

Cross Border Payments User Guide
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Oracle Banking Payments Cross Border User Guide
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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 inbound and outbound SWIFT Payments. This module helps you process funds transfer transactions between financial institutions based anywhere across the globe. Following fund transfers are supported:

- Inbound Cross Border Payment
- Outbound 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 inbound and Outbound customer transfer (MT 103)
- System supports Block 3 –Tags 111 & 121 population for Outbound customer transfer
- System supports 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 inbound MT103 message received with gpi header
- System supports inbound and Outbound MT199 gpi confirmation messages
- System supports upload of gpi directory

Key Features of Cross Border Product Processor

- Supports Inbound, Outbound and pass-through Outbound Cross border SWIFT payments.
- Straight through processing of inbound and Outbound messages are supported.
- Outward Cross border payments can be initiated in one of the following ways:
 - UI
 - ReST services
 - SOAP services
 - Single Payment 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

2.1 Correspondents Maintenances

2.1.1 Currency Correspondent

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

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. 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 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.

Primary Account

Check this box to indicate if the account is the Primary Account. User can add multiple accounts. But only one 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 Outbound MT 200/MT 201. Only if this check box is checked, the system would generate the MT210 as per the existing behaviour, 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.

The screenshot shows the 'Currency Correspondent Summary' application window. The window has a title bar with a close button. Below the title bar, there is a search bar with 'Search', 'Advanced Search', 'Reset', and 'Clear All' buttons. Below the search bar, there are several filters: 'Case Sensitive' (checkbox), 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Bank Code' (text input), and 'Currency' (text input). Below the filters, there is a table with columns: 'Authorization Status', 'Record Status', 'Host Code', 'Bank Code', 'Currency', and 'Primary Correspondent'. 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
- 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 Outbound 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.

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:

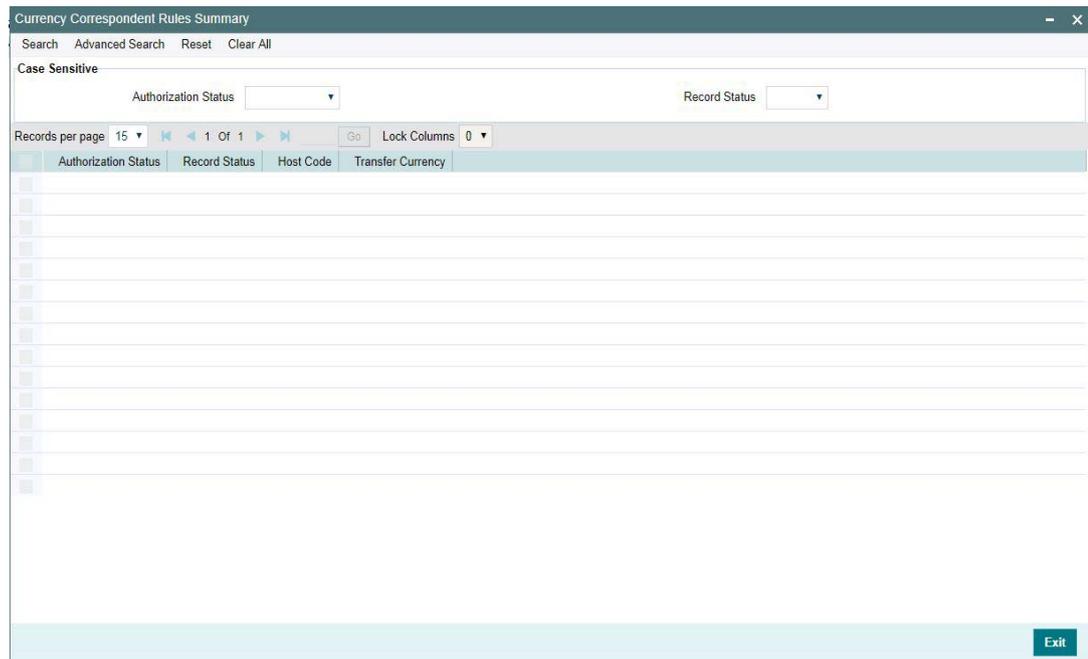
- And
- OR

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.



The screenshot shows the 'Currency Correspondent Rules Summary' application window. At the top, there is a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are two dropdown menus: 'Case Sensitive' and 'Authorization Status'. To the right of these is a 'Record Status' dropdown menu. Below the search area, there is a table with columns: 'Authorization Status', 'Record Status', 'Host Code', and 'Transfer 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

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.

2.1.3 External Correspondent

You can maintain the details of accounts serviced by the External Correspondents for MT 210 messaged through this screen.

MT 210 is supported for both own account transfers and bank transfers. If the account owner is available as the beneficiary institution in field 58 of the MT 202 sent, which is different from the currency correspondent, it is required to send MT 210 to the account owner notifying the transfer details. The external correspondent details can be maintained in this screen.

You can invoke the 'External Correspondent Detailed' screen by typing 'PMDEXCOR' 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 "External Correspondent Detailed". At the top, there is a toolbar with "New" and "Enter Query" buttons. Below the toolbar, there are four input fields, each with a red asterisk indicating a required field: "Host Code *", "Account Owner *", "Account Serving Institution *", and "External Account *". At the bottom of the window, there is a light blue footer area containing several fields: "Maker", "Date Time:", "Mod No", "Record Status", "Checker", "Date Time:", "Authorization Status", and an "Exit" button.

You can specify the following details:

Host Code

System defaults the Host Code details on clicking the 'New' button.

Account Owner

Select the Account Owner BIC from the list of values. All the valid BIC's of the account Owners are listed here.

Account Serving Institution

Select the Account Serving Institution (ASI) BIC from the list of values. All the valid BIC's of the ASI are listed here.

External Account

Specify the valid External Account Number. This is the Account number, the account owner is holding with the ASI External Account.

MT 210 generation is supported in the following cases for the outbound cross-border bank transfers MT202:

Case 1

- Debit account is a Nostro Account or GL and the External correspondent maintenance PMDEXCOR is available.
- The maintenance is to be available with
 - Beneficiary Institution (field: 58) BIC/Account as Account Owner BIC/Account
 - Account with Institution BIC (field: 57) as ASI BIC.
- Receiver of MT210 will be Beneficiary Institution BIC in field 58 of MT202 (Account owner BIC)

Case 2:

- If the payment is for the credit of a Nostro account and the message is forwarded to a receiver bank other than AWI. The following conditions are checked in this case:
 - Debit account is a Nostro account
 - Account with Institution BIC is a Nostro correspondent and MT
 - 210 is enabled in the Currency correspondent maintenance
 - Receiver BIC is different from AWI BIC.
 - External Account No of the Debit Nostro Account is populated in F58
- Receiver of MT210 will be Account with Institution BIC in field 57 of MT202.

Example:

Bank XYZ is having the following Nostro accounts with the USD currency correspondents:

Currency Corre- spondents	Bank A	Bank B
Accounts with the Correspondents	AccountA1	AccountB1

- Bank XYZ sends MT 202 to Bank B for transferring funds from Account B1 to Account A1 held with Bank A. (In the outbound MT202, field 57 - Bank A and field 58 - Bank XYZ BIC indicating the account to be credited as Account A1. If multiple accounts are existing with Bank B, AccountB1 will be mentioned in field 53B.)
- In this case MT 210 will be generated with Bank A as receiver advising the transfer of funds to Account A1.

2.1.3.1 External Correspondent Summary

You can view all the External Correspondents maintained here.

You can invoke the 'External Correspondent Summary' screen by typing 'PMSEXCOR' 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.

External Correspondent Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Account Owner Account Serving Institution

External Account Host Code

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Account Owner	Account Serving Institution	External Account	Host Code
----------------------	---------------	---------------	-----------------------------	------------------	-----------

Exit

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

- Authorization Status
- Record Status
- Account Owner
- Account Serving Institution
- External Account
- 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 or click the 'Details' button after selecting a record to view the detailed screen.

2.1.4 **Global Correspondent**

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

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.

You can specify the following fields:

Host Code

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

Host Description

Description of the Host code is displayed.

Bank Code Type

System defaults the bank code type as BIC. The options are - BIC and Clearing Code.

If the option is chosen as ' BIC', all the valid BIC codes are listed in the Bank Code list of values. If the option is chosen as 'Clearing Code', then it fetches all the clearing code mapped to the network from the ISDCTMEX screen.

In Bank code field, it lists all the valid clearing codes maintained in the ISDCTMEX screen.

Note

- When a BIC is not available,system picks the Clearing code based on the maintenance in ISDCTMEX for payment chain buliding
 - Conversion of clearing code to BIC is done
 - Clearing Code to BIC conversion is applicable only for the first party in the payment chain
-

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.

Note

For the 'Bank Code Type' - Clearing Code, list of values displays the clearing network code concatenated with member id.

Bank Name

Bank name is defaulted on selecting the Bank Code.

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.

Correspondent Name

Correspondent name is defaulted on selecting the Correspondent Bank.

2.1.4.1 Viewing Global Correspondent Summary

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

Global Correspondent Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Host Code Bank Code

Currency

Records per page 15 1 Of 1 Go Lock Columns 0

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

Exit

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.

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

2.2 PSD Preferences

Usage of this screen

- You can define the preferences related to Payment Services Directive (PSD) for Outbound payments in this screen.
- On processing an Outbound 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 Outbound transaction.
- Inbound Cross Border payment will not consider currency cutoff, if it is a PSD payment. Thus PSD inbound will be honored on the same day.
- New maintenance is provided to capture PSD preference for inboundPayment
- A PSD inbound PX transaction should be honoured on the same day, even if it is received after the currency cutoff.
- Hence, PSD check to be introduced for inboundCross Border Payments before currency cut off check
- Currency Cut off check for inboundCross Border Payments should be skipped, if payment is identified as 'PSD'
- Charge bearer option change currently supported for Outbound payment will continue. And, this is not supported for inboundpayments.
- This is applicable for both Customer & Bank transfer messages.

2.3 Sender Receiver Agreement

2.3.1 Maintaining Sender Receiver 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. Only MT 102 message type is supported through this screen.

You can invoke “Sender Receiver Agreement” 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

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 consol transactions.

Consol Debit Accounting Code

Specify the Debit Accounting Code.

Consol Credit Accounting Code

Specify the Credit Accounting Code.

Consol Cutoff (Hours)

Specify the hours for Consol Cutoff.

Consol Cutoff (Minutes)

Specify the minutes for Console Cutoff.

2.3.1.1 Viewing Sender-Receiver Agreement Summary

You can invoke “Sender-Receiver 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 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

2.4 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.

2.4.1 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.

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

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.

2.4.1.1 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 the 'Special Instructions Summary' application window. The window title is 'Special Instructions Summary'. The interface includes a search bar with buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are filters for 'Case Sensitive', 'Authorization Status', 'Record Status', 'Branch', and 'Account Number'. A table below the filters shows columns for 'Authorization Status', 'Record Status', 'Branch', 'Account Number', 'Currency', 'Special Instructions', 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
- 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

2.5 Cover Preferences

2.5.1 Cover Suppression Rule

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 Outbound 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.

You can define the rule if the Outbound Cover Message to be suppressed or to be sent using this screen. If the rule defined is satisfied then the Cover Message is suppressed. While processing an outbound cross-border payment system sends out the message as direct & cover.

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.

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 Expression. If the exception rules maintained are satisfied, then the payment is sent as 'Serial'.

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. List of LOP Operand is as follows:

- AWI_BIC
- CUST_COV_PREF
- RECEIVER
- RECEIVER_COUNTRY
- RECEIVER_OF_COVER
- SENDER_COUNTRY
- SOURCE_CODE
- TXN_AMOUNT
- TXN_CCY

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

2.5.1.1 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.

The screenshot shows a web application window titled "Cover Suppression Rule Summary". The interface includes a search bar with options for "Search", "Advanced Search", "Reset", and "Clear All". Below the search bar, there are input fields for "Authorization Status", "Record Status", and "Host Code", along with a "Case Sensitive" checkbox. The main area displays a table with columns for "Authorization Status", "Record Status", 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
- 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.

2.5.2 Cover Match Preferences

This maintenance screen can be used to define payment preference for inbound payments, based on which the received date can be calculated.

You can invoke the 'Cover Match Preferences Detailed' screen by typing 'PMDCMPRF' 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 "Cover Match Preferences Detailed". At the top left, there are buttons for "New" and "Enter Query". Below these are two input fields: "Host Code*" and "Host Code Description". A section titled "Payment Preferences" contains a label "Credit Value Basis for Inbound Payments" and a dropdown menu currently set to "Payment Received Date". At the bottom, 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 details:

Host Code

Displays the Host Code of the selected branch of the logged in user on clicking 'New'.

Host Code Description

Displays the description of the Host Code.

Payment Preferences

Credit Value Basis for Inbound Payments

System defaults the option as 'Payment Received Date' on clicking 'New'. You can also select the Credit value/ Received Date Basis from the drop-down values. The options are:

- Payment Received Date
- Cover Received Date
- Earliest of the Dates
- Latest of the Dates

Note

Received Date preference at PMDFLPRF, for the inbound payments, is considered with higher precedence, if maintained for a customer.

2.5.2.1 Cover Match Preferences Summary

You can invoke 'Cover Match Preferences Summary' screen by typing 'PMSCMPRF' 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 Match Preferences Summary' application window. The window title is 'Cover Match Preferences Summary'. It features a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are four search criteria: 'Authorization Status', 'Record Status', 'Host Code', and 'Credit Value Basis for Inbound Payments', each with a corresponding dropdown menu. A 'Case Sensitive' checkbox is also present. Below the search criteria, there is a table with columns: 'Authorization Status', 'Record Status', 'Host Code', 'Host Code Description', and 'Credit Value Basis for Inbound Payments'. 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
- Credit Value Basis for Inbound Payments

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.

2.6 Message Enrichment

2.6.1 Message Enrich Rules

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

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.

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

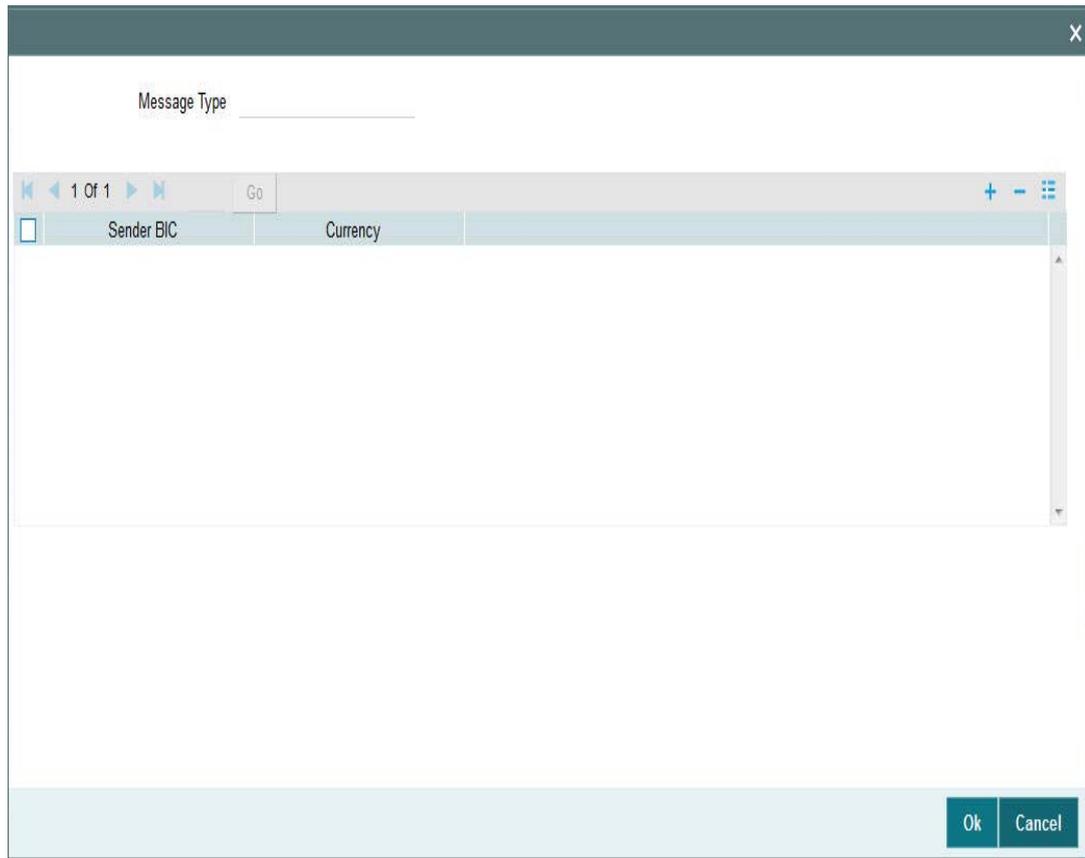
Operators

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-based interface for an exclusion screen. At the top, there is a dark header bar with a close button (X) on the right. Below the header, there is a text input field labeled "Message Type". Underneath this is a table with a header row containing "Sender BIC" and "Currency". The table is currently empty. Above the table, there is a navigation bar with "1 Of 1" and a "Go" button. At the bottom right of the interface, there are two buttons: "Ok" and "Cancel".

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.

2.6.1.1 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.

The screenshot shows the 'Message Enrich Rules Summary' application window. The window title is 'Message Enrich Rules Summary'. The interface includes a search bar with 'Search', 'Advanced Search', 'Reset', and 'Clear All' buttons. Below the search bar, there are filters for 'Case Sensitive', 'Authorization Status', 'Record Status', and 'Message Type'. A table below shows 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

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.

2.6.2 D to A Converter

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

This information is used to derive Receiver BIC during Payment Chain building or STP of an inbound 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 Repair queue (for Outbound transactions) and edit from Inbound Browser (for Inbound messages) for 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 further
 - On auto derivation of BIC from D to A, new Q as AutoRepair is inserted to View Queue action log
-

2.6.2.1 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', 'Record Status', 'BIC Code', and 'Address Line 1'. A table below these filters 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

2.7 Queue Rule

This maintenance screen can be used to define rules if the inbound 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, inbound messages are processed directly or it is moved to a queue to where it checks for 'Cover Matching required'. All the inbound messages other than, MT 103 and MT 202 are handled through this screen.

2.7.1 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

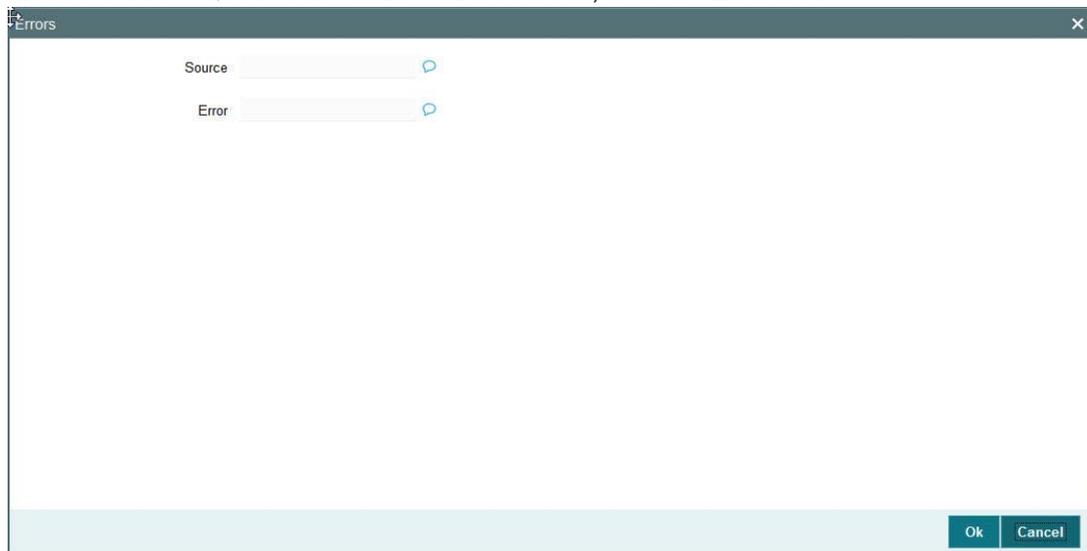
Click the Error link to specify any error messages.

Show Rule

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

2.7.1.1 Invoking Error Screen

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



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.

2.7.1.2 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 five options.
- Queue Name**: A text input field.
- Status**: A dropdown menu with five options.
- Reason**: A text input field.
- Checkboxes**: A list of checkboxes on the right side of the form, alternating between "Cover Required" and "Suppress Message". The "Cover Required" checkboxes are checked, while the "Suppress Message" checkboxes are 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.

2.7.1.3 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 displays the 'Cover Queue Rule Summary' application window. At the top, there is a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below this, the 'Case Sensitive' section contains four search criteria: 'Authorization Status', 'Record Status', 'Message Type', and 'Host Code', each with a dropdown menu and a search icon. A table below shows a single record with columns for 'Authorization Status', 'Record Status', 'Message Type', and 'Host Code'. The table has a 'Records per page' dropdown set to 15, a 'Go' button, and a 'Lock Columns' dropdown set to 0. 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
- 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.

2.7.2 Message Queue Derivation Rule

You can define the new rules in the Message Queue Derivation Rule screen. Through this Rule maintenance screen, you can segregate the messages received in Inbound Message Browser and to move them to a designated Queue, based on the rules defined for MT 103 and MT 202.

You can invoke the 'Message Queue Derivation Rule' screen by typing 'PMDQURLE' 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.

Following are the conditions for straight through processing without cover match, for MT 103 and MT 202 messages:

- The Sender to have a correspondent relationship with receiving Bank
- The sender to have debit authority to debit the correspondent account, mentioned in field 55, 54 or 53

You can specify the following fields;

Host Code

The system defaults the Host Code of user's logged in branch on clicking 'New' button.

Message Type

Select the Message type from the list of values. Rules can be maintained, message type-wise. The resultant message queue can be an STP queue (SWIF), cover queue (COVR) or any other non-STP queue.

Rule Name

Specify the Rule Name.

Rule Expression

Specify the Rule Expression.

Queue Code

Select the Transaction code from the LOV. The options available are:

- COV1
- COVR
- NONSTP
- SWIF

Priority

Specify the rule priority.

Expression Details

Expression Section

Specify the Expression Section.

Scope

Specify the scope assigned to the Left operand.

LOP Operand

User can select the LOP from list of values displayed pertaining to the Queue Code selected. The values listed in the LOV are factory shipped data. The options are listed as follows:

- AWI_BIC
- AWI_PARTY_ID
- BENEFICIARY_BIC
- BENEFICIARY_INST_BIC
- BENEFICIARY_INST_PARTY_ID
- BENEFICIARY_PARTY_ID
- INTERMEDIARY_BIC
- INTERMEDIARY_PARTY_ID
- ORDERING_INSTITUTION_BIC
- ORDERING_INSTITUTION_PATY_ID
- OUR_CORRESPONDENT_BIC
- OUR_CORRESPONDENT_PARTY_ID
- RECEIVER_CORRESPONDENT_PARTY_ID
- SENDER
- SNDR_TO_RCVR_INFO_CODE1
- SNDR_TO_RCVR_INFO_CODE2
- SNDR_TO_RCVR_INFO_CODE3
- SNDR_TO_RCVR_INFO_CODE4
- SNDR_TO_RCVR_INFO_CODE5
- SNDR_TO_RCVR_INFO_CODE6
- THIRD_REIMB_INST_BIC
- THIRD_REIMB_INST_PARTY_ID
- TRANSFER_AMT
- TRANSFER_CCY

Operator

Select the Operator details from the list of values displayed. Values available are - Greater Than, Less Than, Not Equal To, Equal To, Greater Than or Equal To, Less Than or Equal To.

ROP Type

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

ROP Data Type

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

ROP Operand

Select the Right operand value from the LOV based on the LOP Operand selected. Values pertaining to the respective LOP will be listed.

Populate

Click this button after specifying the expression details.

2.7.2.1 Message Queue Derivation Rule Summary

You can invoke 'Message Queue Derivation Rule Summary' screen by typing 'PMSQRLE' 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 "Message Queue Derivation Rule". At the top, there are search options: "Search", "Advanced Search", "Reset", and "Clear All". Below this is a "Case Sensitive" section with four search filters: "Authorization Status" (a dropdown menu), "Record Status" (a dropdown menu), "Host Code" (a text input field with a magnifying glass icon), and "Message Type" (a dropdown menu with a magnifying glass icon). A navigation bar below the filters shows "Records per page" set to 15, "1 Of 1" records, a "Go" button, and "Lock Columns" set to 0. Below the navigation bar is a table with four columns: "Authorization Status", "Record Status", "Host Code", and "Message Type". The table is currently empty. An "Exit" button is located in the bottom right corner of the window.

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

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

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

2.7.3 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 input 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 are fields for 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner.

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.

2.7.3.1 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.

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

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

2.8 Reconciliation External Accounts

2.8.1 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.

The screenshot shows the 'Reconciliation External Accounts Maintenance' application window. The window title is 'Reconciliation External Accounts Maintenance'. The interface includes a search bar with 'New' and 'Enter Query' options. Below the search bar are several input fields: 'Reconciliation Class *', 'External Account *', 'External Entity *', 'Home Branch', and 'Alternate External Account'. A table below these fields has columns for 'Branch *', 'Account GL', and 'Capture Start Date'. At the bottom, 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:

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.

Note

When for a Receiver BIC, Reconciliation External Account is maintained, the external account will be populated in the F53B option in the message generated

2.8.1.1 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.

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)

2.9 MT 101

2.9.1 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 window title is 'MT101 Parameters Maintenance'. The toolbar contains 'New' and 'Enter Query' buttons. The main area has input fields for 'Host Code *', 'Sender / Receiver *', 'Maximum Number of Incoming Transactions', and 'Maximum Number of Outgoing Transactions'. The bottom status bar includes fields for 'Maker', 'Date Time', 'Mod No', 'Record Status', 'Checker', 'Date Time', 'Authorization Status', and an '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 Inbound/Outbound 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 Inbound Transactions

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

Maximum Number of Outbound Transactions

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

2.9.1.1 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. 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 'Case Sensitive', 'Authorization Status', 'Record Status', 'Host Code', and 'Sender / Receiver'. A table below the filters shows columns for 'Authorization Status', 'Record Status', 'Host Code', 'Sender / Receiver', 'Maximum Number of Incoming Transactions', and 'Maximum Number of Outgoing T'. 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 Inbound Transactions
- Maximum Number of Outbound Transactions

2.9.2 MT Inbound Agreement

You can define agreement maintenance for both the Party Type - 'Ordering Customer' and 'Instructing Party'. The parameters maintained in this screen is validated on receiving an inbound MT101 where the receiving bank is acting as Account Servicing Institution.

For Instructing Party, you can 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.

For Ordering Customer, you can capture relationship between a Customer Number and one or more Sender bank. If Party type is Ordering Customer, then Ordering customer in the multi block gets defaulted as the Ordering customer number and multiple accounts can be added.

You can invoke the 'MT Inbound Agreement' screen by typing 'PXD101IM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow. Click new button on the Application toolbar.

You can 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.

Host Description

System defaults the host description of the user's logged in branch Host.

Party Identifier

You can select the customer ID of the Instructing Party or the ordering customer for whom the agreement is to be maintained. All valid customer IDs are listed for the field.

Party Name

System defaults the Party Name, based on the Party Identifier selected.

Party Type

Select the Party Type options from the drop-down values. System defaults the option as 'Ordering Customer'. The options are:

- Ordering Customer
- Instructing Party

Start Date

Start Date is a mandatory field. You can input current or future date as Start Date. This is the date from which the agreement becomes valid.

End Date

End Date is an optional field. If maintained, the agreement is not valid from End Date +1.

Note

Multiple open records with overlapping time period cannot be maintained.

Cutoff Hour & Cutoff Minute

Specify the Cutoff hour and minutes. The cutoff is checked against the received time of the inbound MT101 message. If the cutoff is passed, the requested execution date is moved ahead to next branch working day.

Allowed Accounts

Allowed Account grid can be used for maintaining the accounts for which the debit authority is available, depending on the party type - Instructing Party/Ordering Customer.

You can specify the following fields in the Allowed Accounts grid:

Ordering Customer

If the party type is ordering customer, this field is defaulted as the ordering customer maintained in the header.

If the party type is Instructing Party, then all valid customers will be listed for the field.

Customer Name

System defaults the Customer Name based on the Ordering Customer selected.

Account

All the valid accounts for Instructing Party/Ordering Customer, are listed. Select a valid account from the list of values.

Account Description

System defaults the description of the Account selected.

Account Currency

System defaults the Currency of the Account selected.

Limit

The amount limit up to which the account can be debited for a transaction can be maintained in this field. This is an optional field

The limit is considered in account currency. The validation is done only if a limit amount is provided. If no limit amount is maintained, the validation is skipped.

Allowed Senders**Sender Institution Code**

You can select the Sender Institution code from the list of values. You can maintain 6/8/11 characters of BICs of allowed as Sender institutions from whom MT101 could be received on behalf of the Instructing Party/ordering customer.

Institution Name

System defaults the Institution Name, based on the BIC selected as Sender Institution Code.

2.9.2.1 MT 101 Inbound Agreement Summary

You can view all the MT 101 Inbound Agreements maintained, in this summary screen.

You can invoke 'MT 101 Inbound Agreement Summary' screen by typing 'PXS101IM' 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	Host Description	Party Identifier	Party Name	Party Type	Start Date	End Date	Cutoff Hour	Cutoff Minute
----------------------	---------------	-----------	------------------	------------------	------------	------------	------------	----------	-------------	---------------

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

- Authorization Status
- Record Status
- Host Code
- Host Description
- Party Identifier
- Party Type
- Start Date

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.

2.9.3 **MT 101 Outbound Agreement**

The validations for an outbound MT101 messages or the inbound MT101 messages forwarded to other banks are done based on the MT101 Outbound.

You can invoke 'MT 101 Outbound Agreement' screen by typing 'PXD101OM' 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

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.

Host Description

System defaults the host description of the user's logged in branch Host.

Party Identification

You can select the customer ID of the ordering customer. All valid customer IDs are listed for the field.

Party Name

System defaults the Party Name, based on the Party Identifier selected.

Receiver Bank Code

All valid Receiver Bank Codes are listed in the list of values. Select the valid BIC from the list. You can maintain 6 / 8 / 11 characters of BICs and the receiver of Outbound MT101 is checked against the 6 / 8 / 11 character BIC's maintained. If no agreement is maintained, then Outbound MT101 moves to Business Override Queue.

Receiver Bank Name

System defaults the Receiver Bank Name, based on the Receiver Bank Code selected.

Start Date

Start Date is a mandatory field. You can input current or future date as Start Date. This is the date from which the agreement becomes valid.

End Date

End Date is an optional field. If maintained, the agreement is not valid from End Date +1.

Note

Multiple open records with overlapping time period cannot be maintained.

2.9.3.1 **MT 101 Outbound Agreement Summary**

You can view all the MT 101 Outbound Agreements maintained, in this summary screen.

You can invoke 'MT 101 Outbound Agreement Summary' screen by typing 'PXS101OM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button

The screenshot shows the 'MT 101 Outbound Agreement Summary' application window. The window title is 'MT 101 Outbound Agreement Summary'. The interface includes a search bar with 'Search', 'Advanced Search', 'Reset', and 'Clear All' buttons. Below the search bar, there are search filters for 'Case Sensitive', 'Authorization Status', 'Record Status', 'Host Code', 'Party Identification', 'Receiver Bank Code', and 'Start Date'. The 'Start Date' field has a date picker icon. Below the filters, there is a table with columns: 'Authorization Status', 'Record Status', 'Host Code', 'Party Identification', 'Receiver Bank Code', and 'Start Date'. 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
- Party Identification
- Receiver Bank Code
- Start Date

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.

2.9.4 MT 101 Customer Identification

You can derive the customer ID received in 50a C/L option for Instructing party or F option of ordering customer through this maintenance screen. This maintenance is applicable for a valid customer in the payments system.

You can invoke 'MT 101 Customer Identification Maintenance' screen by typing 'PXD101CS' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'MT 101 Customer Identification Maintenance' application window. At the top, there is a title bar and a menu bar with 'New' and 'Enter Query' options. Below the menu bar, there are two input fields: 'Customer No*' (with a red asterisk) and 'Customer Name'. Underneath these fields are two list-of-values (LOV) sections. The first is 'Identifier Codes', which has a 'Go' button and a '1 Of 1' indicator. Below it is a table with one row containing 'Customer BIC'. The second LOV is 'Party Identifiers', also with a 'Go' button and a '1 Of 1' indicator, containing one row with 'Party ID'. 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', along with an 'Exit' button.

You can specify the following fields:

Customer No

Select the Customer number from the list of values. All the valid customer numbers are listed in the LOV.

Customer Name

System defaults the Customer Name on selecting the customer number.

Identifiers Code

In this grid, non-financial BIC's are listed in the Customer BIC and multiple BICs can be maintained against a single customer.

Customer BIC

Select the BIC from the list of values. All valid Customer BICs are listed here.

If any of this BIC is received as instructing party in 50a option C, the customer ID is derived, based on this maintenance for applying the agreement preference.

Party Identifiers

Party identifiers of length 35 or below can be maintained in this grid. This is used to derive the customer ID if in 50a.option L, is received for instructing party.

Party Identifier

Specify the Party Identifier code in this field.

If the customer is ordering customer and the details are received in 50a F option, the customer ID is derived as below:

- If the party identifier is in the format (Code)(Country Code)(Identifier) format and code is CUST, then identifier is treated as the customer ID
- If the code is not CUST, then the identifier is matched with party identifiers maintained in the Customer Identification maintenance screen (PXD101CS) to derive the Customer ID.

Note

If instructing party details are not present and only 50a. G or H option is received, then the customer will be derived from the account received.

2.9.4.1 MT 101 Customer Identification Summary

You can view all the MT 101 customer identifications maintained, in this summary screen.

You can invoke 'MT 101 Customer Identification Summary' screen by typing 'PXS101CS' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button

MT 101 Customer Identification Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status [v] Record Status [v]

Customer Name [p] Customer No [p]

Records per page 15 [v] 1 Of 1 [v] Go Lock Columns 0 [v]

Authorization Status	Record Status	Customer Name	Customer No
----------------------	---------------	---------------	-------------

Exit

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

- Authorization Status
- Record Status
- Customer Name
- Customer No

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

2.10 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.

2.10.1 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.

RMA or RMA Plus Details Maintenance

New Enter Query

RMA Record Type

Issuer*

RMA Type* Issued

Valid From Date* YYYY-MM-DD

Correspondent*

RMA Status Enabled

Valid To Date YYYY-MM-DD

Message Category Details

Message Type Details

1 Of 1

Go

Message Category Include/Exclude Flag

Message Type

1 Of 1

Go

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

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 receive All or particular message types (in case of RMA+) 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 - Status 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).

2.10.1.1 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 Outbound 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 inbound MT 103 message, the system perform RMA/RMA+ validation on the Receiver of MT 191 (Sender of inbound 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 Outbound 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).

2.10.1.2 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.

RMA/RMA Plus Details Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Issuer Correspondent

Valid From Date YYYY-MM-DD Valid To Date YYYY-MM-DD

RMA Type RMA Status

Records per page 15 1 Of 1 Lock Columns 0

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

Exit

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 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.

Alpha Code Maintenance

New Enter Query

Alpha Code *

Description *

Short Code

Identifier	Description	Bank Code
------------	-------------	-----------

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Exit

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

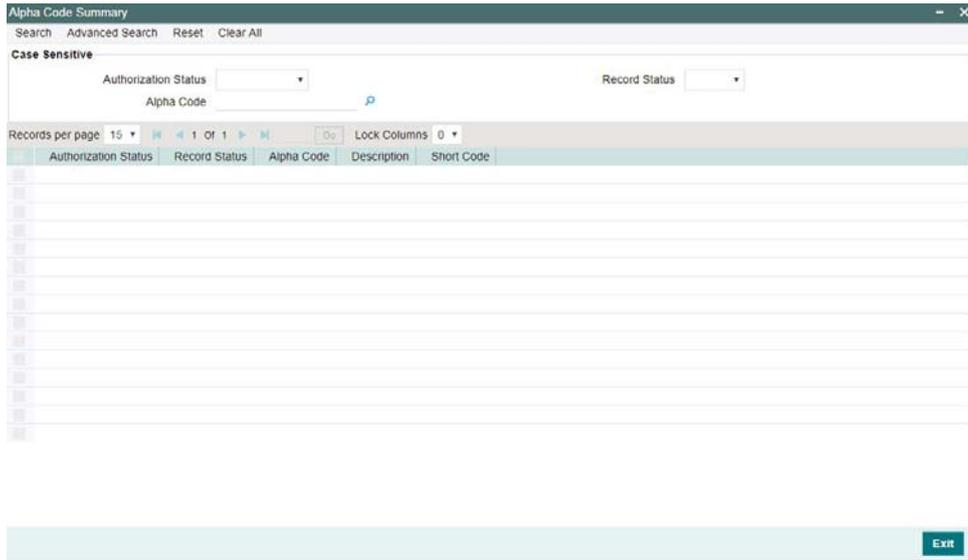
Specify the Description.

Bank Code

Specify the Bank Code

2.11.0.1 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 'Transaction Input Detailed Template' 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

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

Refer to *Payments_Core User Guide section(2.13.14)* 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.

- 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 topright 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.

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 Outbound SWIFT payment by providing inputting the payment transaction in this screen. Some Transaction fields are applicable only to the specific transfer type (Customer / Bank transfer/ Bank transfer - Own Account).

You can invoke the 'Cross Border Outbound Transaction Input' screen by typing 'PXDOTONL' 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.

Allowed operations

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

Defaults and displays the current branch of the logged in user.

Branch Name

System defaults the transaction branch Name.

Host Code

Defaults and 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. You can select the Source code from the list of values. All valid source codes are listed.

Source Code Description

System defaults the description of the Source code selected

Template ID

This field is read only always.

Note

When a Cross Border transaction is created through a template via PQSTMPLQ then, the Template ID field from template is defaulted to identify that the transaction is created via template.

Transaction Reference Number

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

Note

If the Accounting and Message preference in PMDSORCE is opted as Transaction Reference, then the data displayed on this field is populated in Field 20 of the SWIFT message generated on this transaction.

Related Reference Number

On clicking 'New', this field will be blank. You can specify the reference number manually, if required.

Source Reference Number

On clicking 'New', this field will be blank. You can specify the Source Reference Number manually.

Note

If the Accounting & Message preference in PMDSORCE is opted as Source Reference, then the data input on this field is populated in Field 20 of the SWIFT message generated on this transaction. If no data is input on this field, then Transaction Reference Number of this transaction is populated in Field 20.

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

You can select the Cross Border Payments network from the list of values available. All valid Cross border & RTGS networks are listed.

Network Code Description

System defaults the description of the Network Code selected.

gpi Enabled

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, to the Prefunded GL maintained at Source.

Multi-Credit Transfer

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

Multi Credit Reference Number

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

3.1.1.1 Main Tab

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

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

- Payment Details:** Includes fields for Instructed Currency Indicator (Transfer Currency), 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 (with an 'Enrich' button), Credit Account, Creditor Name, Credit Account Currency, Credit Currency Name, Credit Value Date, Debit Value Date, Message Date, Remarks, Bank Operation Code (CREG), Banking Priority (Normal), and Charge Whom.
- 50: Ordering Customer:** Includes Party Identifier, BIC / Name and Address 1, BIC Code Description, and Address Lines 2, 3, and 4.
- 52: Ordering Institution:** Includes Party Identifier, BIC / Name and Address 1, BIC Code Description, and Address Lines 2, 3, and 4.
- 56: Intermediary Bank:** Includes Party Identifier, Bank Identifier Code, BIC Code Description, and Name and Address 1, Address Lines 2, 3, and 4.
- 57: Account With Institution:** Includes Party Identifier, Bank Identifier Code, BIC Code Description, and Name and Address 1, Address Lines 2, 3, and 4.
- 58: Beneficiary Institution:** Includes Party Identifier, BIC / Name and Address 1, BIC Code Description, and Address Lines 2, 3, and 4.
- 59: Ultimate Beneficiary:** Includes Account, BIC / Name and Address 1, BIC Code Description, Address Lines 2, 3, and 4, and Country.
- Receiver Details:** Includes Receiver, Receiver Description, Receiver Of Cover, and Receiver of Cover Description.

At the bottom, there is a navigation bar with 'Additional Details', 'UDF', 'MIS', 'Message And Accounting Entries', and 'Payment Chain'. Below that, a status bar shows 'Maker ID', 'Maker Date Stamp', 'Checker ID', 'Checker Date Stamp', 'Authorization Status', 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 debit amount provided is to be input & Transfer amount is derived based on the Debit amount and transfer currency.

Payment Details

Booking Date

Booking date is read only field defaulted as the current logged in branch date.

Instruction Date

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

Activation Date

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

Activation Date is calculated in the following way

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

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

Note

Future dated Cross Border transaction will be processed on the booking date if activation date derived post deducting currency settlement days is current date.

- 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 optionlist. The list displays all valid currencies maintained in the system.

Transfer Amount

You can input Transfer amount, if Instructed currency indicator is Transfer Currency. If it is Debit currency, then the transfer amount is derived based on the Debit amount and Transfer currency applying exchange rate..

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.

Debtor Name

System defaults the Name on selecting the Debit Account.

Debit Account Currency

The system displays the debit account currency based on the debit account selected. In case of Prefunded payment, where Debit happens on a GL, Debit Account Currency is considered same as Transfer Currency.

Debit Currency Name

System defaults account currency name based on the debit account number selected.

Debit Amount

Specify the Debit Amount for the transaction, if Instructed Currency Indicator is selected as Debit Currency. If it is selected as Transfer Currency, then this field is disabled and derived based on the Transfer currency, amount & Debit account currency.

Exchange Rate

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

FX Reference

Specify the foreign exchange reference.

Customer Number

The system defaults the Customer Number of the Debit Account selected.

SSI Label

Select the required SSI label from the list of values. Valid SSI labels for the debit customer, network and currency is listed in the list of values.

Enrich Button

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

System defaults the debit/credit account details and payment chain building 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

System defaults the Name on selecting the Credit Account.

Credit Account Currency

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

Credit Currency Name

System defaults account currency name based on the credit account number selected.

Credit Value Date

Credit Value Date is derived and displayed on clicking Enrich button. This is same as the Instruction date.

Debit Value Date

Debit Value Date is derived and displayed on clicking Enrich button. Activation Date is defaulted in this field, if Debit value date option at Network Preference is set as Activation

Date. If the preference is Instruction date, then the Instruction date input above is copied on to this field.

Message Date

For Outbound 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.

Chinese code words are supported for Name and address fields of Ordering Customer. Refer section 3.1.2.11 for 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.

Note

The clearing code and mask validation failure results in error.

If payment chain building fails as BIC could not be derived, then the transaction 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.

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 Inbound 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. Chinese code words are supported for Name and address fields. Refer section 3.1.2.11 for details.
- Instead of the Name and Address, you can also specify the BIC code of the Beneficiary in line 2.

- IBAN validation is conditional mandatory for Cross Border Outbound Payments
 - If first 2 character of the Beneficiary Account number does not match IBAN ISO country code of the BIC (AWI BIC or the receiver BIC if AWI BIC not available), then the account number is treated as non IBAN.
 - IBAN validation is skipped in this case, even if IBAN is mandatory for the country code derived from the BIC.

For example,

Beneficiary account is maintained as /2121212121, IBAN validation will not be done even if it is required for the country derived from the BIC.

- Let the country derived from BIC is 'DE' and the Account also starts with 'DE'. System verifies whether
 - IBAN check is required for country code DE
 - Whether there is a record available in IBAN Plus for the BIC with IBAN ISO country code as 'DE'
 - If yes, then IBAN format validation is done based on IBAN Structure applicable for DE.
- Let the country code derived from BIC is GB and the account number provided starts with 'CH'
 - IBAN check is required for country code GB
 - Whether there is a record available in IBAN Plus for the BIC with IBAN ISO country code as 'CH'
 - If yes, then IBAN format validation will be done based on IBAN Structure applicable for CH
- 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 Outbound 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

System defaults the description of the Receiver selected.

Receiver of Cover

System derives the Receiver of Cover (bank) of the Outbound 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 of Cover Description

System defaults the description of the Receiver of Cover selected.

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.

The screenshot shows the 'Additional Details' sub-screen with the following sections and 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**: Remittance Information 1, 2, 3, 4.
- 72: Sender To Receiver Info**: Sender To Receiver Information 1, 2, 3, 4, 5, 6.
- 23E: Instruction Codes**: Instruction Code 1, 2, 3, 4, 5, 6.
- 71F: Sender Charges**: Sender Charge Ccy 1-6, Sender Charge Amount 1-6.
- 77B: Regulatory Reporting Details**: Regulatory Report 1, 2, 3.
- 71G: Receiver Charges**: Currency, Amount, Amount Collected.
- 77T: Envelope Contents Details**: Envelope Contents 1, 2, 3, 4, 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.

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 inbound 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 inbound 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.

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 Inbound 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.

Note

- System supports generation of Outbound 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 is not 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 Outbound MT 103 Remit message details on the Outbound Message Browser screen and on the Messages sub-screen of the Cross Border Outbound Payment Transaction view screen.

26 T:Transaction Type

You can specify 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.

Field Label *	Value
---------------	-------

Specify the following details.

Fields

Field Label

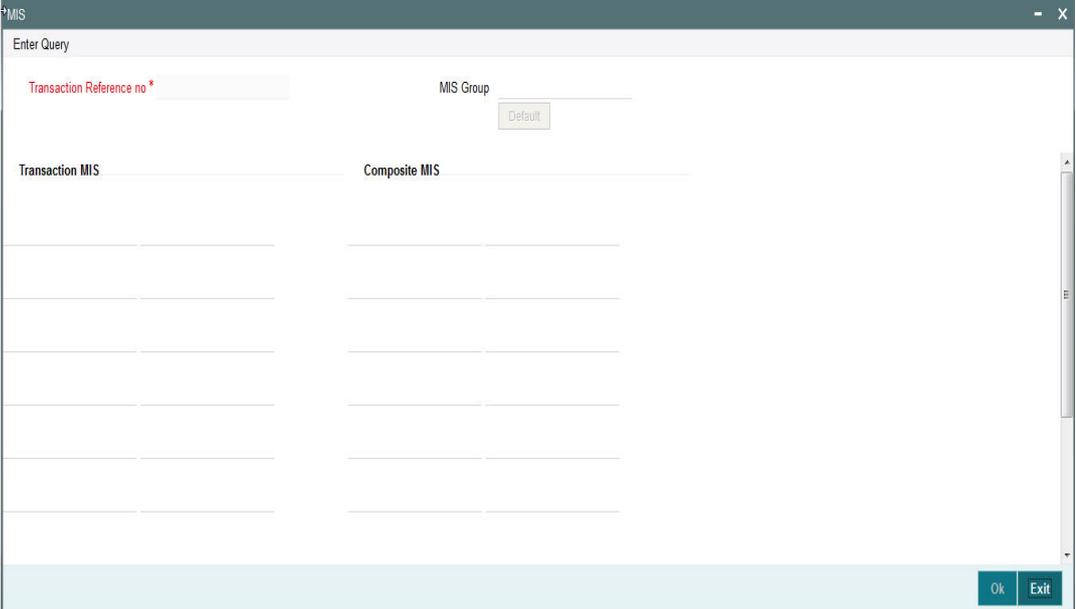
The system displays all fields that are part of the associated UDF group.

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 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 input fields: 'Transaction MIS' and 'Composite MIS'. Each column has five rows of input fields. 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

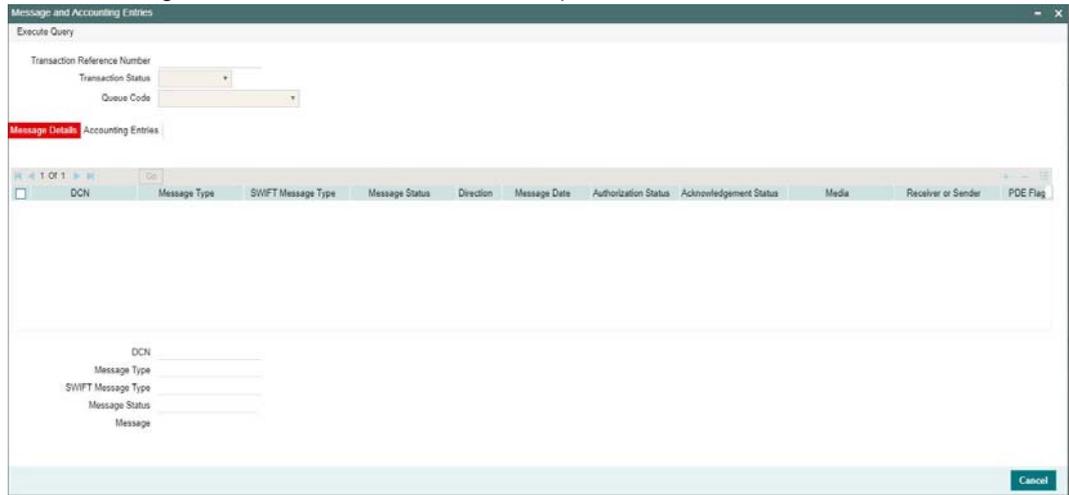
The default MIS values for Transaction MIS classes are populated for the MIS group. You can change one or more default MIS values or specify more MIS values. Alternatively, you can select MIS values from the option list.

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.

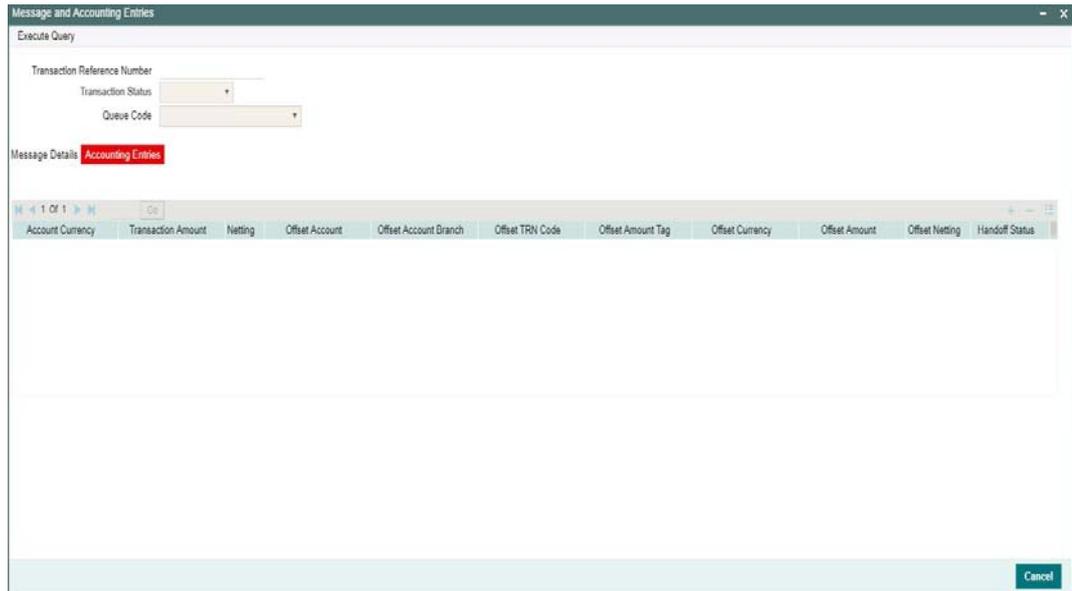
- DCN
- Message Type
- SWIFT Message Type
- Message Status
- Direction
- Message Date
- Authorization Status
- Acknowledgement Status
- Media
- Receiver or Sender
- PDE Flag
- Suppressed

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.

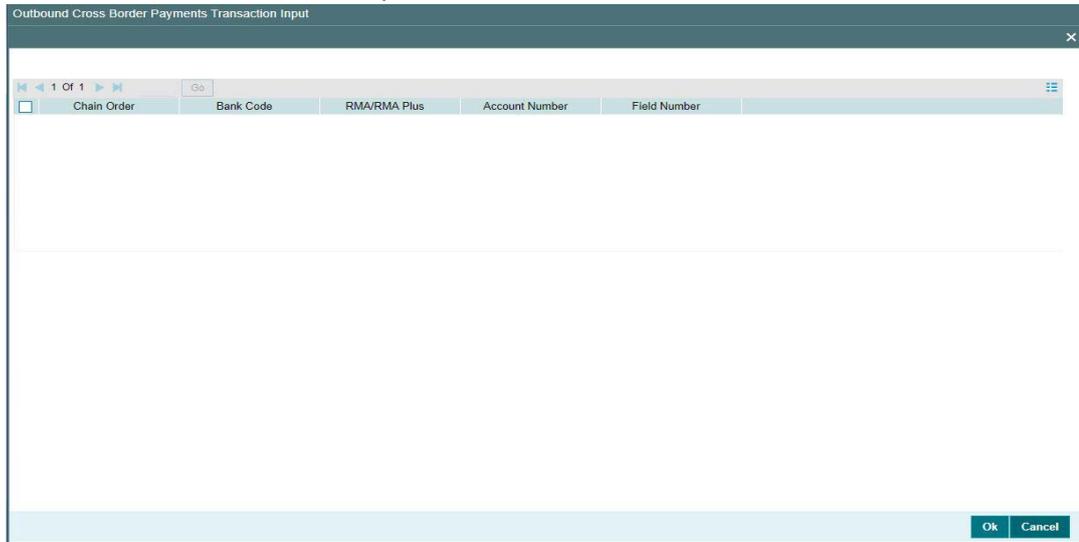


By default, the following attributes of the **Accounting Entries** tab are displayed:

- 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” link in the Transaction Input screen to invoke this sub-screen



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 Outbound 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.

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 the 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 Outbound 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 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 Outbound 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 is added in the request XML for Outbound 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 Outbound Transaction Summary

You can view all the Outbound 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 “Cross Border Outbound 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 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.

- Transaction Reference Number
- Multi Credit Reference Number
- Source Reference Number
- Related Reference Number

- Network Code
- Source Code
- Authorization Status
- Template ID
- Booking Date
- Instruction Date
- Activation Date
- Transfer Currency
- Transaction Amount
- Transfer Type
- Maker ID
- Checker ID
- Branch Code
- Debit Account No
- Customer Number
- Customer Service Model
- Receiver BIC
- Account with Institution BIC
- Banking Priority
- gpi Enabled

In '**Advanced Search**' option, in the summary screen, in DATE fields, user has an option to select date as 'Today' by clicking the button. This is applicable for all the Summary screens.

- Once calendar window opens, on top a button is displayed as "Today". On clicking, today's date gets selected.
- Based on this selection query gets executed. Once summary save is clicked, the query which is saved is with "today" and not with actual date.
- On execution, results are listed based on 'Today's date'. 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 Transaction Reference Number for Query.

- 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
 - Latest gCCT Confirmation Status - displays Status Code, Reason Code with value from last MT199 received. The value for this is populated from the last received MT199 with Field 79 having Line 2(4c/4c)
 - 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.

Generation of Outbound Messages

- The UETR (Unique End-to-End Transaction Reference) is generated for the outbound transaction, if the Transfer Type is, 'Customer Transfer (with/without cover) or Bank Transfer.
- Field 121 UETR in header block 3 is mandatory for outbound messages - 'MT 103, MT 103 STP, MT 103 REMIT, MT 202, MT 205, MT 202 COV and MT 205 COV'
- UETR of an MT 202 COV is same as the UETR of the underlying customer credit transfer

3.1.2.1 Exceptions Tab

You can view the Outbound Cancellation requests sent out and responses received for a Cross Border / RTGS transactions in the Exceptions tab.

The screenshot displays the 'Outbound Cross Border Payments View' window. At the top, there is an 'Enter Query' section with various input fields for filters such as Transaction Branch Code, Transaction Reference Number, Branch Name, Related Reference Number, Host Code, Source Reference Number, Host Code Description, File Reference Number, Source Code, Consolidation Reference Number, Source Code Description, Multi Credit Reference Number, Network Code, Payment Batch ID, Network Code Description, Template ID, Transfer Type (set to 'Customer Transfer'), and Branch Transfer Type. On the right side, there are dropdown menus for 'Multi-Credit Transfer', 'gpi Enabled', 'Incoming gpi', 'UETR', 'PSD Handling Required', 'PSD Country Option', and 'PSD Currency Option'. Below the query section is a navigation bar with 'Main', 'Pricing', and 'Exception' tabs. Two data grids are visible: the first is for 'Recall Request' with columns 'Recall Reference', 'Recall Date', 'Recall Reason Code', and 'Recall Reason'; the second is for 'Recall Response' with columns 'Response Reference', 'Response Date', 'Response Reason Code', 'Response Reason', 'Return Transaction Reference', and 'View Transaction'. At the bottom, there is a status bar with fields for 'Maker ID', 'Checker ID', 'Authorization Status', 'Maker Date Stamp', and 'Checker Date Stamp', and an 'Exit' button.

Recall Request and Recall Response grids are displayed in this screen. Following details are displayed in these grids:

Recall Request

Recall Reference

System displays the Field 20 of n92/gSRP request here.

Recall Date

System displays the date on which n92/gSRP request sent out

Recall Reason Code

System displays the Reason Code selected for n92/gSRP request

Recall Reason

System displays the Value sent along with Reason Code

Recall Response

Response Reference

System displays the Field 20 of n96/gSRP response here.

Response Date

System displays the date on which n96/gSRP response received

Response Reason Code

System displays the Response reason Code received in n96/gSRP response

Response Reason

System displays the Reason Code for the Response Code received in n96/gSRP response

Return Transaction Reference

System displays the Transaction Reference of returned reference number

View Transaction

You can view the return transactions by clicking the 'View Transaction' button. On clicking of 'View Transaction' button, the return transaction – Inbound Cross Border Transaction - view screen is launched.

3.1.2.2 Additional Details Tab

You can invoke this screen by clicking Additional Details tab in the PXDOVIEW screen. For

Outbound Cross Border Payments View
Additional Details

53: Sender Correspondent Party Identifier BIC / Name and Address 1 Address Line 2 Address Line 3 Address Line 4	54a: Receiver Correspondent Party Identifier BIC / Name and Address 1 Address Line 2 Address Line 3 Address Line 4	55: Third Reimbursement Institution Party Identifier BIC / Name and Address 1 Address Line 2 Address Line 3 Address Line 4
10C: 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 Information Information 1 Information 2 Information 3 Information 4 Information 5 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 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
71G: Receiver Charges Currency Amount		77T: Envelope Contents Details Envelope Contents 1 Envelope Contents 2

Ok Exit

more details on the fields refer to section 3.1.1.2

3.1.2.3 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

Event Code	Transaction Date	Value Date	Account	Account Branch	TRN Code	Dr/Cr	Amount	Tag	Account Currency
------------	------------------	------------	---------	----------------	----------	-------	--------	-----	------------------

3.1.2.4 All Messages

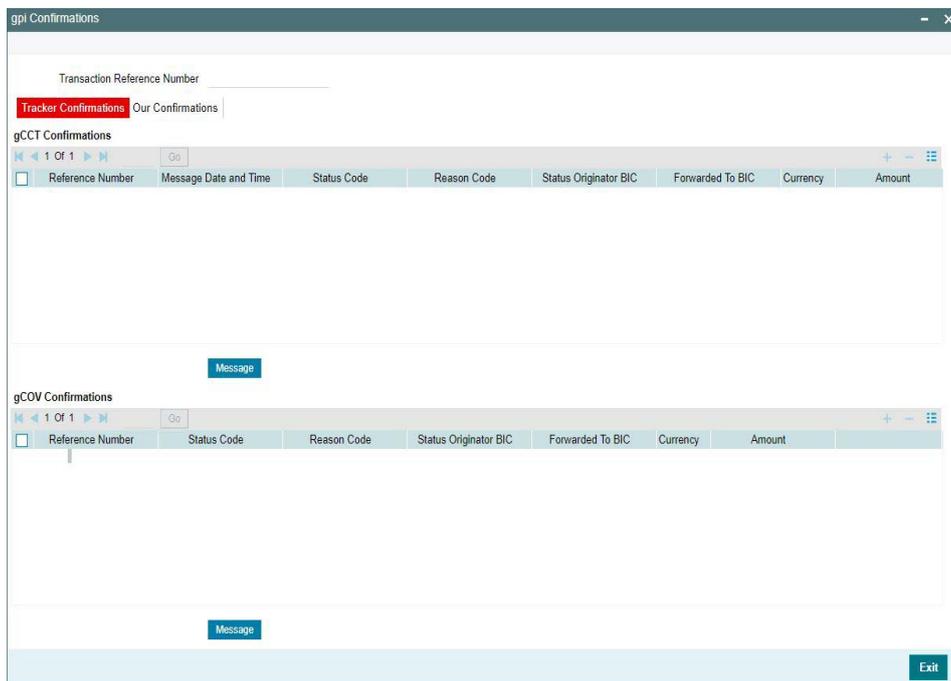
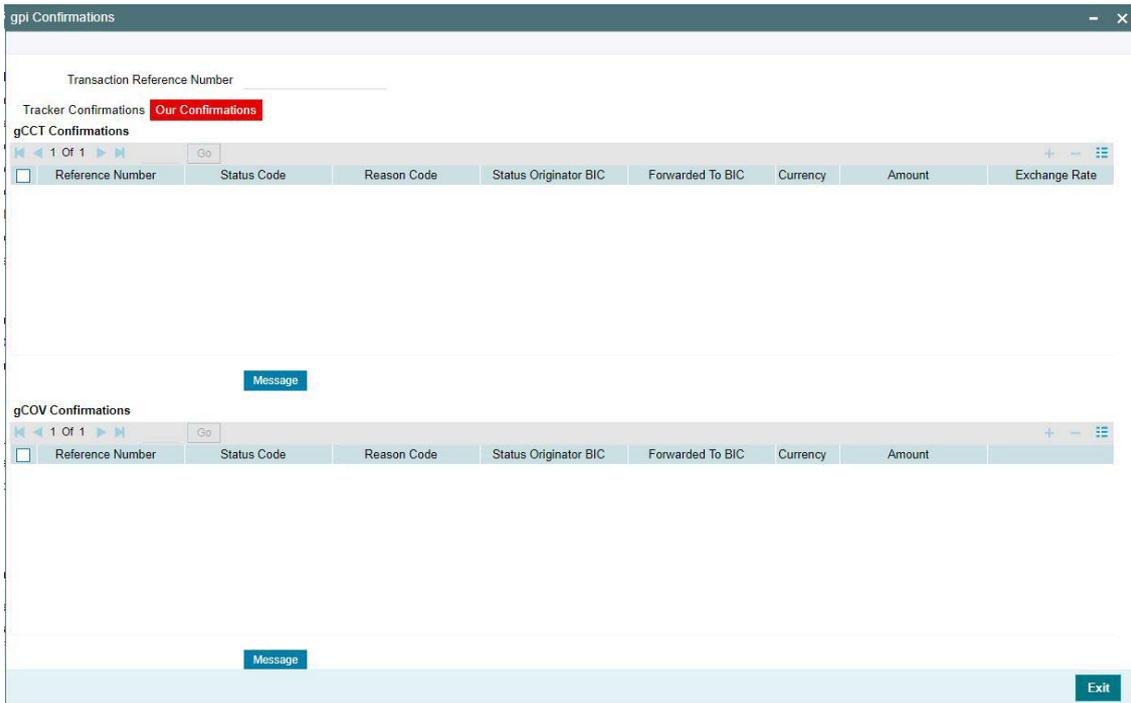
You can invoke this screen by clicking All Messages tab in the PXDOVIEW screen. For more details on the fields refer to section 3.1.1.5

DCN	Message Type	SWIFT Message Type	Direction	Value Date	Message Status	Delivery Status
-----	--------------	--------------------	-----------	------------	----------------	-----------------

3.1.2.5 gpi Confirmations

gCCT confirmation messages received for an Outbound gCCT payment can be viewed from Outbound Cross Border Payments view screen (PXDOVIEW).

This screen has 'Tracker Confirmations', 'Our Confirmations' Tabs displaying gCCT/gCOV confirmations received from the tracker and gCCT/gCOV confirmations sent out by the bank branch (in case of pass through transactions).



Following are the details listed under 'Tracker Confirmations' and 'Our Confirmations' tab in the screen:

gCCT Confirmations:

- Reference Number
- Message Date and Time

- Status Code
- Reason Code
- Status Originator BIC
- Forwarded To BIC
- Currency
- Amount
- Exchange Rate

gCOV Confirmations:

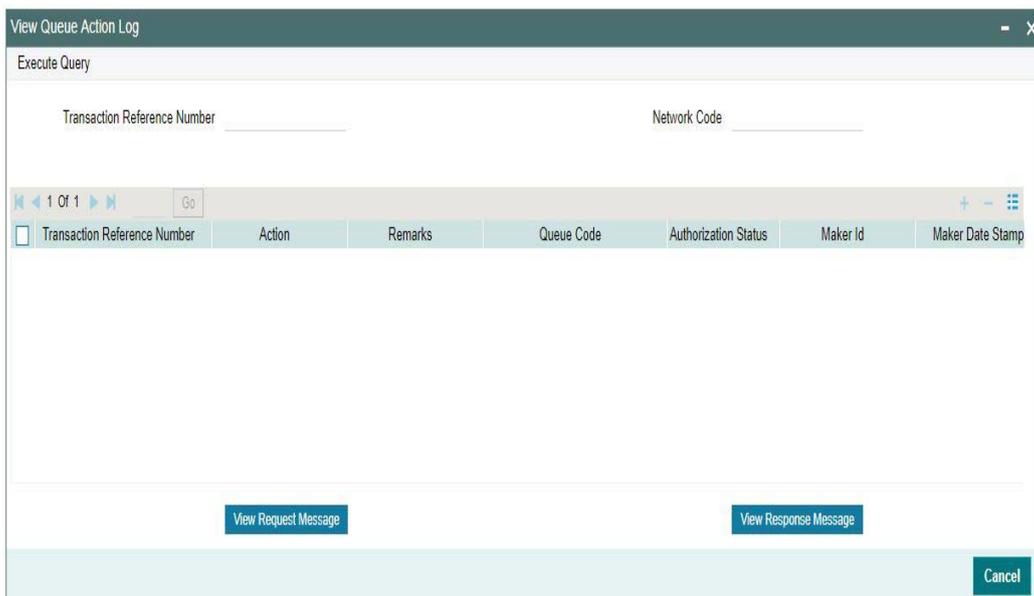
- Reference Number
- Status Code
- Reason Code
- Status Originator BIC
- Forwarded To BIC
- Currency
- Amount

Message Button

Click on 'Message' button, to view gCCT/gCOV confirmation message that was received or generated and sent out.

3.1.2.6 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 Queue movement 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 system
- External credit approval
- External Account Check
- External FX fetch
- External price fetch
- Accounting system

3.1.2.7 **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

The screenshot shows a web-based application window titled "UDF View". At the top, there is a search bar with the placeholder text "Enter Query". Below the search bar is a text input field labeled "Transaction Reference Number *". Underneath this is a section titled "Fields" which contains a table with two columns: "Field Label *" and "Field Value". The table is currently empty. At the bottom right of the window, there is a blue button labeled "Exit".

3.1.2.8 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

The screenshot shows a window titled "MIS View" with a header "Enter Query". Below the header, there is a label "Transaction Reference no *" and a "MIS Group" dropdown menu with a "Default" button. The main area contains two columns: "Transaction MIS" and "Composite MIS", each with a vertical list of horizontal input lines. An "Exit" button is located in the bottom right corner.

3.1.2.9 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 repaired data are displayed

The screenshot shows a window titled "View Repair Log" with a header "Enter Query". Below the header, there is a "Transaction Reference Number" input field. A navigation bar shows "1 Of 1" with navigation arrows and a "Go" button. Below this is a table with the following columns: Queue Reference No, Field Name, Old Value, Repaired Data, and Error. The table body is currently empty. An "Exit" button is located in the bottom right corner.

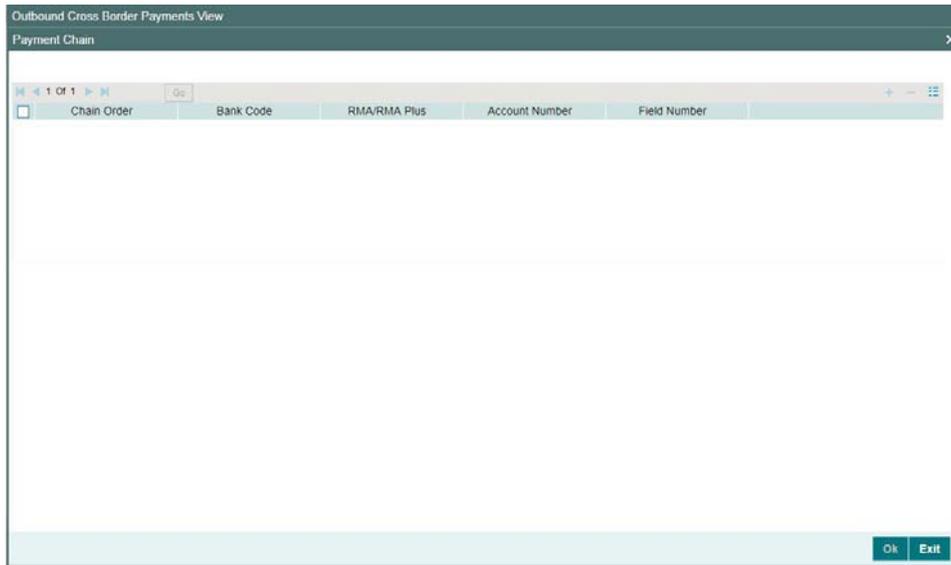
Following details are displayed:

- Queue Reference No
- Field Name

- Old Value
- Repaired Data
- Error

3.1.2.10 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



3.1.2.11 Chinese Codeword Changes

Chinese character conversion are supported for both Cross Border/RTGS transactions. Chinese Character Conversion changes are maintained as part of Host Parameters screen (PMDHSTPR).

Chinese Character conversion supports both Simple Chinese and Traditional Chinese.

- Static tables are provided for the CCC codes with Simplified Chinese and Traditional Chinese character conversion.
- Simplified Chinese or Traditional Chinese - System does a Chinese character replacement with CCC codes for outbound payment messages.
- For an inbound message, CCC codes are replaced with Chinese characters. The type of the character is defined by the Conversion preference at the host level.
- Chinese character replacement are applicable for the following list of fields /messages for both cross-border and RTGS:

C. MT 101, MT 102, MT 102 STP, MT 103, MT 103 STP, MT 103 REMIT, MT 110	D. Fields 50a & 59a
E. MT 202, MT 202 COV, MT 203, MT 205, MT 205 COV, MT 210	F. Field 58a G. Fields 50a & 59a if available as part of the message
H. MT 910	I. Field 50a

Following are the conditions in which the system does not translate the Chinese Character Conversion (CCC):

- Numbers consisting of more than four digits
 - Example:59:50123 0224 1016
 - Translated content in traditional Chinese (refer to CCC table): ‘50123 倆堂’
 - Translated content in simplified Chinese (refer to CCC table): ‘50123 俩堂’
- When having to quote a four-digit number in message formats, it is recommended to put it between brackets, i.e., “(“and “)” or between quotes, i.e., “”to trigger unintended conversion
 - Example:59:(0123) 2435 3883
 - Translated content in traditional Chinese (refer to CCC table): ‘(0123) 斗環’
 - Translated content in simplified Chinese (refer to CCC table): ‘(0123) 斗环’
- A single CCC code is not allowed to span over 2 lines
- When a character other than a space is present between two CCC
 - Example:59:0123-5188 0221
 - Translated content in traditional Chinese (refer to CCC table):‘0123-5188 倉’
 - Translated content in simplified Chinese (refer to CCC table): ‘0123-5188 仓’
- Use ‘ADD.’ to separate two set of CCC code present in the beneficiary field.
- Field format of 59 (Beneficiary Customer) with two sub-fields
 - [/34] optional account (sub-field 1)
 - 4*35x Name and address (sub-field 2)
 - In sub-field 2, after indicating the CCC code of the beneficiary name, put ‘ADD.’ followed by a space character. Immediately after that, the CCC codes of the address can be specified. Combining a three character Chinese beneficiary name, followed by the address on the same line and the address continuation on the following line
 - Example:59:/123-123<CR>
 - 1728 0001 0059 ADD.0554 0079 1579<CR>
 - 6007 1004 0575 1630 4395 1129 5894
- Translated content in traditional Chinese (refer to CCC table):
 - Name: 張一二
 - Address: 北京市西城區幸福大街
- Combining a six character Chinese beneficiary name, which spans over more than one line, followed by address
 - Example:59:/123-124<CR>
 - 0674 1778 0006 1351 0005 0934 ADD.<CR>
 - 0554 0079 1579 6007 1004 0575 1630<CR>
 - 4395 1129 5894
- Translated content in traditional Chinese (refer to CCC table):
 - Name: 司徒上官三四
 - Address: 北京市西城區幸福大街
- Since field 50F has a structured code for name (line begins with ‘1/’) and address (line begins with ‘2/’)in narrative text field, SWIFT standard is followed, instead of using ‘ADD’ to separate the name and address information.
- Example of how to represent the Chinese name and address of the ordering customer in sub-field 2 of field 50F (Ordering Customer), using CCC codes:

- :50F:/NIDN/A1231247<CR> (National Identity Number)
- 1/0674 1778 0006 1351 0005 0934<CR>
- 2/0554 0079 1579 6007 1004 0575<CR>
- 2/1630 4395 1129 5894<CR>
- 3/CN/0022 0948
- Translated content in traditional Chinese (refer to CCC table)
 - Name: 司徒上官三四
 - Address: 北京市西城區幸福大街中國

3.1.2.12 Outbound Transaction 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.

The screenshot shows the 'Outbound Cross Border Payments View Summary' application window. The window title is 'Outbound Cross Border Payments View Summary'. It features a search bar at the top with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar are various input fields for filtering records, including reference numbers, dates, and statuses. A table below the filters shows a list of records with columns for Transaction Reference Number, Booking Date, Transfer Type, Multi Credit Reference Number, Instruction Date, Transaction Branch, Source Reference Number, Activation Date, Debtor Account Number, Related Reference Number, and Transaction Amount. The table currently displays one record. At the bottom of the window, there are links for 'gpi Tracker Enquiry' and 'Cancel Request', and an 'Exit' button.

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

- Transaction Reference Number
- Multi Credit Reference Number
- Source Reference Number
- Related Reference Number
- File Reference Number
- UETR
- Payment Batch ID
- Network Code
- Source Code

- Template ID
- SSI Label
- External FX Status
- FX Reference Number
- Booking Date
- Instruction Date
- Activation Date
- Transaction Currency
- Transaction Amount
- Transaction Status
- Sanctions Check Status
- External Credit Approval Status
- Debit Liquidation Status
- Exception Queue
- Prefunded Payments
- Consol Status
- Consolidation Reference Number
- Transfer Type
- Transaction Branch
- Debtor Account Number
- Customer Number
- Customer Service Model
- Creditor Account Number
- Receiver BIC
- Account with Institution BIC
- Banking Priority
- gpi Enabled
- Network Status
- Funding Status
- PSD Handling Required

Note

- Network Status - The options supported are Null, ACK Received and NACK Received. ACK/NACK received for the outbound customer payment message MT 103, can be searched here with the 'Network Status' search criteria
 - Funding Status - Search based on this criterion is applicable only for RTGS payments
-

In '**Advanced Search**' option, in the summary screen, in DATE fields, user has an option to select date as 'Today' by clicking the button. This is applicable for all the Summary screens.

- Once calendar window opens, on top a button is displayed as "Today". On click, today's date gets selected.
- Based on this selection query gets executed. Once summary save is clicked, the query which is saved is with "today" and not with actual date.
- On execution, results are listed based on 'Today's date'.

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.

3.1.3 **Outbound Multi Credit Transfer Consol Summary**

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 Outbound Consolidated Queue.

Note

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

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.

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

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.

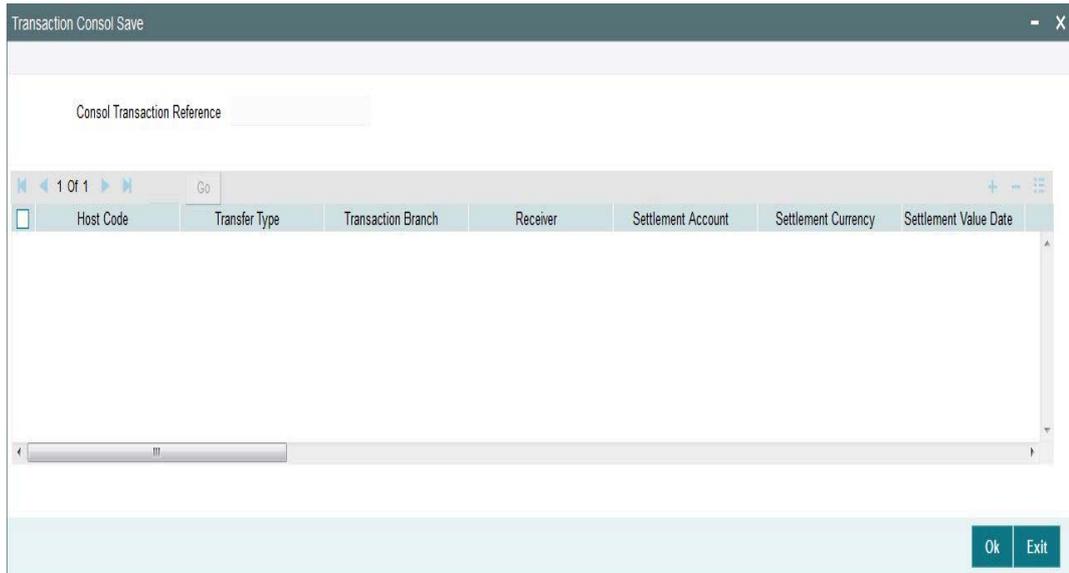
- Consol Transaction Reference
- Transaction Branch
- Transfer Type
- Receiver
- Settlement Account
- Settlement Currency
- Settlement Value Date
- Message Date
- Consol Amount
- Consol Amount in Local Currency
- Consol Receiver Charge
- Consol Receiver Charge in Local Currency
- Consol Transaction Count
- 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	You can close the consolidated batch and initiate Liquidation of the batch. Once Closed, no new child transactions can be added to that batch.
Cancel	You can select a batch and click this link to cancel the consolidated batch.Cancel is allowed on a consol, yet to be consolidated.
Approve	You can authorize the Close/ Cancel actions taken on a selected batch by the Maker.
Delink	You can delink individual transactions from the batch.

3.1.3.1 Consol Close/ Cancel/ Approve

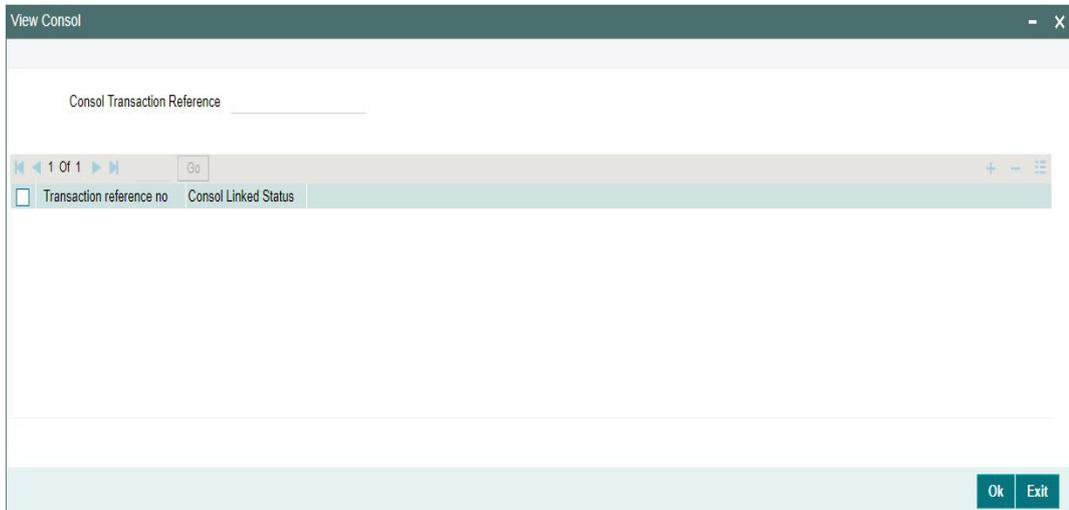
The below screen is launched when a user opts to Close / Cancel / Approve the consol from PXSCONSL



User can click Ok to Close / Cancel / Approve the consol transaction. When Exit is clicked, no action is performed and the screen is shut.

3.1.3.2 **Delink 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.

3.1.4 Outbound Multi Credit Transfer Consol View Summary

You can invoke “Outbound Consol 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.

Outbound Consol View Summary

Search Advanced Search Reset Clear All

Case Sensitive

Consol Transaction Reference

Receiver

Message Date

Closure Status

Transaction Branch

Settlement Currency

Consol Amount

Multi Credit Reference Number

Records per page 15 Lock Columns 0

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

View Message | Accounting Entries

Exit

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

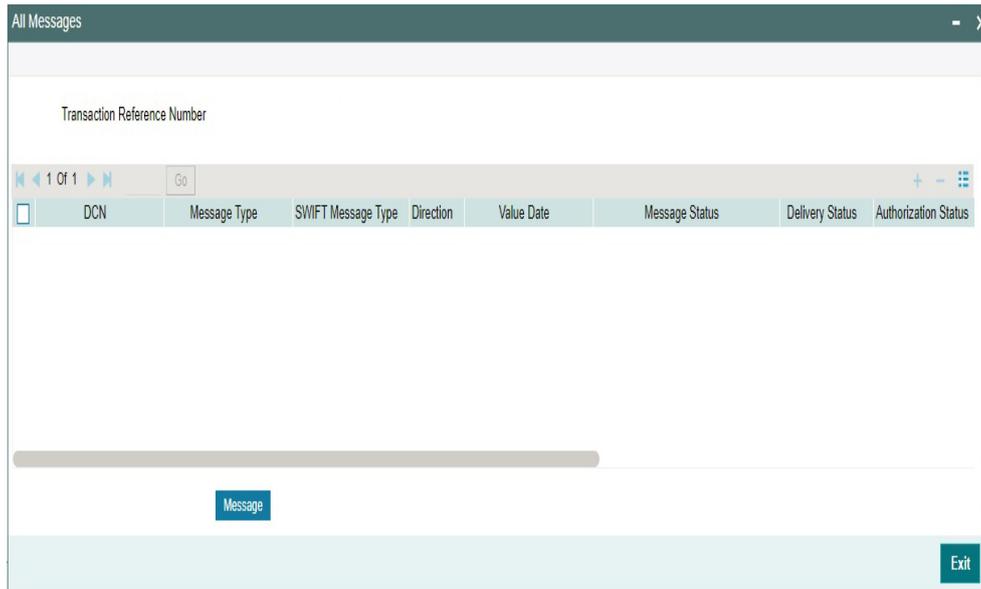
The following operations are available in the Summary screen.

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.

3.1.4.1 View Message

You can view all the generated messages for the selected batch, which would include the MT102/MT 201/MT 203 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 Consol View Summary' screen (PXSCONVW).

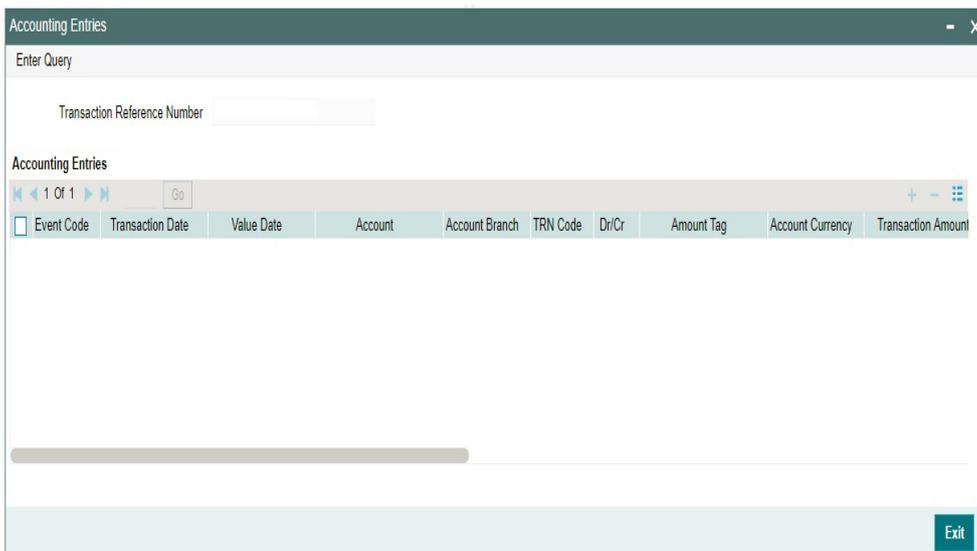


Select a record listed in the 'Outbound Console View Summary' screen and click on 'View Message' button. System defaults all the data for the Record selected. Refer Section 3.1.5.3 for the details on this Sub-screen

3.1.4.2 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 Consol View Summary' screen (PXSCONVW)



Select a record listed in the 'Outbound Consol 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.

3.2 Inbound Transaction Input

3.2.1 Inbound Cross Border Payments Transaction Input

You can book an Inbound SWIFT payment by providing input for the payment transaction in this screen.

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 shows the 'Inbound Cross Border Payments Transaction Input' application window. The window title is 'Inbound Cross Border Payments Transaction Input'. The interface includes a top toolbar with 'New' and 'Enter Query' buttons. The main area is divided into several sections: 'Transaction Details' (including fields for Transaction Branch Code, Branch Name, Host Code, Description, Source Code, Transaction Reference Number, Related Reference Number, Source Reference Number, Transfer Type, Network Code, and Network Code Description), 'Payment Details' (with tabs for 'Main' and 'Pricing'), and 'Party Details' (for Ordering Customer, Ordering Institution, Beneficiary Institution, and Ultimate Beneficiary). The bottom section contains 'Additional Details' (UDF, MIS) and a status bar with 'Maker ID', 'Checker ID', 'Authorization Status', and an 'Exit' button.

Specify the following details.

Transaction Branch Code

Defaults and displays the current user's logged in branch.

Branch Name

Displays the Branch Name

Host Code

Displays the host code of the logged in user.

Host Code Description

Displays the description of the Host code displayed

Source Code

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

Source Code Description

System displays the description of the Source code selected.

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.

Network Code

You can select the Cross border network. All valid Cross border and RTGS networks are listed.

Network Code Description

System displays the description of the Network code selected.

gpi Enabled

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

Inbound gpi

Check this box to indicate the transparency between all the parties involved in payment chain, when the settlement is completed. This is an editable field.

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 at the source.

Template ID

This field is read only always.

3.2.1.1 Main Tab

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

The screenshot shows the 'Main' tab of the 'Cross Border Inbound Transaction Input' screen. It 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, and Address Lines 2, 3, and 4.
- 52: Ordering Institution:** Includes fields for Party Identifier, BIC / Name and Address 1, BIC Code Description, and Address Lines 2, 3, and 4.
- 58: Beneficiary Institution:** Includes fields for Party Identifier, BIC / Name and Address 1, BIC Code Description, and Address Lines 2, 3, and 4.
- 59: Ultimate Beneficiary:** Includes fields for Account, BIC / Name and Address 1, BIC Code Description, and Address Lines 2, 3, and 4.

Additional fields at the bottom include 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 (set to CRED), Banking Priority (set to Normal), Charge Whom, Debit Entry Date, Credit Entry Date, and Message Date.

At the bottom of the screen, there are fields for Maker ID, Maker Date Stamp, Checker ID, Checker Date Stamp, and Authorization Status, along with an 'Exit' button.

Specify the following details.

Payment Details

Booking Date

Booking date is selected as the current branch date.

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 optionlist. The list displays all valid currencies maintained in the system.

Transfer Currency Name

System defaults the name of the Transfer currency displayed.

Transfer Amount

Transfer amount is specified by the user and it's an input –field.

Instructed Currency

Specify the 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. This is optional field.

Instructed Currency Name

System defaults the description of the Instructed currency opted.

Instructed Amount

Specify the Instructed amount by the originator.

Credit Account

Specify the credit account, to which the amount is to be credited. Alternatively, you can select the Credit account from the list of values. You can select, both DDA and loan accounts from the list of values, as the Credit Account.

All open and authorized accounts maintained in External Customer Account (STDCRACC) and External Consumer Loan Account (STDCRCLN) are listed here.

Note

- Customer Status Validations and preferences are applied based on the Customer ID linked to Loan/ DDA Account
 - EAC check is skipped, if the Credit account is a Loan account
 - During initial validations, loan account check is done before account re-direction
 - Credit Account also gets populated on providing Account number in 59:Ultimate Beneficiary section. On clicking Enrich details gets populated
-

Creditor Name

System defaults the account name of the Credit account selected.

Credit Account Currency

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

Credit Amount

It is populated as the credit amount expressed in credit currency.

Exchange Rate

The exchange rate is applicable for cross-currency transactions. The transaction is considered as cross-currency transaction if for an inbound 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.

Debtor Name

System defaults the name of the Debit account selected.

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.

Debit Value Date

The system displays the Debit Value Date.

Credit Value Date

The system displays the Credit Value Date.

Message Date

For inbound transactions, the system computes the message date based on the credit value date.

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

Debit Entry Date

The system computes the Debit Entry Date as the activation date.

Credit Entry Date

The system computes the Credit Entry Date as the activation date.

Message Date

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

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 inbound 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 activation date as Debit Value Date

Credit Value Date

System displays the instruction date as Credit Value Date

Message Date

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

3.2.1.2 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.

The screenshot shows the 'Additional Details' sub-screen with the following sections and fields:

- 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**
 - Charge Currency 1
 - Charge Amount 1
 - Charge Currency 2
 - Charge Amount 2
 - Charge Currency 3
 - Charge Amount 3
 - Charge Currency 4
 - Charge Amount 4
 - Charge Currency 5
 - Charge Amount 5
 - Charge Currency 6
 - Charge Amount 6
- 77B: Regulatory Reporting Details**
 - Regulatory Report 1
 - Regulatory Report 2
 - Regulatory Report 3
- 71G: Receiver Charges**
 - Currency
 - Amount
 - Amount Collected
- 26T: Transaction Type**
 - Transaction Type
- Message Suppression Preferences**
 - Credit Confirmation
 - Charge Claim

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

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 Inbound 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

You can specify the transaction type code for the transaction.

77T: Envelope Contents Details

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

Note

System supports processing of Inbound MT 103 Remit message. MT 103 Remit message would be generated if the below mentioned conditions are satisfied:

- ‘Remit Member’ flag is checked for both sender and receiver BIC

Processing of MT103 Remit message is same as MT103 message. You can view the contents of an Inbound MT 103 Remit message received on the Inbound Message Browser screen and on the Messages sub-screen of the Cross Border Inbound Payment Transaction view screen.

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.

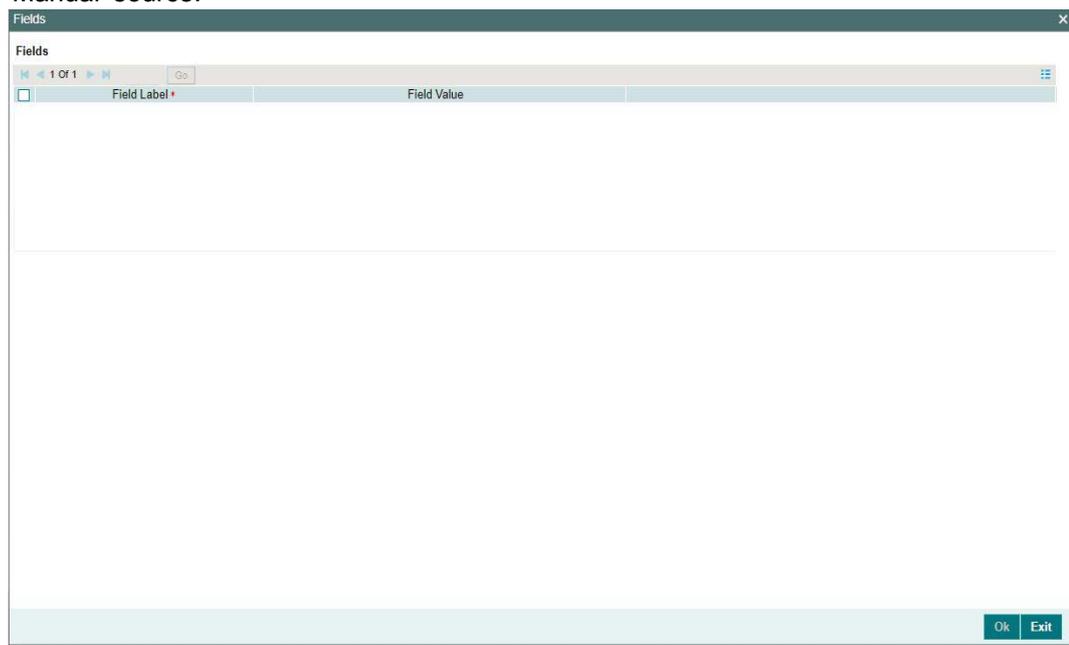
Charge Claim

Select this flag, is message to suppress is MT191.

3.2.1.3 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.



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).

3.2.1.4 **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 this, there are two input fields: 'Transaction Reference no*' and 'MIS Group'. A 'Default' button is located below the 'MIS Group' field. The main content area is divided into two columns: 'Transaction MIS' and 'Composite MIS', each with a table structure. At the bottom right, 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.

3.2.1.5 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.

3.2.1.6 Sanction Scanning of Cover Messages

- Cover messages (MT202COV) is scanned irrespective of match found or not.
- Sanction request has separate fields to capture the original transaction (103) information received as part of the cover message
- Matching is performed only after the successful scanning of cover messages

3.2.1.7 Viewing Inbound Transaction Summary

You can view all the Inbound 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.

Records per page: 15 | 1 Of 1 | Lock Columns: 0

Transaction Reference Number	Booking Date	Transaction Branch	Related Reference Number	Instruction Date	Credit Account	Source Reference Number	Activation Date	Customer Number	Multi Credit Reference Number	Transfer C
------------------------------	--------------	--------------------	--------------------------	------------------	----------------	-------------------------	-----------------	-----------------	-------------------------------	------------

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

- Transaction Reference Number
- Related Reference Number
- Source Reference Number
- Multi Credit Reference Number
- Network Code
- Source Code
- Authorization Status
- Booking Date
- Instruction Date
- Activation Date
- Transfer Currency
- Transfer Amount
- Transfer Type
- Maker ID

- Transaction Branch
- Credit Account
- Customer Number
- Customer Service Model
- Sender BIC
- gpi Enabled
- Checker 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.

3.2.2 Inbound Cross Border Payments View

You can invoke “Cross Border Inbound Transaction 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 to be queried is inputted in this field.
- 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 Inbound Transaction View screen.

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

3.2.2.1 **Exceptions Tab**

You can view the Inbound Cancellation requests received and responses sent out for an Inbound Cross Border / RTGS transactions in the Exceptions tab.

The screenshot shows the 'Inbound Cross Border Payments View' application window. The window title is 'Inbound Cross Border Payments View'. It features a search area with fields for Transaction Branch Code, Branch Name, Host Code, Host Code Description, Source Code, Source Code Description, Network Code, and Network Code Description. There are also fields for Transaction Reference Number, Related Reference Number, Source Reference Number, Consolidation Reference Number, Multi Credit Reference Number, and Transfer Type (set to 'Customer Transfer'). On the right, there are dropdown menus for Credit to GL, gpi Enabled, Incoming gpi, UETR, PSD Handling Required, PSD Country Option, and PSD Currency Option. Below the search area is a navigation bar with tabs for 'Main', 'Pricing', and 'Exception' (which is highlighted in red). Underneath are two data grids. The first grid has columns: Recall Reference, Recall Received Date, Recall Reason Code, and Recall Reason. The second grid has columns: Response Reference, Response Date, Response Reason Code, Response Reason, Return Transaction Reference, and View Transaction. At the bottom, there are additional details links and a status bar with fields for Maker ID, Checker ID, Authorization Status, Maker Date Stamp, and Checker Date Stamp, along with an 'Exit' button.

Recall Request and Recall Response grids are displayed in this screen. Following details are displayed in these grids:

Recall Request

Recall Reference

System displays the Field 20 of inbound n92/gSRP request message.

Recall Received Date

System displays the date on which inbound n92/gSRP request message is received

Recall Reason Code

System displays the Reason Code received in the inbound for n92/gSRP request message.

Recall Reason

System displays the Value sent along with Reason Code

Recall Response

Response Reference

System displays the Field 20 of n96/gSRP response message sent.

Response Date

System displays the date on which n96/gSRP response message sent

Response Reason Code

System displays the Response reason Code sent in n96/gSRP response message

Response Reason

System displays the Reason Code for the Response Code received in n96/gSRP response

Return Transaction Reference

System displays the Transaction Reference of returned reference number

View Transaction

You can view the return transactions by clicking the 'View Transaction' button. On clicking of 'View Transaction' button, the return transaction – Outbound Cross Border Transaction - view screen is launched.

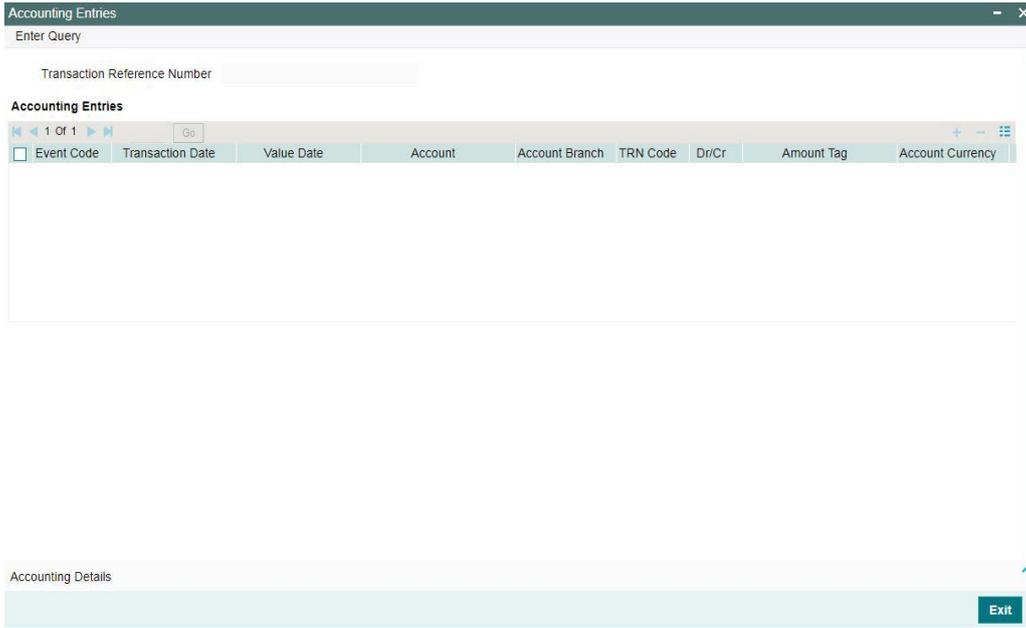
3.2.2.2 Additional Details Tab

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 a software window titled "Inbound Cross Border Payments: Transaction Input" with a sub-tab "Additional Details". The window contains a grid of input fields organized into three columns. The first column includes fields for "53: Sender Correspondent" (Party Identifier, BIC / Name and Address 1, Address Line 2, Address Line 3, Address Line 4), "13C: Time Indication Details" (CLS Time, Receive Time, Send Time), "23E: Instruction Codes" (Instruction Code 1-6), and "71G: Receiver Charges" (Currency, Amount). The second column includes fields for "54a: Receiver Correspondent" (Party Identifier, BIC / Name and Address 1, Address Line 2, Address Line 3, Address Line 4), "70: Remittance Information" (Information 1-4), "71F: Sender Charges" (Charge Currency 1-5, Charge Amount 1-5), and "71G: Receiver Charges" (Charge Currency 4, Charge Amount 4, Charge Currency 5). The third column includes fields for "55: Third Reimbursement Institution" (Party Identifier, BIC / Name and Address 1, Address Line 2, Address Line 3, Address Line 4), "72: Sender To Receiver Info" (Information 1-6), "77B: Regulatory Reporting Details" (Regulatory Report 1-3), and "77E: Envelope Contents Details" (Envelope Contents 1, Envelope Contents 2). The window has a title bar with standard OS controls and "Ok" and "Exit" buttons at the bottom right.

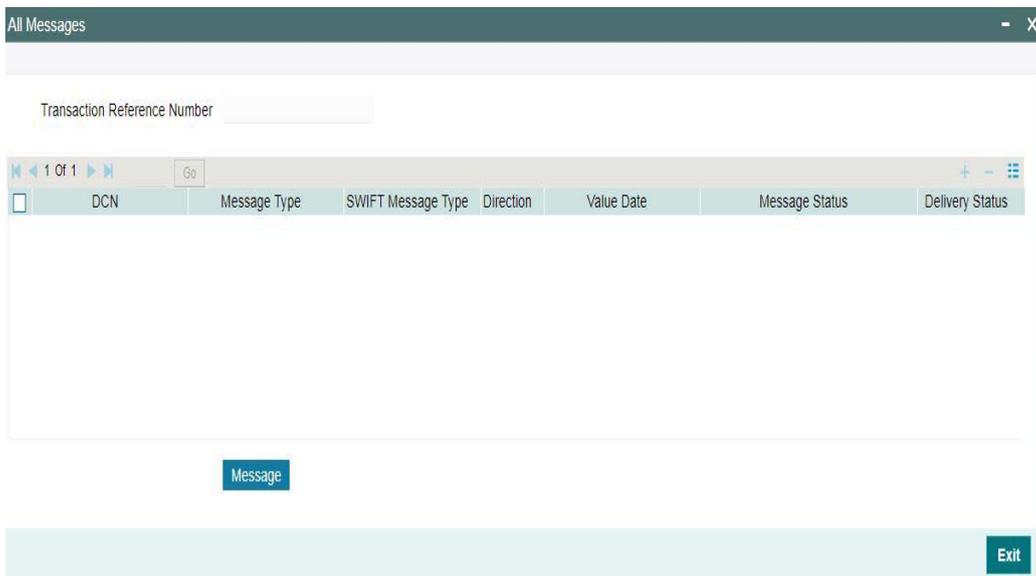
3.2.2.3 Accounting Entries Tab

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



3.2.2.4 All Messages Tab

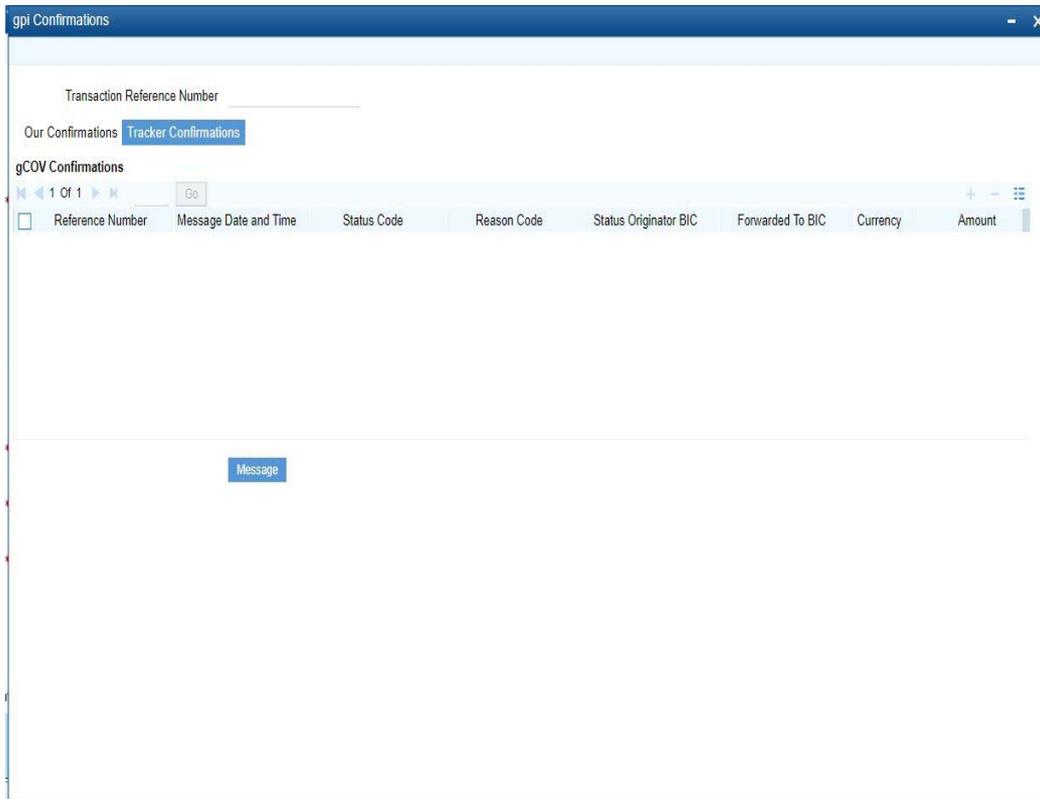
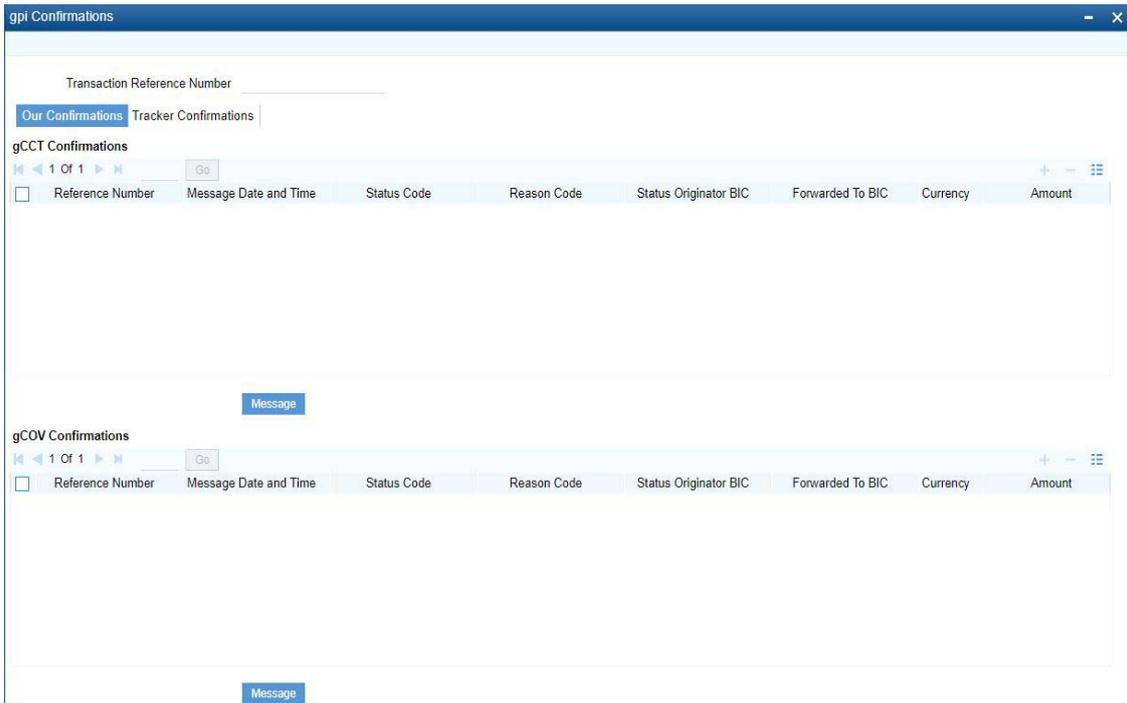
You can invoke this screen by clicking All Messages tab in the PXDIVIEW screen. For more details on the fields refer to section 3.1.2.4



3.2.2.5 gpi Confirmations

gCCT confirmation messages generated for an Inbound gCCT payment can be viewed from Inbound Cross Border Payments view screen (PXDIVIEW).

This screen has 'Tracker Confirmations', 'Our Confirmations' Tabs displaying gCCT/gCOV confirmations received from the tracker and gCCT/gCOV confirmations sent out by the bank branch (in case of pass through transactions).



Following are the details listed under 'Tracker Confirmations' and 'Our Confirmations' tab in the screen:

gCCT Confirmations:

- Reference Number
- Message Date and Time
- Status Code
- Reason Code
- Status Originator BIC
- Forwarded To BIC
- Currency
- Amount
- Exchange Rate (Only for Our Confirmations)

gCOV Confirmations

- Reference Number
- Message Date and Time
- Status Code
- Reason Code
- Status Originator BIC
- Forwarded To BIC
- Currency
- Amount

Message Button

Click on 'Message' button, to view gCCT/gCOV confirmation message that was received or generated and sent out.

3.2.2.6 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

View Queue Action Log

Execute Query

Transaction Reference Number _____ Network Code _____

« 1 Of 1 » Go + - ☰

Transaction Reference Number	Action	Remarks	Queue Code	Authorization Status	Maker Id	Maker Date Stamp
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View Request Message View Response Message Cancel

3.2.2.7 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

UDF View

Enter Query

Transaction Reference Number*

Fields

Field Label*	Field Value
--------------	-------------

Go

Exit

3.2.2.8 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

MIS View

Enter Query

Transaction Reference no*

MIS Group

Default

Transaction MIS

Composite MIS

Exit

3.2.2.9 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

Queue Reference No	Field Name	Old Value	Repaired Data	Error
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3.2.2.10 Inbound MT 103/ MT 202 Processing

On upload of MT 103/ MT 202 messages for Transfer Type - Customer Transfer/Bank Transfer, following processes are done:

- Rule based enrichment of message details are done for message types, if maintenance is done in PXDRLECH.
- Parsing of message with D to A conversion and bank/account re-direction
- Moving the messages to STP Queue and derive the message queue as STP/Non-STP/ Cover based on STP rules maintained
- Release the STP messages & cover matched messages to payment processor.

3.2.2.11 Inbound 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.

The screenshot displays the 'Inbound Cross Border Payments View Summary' application window. The window title is 'Inbound Cross Border Payments View Summary'. It features a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar are various input fields for transaction details, including Transaction Reference Number, Booking Date, Transfer Type, Related Reference Number, Instruction Date, Transaction Branch, Multi Credit Reference Number, Activation Date, Creditor Account Number, Source Reference Number, Transaction Currency, Transaction Amount, Customer Number, UETR, Transaction Status, Debtor Account Number, Network Code, Source Code, Recall Status, Receiver BIC, External Exchange Rate Status, Sanctions Check Status, gpi Enabled, File Reference Number, PSD Handling Required, and Exception Queue. At the bottom, there is a table with columns for Transaction Reference Number, Booking Date, Transfer Type, Related Reference Number, Instruction Date, Transaction Branch, Multi Credit Reference Number, Activation Date, Creditor Account Number, Source Reference Number, and Transaction Amount. The table currently shows 1 record. An 'Exit' button is located in the bottom right corner.

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

- Transaction Reference Number
- Related Reference Number
- Multi Credit Reference Number
- Source Reference Number
- UETR
- Network Code
- Receiver BIC
- gpi Enabled
- PSD Handling Required
- Exception Queue
- Booking Date
- Instruction Date
- Activation Date
- Transaction Currency
- Transaction Amount
- Transaction Status
- Source Code
- External Exchange Rate Status
- File Reference Number

- Transfer Type
- Transaction Branch
- Creditor Account Number
- Customer Number
- Debtor Account Number
- Recall Status
- Sanctions Check Status
- External Account Check Status
- Credit Liquidation 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.

3.2.3 STP of Inbound Messages

Inbound SWIFT payment and non-payment messages are received by the EMS module of Oracle Banking Payments and stored in the Inbound directory. The STP function then reads and processes the messages.

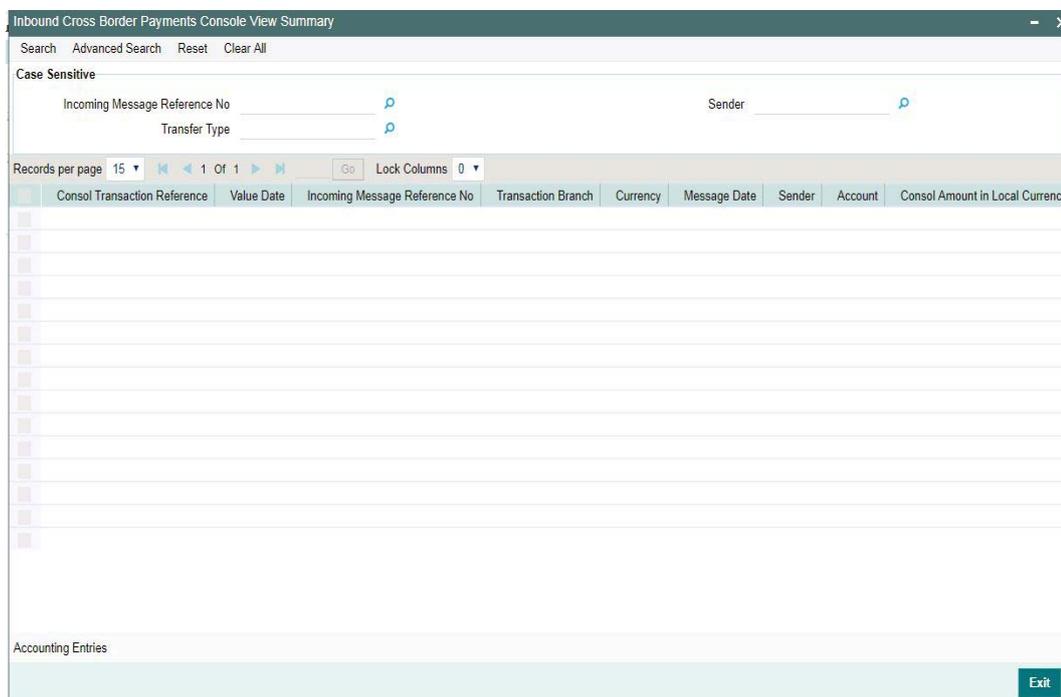
The system first resolves the source code of the transaction and routes it to a particular system (e.g. SWIF, COVR) or user defined queue based on the Cover Queue Rule maintenance. For messages routed to SWIF queue, the STP function then creates transactions of the following types for the payment messages:

- Inbound Customer Transfer
- Inbound Bank transfer
- Inbound Customer Transfer with Cover
- Outbound Customer Transfer (in case of Inbound Customer Transfer pass-through payment)
- Outbound Cover Transfer (in case of Inbound Cover Transfer pass-through payment)
- Outbound Bank Transfer (in case of Inbound Bank Transfer pass-through payment/ Inbound Bank Transfer for Own Accounts)

In case of any exceptions during the STP of an Inbound message, the message is marked with Process Status as 'Repair'.

3.2.4 Inbound Multi Credit Consol View Summary

You can invoke “Inbound Cross Border Payments Consol 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.

- Inbound 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.

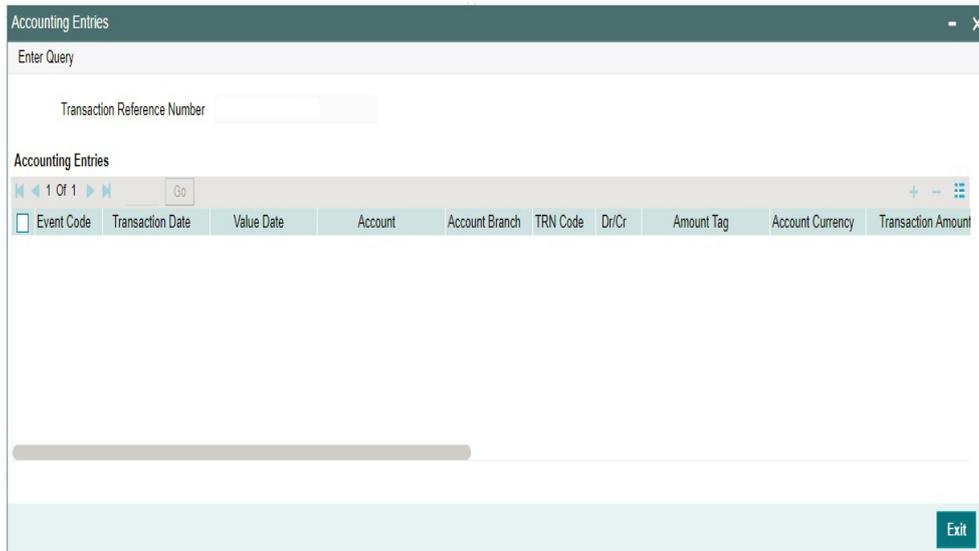
The following operations are available in the Summary screen

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

3.2.4.1 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 Consol View Summary’ screen (PXSCONIN)



Select a record listed in the 'Inbound Cross Border Payments Consol View Summary' screen and click on 'Accounting Entries' button. System defaults all the data for the Record selected.

3.2.5 Processing of MT 200

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

3.2.6 Processing Of MT 203

STP job splits Inbound 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.

3.2.7 Processing of MT 204

Processing of MT 204 will be having the following steps:

- Initial format validations & parsing of the message
- Verify whether the agreement exists for the sender BIC (8/11)
- Field 72 codewords validation for sequence A
- If the validation fails the message is moved to Business Override queue
- Splitting the message into individual debit requests - A new Inbound MT204 Message Browser will be provided which lists the Mt 204 messages received. The individual debit requests received in each message can be viewed in the browser.

- Agreement validation at individual request level –MT 204 agreement validation is done for the allowed BIC and debit account combination received in 53a.
- If account is not specified in 53a, system debits the account linked to the debit institution BIC in the maintenance. If multiple accounts are found, the debit is done to the primary account.
- If the agreement is not available or if the limit validations fail, the debit record is logged in Business Override queue.
- Field 72 Codeword validation – For each record the codeword validation is done for Sequence B Field 72 codeword.
- Network Resolution – Networks of payment types Cross border, RTGS, Book Transfer and Fedwire are allowed. Based on the Network and payment type derived outbound credit transfers are booked.
- Sending the requests to respective payment processor if activation date is current date–
 - D2A conversion is part of the individual transaction processing
 - Processing cutoff validation will be at transaction level. Duplicate check will be part of individual transaction processing. Sanction scanning will be done as part of transaction processing.
 - Charging-Payments generated out of MT 204 is provided with a specific source code so that separate price values can be maintained for the source for each Network.
 - Field 72 details in sequence B is copied in outbound MT 202 generated. If field 72 is not present in sequence B, sequence A field 72 details will be copied. The codewords will further be validated during MT 202 processing.
- Sanction Scanning for future - Sanction scanning is at each debit request level. Sequence A details will be part of the sanctions request. In case of seizure of funds, account will be debited and Seizure GL will be credited.

3.2.8 Processing of MT 205

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

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

3.2.9 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 Inbound payment message (MT103/MT 202) is routed to a 'COVR' queue. All payment messages in this queue await Cover matching. Inbound 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.

3.2.10 Sanctions scanning of Inbound Cover Messages (MT 202COV, MT 205COV, MT 910)

- On receipt of any Inbound Cover message the same is sanctioned before matching it with the underlying payment message
- On receiving an Approved response from Sanctions, the Inbound 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 Inbound Cover message to the Sanctions queue
 - 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 Inbound Cover message is auto-cancelled and the status of the matched payment message would remain in 'Repair' and not processed any further

3.2.11 Sanctions scanning of Inbound Messages (MT 900, MT 210)

- On receipt of any Inbound 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 Inbound Message Browser then the repaired message is sent for Scanning
- On receiving an Approved response from Sanctions system, the Inbound 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 Inbound 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 Inbound Common Group message is auto-cancelled and not processed further.

3.3 Common Group Messages

Outbound Common Group Messages

These Common Group Messages screen are used to manually initiate outbound 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.

Outbound messages gets generated and linked to the Original Transaction once its Sanctions scanned & Sanctions response is Success. Refer Section 3.3.11 for more details on Sanctions scanning for Outbound messages.

3.3.1 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.

The screenshot shows the 'Advice of Charges' application window. The window title is 'Advice of Charges' and it has a 'New Enter Query' menu. The form contains several input fields: 'Branch Code', 'Reference Number *', 'Related Reference *', 'Account Identification(25) *', 'Value Date,Currency,Amount(32) *' (with a date format 'YYYY-MM-DD'), 'Ordering Institution(52)', 'Sender to Receiver Information(72)', 'Receiver *', 'Receiver Name', 'SWIFT Message Type *', and 'Host Code'. There is also a 'Details of Charges(71B) *' section with multiple lines for input. At the bottom, there are fields for 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', and 'Authorization Status', along with 'Ok' and 'Exit' buttons.

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.

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.

3.3.1.1 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.

Advice of Charges Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Branch Code Host Code

Reference Number Related Reference

Receiver SWIFT Message Type

Records per page: 15 1 Of 1 Go Lock Columns: 0

Authorization Status	Record Status	Branch Code	Host Code	Reference Number	Related Reference	Receiver	SWIFT Message Type
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Exit

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.

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

3.3.2 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 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 Reference(21)

Specify the Related Reference Number from the list of values.

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.

3.3.2.1 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.

Request for Payment of Charges Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Branch Code Host

Receiver SWIFT Message Type

Reference Number Related Ref(21)

Records per page: 15 1 Of 1 Lock Columns: 0

Authorization Status	Record Status	Branch Code	Host	Receiver	SWIFT Message Type	Reference Number	Related Ref(21)
----------------------	---------------	-------------	------	----------	--------------------	------------------	-----------------

Exit

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.

3.3.3 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.

The screenshot shows a web-based application window titled "Request for Cancellation". The window has a menu bar with "New" and "Enter Query". The main area contains several input fields and a section for original message details. The fields include "Branch Code", "Reference Number *", "Host Code", "Receiver *", "Receiver Name", "SWIFT Message Type *", "Related Ref(21) *" with an "Enrich" button, "11S: MT and Date of the Original Message" section with "MT Number *", "Date * dd-MMM-yyyy", "Session Number", and "ISN", and "Narrative(79)". A note indicates "Copy of at least the Mandatory Fields of the Original Message". The bottom of the window has a light blue footer with fields for "Maker", "Checker", "Date Time:", "Mod No", "Record Status", and "Authorization Status", along with an "Exit" button.

You can generate a Cancellation request n92 message for a payment message sent earlier from this screen.

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
-
- 992

Related Ref(21)

Specify or search and select the transaction (contract) reference number of the associated customer or bank transfer transaction.

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.

3.3.3.1 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.

Request for Cancellation Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Branch Code Host Code

Reference Number Receiver

SWIFT Message Type Related Ref(21)

Records per page 15 1 Of 1 Lock Columns 0

Authorization Status	Record Status	Branch Code	Host Code	Reference Number	Receiver	SWIFT Message Type	Related Ref(21)
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Exit

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.

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

3.3.4 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.

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
-
- 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.

Option

Select 'R' or 'S' from the drop down.

11 A: 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 up to 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.

3.3.4.1 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.

The screenshot shows the 'Queries Summary' application window. The window title is 'Queries Summary'. The interface includes a search bar at the top with the text 'PXSCMN95' and a search button. Below the search bar are several search criteria fields: 'Authorization Status', 'Record Status', 'Branch Code', 'Host Code', 'Receiver', 'SWIFT Message Type', 'Reference Number', and 'Related Ref(21)'. A table below these fields shows search results with columns for each criterion. 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
- 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.

Double click a record or click the ‘Details’ button after selecting a record to view the detailed screen.

3.3.5 **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
-
- 996

Related Ref(21)

Specify or search and select the transaction (contract) reference number of the associated customer or bank transfer transaction.

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.

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.

3.3.5.1 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 'Answers Summary' application window. The window title is 'Answers Summary'. It features a search bar at the top with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there is a 'Case Sensitive' checkbox. The search criteria section includes fields for 'Authorization Status' (a dropdown menu), 'Record Status' (a dropdown menu), 'Branch Code', 'Host Code', 'Receiver', 'SWIFT Message Type', and 'Reference Number'. Each of these fields has a magnifying glass icon to its right. Below the search criteria, there is a table with columns: 'Authorization Status', 'Record Status', 'Branch Code', 'Host Code', 'Receiver', 'SWIFT Message Type', 'Reference Number', 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)

3.3.6 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 blue header bar with "Proprietary Message" and standard window controls. Below the header is a light blue bar with "New" and "Enter Query" buttons. The main area contains a form with the following fields:

- Branch Code
- Reference Number* (with a red asterisk)
- Host Code
- Receiver* (with a red asterisk)
- Receiver Name
- SWIFT Message Type* (with a red asterisk)
- Sub Message Type(12)* (with a red asterisk)
- Narrative(77E)* (with a red asterisk)

At the bottom of the window is a light blue footer bar containing the following fields and buttons:

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

Specify the following details.

Branch Code

Displays the selected branch of the logged-in user.

Host Code

System defaults the Host code of the user's logged in branch.

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)

Allowed Character set and validation for n98 Proprietary messages:

For inbound and outbound n98 proprietary message (MT198, MT 298 and MT998), field 77E, allows Z and X character sets.

- Special characters allowed in X character set
 - / -?: (), ' +
- Special characters allowed in Z character set

- ., - () / = ' +:?! "% & * < >; { @ # _
- Other characters are not allowed, including the curly bracket '}

3.3.6.1 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.

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

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.

3.3.7 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.

The screenshot shows a web-based application window titled "Free Format Message". The window has a menu bar with "New" and "Enter Query" options. The main area contains several input fields arranged in two columns. The left column includes "Branch Code", "Reference Number *", "Related Ref(21)", and "Narrative(79) *". The right column includes "Host Code", "Receiver *", "Receiver Name", and "SWIFT Message Type *". 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", along with 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 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.

Narrative(77E)

Specify the value for Narrative(77E)

3.3.7.1 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 Number Related Ref(21)

Records per page 15 1 Of 1 Lock Columns 0

Authorization Status	Record Status	Branch Code	Host Code	Receiver	SWIFT Message Type	Reference Number	Related Ref(21)
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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.

Double click a record or click the ‘Details’ button after selecting a record to view the detailed screen.

3.3.8 Inbound Common Group Messages

Support is available to process the below Inbound Common group messages received from SWIFT and to link the same to the Original transaction reference based on the Related Reference Number

- MT 190, MT 290, MT 990 – Advice of charges
- MT 191, MT 291, MT 991 – Request for charges
- MT 192, MT 292, MT 992 – Request for cancellation
- MT 195, MT 295, MT 995 – Queries
- MT 196, MT 296, MT 996 – Answers
- MT 198, MT 298, MT 998 – Proprietary Message
- MT 199, MT 299, MT 999 – Free Format Message

Inbound messages gets uploaded once its Sanctions scanned & Sanctions response is Success. Refer Section 3.3.11 for more details on Sanctions scanning for Inbound messages.

3.3.9 Network Character Validation for Outbound Common Group SWIFT messages

Since Outbound 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).

3.3.10 Sanction Scanning of Outbound Common Group Messages

On authorization of any Common Group message Outbound 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.

3.3.11 Sanction Scanning of Inbound Common Group Messages

- On receipt of any Inbound 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 Inbound Message Browser then the repaired message is sent for Scanning.
- On receiving an Approved response from Sanctions system, the Inbound 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 Inbound 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 Inbound 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 Inbound Common Group message is auto-cancelled and not processed further.

3.4 Charge Claim Maintenances and Processing

When an Inbound 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 Outbound 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 Inbound MT 191 is processed to send an Outbound MT 202 Charge payment/ Outbound MT 910. This is achieved in one of the two ways mentioned below.

- Auto-STP of Inbound MT 191 to generate and send MT 202
- Manual approval of Charge Claim leading to STP of Bank Transfer and generation of MT 202.

In the maintenance screen, you can capture the Customer Preferences to facilitate selection of customer account or a default GL in the field “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 Outbound 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 Outbound 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 Charge Claim Maintenances

3.5.1 Charge Claim 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.

The screenshot shows the 'Default Preferences Detailed' application window. The window title is 'Default Preferences Detailed'. The toolbar includes 'New' and 'Enter Query' buttons. The main area contains several input fields: 'Host Code *', 'Host Description', 'Transaction Currency *', 'Inbound Claim Preferences' (with sub-fields 'Charge Claim Limit Days' and 'Charge Claim GL'), and 'Outbound Claim Preferences' (with sub-fields 'Receivable General Ledger' and 'Expense General Ledger'). Below these is a section for 'Inbound Charge Claim Limits' with a table header including 'Payment Limit Amount *', 'Limit Percentage', and 'Limit Amount'. At the bottom, 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:

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 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

3.5.1.1 Charge Claim Default Preferences 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

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

3.5.2 Inbound Claim Preferences

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

3.5.2.1 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' application window. The window has a title bar with 'Inbound Claim Preferences Summary' and standard window controls. Below the title bar is a search bar with 'Search', 'Advanced Search', 'Reset', and 'Clear All' buttons. Underneath the search bar, there are several input fields: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Host Code' (text), 'Sender Bank Identifier' (text), 'Currency' (text), and 'Start Date' (date picker). Below these fields is a table with 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 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
- 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.

3.5.3 Outbound Claim Preferences

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

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

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

Receiver Charge Price Code

Select the Receiver Charge Price Code from the list of values.

System validates the charge based on the Receiver Charge Code maintained for the currency, when an Inbound 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'

3.5.3.1 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

Authorization Status	Record Status	Transaction Currency	Paying Bank Identifier	Host Code	Paying Bank Name	Charge Claim Tolerance (in percentage)	Receiver Charge Price C
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You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Transaction Currency
- Paying Bank Identifier
- Host Code
- Receiver Charge Price 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 or select a record and click on 'Details' button to view the detailed maintenance screen.

3.6 Charge Claim Processing

3.6.1 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.

3.6.2 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.

Refer to *Exception Queue User manual section -2.1.24* for more details on this screen.

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:

Reference Number

Specify the Reference Number.

Host Code

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

Branch Code

The system displays the Branch Code.

Original Transaction Details

Specify the Reference number and click on 'Execute Query'. System displays the following details:

- Transaction Reference Number
- Transaction Currency
- Original Transaction Type
- Receiver Charge Currency
- Receiver Charge Account

Charge Claim Details

Specify the Reference number and click on 'Execute Query'. System displays the following details:

- Receiver
- Related Reference
- Claim Currency
- Claim Amount
- 71B: Charge Details
- Claim Type
- Status
- Charge Claim Network
- Claim Payment Status
- Total Claim Payment Amount
- Claim Receive Date Limit

Also in the grid, for the reference number entered, following details displayed (if any):

- Transaction Reference Number
- Claim Payment Message
- Claim Payment Currency
- Claim Payment Amount
- Sender
- Claim Receive Date
- Claim Payment Tag20
- Within Tolerance
- MT 199 Generated
- Claim Reference Number

On clicking 'Claim Payment Accounting', system displays the sub screen with Claim payment accounting details.

3.6.3.1 Out Claim Accounting

You can view the accounting entries for the outbound claim by clicking 'Out Claim Accounting' tab.

3.6.3.2 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.

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

3.6.4 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.

3.6.5 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.

Refer to *Exception Queues User manual section - 2.1.25*, for more details

Inbound Claim Queue

Search Advanced Search Reset Clear All

Case Sensitive

Queue Reference No Transaction Reference No Transaction Branch

Claim Amount Claim Currency Claim Status

Customer No Sender BIC Authorization Status

Claim Receive Date YYYYMMDD

Claim Reference Number

Records per page: 15 1 of 1 Lock Columns: 0

Queue Reference No	Transaction Reference No	Source Reference Number	Transaction Branch	Claim Amount	Claim Currency	Claim Status	Queue Code	Action	Latest Queue Sequence	Customer No	Customer Service Mode
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Approve | Repair | Reject | Authorize | Delete | View Queue Action | View Claim Transaction

Exit

3.6.6 Inbound Claim View

Inbound Claim received is available in Inbound Claim View screen. You can view the Claim details, Claim status and Claim Settlement accounting entries here.

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 'Query' 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 on 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 Inbound 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 Outbound 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.'

3.6.6.1 Viewing Inbound Claim View Summary

You can invoke the 'InboundClaim 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 displays the 'Inbound Claim View Summary' application window. At the top, there is a search bar with buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below this is a 'Case Sensitive' section containing several search criteria: Reference Number, Sender, Claim Amount, Authorization Status, Accounting Reference for 910, Related Reference Number, Claim Currency, Message Date (formatted as YYYY-MM-DD), and Status. Each criterion has a corresponding input field and a magnifying glass icon. Below the search criteria is a table with the following columns: Reference Number, Related Reference Number, Sender, Claim Currency, Claim Amount, Message Date, Authorization Status, Status, and Accounting Reference. 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:

- 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

3.7 PSD2 Compliance

3.7.1 PSD2 Validations

This is applicable for both Cross Border and RTGS.

- System does the PSD2 compliance checks if PSD is applicable for the Host and the source. The below are the different scenarios handled in PSD2 check.
 - **Intra EU/EEA (BOTH LEGS IN)** – Both Sending and Receiving Payment Service Providers (PSPs) are in EU or EEA countries.
 - **ONE LEG OUT (Outbound)** – The Sending PSP is in EU/EEA country but the Receiving PSP is outside of EU/EEA regions
 - **ONE LEG OUT (Inbound)** – The Sending PSP is outside EU/EEA but the Receiving PSP (this bank) is within EU/EEA regions
- For each of the above listed scenarios there can be 4 different cases based on the payment currency and FX requirement :
 - Intra EU/EEA in EU/EEA currencies – no FX
 - Intra EU/EEA in EU/EEA currencies – with FX
 - Intra EU/EEA in non-EU/EEA currencies – no FX
 - Intra EU/EEA in non-EU/EEA currencies – with FX

Table given below summarizes the applicable PSD2 Compliance support in the system:

Payment Scenarios	Charges		Outbound payments - Execution time and Value dating *	Inbound payments - Value dating and Availability of funds
	Charge options allowed	Charge Deduction		
INTRA EU/EEA Both Legs IN				

In EU/EEA currencies – no FX		<ul style="list-style-type: none"> • No deductions for BEN/SHA the calculated charges will be waived For BEN/SHA • The option OUR will work the same way as the normal payment 		<ul style="list-style-type: none"> • Credit to Beneficiary to be given with same value date on the day the payment is settled (by Clearing) or Cover matching happens (inbound SWIFT) and Received date is not considered. • Even if current day is a holiday for Payment currency, inbound payment with current Value date to be processed today, provided Today is not a Branch holiday and no FX conversion required • If FX conversion is required then Value date of credit to beneficiary to be next working day for both currencies. • If current day is Branch holiday then inbound payment to be processed on next Branch working day but Credit given with payment value date. • If inbound payment was stuck overnight in Sanctions queue or rolled forward from any other queue, on the day it is re-processed, Credit to be back valued.
In EU/EEA currencies – with FX			Maximum execution D+1	
In Non-EU/EEA currencies –no FX	<ul style="list-style-type: none"> • Outbound payments -SHA • For pass through / inbound payments charge option will be retained as is • Applicable for SWIFT/RTGS 	Similar to normal transaction-deductions allowed	Not Applicable	
In Non-EU/EEA currencies – with FX		Similar to normal transaction-deductions allowed	Not Applicable	Not Applicable
One Leg Out (Outbound payments) Receiving Bank Outside EU/EEA				

In EU/EEA currencies – no FX	<ul style="list-style-type: none"> • Charge option can be OUR, SHA or BEN. • Charge option in the payment request will be retained. • Applicable only to SWIFT payments 	•Deductions allowed	Maximum execution D+1	Not Applicable
In EU/EEA currencies – with FX				Not Applicable
In Non-EU/EEA currencies –no FX				Not Applicable
In Non-EU/EEA currencies – with FX				Not Applicable
One Leg Out (inbound payments) Sending bank outside EU/EEA				
In EU/EEA currencies – no FX	<ul style="list-style-type: none"> • Charge option can be OUR, SHA or BEN. • Charge option in the payment request will be retained. • Applicable only to SWIFT payments 	•Deductions allowed	Not Applicable	Same as Intra EU/EEA- BOTH LEGS IN
In EU/EEA currencies – with FX				
In Non-EU/EEA currencies –no FX				
In Non-EU/EEA currencies – with FX				Not Applicable

Note

- The Maximum Execution time in days i.e. the Max. time by which the Receiver of an Outbound payment (who may also be the AWI/Beneficiary bank) gets settlement of the payment amount (i.e. funds credited to Receiver's Nostro account) would be D+1 days, where
 - Payer's (Debtor's) account is debited with value date D (after the payment instruction is received from payer).
 - D is a working day for processing Branch and also the Activation date for the transaction.
 - D+1 day (Value date) is a working day for the processing Branch and for Payment Currency and Debit Account Currency (if different) or the Clearing Network (in case of (RTGS)).
- Debit Value date derived is the MT 103 32A date, Cover Value date, whichever is the latest.
- Credit Value date is replaced with the new date, if provided by the External FX system.

3.7.1.1 PSD2 Changes for Corporate BICs are part of the Payment Chain

- Currently, the originating bank country for PSD check is determined as below:
 - If field 52 exists, derive the originating country as the ordering institution country
 - If 52 is not available then check field 72 for BIC with code as INS
 - If both field 52 and 72 INS details are not available derive from sender BIC
- It is possible that the resultant BIC in the chain is a corporate BIC. For corporate BICs, the BEI Indicator flag in ISTM_BIC_TYPE_CODE table will be 'Y'.

- In such cases, the BIC which comes next in the chain as the ordering institution will be considered by the system to determine the originating country.

3.8 MT 101 Processing

The system supports processing of inbound MT 101 and initiation of Outbound MT 101 message.

3.8.1 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. This date cannot be back date. Should be current or future date.

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 Outbound 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.

Example1:

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

Example 2:

1/PHILIPS MARK

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

Transaction Reference is read only field and is generated automatically by the system on save.

F/X Deal Reference

Specify the FX Deal Reference of the FX transaction 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 theOriginal ordered amount of the transaction.

Other Details

Click the OtherDetails 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 for inbound message.
 - If External FX rate is applicable, system will send this reference in the FX fetch request.
-

3.8.1.1 Other Details

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

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. This is a mandatory field.

- 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.

Example 1:

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.

3.8.1.2 Outbound MT 101 processing / Inbound Message Processing as a Forwarding Agent

- For Outbound MT 101/ Forwarding Agent processing, MT Outbound Agreement is considered. Based on the Instructing party / ordering party details received, the processing level is decided:

Sl. No.	Step Processing	Processing level	Processing Details
1	Existence of valid agreement for the party ID/Receiver BIC with start time end time check	Message/Transaction	1. Open and authorized MT101 Outbound Agreement record is available for the party ID/Sender BIC. Party ID will be the customer ID of the instructing party if present, else the Ordering Customer ID. Sender BIC can be maintained as 11/8/6 places. System will first check for a valid record for 11 digit BIC, then if not found for 8/6 digit BICs in that order. 2.Valid record with start and end time check.
2	Sanction check FA / Outbound MT 101	Transaction	Sanction check as part of MT 101 processor.
3	Generate MT 101		

Seizure accounting will not be applicable for outbound MT 101

3.8.1.3 Viewing Outbound MT 101 Transaction Summary

You can invoke “Outbound 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.

Outbound Cross Border MT101 Transaction Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Reference Number Host Code

Customer Number Receiver

Customer Specified Reference Message Index/Total

Records per page 15 1 Of 1 Go Lock Columns 0

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

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.

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.

3.8.2 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.

Outbound Cross Border MT101 View

Enter Query

Reference Number *
Customer Number *
Receiver *
Message Index/Total *

Host Code
Customer Name
Receiver Name
Branch Code
Source Code *

Requested Execution Date * YYYY-MM-DD
Customer Specified Reference
Authorization
Source Reference Number

50: Instructing Party
Tag Option
Bank Identifier Code
Party Identifier

52: Account Servicing Institution
Tag Option
Clearing Code
Party Identifier
Bank Identifier Code

50: Ordering Customer
Tag Option
Account Number
Bank Identifier Code
Code
Country Code
Identifier

Transaction Reference FIX Deal Reference Transaction Currency Transaction Amount Exchange Rate Ordered Currency Ordered Amount Other Details

All Messages

Maker Date Time Mod No Record Status
Checker Date Time Authorization Status

Exit

The fields in this screen are similar to the SWIFT MT 101 Outbound 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 Reference Number,

3.8.2.1 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

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.

3.8.3 **Inbound MT 101 Processing**

- While processing MT101 message, if field 52 in sequence A or B is having a BIC which is not a valid branch BIC for the Host, then such transactions are marked for forwarding to respective banks as mentioned in the field.
- The rest of the transactions are processed as the receiving bank acting as Account Servicing institution.

Inbound MT101 processing as Account Servicing Institution

- In the inbound MT101, the party details 50a instructing party can have C or L options .Ordering Customer supports F.G or H option.

The party details can be present in sequence A or sequence B. Based on the presence of the party details, the agreement verification level will be determined as below:

50a:Sequence A	C/L	C/L & F/G/H	-	F/G/H	F/G/H	-
50a:Sequence B	F/G/H	-	F/G/H	-	C/L	C/L & F/G/H
	Transaction	Message	Transaction	Message	Transaction	Transaction

Based on the Instructing party / ordering party details received, the processing level is decided. Inbound MT101 processing will have the below processing steps:

1	Existence of valid agreement for the party ID/ Sender BIC with start time end time check	Message/Transaction	<p>1. Open and authorized MT101 Inbound Agreement record is available for the party ID. Party ID will be the customer ID of the instructing party if present, else the Ordering Customer ID. Sender BIC is an allowed BIC which can be maintained as 11/8/6 places (with XXXXX marked for the rest of the digits if less than 11). System will first check for a valid record for 11 digit BIC, then if not found for 8/6 digit BICs in that order.</p> <p>2. Valid record with start and end time check</p> <p>3. Debit authority exists for the debit account</p>
2	Cutoff time check	Message/Transaction	Whether the message is received within the cutoff time specified for the record for a current dated record. If cutoff time is over requested execution date will be moved to next branch working day
3	Transaction Amount Limit check	Transaction	Whether the transfer amount / equivalent amount is within the transaction limit maintained
5	Future Value check	Message/Transaction	If the requested execution date, which is considered as the activation date) is in future.
6	Sanction check (Future dated ASI /FA)	Transaction	Sanction check as part of MT101 processor.
7	Resolve Network & send payment to payment processor	Transaction	
8	Sanction Check (ASI)	Payment Processor	Sanction check as part of transaction processing in the payment processor.

- If the validations are done at message level, there will be only single (Sequence A level) record pending in Exception Queue.
- If transaction amount limit check fails for only a few transactions within a message and the transactions are cancelled from BO queue, system will skip those transactions from further processing.
- The sanctions rejected/seized records will be skipped from further processing.
- If seizure accounting is applicable for the Sanction System maintenance, Seizure accounting will be done debiting the customer account and crediting to seizure GL.

3.8.3.1 FX Handling for Inbound MT 101

- FX details validations with external FX system are applicable for all cross currency transaction requests (debit currency <>credit currency) received, provided external FX rate fetch is applicable.
- FX validations with external system is applicable even if exchange rate is available in the request.
- The following details received in MT101 are used to populate the corresponding fields in outbound transaction:
 - Field 32B currency / amount (Non-zero)-Transfer currency / Transfer amount
 - Field 36 - Exchange Rate
 - Field 21F - FX reference
 - Field 33B amount - Debit Amount, provided 32B is having zero amount and 23E is received as EQUI
- If 23E field is received as EQUI and if both 32B (with non- zero amount) and 33B are present, 32B amount is considered as transfer amount. Debit Account currency & debit amount derived by system and is validated with 33B currency& amount received in MT101 message.

If 23E field is received as EQUI and if 32B field is having zero amount, then 33B amount is considered as debit amount. Account currency is validated with 33B currency.

3.8.4 Inbound Cross Border MT 101 View

You can view the uploaded MT 101 messages through this screen. This screen lists all the messages received with the same sender's reference and the transactions in each message.

You can invoke the 'Inbound Cross Border MT 101 View screen by typing 'PMDINRFT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'Enter Query' button.

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:

- 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 1-5 (59)
- Remittance Information 1-4(70)
- Regulatory Reporting 1-3(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

3.8.4.1 Detailed View

You can view the MT 101 uploaded message details in this screen. You can invoke this screen, by clicking the 'Detailed View' action button in PMDINRFT screen.

In this screen, transactions are segregated and consolidated based on whether the bank acts as ASI or Forwarding Agent. For FA transactions the transactions will be grouped based on the receiver BIC.

The consol details are listed in the first grid and the related transactions are displayed in the second grid.

MT101 Upload-Detailed View

Execute Query

Consol Reference Number Host Code Sender BIC
Sender's Reference

Consol Details

« 1 Of 1 » Go

<input type="checkbox"/>	Our Bank Role	Consol Reference Number	Account Servicing Institution (52)	Instructing Party (50)	Ordering Customer 1 (50)	Ordering Customer 2 (50)	Ordering Customer 3 (50)	Ordering Customer 4 (50)	Ordering Customer 5 (50)
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Transaction Details

« 1 Of 1 » Go

<input type="checkbox"/>	Generated Reference	Payment Type	Transaction Reference Number	FIX Deal Reference (21F)	Instruction Code 1 (23E)	Instruction Code 2 (23E)	Instruction Code 3 (23E)	Instruction Code 4 (23E)	Instruction Code 5 (23E)	Instruc
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Cancel

3.8.4.2 SWIFT MT 101 Inbound Summary

You can invoke “SWIFT MT 101 Inbound 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.

Inbound Cross Border MT101 View Summary

Search Advanced Search Reset Clear All

Case Sensitive

Reference Number

Consol Reference Number

Transaction Status

Sender BIC

Total Index

Received Index

Records per page 15 Lock Columns 0

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

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.

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 (PMDGPIUP)
- Flat File gpi Directory Upload (PMDGPIDR)
- 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 'PXDGPST' 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.

Actions allowed in this screen are:

- Save
- Print
- 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

gSRP Response Code

All the fields and data in this grid are factory shipped. You can change the values in the 'Response Code' field only.

Response Status	Response Code	Description
ACCEPTED	CNCL	Cancelled
INTERIM	PDCR	Pending
REJECTED	RJCR	Rejected

gSRP Request Reason Code

All the fields and data in this grid are factory shipped. You can add/remove Reason codes and Description.

Reason Code	Description
AGNT	Incorrect Agent
AMNT	Incorrect Amount
COVR	Cover Cancelled or Returned
CURR	Incorrect Currency
CUST	Requested By Customer
CUTA	Cancel Upon Unable To Apply
DUPL	Duplicate Payment
FRAD	Fraudulent Origin
TECH	Technical Problem
UPAY	Undue Payment

gSRP Response Reason Code for Interim

All the fields and data in this grid are factory shipped. You can add/remove Reason codes and Description

Reason Code	Description
AC04	Account number specified has been closed on the receiver's books.
AGNT	Reported when the cancellation cannot be accepted because an agent refuses to cancel.
AM04	Amount of funds available to cover specified message amount is insufficient.
ARDT	Cancellation not accepted as the transaction has already been returned.
CUST	Reported when the cancellation cannot be accepted because of a customer's decision (Creditor).
INDM	Cancellation Indemnity Required.
LEGL	Reported when the cancellation cannot be accepted for regulatory reasons.
NOAS	No response from beneficiary (to the cancellation request).
NOOR	Original transaction (subject to cancellation) never received.

gSRP Response Reason Code for Reject

All the fields and data in this grid are factory shipped. You can add/remove Reason codes and Description

Reason Code	Description
INDM	Cancellation Indemnity Required
PTNA	Past To Next Agent when the cancellation has been forwarded to the next agent in the payment chain.
RQDA	Requested Debit Authority when authority is required by the creditor to return the payment.

4.1.1.1 SWIFT gpi Static Preferences Summary

You can invoke 'SWIFT gpi Static Preferences Summary' screen by typing 'PXSGPIST' 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

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.

4.1.2 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
- Print
- 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.

Outbound gpi Payment Receiver Agreement Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status

Record Status

gpi Transfer Type

Host Code

gpi Participant ID

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	gpi Transfer Type	Host Code	Transaction currency	gpi Participant ID	gpi OUT Cutoff (HH)	gpi OUT Cutoff (MM)	gpi Receiver Charge
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Exit

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.

The screenshot shows the 'Inbound gpi Payment Sender Agreement' application window. The window title is 'Inbound gpi Payment Sender Agreement'. Below the title bar, there are buttons for 'New' and 'Enter Query'. The main area contains several input fields: 'Host Code *', 'Host Code Description', 'gpi Participant ID *', 'Participant Name', 'Transaction currency *', and 'gpi Transfer Type *' (a dropdown menu). Below these is a section titled 'gpi Details' with fields for 'gpi Cutoff days' and 'gpi IN Cutoff (HH:MM)'. At the bottom, there is a status bar with fields for 'Maker', 'Date Time:', 'Mod No', 'Record Status', 'Checker', 'Date Time:', 'Authorization Status', and an 'Exit' button.

Actions allowed in this screen are:

- New
- Save
- Copy
- Print
- 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 displays 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
- Print
- 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 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.

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.

Send ACSC Confirmation if gpi customer

This flag indicates that, the system generates and sends MT 299/MT 199 gpi confirmations, if the processing branch BIC is gpi customer.

- Processing branch BIC is identified as gpi customer based on the below
 - 11-Character BIC of processing branch (maintained as default BIC in STDCRBRN) is present in gpi directory.
 - Transfer currency is not same as the currency of gpi BIC (11-Character BIC, CCY combination in gpi directory).

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.

Authorization Status	Record Status	gpi Tracker BIC	Tracker Interaction Type For gpi Confirmation	Host Code
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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". The window contains a search interface with the following fields and controls:

- Search Bar:** "Enter Query"
- Participant ID *:** A required text input field.
- Participant Name:** A text input field.
- ID Type:** A text input field.
- Cutoff Day:** A text input field.
- Platform:** A text input field.
- Local Time Zone:** A text input field.
- Service Identification:** A text input field.
- Act As Intermediary:** A checkbox.
- Service Name:** A text input field.
- Reachable Through *:** A required text input field.
- Country Code:** A text input field.
- Channel Type *:** A required text input field.
- Currency Code *:** A required text input field.
- Cutoff Time:** A text input field.

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

- Maker:** A text input field.
- Checker:** A text input field.
- Date Time:** Two text input fields.
- Mod No:** A text input field.
- Record Status:** A text input field.
- Authorization Status:** A text input field.
- Exit:** A blue 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 shows the 'SWIFT gpi Directory Summary' application window. The window title is 'SWIFT gpi Directory 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 criteria fields: 'Authorization Status', 'Record Status', 'Participant ID', 'Currency Code', 'Channel Type', and 'Reachable Through'. A 'Case Sensitive' checkbox is also present. The main area of the window is a table with columns: Authorization Status, Record Status, Participant ID, Participant Name, ID Type, Platform, Service Identification, Service Name, Country Code, Currency Code, and Channel Type. The table currently shows 1 record. At the bottom right, there is an 'Exit' button.

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

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: PMDGPIUR).
- 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 Set- tlement Days (Cutoff Days) (Message Date)	Activation Date Adjusted After adding Settle- ment 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 <u>hours</u> 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 (PXDGPST) 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**
 - 'Inbound gpi' check box will be set to 'Y' if an Inbound payment (MT103/ MT202COV/ MT205COV) has gpi tags (111:001) and is resulting in an Outbound payment (gpi/non-gpi).
 - 'Inbound gpi' check box will be 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 will be stamped as 'gpi enabled' and will be processed as a SWIFT gpi transaction.
 - If 'No', then the 'gpi enabled' flag will be set as 'No' and the transaction will be processed as normal SWIFT transaction.
 - System will perform validations and processing as applicable for Outbound 'gpi enabled' transactions as detailed in previous section.

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 passthrough 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 (PXDGPIST) 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 thru, 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

'Inbound gpi' checkbox

- 'Inbound gpi' check box is set to 'Y' if an Inbound payment (MT103/MT202COV/MT205COV) has gpi tags (111:001)
- 'Inbound gpi' check box is set to 'N' if an Inbound payment (MT103/MT202COV/MT205COV) does not have gpi tags (111:001)

Inbound gpi Payment:

- 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.
- System sets the field 'gpi Enabled' to 'Yes' when the Inbound MT 103 message has Field 111 - Service Identifier and the processing branch is a gpi Agent (Branch BIC/ Transfer currency in gpi Directory)
- System sets the field 'gpi Enabled' to 'Confirm'

- When the Inbound MT 103 message does not have Field 111 - Service Identifier and the processing branch BIC is a gpi Agent (11-Character Branch BIC/Transfer currency in gpi Directory)
- When the Inbound MT 103 message has Field 111 - Service Identifier and the processing branch BIC is a gpi customer .
- Processing branch BIC is identified as gpi customer based on the below:
 - 11-Character BIC of processing branch (maintained as default BIC in STDCRBRN) is present in gpi directory.
 - Transfer currency of the Inbound payment is not same as the currency of gpi BIC
- System sets the field 'gpi Enabled' to 'No', when the processing branch is
 - Non-gpi member
 - gpi customer (11-Character BIC/Transfer CCY combination is not part of gpi Directory) and the Inbound MT 103 message does not have Field 111 - Service Identifier.

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 movesto Network Cutoff queue.
- For 'gpi Enabled' = 'Confirm'
 - Network Cutoff Time Check is done as per existing functionality for normal SWIFT Inbound payments from the Inbound BIC Cutoff time (PXDINCOF).

gpi Service ID	gpi Agent for the Transfer CCY	gpi customer for a different currency	non-gpi member	Incoming gpi flag (Yes/No/Confirm)	Network Cutoff Time (from Sender Agreement/ gpi directory) for FIN	Network Cutoff Time (from Incoming BIC Cutoff) for FIN	Send ACSC Confirmation
Present	Yes			Yes	Yes		Yes
Not Present	Yes			Confirm		Yes	Yes
Present		Yes		Confirm		Yes	Yes
Not Present		Yes		No		Yes	
Present/Not Present			Yes	No		Yes	

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

Inbound gpi' checkbox

- 'Inbound gpi' check box is set to 'Y' if an Inbound payment (MT202COV/ MT205COV) has gpi tags (111:001)
- 'Inbound gpi' check box is set to 'N' if an Inbound payment (MT202COV/ MT205COV) does not have gpi tags (111:001)

Inbound gpi Payment:

Changes are done to set the 'gpi Enabled' flag for an Inbound 'Cover Transfer' transaction as below.

- System sets this field to 'Yes' when the Inbound MT COV message has Field 111 - Service Identifier and the processing branch is a gpi Agent (Branch BIC/Transfer currency in gpi Directory)
- System sets this field to 'Confirm'
 - When the Inbound MT COV message does not have Field 111 - Service Identifier and the processing branch BIC is a gpi Agent (11-Character Branch BIC/Transfer currency in gpi Directory)
 - When the Inbound MT COV message has Field 111 - Service Identifier and the processing branch BIC is a gpi customer (11-Character Branch BIC/Transfer currency in gpi Directory)
- Processing branch BIC is identified as gpi customer based on the below
 - 11-Character BIC of processing branch (maintained as default BIC in STDCRBRN) is present in gpi directory.
 - Transfer currency of the Inbound payment is not same as the currency of gpi BIC.
- System will set this field to 'No', when the processing branch is
 - gpi customer (11-Character BIC/Transfer CCY combination is not part of gpi Directory) and the Inbound MT COV message does not have Field 111 - Service Identifier.
 - Non-gpi member

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.
- **For 'gpi Enabled' = 'Confirm'**
 - Network Cutoff Time Check is done as per existing functionality for normal SWIFT Inbound payments from the Inbound BIC Cutoff time (PXDINCOF).

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.

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 [PXDGPST]	In Progress Codes - gCCT [PXDGPST]
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Incoming Inbound	For the below scenarios, apply this validation before gpi confirmation generation: Check transaction level 'gpi Enabled' flag as 'Yes'					
	Processed & credited to beneficiary's account	On accounting completion	ACSC	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 23E)	By EOD, transaction is pending in Business Override queue	ACSP/G003	Message generation Date & time	INPROGRESS	PENDING-DOCS
	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
	For the below scenarios, apply this validation before gpi confirmation generation: Check transaction level 'gpi Enabled' flag as 'Confirm'					
Processed & credited to beneficiary's account	On accounting completion	ACSC	Credit value date & current time	PROCESSED	NA	

Pass through as SWIFT / Other network messages	Outbound payment Processed & forwarded as a gpi message. Message generation Suppressed*	FIN message / FIN Copy service gpi message is sent out (FIN Compatible MI).	AC SP/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)	AC SP/G001	Message generation Date & time	NA	NA
For the below scenarios, apply this validation before gpi confirmation generation: Check transaction level 'gpi enabled' flag as 'Yes'						
Moved to cover match queue (new STP queue for Inbound Messages)		By EOD, transaction is pending in cover match queue	AC SP/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	AC SP/G003	Message generation Date & time	INPROGRESS	PENDING-DOCS
Pending by EOD in process exceptions queues (including_Warehouse queue)		By EOD, transaction is pending in any exception queue	AC SP/G002	Message generation Date & time	INPROGRESS	PENDING-CREDIT
Cancelled from any exception queue		On cancellation	RJ CT	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 (PXDGPISIT) for the message type gCCT/gCOV.
- System picks up the confirmation Reason code based on the maintenance done in the screen (PXDGPISIT) 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
-

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. Click new button on the Application toolbar.

Branch Code	Transfer Type	Transaction Reference Number	Activation Date	GPI Confirmation Message Reference Number	Swift Message Type	Status	Host Code
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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-thru 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 [PXDGPST]	In-progress Codes – gCOV [PXDGPST]
Inbound	For the below scenarios, apply this validation before gpi confirmation generation: Check transaction level 'gpi enabled' flag as 'Yes'.					
	Processed & credited to instructed agent's account [MT 910 generated]	On accounting completion	ACSC	Credit value date & current time	PROCESSED	NA
	Pending by EOD in process exceptions queues (Including warehouse queue)	EOD job	ACSP/G002	Message generation Date & time	INPROGRESS	PENDING-CREDIT
	Cancelled from any exception queue	On Cancellation	RJCT	Message generation Date & time	REJECTED	NA
	For the below scenarios, apply this validation before gpi confirmation generation: Check transaction level 'gpi enabled' flag as 'Confirm'.					
	Processed & credited to instructed agent's account [MT 910 generated]	On accounting completion	ACSC	Credit value date & current time	PROCESSED	NA

Outbound (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	PENDING-CREDIT
	If the transaction is cancelled from any exception queue	On cancellation	RJCT	Message generation Date & time	REJECTED	NA
Inbound/pass through	If the transaction is on hold for further information	On moving to Business Override Queue?	ACSP/G003A CSP/G003	Message generation Date & time	INPROGRESS	PENDING-DOCS

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

Transaction Type	Processing status	Message generated	Status Code	Date & Time details	Payment Processing Status [PXDGP-PIST]	In-progress Codes – gCOV [PXDGP-PIST]
	On successful cover matching of a gCCT transaction with gCOV	On successful cover match	ACSC	Cover match Date & time	PROCESSED	NA

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. Click new button on the Application toolbar.

For more details on the screen and its fields, refer to section 4.3.2.1

4.5 Notifications

For every inbound gpi confirmation message (MT 199 gCCT), notification is triggered (for debtor), if the 'gpi Processing Enable' flag is checked at Host Level.

gCCT Instructing Agent

Based on the gpi Notification Preferences maintained at Customer level (PMDFLPRF), the following notifications are generated:

- When 'On Interim Confirmation' flag is checked, system auto generates notification to debtor and an Interim Confirmation message is received.
- When 'On Final Confirmation' flag is checked, system auto generates notification to debtor and Final Confirmation message is received.

Identifying Interim/ Final Confirmations

Status Code in the received MT 199 is mapped with 'Payment Processing Status' in gpi Status Preferences screen (PXDGPST). Notifications are generated in the following conditions:

- System generates Interim confirmation notifications, if the derived 'Payment Processing Status' is "INPROGRESS".
- System generates Final confirmation notifications, if the derived 'Payment Processing Status' is "PROCESSED" or "REJECTED".

System will parse the below contents as received in the gpi confirmation and populate it in the new tags to generate notification

- 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 5 //EXCH//original CCY/target CCY/exchange rate applied if FX transparency]
- [Following lines //any deducts by status originator(s)]
- The new XML listed will be under 'gpiConfirmInfo" XML node
- gCCT Instructed Bank

MT199 Field 79 Details		<u>New XML Tags</u>	<u>XML Data Types</u>
Line 1	date and time	<CreDtTm>	ISODatetime
Line 2	status code [/reason code]	<StatusCd> <ReasonCd>	Max10Text Max10Text
Line 3	status originator (BIC)/[forwarded to (BIC)]	<Originator> <Forwarded>	String String
Line 4	currency and amount	<InstdAmt> <Ccy>	Decimal String

Line 5	EXCH//original CCY/target CCY/exchange rate applied	<XchgRateInfo> <OriginalCcy> <TargetCcy> <RateTyp> <XchgRt> </XchgRateInfo>	String String String Decimal
	[Following lines //any deducts by status originator(s)]	<SndrChgAmtInfo> <Ccy>	Decimal String
	Gpi Enabled	<isGpi>	String
	UETR	<UETR>	String

- The credit notification will have the tags - 'gpi Enabled Flag' and 'UETR'
- The notifications further can be triggered through the modes - SMS/ E-Mail.

4.6 **gSRP Cancellation Processing**

4.6.1 **Outbound Cancellation Request Processing**

4.6.1.1 **Cancellation Job**

- A new seed job is introduced to process the cancellation requests that are authorized.
 - OUT_CANCEL_JOB
- User should maintain this job in Payments Seed Job parameters (PMDSJBPR) screen and define the job execution branch, execution mode and execution start/end timing.
- This job picks all the cancellation requests that are authorized and pending processing. The processing is done for each transaction in a cancellation request.
- The job checks the transaction status and dispatch / message generation status. If the transaction status is processed and dispatched or message generated.
- In addition to newly introduced job, the cancellation request for a transaction is checked during outbound transaction processing in below mentioned key processing steps.
 - Before Sanctions Check
 - Before ECA Check
 - Before Accounting Handoff
 - Before Dispatch / Message generation

4.6.1.2 **Non- Dispatched/ Unprocessed Payments**

Transaction Status – Seized / Reversed / Rejected

- If the transaction status is in 'Seized' / 'Reversed' / 'Rejected', then the cancellation request will be marked as 'Exception' and an exception reason will be added.

Transaction Status – Future Dated

- If the transaction is in 'Future Dated' – in 'Warehouse Queue', then the transaction booking date will be checked.
- If the transaction booking date is same as cancellation request date, then the following action takes place
 - Transaction will be moved out of Future dated queue
 - Transaction status will be marked as cancelled.
- If the transaction booking date is not the same as cancellation request date, the transaction will be sent for Sanctions. The cancellation processing will be based on response received from Sanctions system.

Transaction Status – Exception

- If the transaction status is 'Exception', then whether the transaction is in an Internal queue or not will be checked. If the transaction is in an Internal exception queue, then the following actions will be taken on the transaction
 - Transaction will be moved out of the queue
 - Transaction status will be marked as cancelled.
 - ECA Reversal Request will be sent out if ECA Check was applicable and transaction is in Network Cutoff queue
 - FX Reversal Request will be sent out if External Exchange Rate was applicable and transaction is in Network Cutoff queue

List of internal queues considered are

- SSI Verification
- Repair
- Process Exception
- Authorization Limit 1
- Authorization Limit 2
- Processing Cutoff
- Exchange Rate
- Network Cutoff

If the transaction is in an external queue, the processing will be done based on the external queue.

Sanction Check Queue

If Sanctions check is not completed, the system will wait for the response to come from sanctions system or for the user action.

Sanction Response / User Action	System Action
Approve	Transaction will be marked as 'Cancelled'. Cancellation Request status will be marked as 'Cancelled'
Reject	If 'Automatic Cancellation' option is selected for Reject response, then the existing processing will remain unchanged. Additionally, Cancellation Status will be marked as 'Exception' and exception reason will be displayed against the request. If 'Automatic Cancellation' is not applicable, then the processing will be same as done for 'Approve' action
Seize	Existing 'Sanction Seizure' processing will remain unchanged. Additionally, Cancellation Status will be marked as 'Exception' and exception reason will be displayed against the request.
Carry Forward	This action will not be allowed. An error message will be shown to user that a cancellation request is registered for the transaction
Cancel	Existing processing will remain unchanged.
Timeout	

Exchange Rate Queue

If Exchange Rate request is sent to External Exchange Rate system and the response is not yet received, the system will wait for the response to come from external system or for the user action.

Sanction Response / User Action	System Action
Approve	Transaction will be marked as 'Cancelled'. Cancellation Request status will be marked as 'Cancelled'
Reject	If 'Automatic Cancellation' option is selected for Reject response, then the existing processing will remain unchanged. Additionally, Cancellation Status will be marked as 'Exception' and exception reason will be displayed against the request. If 'Automatic Cancellation' is not applicable, then the processing will be same as done for 'Approve' action
Seize	Existing 'Sanction Seizure' processing will remain unchanged. Additionally, Cancellation Status will be marked as 'Exception' and exception reason will be displayed against the request.
Carry Forward	This action will not be allowed. An error message will be shown to user that a cancellation request is registered for the transaction
Cancel	Existing processing will remain unchanged.
Timeout	
External System Response / User Action	System Action
Accept [External System Response]	Transaction will be marked as 'Cancelled'. Cancellation Request status will be marked as 'Cancelled'. FX Cancellation Request message will be sent to External system.
Carry Forward	This action will not be allowed. An error message will be shown to user that a cancellation request is registered for the transaction
Cancel	Existing processing will remain unchanged. Additionally, Cancellation Status will be marked as 'Exception' and exception reason will be displayed against the request.
Resend	

External Pricing Queue

If External Pricing request is sent to the external system and the response is not yet received, system will wait for the response to come from external system (or) for the user action.

External System Response / User Action	System Action
Cancel	Existing processing will remain unchanged. Additionally, Cancellation Status will be marked as 'Exception' and exception reason will be displayed against the request.
Resend	

ECA Queue

If ECA request is sent to ECA system and the response is not yet received, the system will wait for the response to come from ECA system or for the user action.

ECA Response / User Action	System Action
Approve	Transaction will be marked as 'Cancelled'. Cancellation Request status will be marked as 'Cancelled'. ECA Reversal Request will be sent out. FX Cancellation Request message will be sent to External system if External exchange rate was applicable.
Reject	If 'Auto Cancel' option is selected for Reject response, then the existing processing will remain unchanged. Additionally, Cancellation Status will be marked as 'Exception' and exception reason will be displayed against the request. If 'Automatic Cancellation' is not applicable, then the processing will be same as done for 'Approve' action
Interim	Same processing as done for 'Approve'
Carry Forward	This action will not be allowed. An error message will be shown to user that a cancellation request is registered for the transaction
Cancel	Existing processing will remain unchanged. Additionally, Cancellation Status will be marked as 'Exception' and exception reason will be displayed against the request.
Timeout	

- For Cross Border / RTGS payments, if the payment message generation is suppressed, the cancellation process will be done as below
 - Transaction will be marked as 'Cancelled'.

- Cancellation Request status will be marked as 'Cancelled'.
- Reversal accounting entries will be
- posted and sent to accounting system.
- In addition to newly introduced job, the cancellation request for a transaction will be checked during outbound transaction processing in below mentioned key processing steps.

Processing Step	System Action
Before Sanctions Check	Transaction will be marked as 'Cancelled'. Cancellation Request status will be marked as 'Cancelled'.
Before ECA Check	Transaction will be marked as 'Cancelled'. Cancellation Request status will be marked as 'Cancelled'. FX Cancellation Request message will be sent to External system if External exchange rate was applicable.
Before Accounting Handoff	Transaction will be marked as 'Cancelled'. Cancellation Request status will be marked as 'Cancelled'. FX Cancellation Request message will be sent to External system if External exchange rate was applicable. ECA Reversal Request will be sent out.
Before Dispatch / Message generation	Transaction will be marked as 'Cancelled'. Cancellation Request status will be marked as 'Cancelled'. Reversal accounting entries will be sent to accounting system.

4.6.1.3 Dispatched/ Processed Payments

If the transaction is already dispatched (or) message generated successfully and sent out, then the cancellation processing will be done based on the payment type. Cancellation processing is not allowed post dispatch.

Cross Border Payment Type

- The acknowledgement status of the payment message sent out will be checked.
- If the acknowledgement status is pending, then the system will wait for the acknowledgment message from SWIFT. Once the acknowledgement is received, system will do the cancellation processing based on the status

Acknowledgment Status	System Action

ACK	Initiate a MT recall request [Detailed in below section]. Cancellation Processing status will be marked as 'Cancelled' Transaction Status will be marked as 'Recall Requested'
NACK	Transaction will be marked as 'Cancelled'. Cancellation Processing status will be marked as 'Cancelled'. Reversal accounting entries will be sent to accounting system. Payment message status will be marked as 'Suppressed'

Note

For Customer transfer with cover transaction, the acknowledgement status of the customer transfer only will be checked.

RTGS Payment Type

- The acknowledgement status of the payment message sent out will be checked.
- If the acknowledgement status is pending, then the system will wait for the acknowledgement message from SWIFT. Once the acknowledgement is received, system will do the cancellation processing based on the acknowledgement status and on the 'Sender Notification Required' flag at Network Preference maintenance (PMDNWPRF).
 - If the 'Sender Notification Required' flag is un-checked at the network preference level, the cancellation processing will be done based on the acknowledgement status

Acknowledgment Status	System Action
ACK	Initiate a MT recall request [Detailed in below section]. Cancellation Processing status will be marked as 'Cancelled' Transaction Status will be marked as 'Recall Requested'
NACK	Transaction will be marked as 'Cancelled'. Cancellation Processing status will be marked as 'Cancelled'. Reversal accounting entries will be sent to accounting system. Payment message status will be marked as 'Suppressed'

- If the 'Sender Notification Required' flag is checked at the network preference level, the cancellation processing will be done based on the RTGS network acknowledgement status.

Network Acknowledgment Status	System Action
ACK – MT 012	Initiate a MT recall request [Detailed in below section]. Cancellation Processing status will be marked as 'Cancelled' Transaction Status will be marked as 'Recall Requested'
NACK – MT 019	Transaction will be marked as 'Cancelled'. Cancellation Processing status will be marked as 'Cancelled'. Reversal accounting entries will be sent to accounting system. Payment message status will be marked as 'Suppressed'

Note

Payment message status is marked as 'Suppressed' to restrict users from repairing and resending the message from Outbound message browser

4.6.1.4 MT n92 / gSRP Request Message Generation

MT n92 message generation

If the outbound transaction is identified as 'non-gpi' message, then system will automatically generate MT 192/MT 292 as per standard format.

- Message type will be MT 192 if the outbound transaction type is customer transfer type. It will be MT 292 if the outbound transaction type is bank transfer type
- Receiver of the message will be populated same as the receiver of the original outbound transaction payment message
- Field 20 sender reference number will be populated with cancellation request reference
- Field 21 related reference number will be populated with outbound transaction reference
- Field 11S with the outbound payment message type and message date
- Field 79 with the 'Narrative (79) Line 1' field, Narrative lines 2 to 35 field values if given by user
- Copy of the mandatory fields of original payment message will be populated if the flag 'Copy Original Message' is checked

gSRP Request message generation

If the outbound transaction is identified as 'gpi' message, then system will generate gSRP request as MT 192 message or MT 199 message based on the 'gSRP Request Message Type' gpi Host preference (PXDGPPIPF).

- Message type will be MT 192 if the 'gSRP Request Message Type' selected is 192 It will be MT 199 if the preference is selected as MT 199.
- Receiver of the message will be Tracker BIC (TRCKCHZZ) value populated in gpi Host preference (PXDGPIPF)
- Field 111 will be populated with the service type identifier (002) value maintained for gSRP in gpi Static Preference maintenance.
- Field 121 will be populated with the UETR of the outbound transaction
- Field 20 sender reference number will be populated with cancellation request reference
- Field 21 related reference number will be populated with outbound transaction reference
- Field 11S with the outbound payment message type and message date if the 'gSRP Request message type' is MT 192.
- Field 79 with the 'Narrative (79) Line 1' value given by user in the Transaction Cancellation request message.

Recall Request Log

After successful generation of MT n92/gSRP Request message, the recall request will be logged for the Outbound transaction.

- Recall Reference – Field 20 of n92/gSRP request
- Recall Date – Date on which n92/gSRP request sent out
- Recall Reason Code – Reason Code selected for n92/gSRP request
- Recall Reason – Value given in 'Narrative (79) Line 1' field after the Reason code by user.

4.6.2 Outbound Cancellation Response Processing

- MT n96 messages received from SWIFT will be treated as Cancellation Response messages and these messages will be classified as gSRP Response or non-gSRP response messages.
- SWIFT gpi Tracker sends gSRP status notifications and alerts as MT 199 messages. So, MT 199 messages will also be checked for Cancellation response processing.

4.6.2.1 gSRP Response Message Processing

- Changes will be done to parse and do the STP of the Inbound MT 196/MT 199 messages.
- If the message has Field 111 service type identifier, then the message will be considered as gSRP response message. The response message will be matched with the original outbound gSRP request message and outbound transaction. The matching criteria is as follows
 - UETR of Inbound gSRP with UETR of the Outbound transaction/Outbound gSRP request
- The Field 79 line 1 will be checked for the response code ['/' followed by 4 characters]. Based on the reason code, the response message processing will happen

Response Code	System Action
PDCR	Recall response will be logged against original outbound transaction

CNCL	Recall response will be logged against original outbound transaction Transaction status will be updated as 'Recall Accepted'
RJCR	Recall response will be logged against original outbound transaction Transaction status will be updated as 'Processed'

Note

Field 79 Line 1 will start with '/' in gCCT confirmation message - MT 199.

4.6.2.2 Tracker gSRP Status Notification & gSRP Alerts

- If the Field 79 Line 1 of the MT 199 message contains the reason code '/PDCR/' and followed by any of the response codes, the message will be treated as gSRP Status notification message.
 - S000 (=valid gSRP request received by Tracker)
 - S001 (=gCCT UETR registered in network cancellation list)
 - S002 (=gSRP network stop occurred on related UETR)
 - S003 (=gSRP Tracker forwarded request to processing/last gpi agent)
 - S004 (=Tracker received network delivery acknowledgement (UACK) of gSRP request forwarded to processing/last gpi agent, response pending.)
- If the Field 79 Line 1 of the MT 199 message contains the reason code '/RJCR/' and followed by any of the response codes /FRNA/, then the message will be treated as gSRP alert.
 - /RJCR/FRNA (gSRP request does not relate to a gpi payment)
- The status notifications and alerts will be logged under recall response against outbound payment transaction.

4.6.2.3 MT n96 Response Processing

- The Inbound MT n96 message will be matched with the original outbound transaction. The matching criteria is as follows
 - Field 21 of the MT 196 with the outbound cancellation request reference.
- The Field 79 line 1 will be checked for the response code ['/ followed by 4 characters]. Based on the reason code, the response message processing will happen

Response Code	System Action
PDCR	Recall response will be logged against original outbound transaction
CNCL	Recall response will be logged against original outbound transaction Transaction status will be updated as 'Recall Accepted'
RJCR	Recall response will be logged against original outbound transaction Transaction status will be updated as 'Processed'

- If the Inbound n96 message doesn't have any response code, then the transaction status will not be updated. The Recall response will be logged against the original outbound transaction.

4.6.2.4 Recall Response Log

- The recall response messages after successful match with original outbound transaction, the response will be logged against outbound transaction and will be shown in the 'Exception' tab under 'Recall Response'.
 - Response Reference – Field 20 of n96/gSRP Response/Alert/Status notifications
 - Response Date – Date on which n96/gSRP Response/Alert/Status notification sent out
 - Response Reason Code – Reason Code received in Field 79 Line 1 first 4 characters
 - Recall Reason

4.6.2.5 MT 103 STP

- In the Inbound MT103, Field 72 and Field 59 fields will be checked for the below values and if found, then the Inbound transaction will be considered as return transaction.
 - Field 72 Line 1: RETN or RJCT
 - Field 72 Line 3: Original Outbound gCCT reference (F20) and
 - Field 59 of Inbound MT103 = 50 of Original gCCT
- The return transaction reference will be updated in the recall response log.

4.6.3 Inbound Cancellation Request Processing

4.6.3.1 Matching with Inbound Payments

- The Inbound cancellation request messages (MT n92) will be parsed and will be classified as gSRP message or a non-gSRP.
- If the Inbound MT 192 message is having Field 111 in Block 3 with a value '002' and a UETR in Field 121, then the message will be treated as a gSRP request message.
- Inbound MT n92/gSRP messages will be parsed and will be matched with an Inbound Cross Border / RTGS transaction. Matching criteria used for gSRP request and non-gSRP messages will be different
 - For gSRP requests, Field 121 UETR of Inbound message will be matched with the UETR of the Inbound transaction.
 - For non-gSRP MT n92 requests, Field 21 of the Inbound message with the Inbound transaction source reference and sender of the MT n92 request with the Inbound transaction sender bank value
- If the Inbound transaction is not found, then the STP queue will be checked whether the original MT 103/MT 202 message is still pending for Cover Match. Matching criteria will be as follows
 - For gSRP requests, Field 121 UETR of Inbound message with the UETR of the original message.
 - For non-gSRP MT n92 requests, Field 21 of the Inbound message with the Message Reference field value and sender of the MT n92 request with the sender of the underlying original message.
- Once the Inbound MT n92/gSRP request message is successfully matched, then the cancellation/recall request will be logged to show in a newly introduced queue (PXSINCNL – Explained in detail in next section).
- Cancellation processing of an Inbound transaction will be done based on its transaction status/current queue.

4.6.3.2 Processed Payments

Transaction Status – Processed

- If the transaction status is in 'Processed', then the transaction status will be updated as 'Recall Requested'. The recall request will be logged to show under 'Exception' tab of Inbound Transaction view screen.

Transaction Status – Seized / Reversed / Cancelled / Suppressed

- If the transaction status is in 'Seized / 'Reversed' / 'Cancelled' / 'Suppressed', then there will not be any update to contract status.
- In 'Recall Request Queue', the transaction status will be updated with the Inbound transaction status value

4.6.3.3 Unprocessed Payments

Transaction in STP Queue

If the transaction status is in STP Queue, then the system will wait for the auto cover match to happen (or) for the manual user action.

User Action / Auto Cover Match	System Action
Cover Match [Auto / Manual]	Transaction status will be marked as 'Recall Requested' Transaction will be moved out of the queue. In Recall Request queue – the last queue value will be set to 'MC' and last action will be set as 'Approve'
Release	Same processing as Cover Match
Cancel	Existing processing will remain unchanged.

Transaction Status – Future Dated

- If the transaction is in 'Future Dated' – in 'Warehouse Queue', then the transaction will be moved out this queue and transaction status will be marked as 'Recall Requested'. In the recall request queue log table, the queuecode will be updated as 'FV' to indicate transaction was moved from Future Dated queue.

Transaction Status – Exception / In Progress

- If the transaction status is 'Exception', then whether the transaction is in an Internal queue or not will be checked. If the transaction is in an Internal exception queue, then the following actions will be taken on the transaction
 - Transaction will be moved out of the queue
 - Transaction status will be marked as 'Recall Requested'
 - In 'Recall Request Queue', the queue code will be updated to the queue code value from which the transaction is moved out.

List of internal queues considered are

- Repair
- Business Override
- Authorization Limit 1

- Authorization Limit 2
- Exchange Rate
- Network Cutoff

If the transaction is in an external queue, the processing will be done based on the external queue.

Sanction Check Queue

If Sanctions check is not completed, the system will wait for the response to come from sanctions system or for the user action.

Sanction Response / User Action	System Action
Approve	Transaction status will be marked as 'Recall Requested' Transaction will be moved out of the queue. In Recall Request queue – the last queue value will be set to 'SC' and last action will be set as 'Approve'
Reject	if 'Automatic Cancellation' is applicable, then the existing auto cancellation processing will remain unchanged. If 'Automatic Cancellation' is not applicable, then the processing will be as done for 'Approve' action
Seize	Existing processing will remain unchanged.
Carry Forward	This action will not be allowed. An error message will be shown to user that a cancellation request is registered for the transaction
Cancel	Existing processing will remain unchanged.
Timeout	

EAC Queue

If EAC request is sent to EAC system and the response is not yet received, the system will wait for the response to come from EAC system or for the user action.

EAC Response / User Action	System Action
Approve	Transaction status will be marked as 'Recall Requested' Transaction will be moved out of the queue. In Recall Request queue – the last queue value will be set to 'EA' and last action will be set as 'Approve'

Reject	if 'Automatic Cancellation' is applicable, then the existing auto cancellation processing will remain unchanged. If 'Automatic Cancellation' is not applicable, then the processing will be as done for 'Approve' action
Carry Forward	This action will not be allowed. An error message will be shown to user that a cancellation request is registered for the transaction
Cancel	Existing processing will remain unchanged
Interim	.
Timeout	

Exchange Rate Queue

If Exchange Rate request is sent to External Exchange Rate system and the response is not yet received, the system will wait for the response to come from external system or for the user action

External System Response / User Action	System Action
Accept [External System Response]	Transaction will be marked as 'Recall Requested' Transaction will be moved out of the queue. In Recall Request queue – the last queue value will be set to 'EA' and last action will be set as 'Approve'
Carry Forward	This action will not be allowed. An error message will be shown to user that a cancellation request is registered for the transaction
Cancel	Existing processing will remain unchanged
Resend	

External Pricing Queue

If External Pricing request is sent to the external system and the response is not yet received, system will wait for the response to come from external system (or) for the user action.

External System Response / User Action	System Action
Cancel	Existing processing will remain unchanged
Resend	

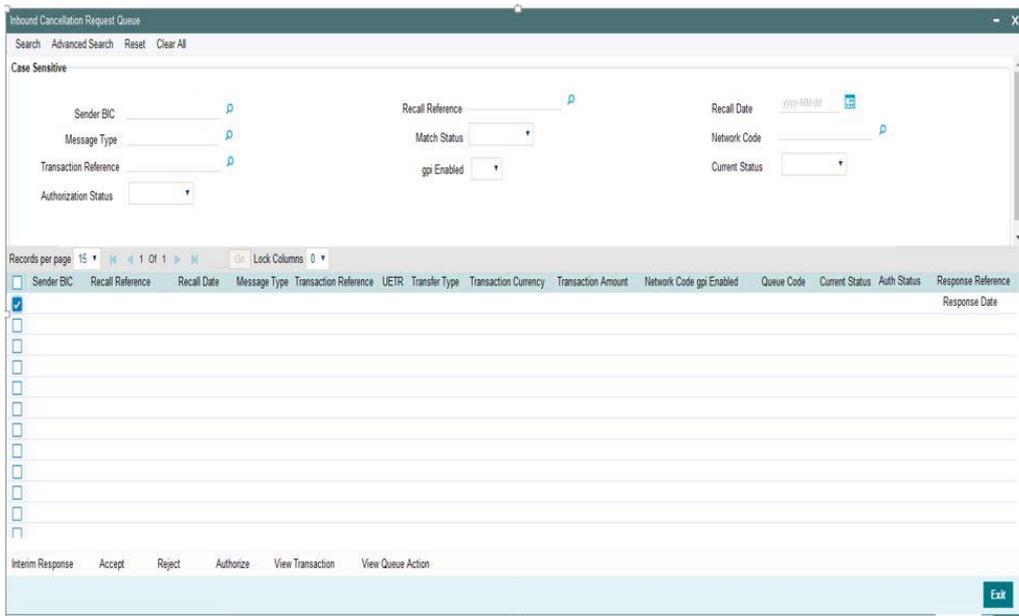
In the Inbound Cross border / RTGS transaction processing, the cancellation request received for a transaction will be checked in below mentioned key processing steps.

Processing Step	System Action
Before Sanctions Check	Transaction will be marked as 'Recall Requested' In Recall Request queue – the last queue value will be set to 'SC' and last action will be set as 'Pending'
Before EAC Check	Transaction will be marked as 'Recall Requested'. In Recall Request queue – the last queue value will be set to 'EA' and last action will be set as 'Pending'
Before Accounting Handoff	Transaction will be marked as 'Recall Requested' In Recall Request queue – the last queue value will be set to 'EA' and last action will be set as 'Success'

4.6.4 Inbound Cancellation Request Queue

- All the Inbound Cancellation requests – both matched with an Inbound Transaction / Transaction in STP queue as well as Unmatched is logged into the Cancellation queue.
- User should take an action from this queue screen for each Cancellation Request.

You can invoke 'Inbound Cancellation Request Queue' screen by typing 'PQSCREQQ' 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:

- Sender BIC
- Recall Reference

- Recall Date
- Message Type
- Match Status
- Network Code
- Transaction Reference
- gpi Enabled
- Current Status
- Authorization Status

Following actions can be performed from this screen:

- Interim Response
- Accept
- Reject
- Authorize
- No actions will be allowed if the Recall Request “Current Status” is ‘Recall Accepted’ or ‘Recall Cancelled’ and authorization status is “Authorized”.
- Action ‘Accept’ will not be allowed if the matched Inbound transaction status is Cancelled / Seized / Rejected.

‘Cancellation Response Details’ screen is launched on performing any of the actions above.

Following are the details displayed in the Cancellation Response Details screen:

Response Reference

System generates a new reference number automatically

Response Date

System displays the date on which the response action is taken.

Branch Code

System displays the Branch code of the matched inbound transaction

Host Code

Displays the host code of the logged in user.

Network Code

System defaults the Network Code of the inbound transaction

Recall Reference

System displays the Field 20 of the inbound MT n92/gSRP request message

Inbound Recall Date

System displays the date on which the inbound MT n92/gSRP request message received

Related Reference (21)

System displays the Transaction reference of the inbound transaction

Cancellation Response Details

Answers (76)

You can capture response details. in all the lines provided up to character length of 35. Line 1 is mandatory to be given

Narrative (77A)

Specify the Narrative in the 25 lines (if any). The maximum characters allowed for each line is 35.

Narrative(79)

Specify the Narrative in the 35 lines (if any). The maximum characters allowed for each line is 35.

Copy of the Original Message

You can check this box to copy the Original Message.

Following are the validations in the screen upon saving the details:

- Recall Response Days Validation: On Save & Authorization of the response, system will validate whether the response is processed within the days allowed if the transaction is gpi-transaction.
 - If response date is more than the 'Recall Response Days' in gpi Host preferences (PXDGPIPF) of recall request received date, system will throw an override information message 'Final gSRP response is being provided to the Tracker after 10 calendar days from the receipt of gSRP request'
- For gpi payments,
 - The field 'Answers (76)' line 1 only will be made mandatory. User will not be allowed to enter values for other lines, to check 'Copy of the Original Message' check-box and to enter any values for fields 'Narrative 77A' and 'Narrative 79'.
 - The list of response reason codes user can select will be based on the action selected. For Interim action, gSRP interim response code ['/PDCR'] along with reason codes will be displayed. For Accept action, gSRP cancelled response code ['/CNCL/'] will be displayed. For Reject action, gSRP Rejected response code ['/RJCT/'] along with reason codes will be displayed.
- For non-gpi payments,
 - The user will not be allowed to check 'Copy of the Original Message' check box if any value is entered in 'Narrative 79' field.

4.6.5 Inbound Cancellation Response Processing

All the Inbound Cancellation requests – both matched with an Inbound Transaction / Transaction in STP queue as well as Unmatched will be logged into the Cancellation queue

4.6.5.1 **Cancellation Response Processing**

Based on the user action selected and on the transaction status / last queue code / action combination, the Cancellation Response processing will be done differently for different combinations.

Interim Response

- This action will enable to send interim responses such as 'Requested Debit Authority (/PDCR/RQDA)', 'Past To Next Agent(/PDCR/PTNA)', 'Indemnity Required(/PDCR/INDM)'. If this action is selected by user, the transaction status, last queue code / action values will not be referred.
- For gpi payments,
 - On authorization of the response, System will generate a gSRP Response message. The Recall response will be logged to show in the Inbound Transaction view – Under Exception Tab - screen.
- For non-gpi payments,
 - On authorization of the response, System will generate a MT n96 message. The Recall response will be logged to show in the Inbound Transaction view – Under Exception Tab - screen.

The details of the gSRP response message / non-gpi MT n96 response message are explained in the following section

Accept

This action will enable to send recall accepted response. On authorization of the Accept action, the following changes will be done

- A gSRP Response message if the recall request is a gSRP request message will be generated. Otherwise, a non-gSRP MT n96 response message will be generated.
- Original transaction status/recall response status will be updated as 'Recall Accepted'.
- Recall response will be logged to show in the Inbound Transaction view – Under Exception Tab – screen and recall response status will be updated as 'Recall Accepted'.
- Return entries will get posted if the last queue code / last actions are not blank [Transaction was in processed]

Reject

This action will enable to send reject response. On authorization of the Reject action, the following changes will be done

- A gSRP Response message if the recall request is a gSRP request message will be generated. Otherwise, a non-gSRP MT n96 response message will be generated.
- Recall response will be logged to show in the Inbound Transaction view – Under Exception Tab - screen
- If the transaction has been processed [Last queue code and last action fields are blank]
 - Original Inbound transaction status will be updated to 'Processed' from 'Recall Accepted'
 - Original Inbound transaction recall response status will be updated as 'Recall Rejected'.
- If the transaction has not been processed [Last queue code and last action fields are not blank],
 - Original Inbound transaction recall response status will be updated as 'Recall Rejected'.

- Inbound Transaction will be reprocessed same as future valued transaction processing on the value date

4.6.5.2 gSRP Response Message

If the inbound transaction is identified as 'gpi' message, then system will generate gSRP response as MT 196 message or MT 199 message based on the 'gSRP Response Message Type' gpi Host preference (PXDGPIPF).

- Message type will be MT 196 if the 'gSRP Response Message Type' selected is MT 196. It will be MT 199 if the preference is selected as MT 199.
- Receiver of the message will be Tracker BIC (TRCKCHZZ) value populated in gpi Host preference (PXDGPIPF)
- Field 111 will be populated with the service type identifier (002) value maintained for gSRP in gpi Static Preference maintenance.
- Field 121 will be populated with the UETR of the inbound transaction
- Field 20 sender reference number will be populated with cancellation response reference
- Field 21 related reference number will be populated with inbound recall reference (Field 20).
- Field 79 with the 'Answers (76) Line 1' field value given by user in the Cancellation response screen.

4.6.5.3 Non-gSRP Response Message

For non-gpi transactions, System will generate MT 196 message or MT 299 message based on the MT n92 message received.

- Message type will be MT 196 if the cancellation request message received is MT 192. It will be MT 296 if the Inbound cancellation request message is MT 292.
- Receiver of the message will be Sender of the MT n92 message.
- Field 20 sender reference number will be populated with cancellation response reference
- Field 21 related reference number will be populated with inbound recall reference (Field 20).
- Field 76 with the 'Answers (76) Line 1' field, 'Answers (76) Line 2-35' values given by user in the Cancellation response screen.
- Field 77A will be populated with the values given by user in the 'Narrative 77A' field.
- Field 79 will be populated with the values given by user in the 'Narrative 77A' field.
- Copy of the mandatory fields of original inbound recall message will be populated if the flag 'Copy of the Original Message' is checked.

4.7 Outbound Payments Pass-through – Cancellation Processing

4.7.1 Outbound Cancellation Request Initiation Processing

- Cancellation/Recall request initiation for Outbound pass-through transactions will be same as the Cancellation request initiation for Outbound transactions initiated by our bank. User can initiate the cancellation requests from the Outbound Common Transaction View (PMSOTNVW) by selecting the transactions and using 'Cancel Request' action.
- The background job introduced for 'OUT_CANCEL_JOB' will process the cancellation requests initiated for Outbound pass-through transactions also. The cancellation

request checks introduced during outbound transaction processing to check for any cancellation request raised by user at key processing steps will do the checks for outbound pass-through transactions also.

- The cancellation processing for outbound pass-through transactions will be done on the transaction status, current exception queue.

4.7.1.1 Unprocessed Payments

Transaction Status – Seized / Reversed / Rejected

- If the transaction status is in 'Seized' / 'Reversed' / 'Rejected', then the cancellation request will be marked as 'Exception' and an exception reason will be updated in the cancellation request.

Transaction Status – Future Dated

If the transaction is in 'Future Dated' – in 'Warehouse Queue', then the transaction booking date will be checked.

- If the transaction booking date is same as cancellation request date, then the following will be down
 - Transaction will be moved out of Future dated queue
 - Transaction status will be marked as 'Cancelled'
 - Cancellation request status will be marked as 'Cancelled'
 - Return GL entries will get posted
 - A gpi confirmation message with status code 'RJCT' will be generated if the transaction is gpi-enabled.
- If the transaction booking date is not the same as cancellation request date, the transaction will be sent for Sanctions. The cancellation processing will be based on response received from Sanctions system.

Transaction Status – Exception

- If the transaction status is 'Exception', then whether the transaction is in an Internal queue or not will be checked. If the transaction is in an Internal exception queue, then the following actions will be taken on the transaction
 - Transaction will be moved out of the queue
 - Transaction status will be marked as 'Cancelled'
 - Cancellation request status will be marked as 'Cancelled'
 - Return GL entries will get posted
 - FX Reversal Request will be sent out if External Exchange Rate was applicable and if the payment is moved out of Network Cutoff queue
 - A gpi confirmation message with status code 'RJCT' will be generated if the transaction is gpi-enabled.

List of internal queues considered are

- Repair
- Process Exception
- Authorization Limit 1
- Authorization Limit 2
- Processing Cutoff
- Exchange Rate

- Network Cutoff

If the transaction is in an external queue, the processing will be done based on the external queue.

Sanction Check Queue

If Sanctions check is not completed, the system will wait for the response to come from sanctions system or for the user action.

Sanction Response / User Action	System Action
Approve	Transaction will be marked as 'Cancelled' Cancellation Request status will be marked as 'Cancelled' Return GL entries will get posted A gpi confirmation message with status code 'RJCT' will be generated if the transaction is gpi-enabled.
Reject	If 'Automatic Cancellation' option is selected for Re ject response, then the existi ng processing will remain unchanged. If 'Automatic Cancellation' is not ap plicable, then the proc essing will be same as done for 'Approv e' action
Seize	Existing Sanction 'Seizure' processing w ill remain unchanged. Additionally, Cancellation Status will be marked as 'Exception' and exception reason will be displayed against the request.
Carry Forward	This action will not be allowed. An error message will be shown to user that a cancellation request is registered for the transaction
Cancel	Existing processing will remain unchanged.
Timeout	

Exchange Rate Queue

If Exchange Rate request is sent to External Exchange Rate system and the response is not yet received, the system will wait for the response to come from external system or for the user action.

External System Response / User Action	System Action

Accept [External System Response]	Transaction will be marked as 'Cancelled'. Cancellation Request status will be marked as 'Cancelled'. FX Cancellation Request message will be sent to External system Return GL entries will get posted A gpi confirmation message with status code 'RJCT' will be generated if the transaction is gpi-enabled.
Carry Forward	This action will not be allowed. An error message will be shown to user that a cancellation request is registered for the transaction
Cancel	Existing processing will remain unchanged
Resend	

External Pricing Queue

If External Pricing request is sent to the external system and the response is not yet received, system will wait for the response to come from external system (or) for the user action.

External System Response / User Action	System Action
Cancel	Existing processing will remain unchanged
Resend	

ECA Queue

If ECA request is sent to ECA system and the response is not yet received, the system will wait for the response to come from ECA system or for the user action.

ECA Response / User Action	System Action
Approve	Transaction will be marked as 'Cancelled'. Cancellation Request status will be marked as 'Cancelled'. FX Cancellation Request message will be sent to External system if External exchange rate was applicable. Return GL entries will get posted A gpi confirmation message with status code 'RJCT' will be generated if the transaction is gpi-enabled.
Reject	If 'Automatic Cancellation' option is selected for Reject response, then the existing processing will remain unchanged. If 'Automatic Cancellation' is not applicable, then the processing will be same as done for 'Approve' action
Interim	Same processing as done for 'Approve' action

Carry Forward	This action will not be allowed. An error message will be shown to user that a cancellation request is registered for the transaction
Cancel	Existing processing will remain unchanged
Timeout	

4.7.1.2 **Processed Payments**

If the payment message has been generated successfully and sent out, then the cancellation processing will be done based on the payment type and acknowledgement from SWIFT / RTGS network.

Cross Border Payment Type

- The acknowledgement status of the payment message sent out will be checked.
- If the acknowledgment status is pending, then the system will wait for the acknowledgment message from SWIFT. Once the acknowledgment is received, system will do the cancellation processing based on the status

Acknowledgment Status	System Action
ACK	Initiate a MT recall request [Detailed in below section]. Cancellation Request status will be marked as 'Cancelled' Transaction Status will be marked as 'Recall Requested'
NACK	Transaction will be marked as 'Cancelled'. Cancellation Request status will be marked as 'Cancelled'. Reversal accounting entries will be sent to accounting system. Return GL entries will get posted A gpi confirmation message with status code 'RJCT' will be generated if the transaction is gpi-enabled.

RTGS Payment Type

- The acknowledgement status of the payment message sent out will be checked.
- If the acknowledgement status is pending, then the system will wait for the acknowledgment message from SWIFT
- . Once the acknowledgement is received, system will do the cancellation processing based on the acknowledgement status and on the 'Sender Notification Required' flag at Network Preference maintenance (PMDNWPRF).
 - If the 'Sender Notification Required' flag is un-checked at the network preference level, the cancellation processing will be done based on the acknowledgement status.

Acknowledgment Status	System Action
ACK	Initiate a MT recall request [Detailed in below section]. Cancellation Request status will be marked as 'Cancelled' Transaction Status will be marked as 'Recall Requested'

NACK	Transaction will be marked as 'Cancelled'. Cancellation Request status will be marked as 'Cancelled'. Reversal accounting entries will be sent to accounting system. Return GL entries will get posted A gpi confirmation message with status code 'RJCT' will be generated if the transaction is gpi-enabled.
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- If the 'Sender Notification Required' flag is checked at the network preference level, the cancellation processing will be done based on the RTGS network acknowledgement status

Network Acknowledgment Status	System Action
ACK – MT 012	Initiate a MT recall request [Detailed in below section]. Cancellation Request status will be marked as 'Cancelled' Transaction Status will be marked as 'Recall Requested'
NACK – MT 019	Transaction will be marked as 'Cancelled'. Cancellation Request status will be marked as 'Cancelled'. Reversal accounting entries will be sent to accounting system. Return GL entries will get posted A gpi confirmation message with status code 'RJCT' will be generated if the transaction is gpi-enabled.

4.7.1.3 MT n92/ gSRP Request Message Generation

For more details on this, refer to section - 4.6.1.4

4.7.2 Inbound Cancellation Response Processing

- MT n96 messages received from SWIFT will be treated as Cancellation Response messages and these messages will be classified as gSRP Response or non-gSRP response messages.
- SWIFT gpi Tracker sends gSRP status notifications and alerts as MT 199 messages. So, MT 199 messages will also be checked for Cancellation response processing.

4.7.3 Inbound Cancellation Request Processing

All Inbound cancellation request messages (MT n92) will be parsed and will be matched with an Inbound transaction. If there is no match found, then the cancellation request will be matched with an Outbound pass-through payment.

5. Function ID Glossary

I

ISDCTMEX2-35
ISSCTMEX2-36

P

PBDOTTML2-56
PMDCMPRF2-20
PMDCRSTR2-56
PMD CSPRL2-17
PMDCYRLE2-4
PMDEXCOR2-7
PMDFLPRF4-32
PMDGLCOR2-10
PMDGPIDR4-14, 4-21
PMDGPIUP4-17
PMDHSTPR3-31
PMDINRFT3-122, 3-123
PMDNOTVW3-39
PMDQURLE2-32
PMDRMAUP2-51
PMDSIECT2-59
PMDSIMNT2-59
PMSCMPRF2-21
PMSCSPRL2-19
PMSCYCOR2-3
PMSCYRLE2-6
PMSDAMNT2-27
PMSEXCOR2-9
PMSGLCOR2-11
PMSGPIDR4-16
PMSQURLE2-34
PMSRMAUP2-54
PMSSITMP2-59
PQSCLMQU3-95, 3-100
PQSCREQQ4-46
PQSOVRQU3-39
PQSTMPLQ2-58
PXD101CS2-48
PXD101IM2-42
PXD101OM2-46
PXD101PM2-40
PXD101VW3-118
PXD191PF3-88
PXD191SR3-90
PXDALMNT2-55
PXDCLMVW3-97

PXDCMN903-69
PXDCMN913-71
PXDCMN923-73
PXDCMN953-76
PXDCMN963-79
PXDCMN983-82
PXDCMN993-84
PXDCONSV3-37
PXDCSPRL2-28
PXDCYCOR2-2
PXDDAMNT2-26
PXDGPIPF4-11
PXDGPIST4-2, 4-32
PXDITONL3-41
PXDMT1013-108
PXDOTONL3-1
PXDOTTML2-56
PXDOVIEW3-22, 3-55
PXRLECH2-22
PXDSIMNT2-15
PXDSRAGM2-13
PXDSRIAG4-8
PXDSRIMT3-93
PXDSROAG4-5
PXDXTACC2-37
PXS101CS2-50
PXS101IM2-45
PXS101OM2-47
PXS101PM2-41
PXS101VW3-118
PXS191PF3-89
PXS191SR3-92
PXSALMNT2-55
PXSCLMVW3-99
PXSCMN903-70
PXSCMN913-72
PXSCMN923-75
PXSCMN953-78
PXSCMN963-81
PXSCMN983-83
PXSCMN993-85
PXSCONIN3-65
PXSCONSL3-35, 3-37
PXSCONVW3-38, 3-39, 3-40
PXSGPIPF4-13
PXSGPIST4-4

