending by EOD in process exceptions queues(including Warehouse queue)	By EOD, transaction is pending in any exception queue	ACSP/G002	Message generation Date & time	INPROGRESS	PENDING-CREDIT
	Cancelled from any exception queue	On cancellation	RJCT	Message generation Date & time	REJECTED	NA

Pass through as SWIFT	Outbound payment Processed & forwarded as a gpi message. Message generation Suppressed	FIN message / FIN Copy service gpi message is sent out (FIN Compatible MI)	ACSP/G000	Message generation Date & time	NA	NA
	Outbound payment Processed & forwarded to a non-gpi agent. Message generation Suppressed	On completion of pass-through payment(on FIN/FIN Compatible MI)	ACSP/G001	Message generation Date & time	NA	NA
	Moved to cover match queue (new STP queue for Inbound Messages)	By EOD, transaction is pending in cover match queue	ACSP/G004	Message generation Date & time	INPROGRESS	PENDING-COVER
	If the transaction is on hold for further documents (HOLD option in field 23E)	By EOD, transaction is pending in Business Override queue	ACSP/G003	Message generation Date & time	INPROGRESS	PENDINGDOCUMENTS
	Pending by EOD in process exceptions queues (including Warehouse queue)	By EOD, transaction is pending in any exception queue	ACSP/G002	Message generation Date & time	INPROGRESS	PENDING-CREDIT
	Cancelled from any exception queue)	On cancellation	RJCT	Message generation Date & time	REJECTED	NA

SWIFT gpi Tracker generates gCCT confirmations to gpi agents automatically in case of ACSP/G000 and ACSP/G001, based on content of transferred MT 103 or MT 202/5 COV on FIN network.

- Tracker BIC address is referred from the gpi Host preferences maintenance (PXDGPIPF).
- System picks up the confirmation Status code based on the maintenance done in the screen (PXDGPIST) for the message type gCCT/gCOV.
- System picks up the confirmation Reason code based on the maintenance done in the screen (PXDGPIST) for the message type gCCT when the payment processing status is 'INPROGRESS'.

Note

- MT199 gCCT confirmation messages generated has Service identification populated in field 111 of Block 3 with value (001) and field 121 with same UETR based on the Inbound gCCT message.
 - There will not be any Sanctions Check Validation done for the gpi Confirmation messages gpi agent field has two options as –Yes/No and confirm is no longer available
-

4.3.2 Inbound gCCT Confirmations - MT 199 Message Processing

For FIN based Tracker Interaction type, Inbound MT199 gCCT confirmation message is uploaded to daily Message In data store and linked to the original Outbound gCCT MT103 payment.

- Matching criteria is as follows – From Block 3
 - 121:UETR of gCCT MT103 = 121:UETR of MT199 gCCT confirmation
- After successful match, the message is parsed and the same is stored to show them at the Outbound transaction view screen.

4.3.2.1 Inbound gpi Confirmations Summary

You can view all inbound gpi confirmations (MT 199/MT 299) received with match status 'Pending Match', 'Matched' in this screen.

You can invoke the 'Inbound gpi Confirmations Summary' screen by typing 'PXSIGPCN' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. .

You can search using one or more of the following parameters.

- Branch Code
- Transfer Type
- Transaction Reference Number
- Activation Date
- gpi Confirmation Message Reference Number
- SWIFT Message Type
- Status (Pending Match/ Match)

Once you have specified the search parameters. Click 'Search' button. The 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.

4.4 gCOV Confirmations - MT 299

4.4.1 Outbound gCOV Confirmations - MT 299 Message Generation

The gCOV MT299 confirmation message is generated with fields 20,21,79. The Outbound MT299 gCOV confirmation message will be automatically linked to the pass-through or original Inbound gCOV transaction.

- BIC address to send MT 299 confirmation to Tracker is referred from the gpi Host preferences maintenance (PXDGPIPF). System will not perform RMA/RMA+ validation on the Tracker BIC.
- Fields 20 (Transaction Reference), 21 (gCOV reference of F20 of MT202COV/ MT205COV) and 79.
- Block 3 of the FIN message has gpi tags 111:001, 121: UETR of gCOV.
- Field 79 of the status confirmation message MT299, populates the following details:

Format specification of gCOV Confirmation:

- Line 1 //date and time
- Line 2 //status code [/reason code]
- Line 3 //status originator (BIC)[/ forwarded to (BIC)]
- Line 4 //currency and amount

Line 1

- //date and time
- //1601121515+1300

Date & Time Format:

Date in YYMMDD format and Time in HHMM and the time zone (of Host) in which "time" is expressed is to be identified by means of the offset (positive or negative) against the UTC.

Note

Time offset HH will be <=13 and MM will be <=59

Line 2

- //status code [/reason code]

gCOV confirmation messages by Intermediary Reimbursement /Last Reimbursement Agent

Note

In case Transaction Status 'Seized', 'Suppressed' system will not generate MT299 gpi confirmations.

Transaction Type	Processing status	Message generated	Status Code/ Reason Code	Date & Time details	Payment Processing Status [PXDGP-PIST]	In-progress Codes – gCOV [PXDGP-PIST]
Incoming	For the below scenarios, apply this validation before gpi confirmation generation: Check transaction level 'gpi' agent as 'Yes' & 'Incoming gpi' set as 'Yes' OR 'gpi agent' flag as 'Yes' & Incoming gpi set as 'No'					
	Processed & credited to instructed agent's account [MT 910 generated]	On account-ing completion	ACSC	Credit value date & current time	PRO-CESSED	NA
	Pending by EOD in process exceptions queues (Including warehouse queue)	EOD job	ACSP/ G002	Message generation Date & time	INPROG-RESS	PENDING CREDIT
	Cancelled from any exception queue	On Cancellation	RJCT	Message generation Date & time	REJECTED	NA

Outgoing (Pass through as SWIFT/other network messages)	COV Processed & forwarded as a gpi message to gpi agent. Message generation Suppressed	FIN message/FIN Copy service gpi message is sent out	ACSP/G000	Message generation Date & time		
	COV Processed & forwarded as a gpi message to non-gpi agent. Message generation Suppressed	FIN message/FIN Copy service gpi message is sent out	ACSP/G001	Message generation Date & time		
	COV transaction is pending by EOD in process exceptions(including warehouse queue)	EOD job	ACSP/G002	Message generation Date & time		INPROGRESS
	If the transaction is cancelled from any exception queue	On cancellation	RJCT	Message generation Date & time		REJECTED

The Tracker generates gCCT/gCOV confirmations to gpi agents automatically in case of ACSP/G000 and ACSP/G001, based on content of transferred MT 103 or MT 202/5 COV on FIN network.

- gCOV confirmation messages by gCOV Instructed Agent

<u>Transaction Type</u>	<u>Processing status</u>	<u>Message generated</u>	<u>Status Code</u>	<u>Date & Time details</u>	<u>Payment Processing Status [PXDG-PIST]</u>	<u>In-progress Codes-gCOV [PXDG-PIST]</u>
	<u>On successful cover matching of a gCCT transaction with gCOV</u>	<u>On successful cover match</u>	<u>ACSC</u>	<u>Cover match Date & time</u>	<u>PRO-CESSED</u>	<u>NA</u>

Line 3

- //status originator (BIC)[/ forwarded to (BIC)]

Status Originator field:

This contains the BIC code of the gpi bank that provided the status in the gCOV Confirmation (standard MT representation for identifier code: 4!a2!a2!c[3!c]), optionally followed by the identifier (BIC) of the financial institution to which the gCOV leg was transferred.

Forwarded-to agent field:

This field informs recipients of gCOV confirmations to which agent the gCOV leg was transferred to.

**Presence of this field is mandatory when confirmation status is ACSP/G000

- Example: //GPIBBICXXXX/GPICBICXXX

Line 4

//currency and amount

- Currency includes currency used in field 32A of gCOV leg with format 3!a
- Amount includes amount used in field 32A of gCOV leg with format 15d
- For ACSC, RJCT, ACSP/G002 and ACSP/G003, the "gCOV leg" to consider is the Inbound one for the currency field value.
- For ACSP/G000 and ACSP/G001, the "gCOV leg" is the Outbound one for the currency field value

Note

There will not be any Sanctions Check validation done for the gpi Confirmation messages

4.4.2 Inbound gCOV Confirmations MT 299 Message Processing

For FIN based Tracker Interaction type,

Inbound MT299 gCOV confirmation message is uploaded to daily Message In data store and linked to the original outbound gCOV MT202COV/MT205COV payment.

- Matching criteria is as follows – Block 3
 - 121: UETR of gCOV MT202COV/MT205COV = 121:UETR of M299 gCOV confirmation

Inbound MT299 gCOV confirmation message is linked to an inbound gCCT payment at gCOV instructed agent.

- Matching with an inbound gCCT transaction in any processing status (waiting for Cover match / In Progress / Processed)
 - 121: UETR of gCCT MT103 = 121: UETR of M299 gCOV confirmation

4.4.2.1 Inbound gpi Confirmations Summary

You can view all inbound gpi confirmations (MT 199/MT 299) received with match status 'Pending Match', 'Matched' in this screen.

You can invoke the 'Inbound gpi Confirmations Summary' screen by typing 'PXSIGPCN' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

The screenshot displays the 'Inbound gpi Confirmations Summary' application window. The window title is 'Inbound gpi Confirmations Summary'. At the top, there is a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are several input fields: 'Branch Code', 'Transaction Reference Number', 'GPI Confirmation Message Reference Number', 'Status', 'Transfer Type', 'Activation Date' (with a date picker), and 'Swift Message Type'. A table below the search fields shows columns for 'Branch Code', 'Transfer Type', 'Transaction Reference Number', 'Activation Date', 'GPI Confirmation Message Reference Number', 'Swift Message Type', 'Status', and 'Host Code'. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

For more details on the screen and its fields, refer to section 4.3.2.1

5. Function ID Glossary

I

ISDCTMEX2-27
ISSCTMEX2-28

P

PBDOTTML2-45
PMDCRSTR2-45
PMDCSPRL2-14
PMDCYRLE2-4
PMDGLCOR2-7
PMDGPIDR4-14, 4-21
PMDGPIUP4-17
PMDINRFT3-55
PMDNOTVW3-62
PMDRMAUP2-40
PMDSIECT2-48
PMDSIMNT2-48
PMSCSPRL2-16
PMSCYCOR2-3
PMSCYRLE2-6
PMSDAMNT2-22
PMSGLCOR2-8
PMSGPIDR4-16
PMSOUTBR3-97
PMSRMAUP2-43
PMSSITMP2-47
PQSCLMQU3-106, 3-108
PQSOVRQU3-62
PQSTMPLQ2-46
PXD101PM2-31
PXD101VW3-36
PXD191PF3-67
PXD191SR3-100
PXDALMNT2-44
PXDCHAUT3-67
PXDCHGCM3-107
PXDCLMMM3-109
PXDCLMST3-73
PXDCLMVW3-75, 3-109
PXDCMN903-78
PXDCMN913-80
PXDCMN923-84
PXDCMN953-88
PXDCMN963-91
PXDCMN983-95
PXDCMN993-82

PXDCONSV3-59, 3-60
PXDCSPRL2-23
PXDCYCOR2-2
PXDDAMNT2-21
PXDFWAGM2-37
PXDGPIPF4-11
PXDINAGM2-33
PXDITONL3-38
PXDMT1013-28
PXDORAGM2-35
PXDOTONL3-1
PXDOTTML2-45
PXDOVIEW3-20, 3-50
PXRLECH2-17
PXDSIMNT2-12
PXDSRAGM2-9
PXDSRIAG4-8
PXDSRIMT3-103
PXDSROAG4-5
PXDXTACC2-29
PXS101PM2-32
PXS101VW3-36
PXS191PF3-68
PXS191SR3-103
PXSALMNT2-44
PXSCLMST3-74
PXSCLMVW3-77
PXSCMN903-79
PXSCMN913-81
PXSCMN923-87
PXSCMN953-90
PXSCMN963-94
PXSCMN983-96
PXSCMN993-83
PXSCONIN3-63, 3-64
PXSCONSL ..3-58, 3-59, 3-60
PXSCONVW3-60, 3-62
PXSFWAGM2-39
PXSGPIPF4-13
PXSIGPCN4-28, 4-33
PXSINAGM2-34
PXSITONL3-49
PXSIVIEW3-54
PXSMT1013-35
PXSORAGM2-36
PXSOTONL3-19

PXSOVIEW3-26
PXSRLSTP2-20
PXSRLSTP2-26

PXSSIMNT2-13
PXSSRIMT3-105
PXSSROAG4-7, 4-10

PXSUISIC 2-11
PXSXTACC 2-30