Oracle® Banking Payments

Cross Border User Guide

Release 14.8.0.1.0
G49638-01
December 2025

Oracle Banking Payments Cross Border User Guide, Release 14.8.0.1.0

G49638-01

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Preface

Purpose

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

Audience

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

Table User Roles

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

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Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

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Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Related Resources

For more information on any related features, refer to the following documents:

- *Oracle Banking Common Core User Guides*
- *Dashboard User Guide*
- *Exception Queues User Guide*
- *Messaging System User Guide*
- *Payments Core User Guide*
- *Pricing User Guide*

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Acronyms and Abbreviations

The list of the acronyms and abbreviations that are used in this guide are as follows:

Table Acronyms and Abbreviations

Abbreviation	Description
DDA	Demand Deposit Accounts
ECA	External Credit Approval
EOD	End of Day
IBAN	International Bank Account Number

Basic Actions

The basic actions performed in the screens are as follows:

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Table Basic Actions

Actions	Description
New	Click **New** to add a new record. The system displays a new record to specify the required data. The fields marked with asterisk are mandatory. - This button is displayed only for the records that are already created.
Save	Click **Save** to save the details entered or selected in the screen.
Unlock	Click **Unlock** to update the details of an existing record. The system displays an existing record in editable mode. - This button is displayed only for the records that are already created.
Authorize	Click **Authorize** to authorize the record created. A maker of the screen is not allowed to authorize the same. Only a checker can authorize a record. - This button is displayed only for the already created records. For more information on the process, refer Authorization Process.
Approve	Click **Approve** to approve the initiated record. - This button is displayed once the user click **Authorize**.
Audit	Click **Audit** to view the maker details, checker details of the particular record. - This button is displayed only for the records that are already created.
Close	Click **Close** to close a record. This action is available only when a record is created.
Confirm	Click **Confirm** to confirm the action performed.
Cancel	Click **Cancel** to cancel the action performed.
Compare	Click **Compare** to view the comparison through the field values of old record and the current record. - This button is displayed in the widget once the user click **Authorize**.
View	Click **View** to view the details in a particular modification stage. - This button is displayed in the widget once the user click **Authorize**.
View Difference only	Click **View Difference only** to view a comparison through the field element values of old record and the current record, which has undergone changes. - This button is displayed once the user click **Compare**.
Expand All	Click **Expand All** to expand and view all the details in the sections. - This button is displayed once the user click **Compare**.
Collapse All	Click **Collapse All** to hide the details in the sections. - This button is displayed once the user click **Compare**.
OK	Click **OK** to confirm the details in the screen.

Symbols, Definitions and Abbreviations

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

Table Symbols

Icons	Function
	Exit

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Table (Cont.) Symbols

Icons	Function
+	Add row
−	Delete row
	Option List

Table Common Icons and its Definitions

Icon Names	Applicable Stages	Operation
Minimize	Initiation, Approval and Hand-off Retry	Users can minimize the transaction input screen. When the screen is minimized, it appears as to a separate tab within the same web page.
Maximize	Initiation, Approval and Hand-off Retry	User can maximize the transaction input screen.
Close	Initiation, Approval and Hand-off Retry	Users can close the transaction input screen. The system displays a warning message to the user that any unsaved data would be lost. User can either choose to ignore the message and close the screen or choose to ‘save and close’ the transaction.

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1
Cross Border Overview

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.

Key Features of Cross Border Product Processor:

- Supports Inbound, Outbound and pass-through Outbound Cross border SWIFT payments.
- Supports Customer Transfer, Bank Transfer, Cover Transfer and Bank Transfer Own Account type payments
- Supports Straight through processing of inbound and Outbound messages
- Outbound Cross border payments can be initiated in one of the following ways:
  - UI
  - Single Payment Services
  - Bulk File upload - C2B pain.001
  - MT 101
- Support for exceptions processing. Any exception encountered during processing will move the transaction to the relevant dedicated exception queue.
- Support for exceptions processing. Any exception encountered during processing will move the transaction to the relevant dedicated exception queue.
- Supports SWIFT gpi (Global Payments Innovation)
  - SWIFT gpi Directory Upload
  - SWIFT gpi Mandatory Services

    gCCT (SWIFT gpi Customer Credit Transfer)

    gCOV (SWIFT gpi Cover)

    gSRP (SWIFT gpi Stop and Recall)
  - SWIFT gpi Optional Services

    gFIT (SWIFT gpi Financial Institution Transfer)
- Supports Universal confirmation
  - Automatic generation of Universal confirmation
  - Manual generation of Universal confirmation
  - Suppression of Universal confirmation

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2
Cross Border Maintenances

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

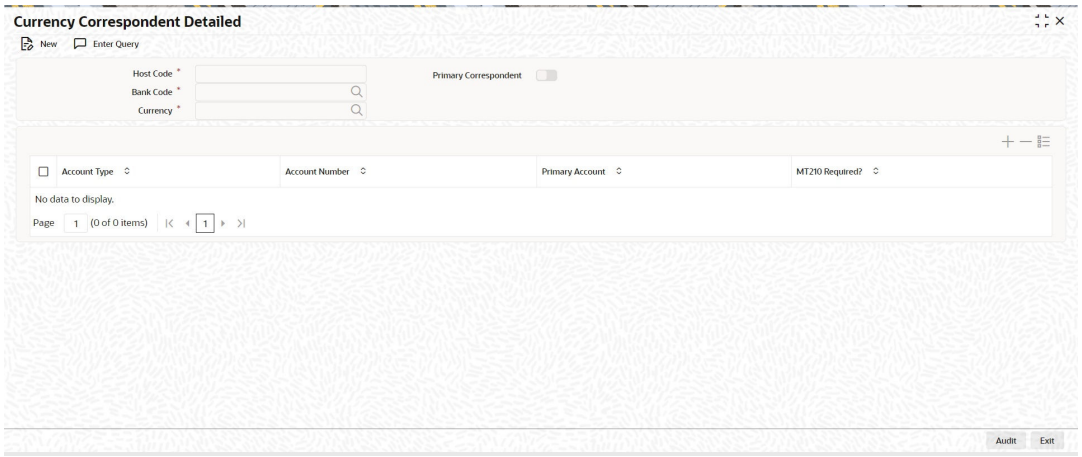
The Currency Correspondent screen allows users to specify currency correspondent account details.

Currency correspondent Maintenance function is Host specific.

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

   Currency Correspondent Maintenance screen is displayed.

Figure 2-1 Currency Correspondent Maintenance



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2. Click **New** button on the Application toolbar.
3. On **Currency Correspondent Maintenance** screen, specify the fields.

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

Table 2-1 Currency Correspondent Maintenance - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Bank Code	Select the Bank Code from the list of values. This field displays the selected BIC 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.
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 in a Host.
Account Type	Select the account type from the following: • 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.

2.1.1.1 Viewing Currency Correspondent Summary

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

   Currency Correspondent Summary screen is displayed.

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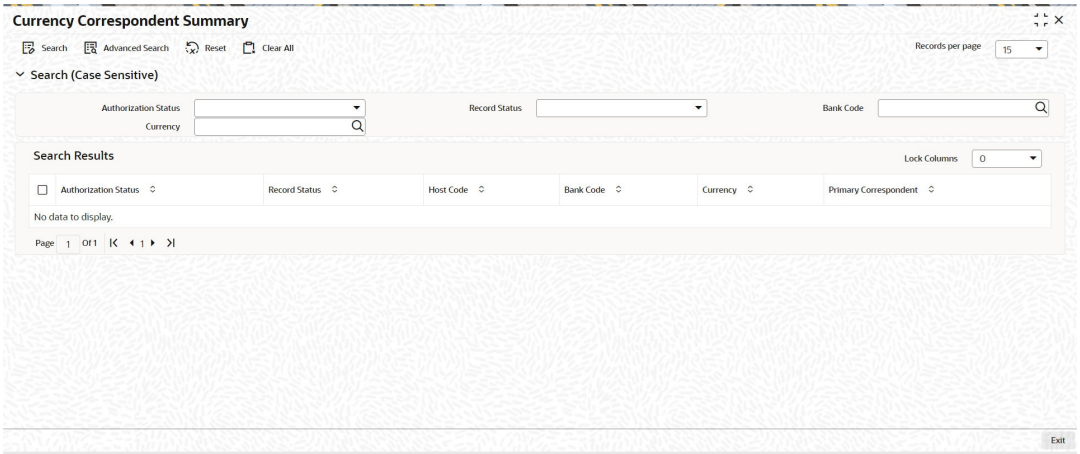
Figure 2-2 Currency Correspondent Summary



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

   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

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.

System supports the Rule maintenance for automatic derivation of a specific Currency correspondent for the currency of Outbound SWIFT payment.

In the Currency Correspondent Rules maintenance, user 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.

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

   Currency Correspondent Rules Detailed screen is displayed.

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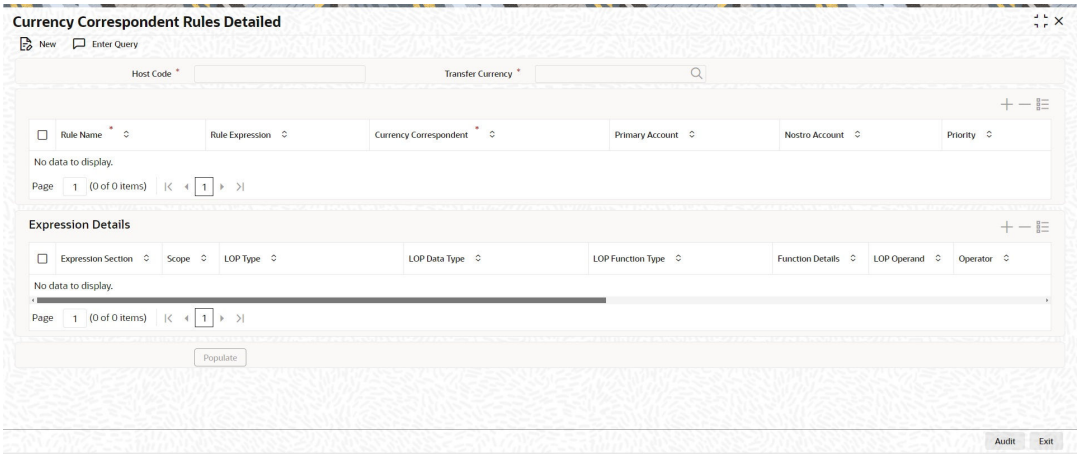
Figure 2-3 Currency Correspondent Rules Detailed



2. Click **New** button on the Application toolbar.
3. On **Currency Correspondent Rules Detailed** screen, specify the fields.

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

Table 2-2 Currency Correspondent Rules Detailed - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Transfer Currency	Select the required currency from the list of values.
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 list of values.
Primary Account	Check this box to indicate the currency correspondent is a primary account.
Nostro Account	Select the Nostro Account from the list of values.
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.

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Table 2-2 (Cont.) Currency Correspondent Rules Detailed - Field Description

Field	Description
LOP Type	Select the type of Left operand from the following: • Constant • Parameter • Expression
LOP Data Type	Select the Data type of Left operand from the following: • String • Date • Number
LOP Function Type	Select the Function type of Left operand from the following: • Index Of • Substring • Length • Uppercase • Lowercase For Function details of above mentioned LOP types, please refer Annexure section 4.5 from *Payment Maintenance User Guide*.
Function Details	Click on the Function Details button to build the expression. User can specify function details only when LOP Type is selected as Expression.
LOP Operand	Specify the LOP Operand value from list of values. The List of LOP Operand is as follows: • TRANSFER_TYPE • TRANSFER_AMOUNT • SOURCE_CODE • SENDER • INTERMEDIARY_AGENT_COUNTRY • CUSTOMER_SERVICE_MODEL • CUSTOMER_ID • CREDITOR_AGENT_COUNTRY • BENEFICIARY_INSTITUTION_COUNTRY • BENEFICIARY_COUNTRY • AGENT_COUNTRY • DAY_OF_WEEK • BOOKING_DAY • CHARGE_WHOM • AWI_BIC • IS_TFR_CCY_EU • IS_AWI_CTRY_EU • IS_ORGINATOR_CTRY_EU • TXN_BRANCH • INTERMEDIARY_BIC
Operator	Select the Operator details.
ROP Type	Select the type of Right operand from the following: • Constant • Parameter • Expression

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Table 2-2 (Cont.) Currency Correspondent Rules Detailed - Field Description

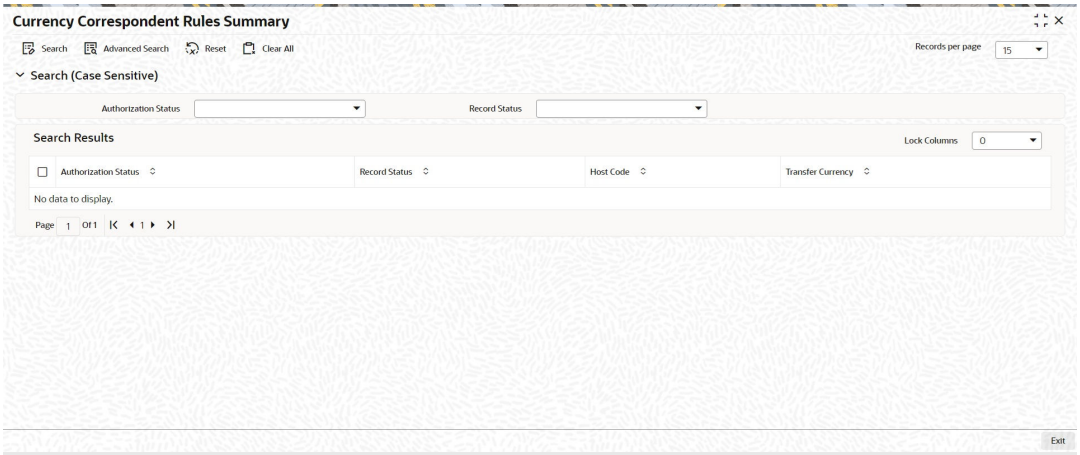
Field	Description
ROP Data Type	Select the type of Right operand Data from the following: • String • Date • Number
ROP Operand	Specify the ROP Operand value details.
Scope	Specify the scope assigned to the ROP.
Logical Operators	Select the logical operator from the following: • AND • OR
Populate	Click this button after specifying the expression details.

2.1.2.1 Currency Correspondent Rules Summary

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

   Currency Correspondent Rules Summary screen is displayed.

Figure 2-4 Currency Correspondent Rules Summary



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

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

2.1.3 External Correspondent

The External Correspondent screen allows users to maintain the details of accounts serviced by the External Correspondents for MT 210 message .

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

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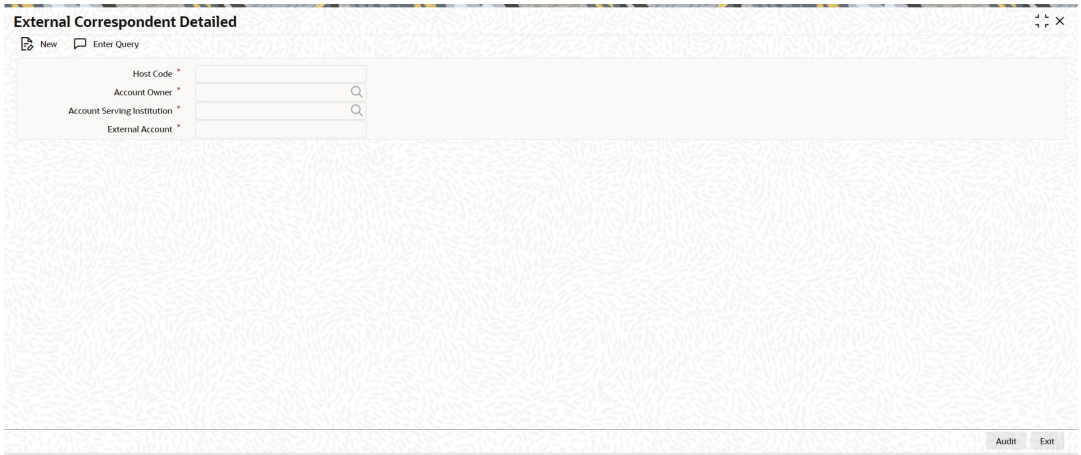
currency correspondent, it is required to send MT 210 to the account owner notifying the transfer details.

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

   External Correspondent Detailed screen is displayed.

Figure 2-5 External Correspondent Detailed



2. Click **New** button on the Application toolbar.
3. On **External Correspondent Detailed** screen, specify the fields.

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

Table 2-3 External Correspondent Detailed - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Account Owner	Specify the Account Owner BIC from the list of values. All the valid BIC’s of the account Owners are listed.
Account Serving Institution	Specify the Account Serving Institution (ASI) BIC from the list of values. All the valid BIC’s of the ASI are listed.

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Table 2-3 (Cont.) External Correspondent Detailed - Field Description

Field	Description
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 MT 202: **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 MT 202 (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 MT 202. Example: Bank XYZ is having the following Nostro accounts with the USD currency correspondents, refer Nostro Accounts Table (page 8): • Bank XYZ sends MT 202 to Bank B for transferring funds from Account B1 to Account A1 held with Bank A. (In the outbound MT 202, 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, Account B1 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.

Correspondents	**Bank**	**Bank**
Currency Correspondents	Bank A	Bank B
Accounts with the Correspondents	AccountA1	AccountB1

2.1.3.1 External Correspondent Summary

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

   External Correspondent Summary screen is displayed.

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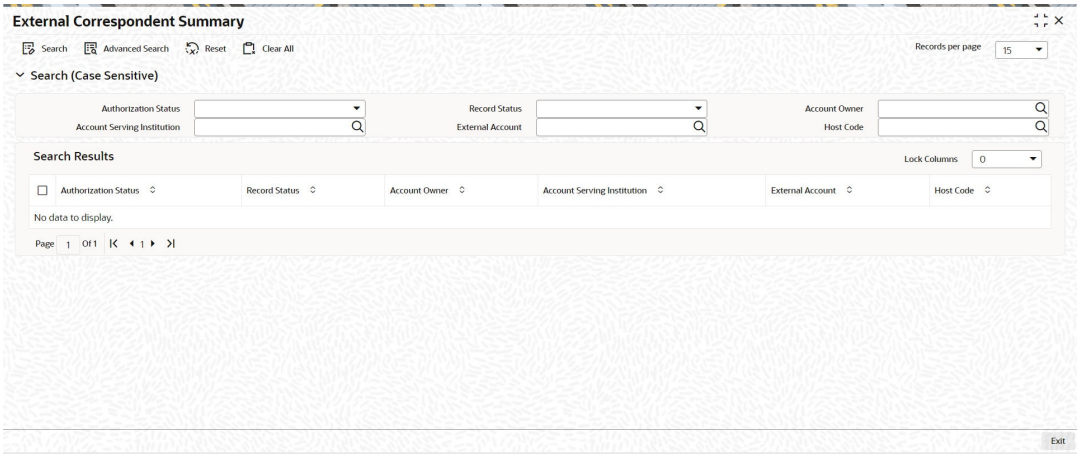
Figure 2-6 External Correspondent Summary



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

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

2.1.4 Global Correspondent

The Global Correspondent screen allows users to maintain the correspondent relationship between any two banks in a specific currency.

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

   Global Correspondent Maintenance screen is displayed.

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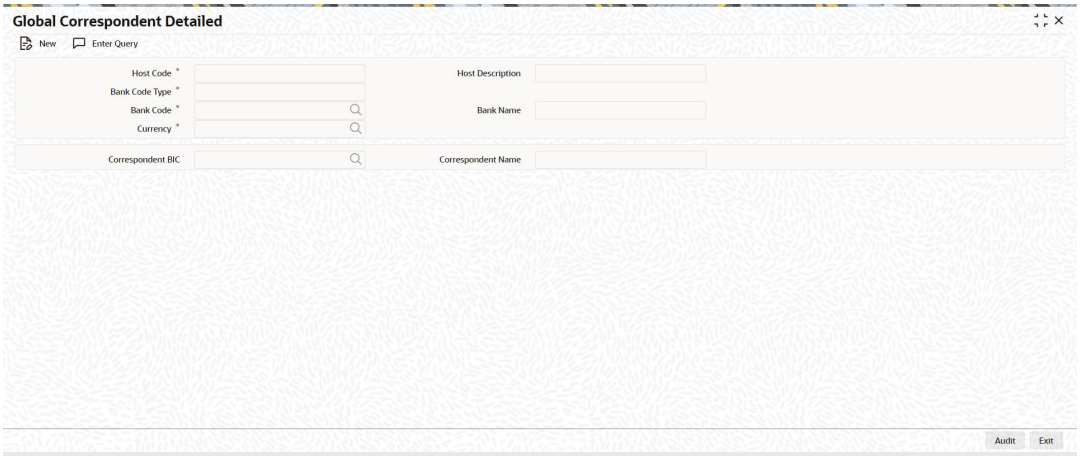
Figure 2-7 Global Correspondent Maintenance



2. Click **New** button on the Application toolbar.
3. On **Global Correspondent Maintenance** screen, specify the fields.

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

Table 2-4 Global Correspondent Maintenance - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Host Description	System defaults the description of the Host Code.
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 Clearing Code Maintenance (ISDCTMEX) screen. **Note** • When a BIC is not available, system picks the Clearing code based on the Clearing Code Maintenance (ISDCTMEX) for payment chain building • Conversion of clearing code to BIC is done • Clearing Code to BIC conversion is applicable only for the first party in the payment chain • For the ‘Bank Code Type’ - Clearing Code, list of values displays the clearing network code concatenated with member id
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.
Bank Name	Bank name is defaulted on selecting the Bank Code.

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Table 2-4 (Cont.) Global Correspondent Maintenance - Field Description

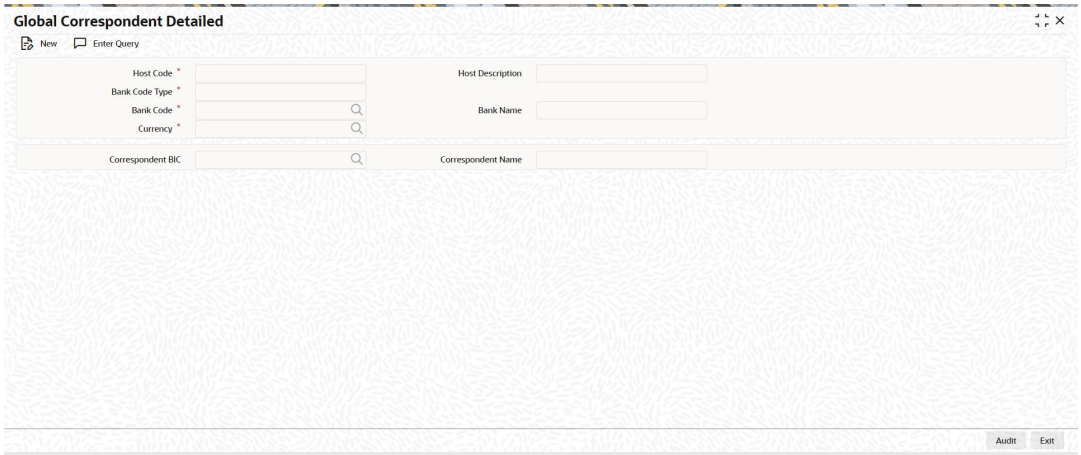
Field	Description
Currency	Specify the currency. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.
Correspondent Bank	Select the correspondent BIC from the list of values displayed. This Correspondent Bank is linked to the Bank Code selected.
Correspondent Name	Correspondent name is defaulted on selecting the Correspondent Bank.

2.1.4.1 Global Correspondent Summary

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

   Global Correspondent Summary screen is displayed.

Figure 2-8 Global Correspondent Summary



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

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

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2.2 Sender Receiver Agreement

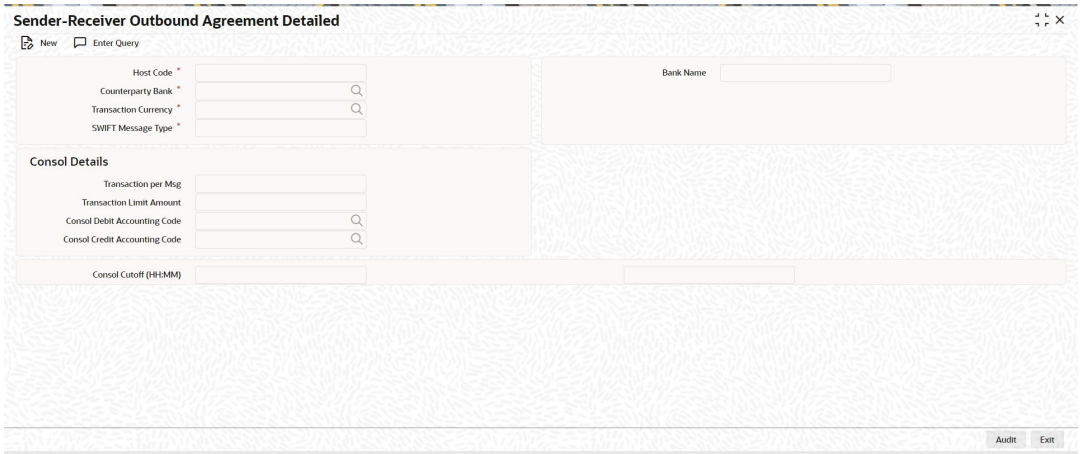
2.2.1 Maintaining Sender Receiver Agreement

The Sender Receiver Agreement screen allows users to maintain Sender Receiver Agreement in this screen. This is used for capturing Bilateral agreement for exchanging MT 102/MT 102+messages with a particular bank. Only MT 102 message type is supported.

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

   Sender-Receiver Outbound Agreement Detailed screen is displayed.

Figure 2-9 Sender-Receiver Outbound Agreement Detailed



2. Click **New** button on the Application toolbar.
3. On **Sender-Receiver Outbound Agreement Detailed** screen, specify the fields.

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

Table 2-5 Sender-Receiver Outbound Agreement Detailed - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
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. User 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.

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Table 2-5 (Cont.) Sender-Receiver Outbound Agreement Detailed - Field Description

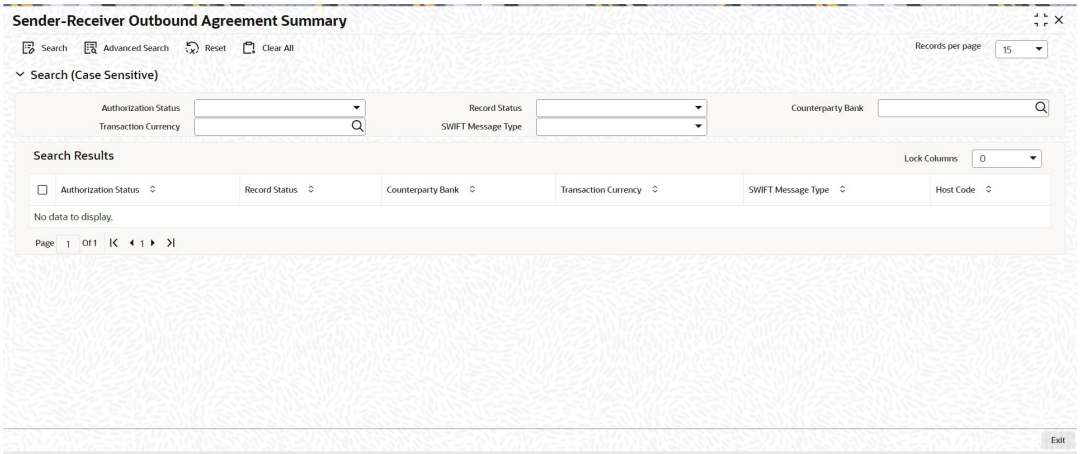
Field	Description
Consol Debit Accounting Code	Specify the Debit Accounting Code.
Consol Credit Accounting Code	Specify the Credit Accounting Code.
Consol Cutoff (Hours)	Specify the hours for Consol Cutoff.
Consol Cutoff (Minutes)	Specify the minutes for Console Cutoff.

2.2.1.1 Sender-Receiver Agreement Summary

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

   Sender-Receiver Outbound Agreement Summary screen is displayed.

Figure 2-10 Sender-Receiver Outbound Agreement Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Counterparty Bank
   - Transaction Currency
   - SWIFT Message Type
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

2.3 Special Instructions

Usage of this screen

- 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

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transactions are moved to the business override queue. The instruction can be free format text.

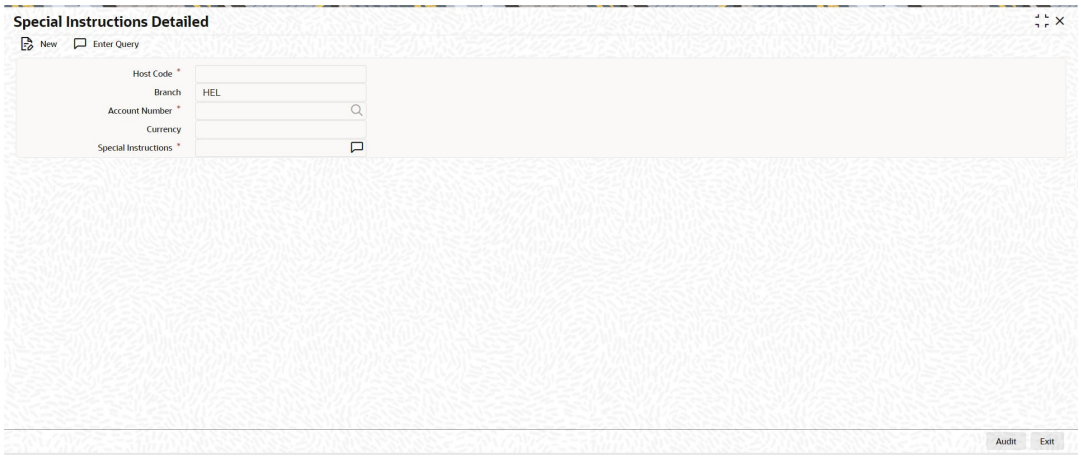
- The authorized special instruction of an account is considered during transaction processing. The record is re-opened to maintain any new special instructions.
- Once the special instruction for the account has been processed, the same can be closed in the maintenance. The same record can be re–opened to maintain any new special instructions.

2.3.1 Maintaining Special Instructions

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

   Special Instructions Maintenance screen is displayed.

Figure 2-11 Special Instructions Maintenance



2. Click **New** button on the Application toolbar.
3. On **Special Instructions Maintenance** screen, specify the fields.

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

Table 2-6 Special Instructions Maintenance - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Branch	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	System displays the currency of the selected account number.
Special Instructions	Specify the special instruction in free format text.

2.3.1.1 Special Instructions Summary

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

   Special Instructions Summary screen is displayed.

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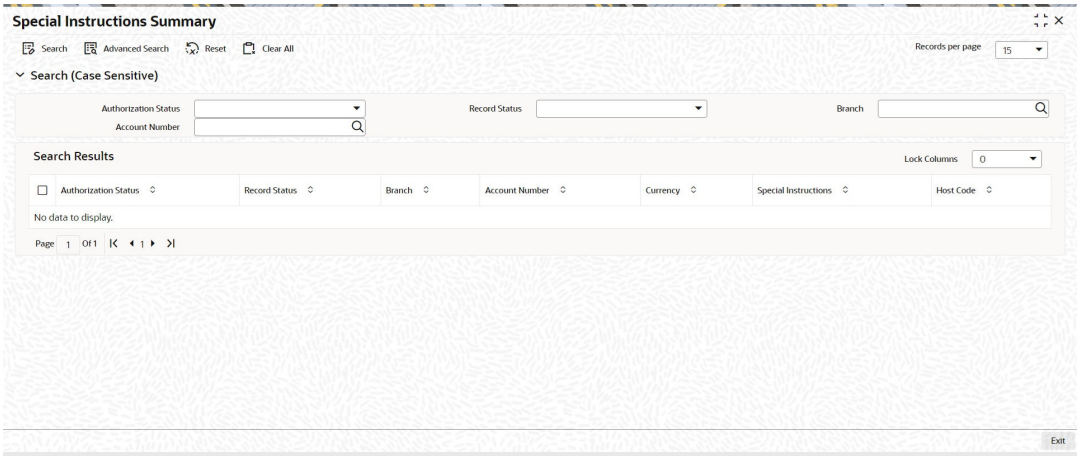
Figure 2-12 Special Instructions Summary



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

   System displays the records that match the search criteria.

2.4 Cover Preferences

2.4.1 Cover Suppression Rule

Usage of this screen

- Sefine rules in this screen for the system to derive if the cover message needs to be suppressed for an Outbound customer payment message.
- Some of the transaction fields are available as elements and rules can be defined to suppress the cover message for the transaction.
- 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.

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

   Cover Suppression Rule Detailed screen is displayed.

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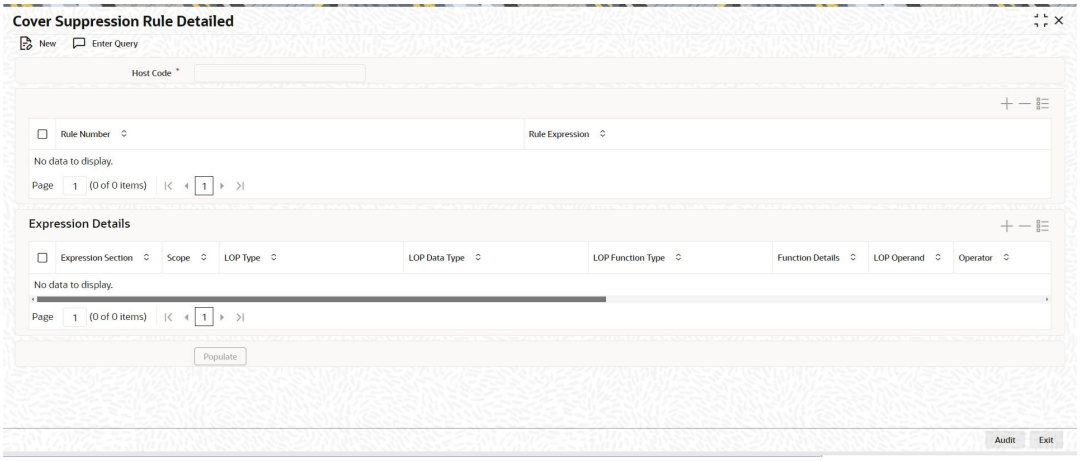
Figure 2-13 Cover Suppression Rule Detailed



2. Click **New** button on the Application toolbar.
3. On **Cover Suppression Rule Detailed** screen, specify the fields.

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

Table 2-7 Cover Suppression Rule Detailed - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
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 • CHARGE_WHOM • CUST_COV_PREF • RECEIVER • RECEIVER_COUNTRY • RECEIVER_OF_COVER • SENDER_COUNTRY • SOURCE_CODE • TRANSFER_TYPE • TXN_AMOUNT • TXN_CCY

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Table 2-7 (Cont.) Cover Suppression Rule Detailed - Field Description

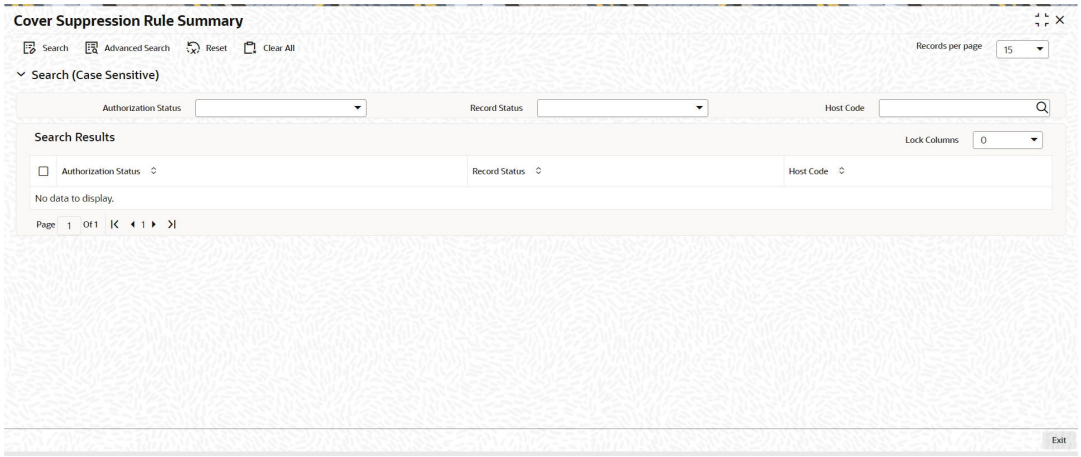
Field	Description
Operator	Select the standard operators to define conditions from the following: • Greater Than • Less Than • Not Equal To • Equal To • Greater Than Or Equal To • Less Than Or Equal To
ROP Type	Select the ROP type from the following: • Constant • Parameter • Expression
ROP Data Type	Select the ROP Data Type from the following: • String • Date • Number
ROP Operand	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 following: • AND • OR

2.4.1.1 Cover Suppression Summary

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

   Cover Suppression Rule Summary screen is displayed.

Figure 2-14 Cover Suppression Rule Summary



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

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- Host Code

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

   System displays the records that match the search criteria.

4. Double click a record after selecting a record to view the detailed screen.

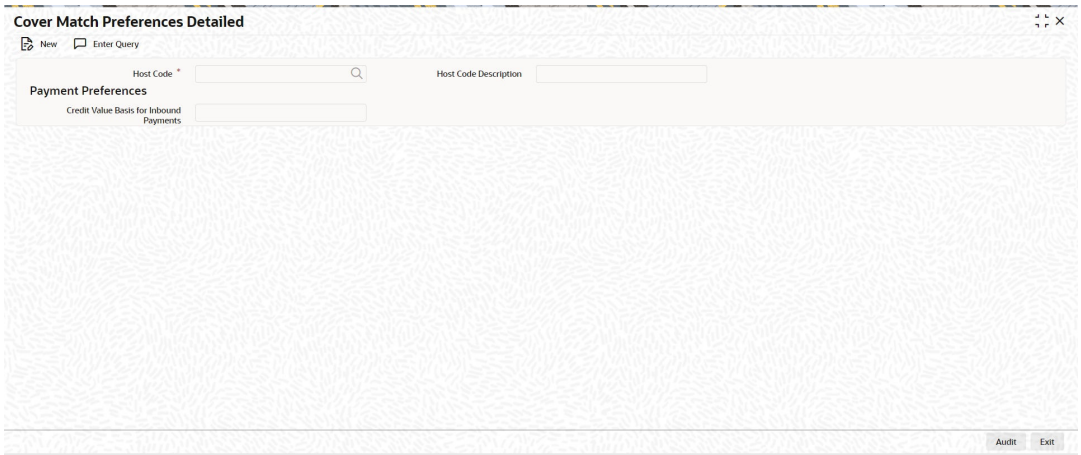
2.4.2 Cover Match Preferences

The Cover Match Preferences screen allows users to define payment preference for inbound payments, based on which the received date can be calculated.

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

   Cover Match Preferences Detailed screen is displayed.

Figure 2-15 Cover Match Preferences Detailed



2. Click **New** button on the Application toolbar.
3. On **Cover Match Preferences Detailed** screen, specify the fields.

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

Table 2-8 Cover Match Preferences Detailed - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Host Code Description	System defaults 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'. User can also select the Credit value/ Received Date Basis from the following: • Payment Received Date • Cover Received Date • Earliest of the Dates • Latest of the Dates **Note**: Received Date preference at Customer Preferences Detailed (PMDFLPRF) for the inbound payments is considered with higher precedence, if maintained for a customer.

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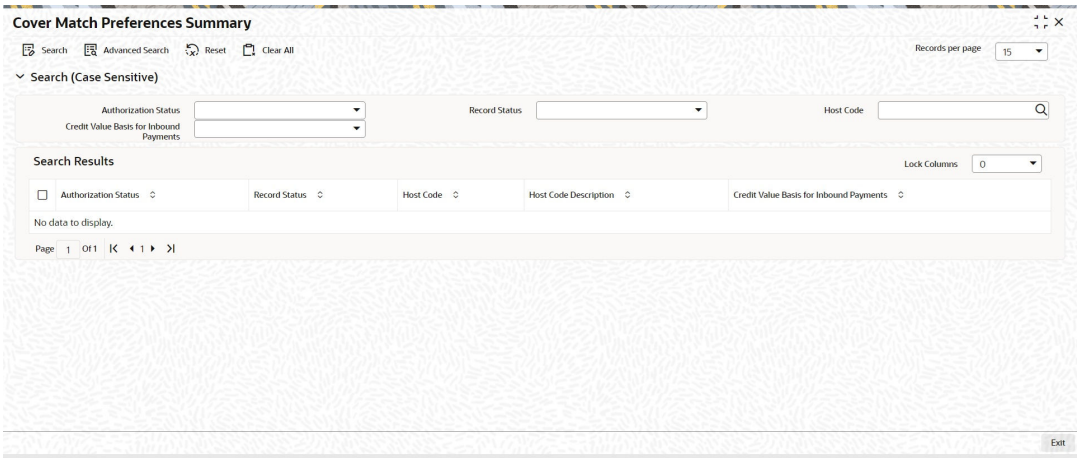
2.4.2.1 Cover Match Preferences Summary

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

   Cover Match Preferences Summary screen is displayed.

Figure 2-16 Cover Match Preferences Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Host Code
   - Credit Value Basis for Inbound Payments
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

2.5 Message Enrichment

2.5.1 D to A Converter

User 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.

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

   D to A Converter Detailed screen is displayed.

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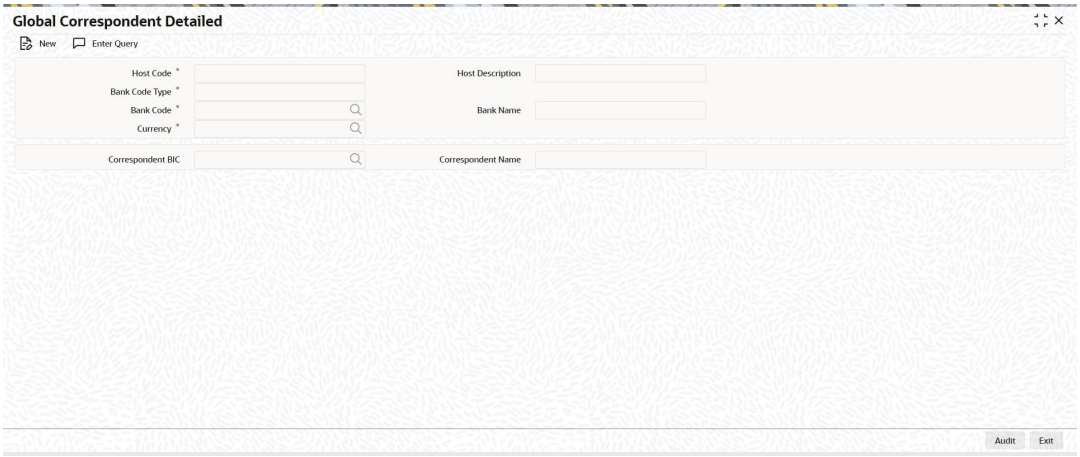
Figure 2-17 D to A Converter Detailed



2. Click **New** button on the Application toolbar.
3. On **D to A Converter Detailed** screen, specify the fields.

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

Table 2-9 D to A Converter Detailed - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
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 Line 1	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 Line 2	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 Line 3	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 Line 4	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 Line 5	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.

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Table 2-9 (Cont.) D to A Converter Detailed - Field Description

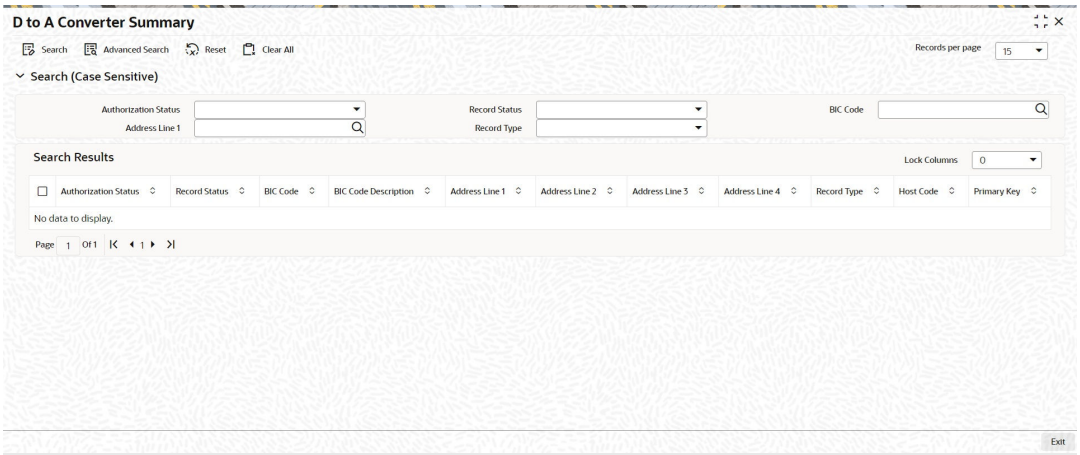
Field	Description
BIC Code Description	System displays the description (name of the entity) of the BIC codes.
Record Type	This is populated by system as 'Manually Maintained 'or 'Learned Record'. Learned records are auto created as unauthorized records when the user repairs a message from Repair queue (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 Auto Repair is inserted to View Queue action log.

2.5.1.1 D to A Converter Summary

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

   D to A Converter Summary screen is displayed.

Figure 2-18 D to A Converter Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - BIC Code
   - Address Line1
   - Record Type

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

   System displays the records that match the search criteria.

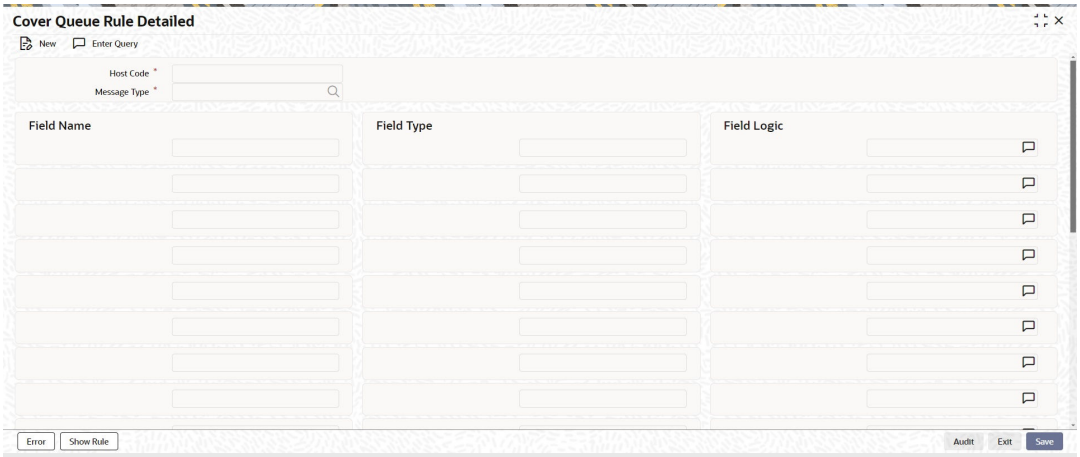
2.6 Queue Rule

2.6.1 Cover Queue Rule

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

   Cover Queue Rule Detailed screen is displayed.

Figure 2-19 Cover Queue Rule Detailed



2. Click **New** button on the Application toolbar.
3. On **Cover Queue Rule Detailed** screen, specify the fields.

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

Table 2-10 Cover Queue Rule Detailed - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
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 from 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.

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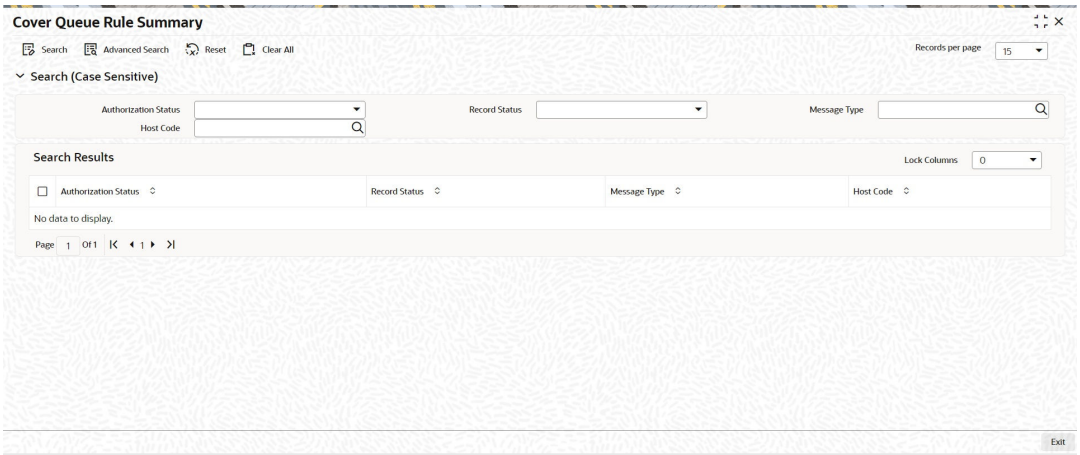
2.6.1.1 Cover Queue Rule Summary

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

   Cover Queue Rule Summary screen is displayed.

Figure 2-20 Cover Queue Rule Summary



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

   System displays the records that match the search criteria for the following:
   - Authorization Status
   - Record Status
   - Message Type
   - Host Code
4. Double click a record after selecting a record to view the detailed screen.

2.6.2 Message Queue Derivation Rule

The Message Queue Derivation Rule screen allows users to define the new rules. User 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.

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

   Message Queue Derivation Rule screen is displayed.

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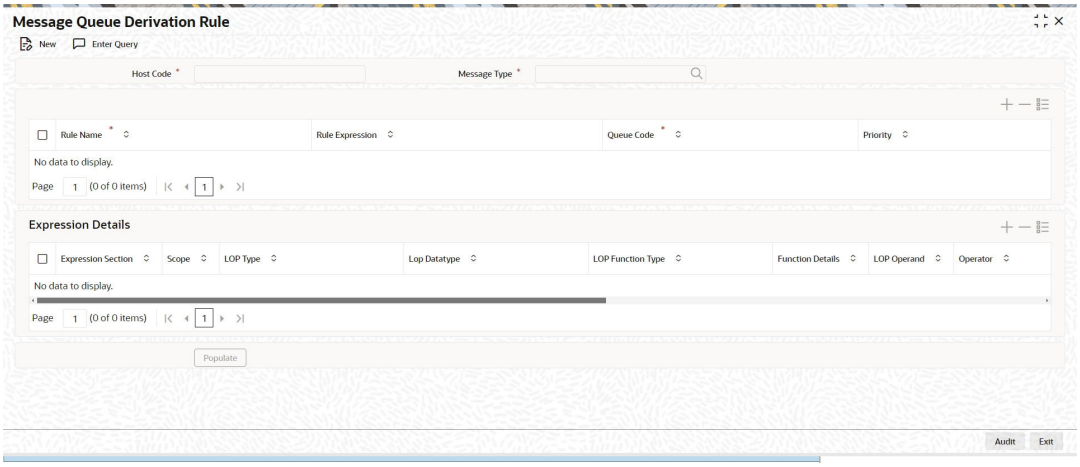
Figure 2-21 Message Queue Derivation Rule



2. Click **New** button on the Application toolbar.
3. 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
4. On **Message Queue Derivation Rule** screen, specify the fields.

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

Table 2-11 Message Queue Derivation Rule - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
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 list of options. The options available are: • COVR • SWIF
Priority	Specify the rule priority.
Expression Details	--
Expression Section	Specify the Expression Section.
Scope	Specify the scope assigned to the Left operand.

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Table 2-11 (Cont.) Message Queue Derivation Rule - Field Description

Field	Description
LOP Operand	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_CODE1Y • 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_CC
Operator	Select the Operator details from the list of values displayed. The values are listed as follows: • 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 from the following: • Constant • Expression
ROP Data Type	Select the type of Right operand Data from the following: • String • Date • Number
ROP Operand	Select the Right operand value from the LOV based on the LOP Operand selected. Values pertaining to the respective LOP are listed.
Populate	Click this button after specifying the expression details.

2.6.2.1 Message Queue Derivation Rule Summary

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

   Message Queue Derivation Rule Summary screen is displayed.

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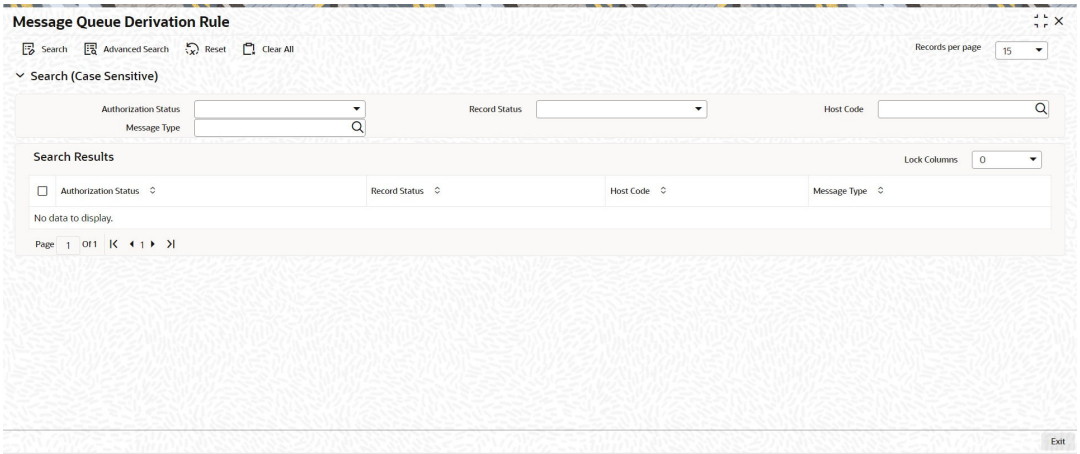
Figure 2-22 Message Queue Derivation Rule Summary



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

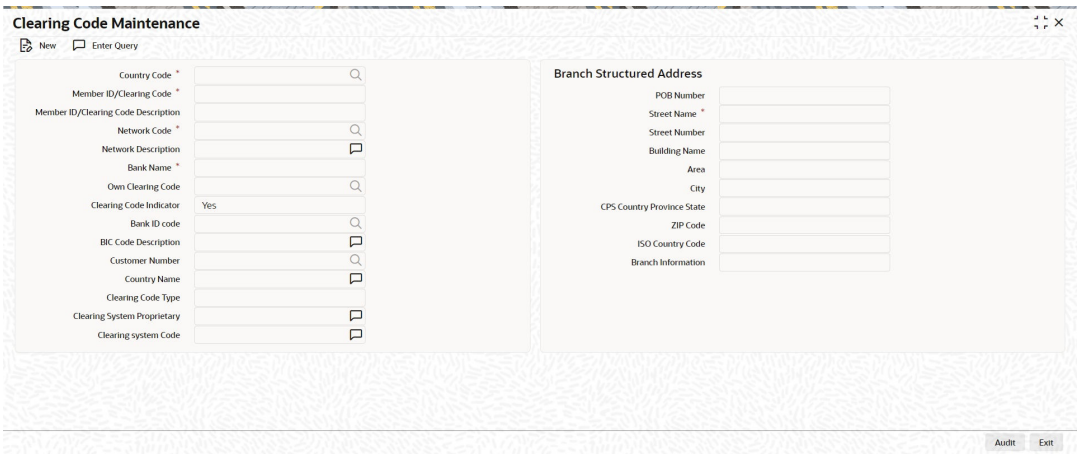
   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

2.6.3 Clearing Code

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

   Clearing Code Maintenance screen is displayed.

Figure 2-23 Clearing Code Maintenance



2. Click **New** button on the Application toolbar.
3. On **Clearing Code Maintenance** screen, specify the fields.

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

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Table 2-12 Clearing Code Maintenance - Field Description

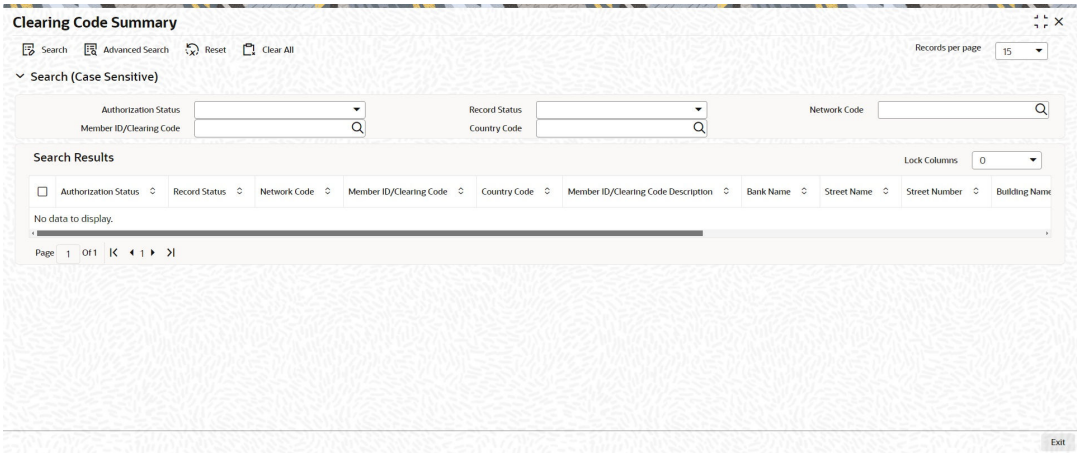
Field	Description
Country Code	Select the required code from the list of values.
Member ID/Clearing Code	Specify the Member Id/Clearing Code.
Member ID/Clearing Code Description	Specify the description of Member Id/Clearing Code.
Network Code	Select the required network code from the list of values.
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 list of values.
Clearing Code Indicator	Select the required clearing code indicator. The values are Yes and No.
Bank ID code	Specify the required code from the list of values.
BIC Code Description	Specify the description of the BIC Code.
Customer Number	Select the Customer Number from the list of values.
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.

2.6.3.1 Clearing Code Summary

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

   Clearing Code Summary screen is displayed.

Figure 2-24 Clearing Code Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Network Code

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- Member ID/Clearing Code
- Country Code

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

   System displays the records that match the search criteria.

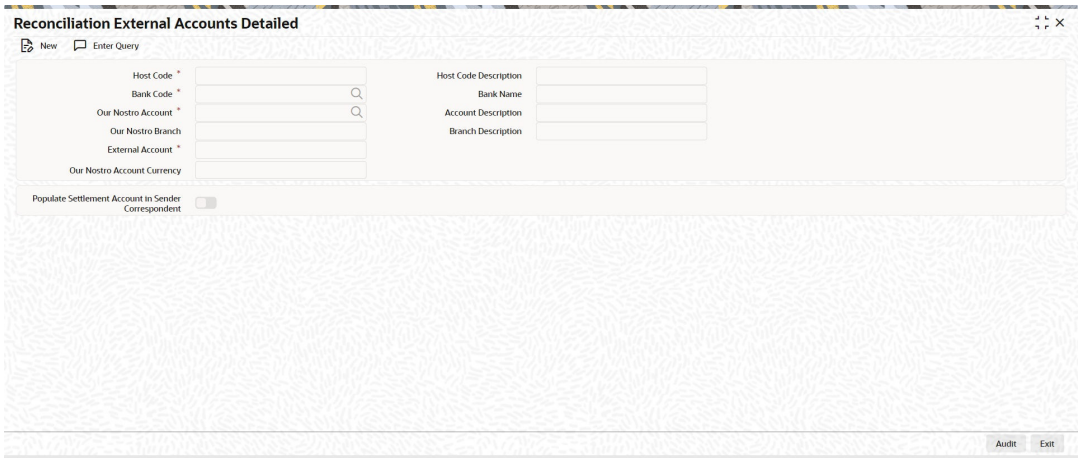
2.7 Reconciliation External Accounts

2.7.1 Reconciliation External Accounts

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

   Reconciliation External Accounts Detailed screen is displayed.

Figure 2-25 Reconciliation External Accounts Detailed



2. Click **New** button on the Application toolbar.
3. On **Reconciliation External Accounts Detailed** screen, specify the fields.

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

Table 2-13 Reconciliation External Accounts Detailed - Field Description

Field	Description
Host Code	System defaults the Host Code of user's logged in branch on clicking 'New' button
Host Code Description	System displays the description of the Host Code selected.
Bank Code	Select the Bank Code from the list of values.
Bank Name	System displays the Bank Name of the Bank Code selected.
Our Nostro Account	Select the Nostro Account from the list of values. This list of values displays Nostro accounts pertaining to the Bank Code selected.
Account Description	This field displays the Description of the Nostro Account selected.
Our Nostro Branch	This field displays the Branch of the Nostro Account selected.
Branch Description	This field displays Description of the Branch.
External Account	Specify the External system Account Number.

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Table 2-13 (Cont.) Reconciliation External Accounts Detailed - Field Description

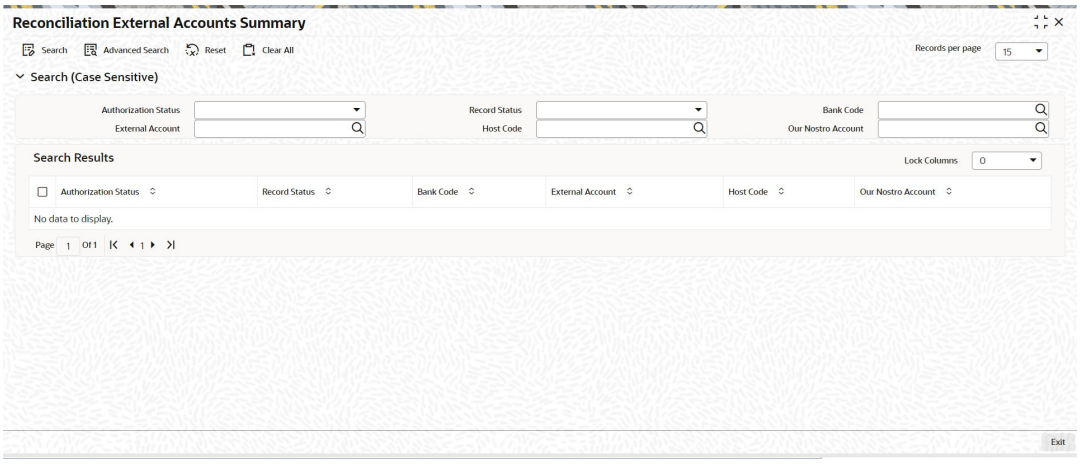
Field	Description
Our Nostro Account Currency	This field displays the Currency of the selected Nostro Account.
Populate Settlement Account in Sender Correspondent	Check this field to populate the settlement account in Senders Correspondent field of generated message.

2.7.1.1 Reconciliation External Accounts Summary

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

   Reconciliation External Accounts Summary screen is displayed.

Figure 2-26 Reconciliation External Accounts Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Bank Code
   - External Account
   - Host Code
   - Our Nostro Account
3. Once you have specified the search parameters, click the **Search** button.

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

2.8 RMA /RMA +

RMA+ stands for the 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.

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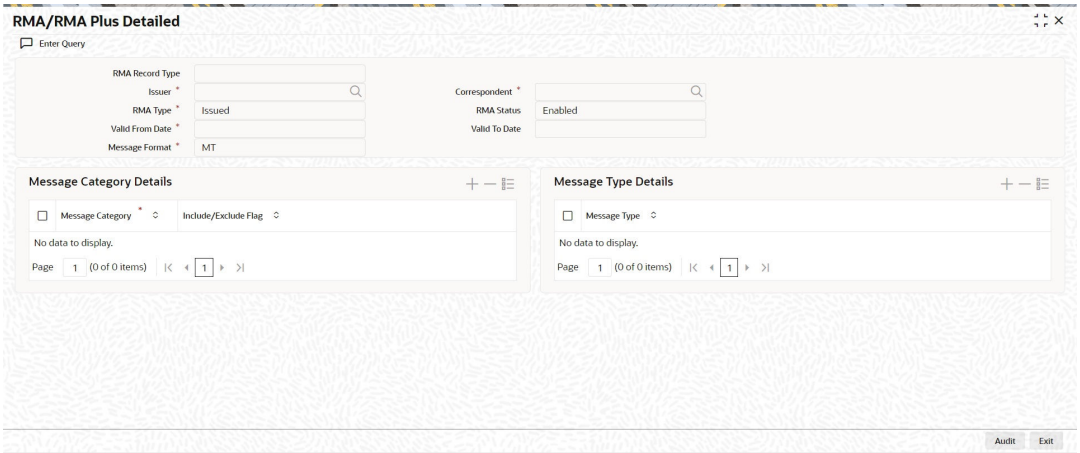
2.8.1 RMA or RMA Plus Details

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.

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

   RMA or RMA Plus Detailed screen is displayed.

Figure 2-27 RMA or RMA Plus Detailed



2. Click the **New** button on the Application toolbar.
3. On **RMA or RMA Plus Detailed** screen, specify the fields.

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

Table 2-14 RMA or RMA Plus Detailed - Field Description

Field	Description
RMA Record Type	System indicates 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 from the following: • Issued • Received
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.

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Table 2-14 (Cont.) RMA or RMA Plus Detailed - Field Description

Field	Description
RMA Status	Select the status of the RMA from following: • Enabled • Revoked • Deleted • Rejected **Note**: Only 'Enabled' RMA authorizations are used for RMA validation.
Valid To Date	Specify the End date of validity of RMA authorization.
Message Format	Specify Message Format from the list of values. The available values are MT and MX.
Message Category Details Grid	--
Message Category	Select the required Message Category from the list of values. The system list the message category depending on the message format. **Note**: For MT format, the categories listed are as follows: • Category 1 • Category 2 • Category 3 • Category 4 • Category 5 • Category 6 • Category 7 • Category 8 • Category 9 For MX format, the categories listed are as follows: • camt • pacs • pain
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	--

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Table 2-14 (Cont.) RMA or RMA Plus Detailed - Field Description

Field	Description
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. User can create a new authorization 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).

2.8.1.1 RMA/RMA+ Validation (MT)

- In addition to the RMA/RMA+ validation for the Receiver of payment message (say, MT 103), 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 :

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  - Multi-Credit Customer Transfer – for determining the Receiver of MT 102/MT 102+.
  - Bank Transfer payments – for determining the Receiver of MT 202/MT 203, 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 (MT 191) 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 'Withheld' 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).

2.8.1.2 RMA/RMA+ Validation (SWIFT CBPRPlus)

- RMA/RMA+ validation is done for Outbound SWIFT CBPRPlus pacs.008 / pacs.009 / pacs.009 CORE transactions. The RMA\RMAPlus records with Message Format 'MX' is considered.
- Refer to the below table for transaction type and message category/message type referred during RMA/RMA+ validation.

MX Transaction Type	RMA Message Category / Message Type
FI to FI Customer Credit Transfer (pacs.008)	Pacs / Pacs.008
FI Credit Transfer (pacs.009) CORE	Pacs / Pacs.009
FI Credit Transfer (pacs.009) COVER	Pacs / Pacs.009

- RMA/RMA+ validation is done for Outbound SWIFT CBPRPlus camt.056 / camt.029 Message. The RMA\RMAPlus records with Message Format 'MX' is considered.
- Refer to the below table for transaction type and message category/message type referred during RMA/RMA+ validation.

MX Transaction Type	RMA Message Category / Message Type
FI to FI Payment Cancellation Request	Camt / camt.056
FI to FI Resolution of Investigation	Camt / camt.029

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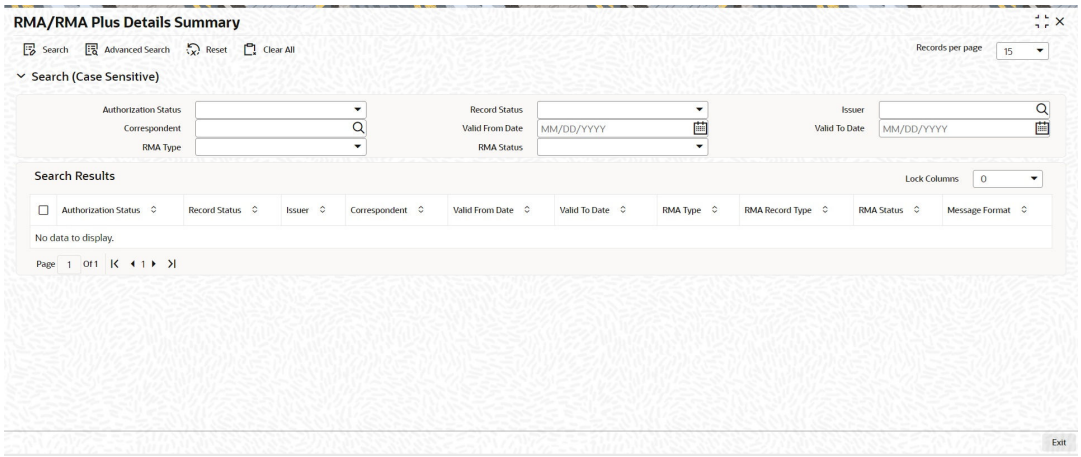
2.8.1.3 RMA or RMA Plus Details Summary

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

   RMA or RMA Plus Details Summary screen is displayed.

Figure 2-28 RMA or RMA Plus Details Summary



2. 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
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.

2.9 Alpha Code

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

   Alpha Code Detailed screen is displayed.

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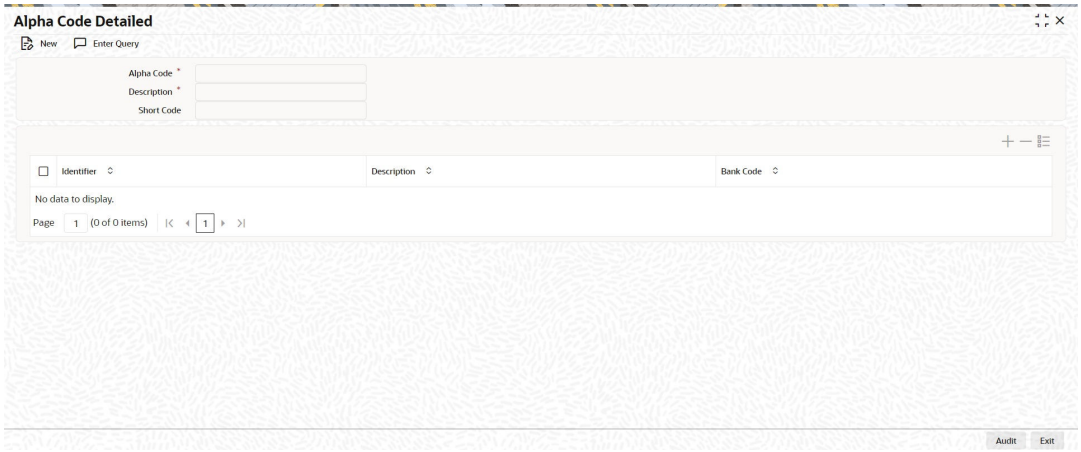
Figure 2-29 Alpha Code Detailed



2. Click the **New** button on the Application toolbar.
3. On **Alpha Code Detailed** screen, specify the fields.

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

Table 2-15 Alpha Code Detailed - Field Description

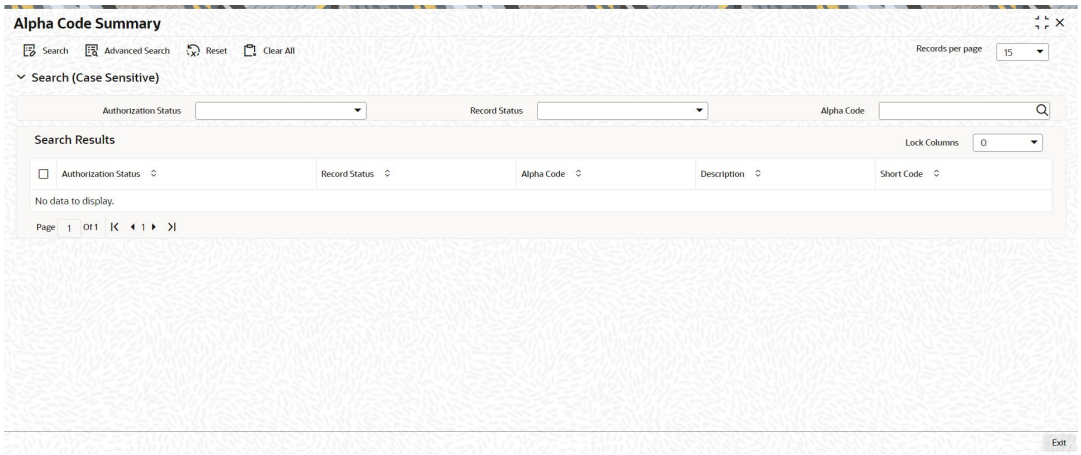
Field	Description
Alpha Code	Specify the Alpha Code.
Description	Specify the Description.
Short Code	Specify the Short Code.
Identifier	Select the Identifier required for the network.
Description	Specify the Description.
Bank Code	Specify the Bank Code.

2.9.1 Alpha Code Summary

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

   Alpha Code Summary screen is displayed.

Figure 2-30 Alpha Code Summary



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

   System displays the records that match the search criteria for the following:
   - Authorization Status
   - Record Status
   - Alpha Code
   - Description
   - Short Code

2.10 Template

The Template screen allows users to generate new template for Cross Border transactions.

As per SR2021 guidelines, Network Validation Rule is applied to check the format of field 50F and field 59F. This is applicable for Outbound MT 102, MT 102 STP, MT 103, MT 103 REMIT, MT 103 STP, MT 202 COV, MT 205 COV messages which are booked manually using PXDOTTML screen.

User can get an error message on clicking of Enrich button in case of Field 50F and 59F validation failure.

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

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

   Outbound Cross Border Payments Template Detailed screen is displayed.

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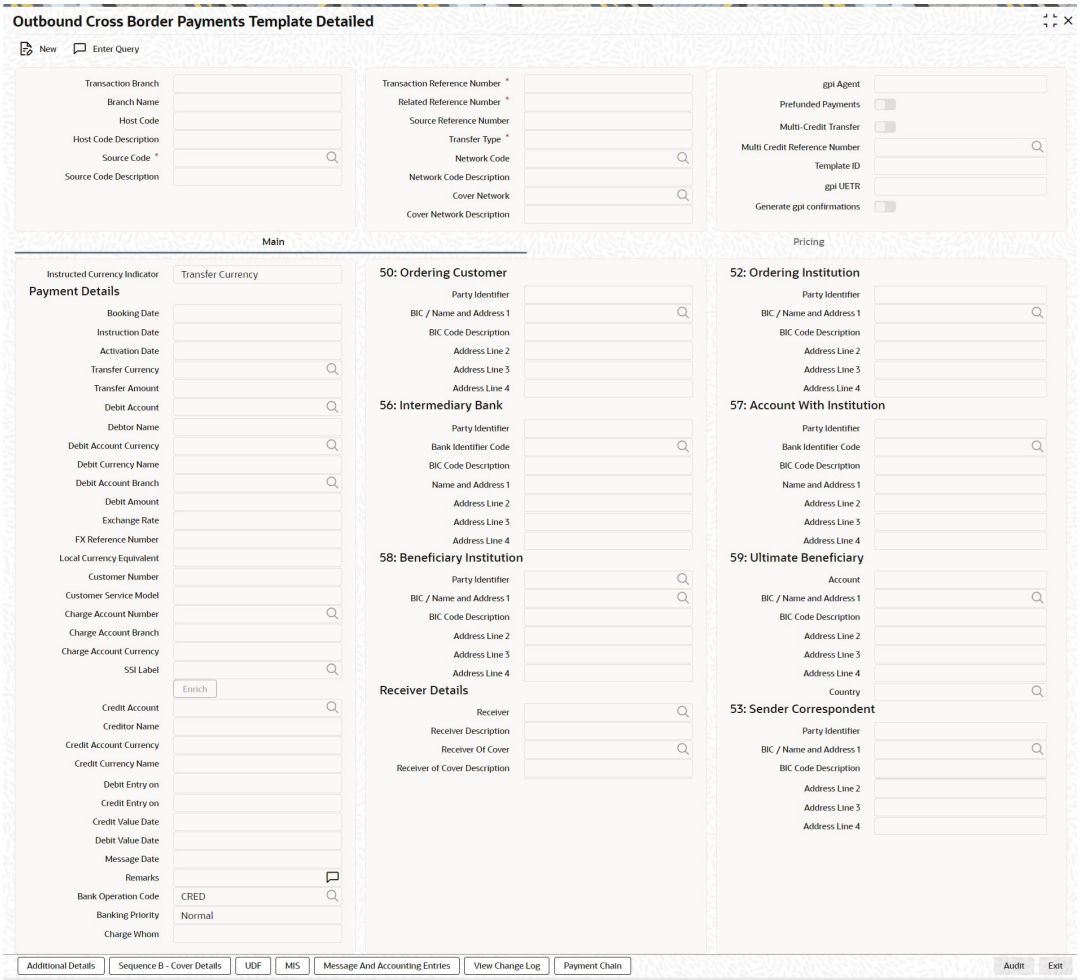
Figure 2-31 Outbound Cross Border Payments Template Detailed



2. Transactions booked using a particular Template ID can be can be queried using ‘Transaction Input Summary’ screen (PXSOTONL) and ‘View Summary’ screen (PXSOVIEW).
3. Templates created in Cross Border Transaction Template screen (PXDOTTML) can be authorized in ‘Template Summary’ (PQSTMPLQ) screen.
4. Eye maker / checker concept is supported for Templates. Once a maker saves a template, checker Authorize the Template, post which the Verifier can verify it.

> **Note**
>
> - To understand the Field validations and functions of ‘Cross Border Transaction Template’ screen, refer to Outbound Cross Border Payments Transaction Input (page 1).
> - Templates created for Cross Border transactions can be viewed by specifying the Template ID.in Template Summary Screen (PQSTMPLQ).

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2.10.1 Outbound Cross Border Payments Template Transaction

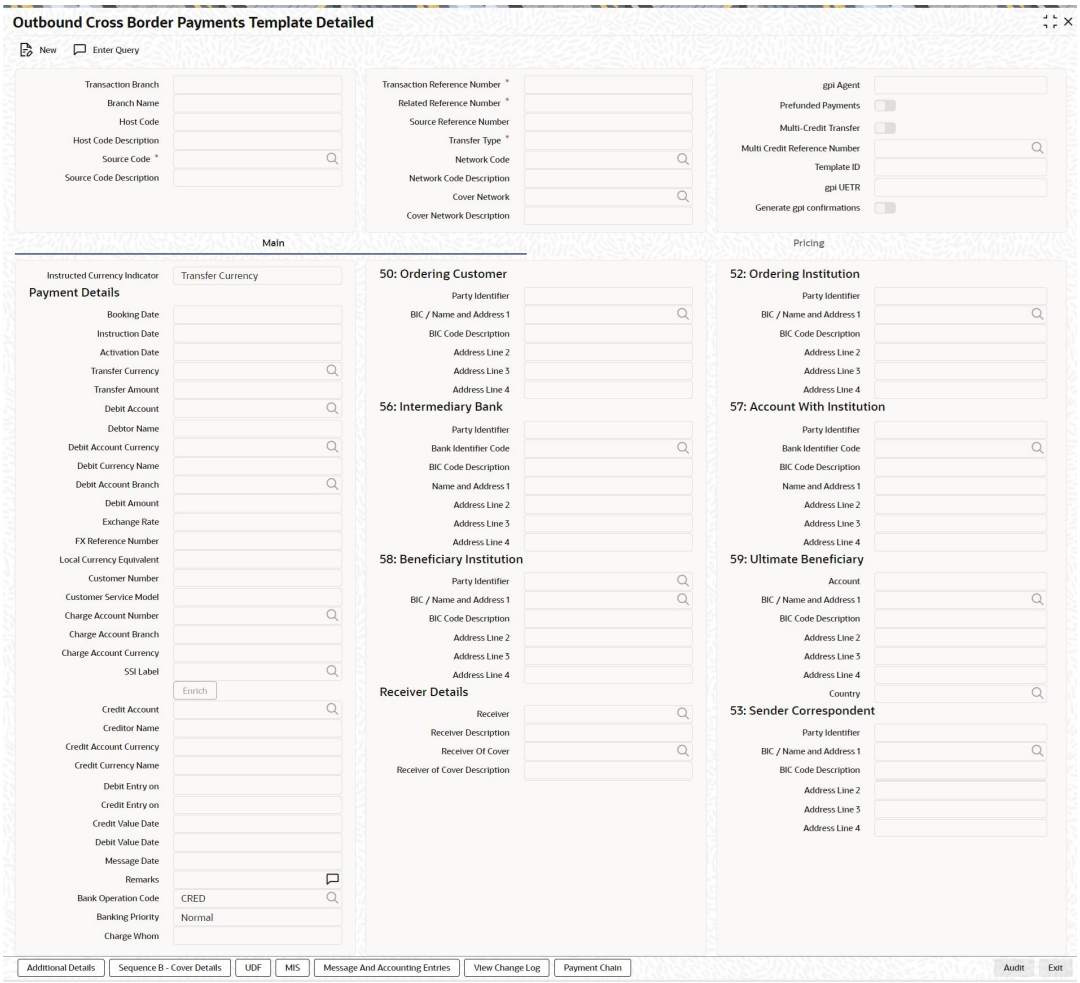
The Outbound Cross Border Payments Template Transaction screen allows users to create an Outbound Cross Border Transaction.

User can also launch this screen when you select a record and click the **Create Transaction** action button on Template Summary (PQSTMPLQ) screen.

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

   Outbound Cross Border Payments Template Detailed screen is displayed.

Figure 2-32 Outbound Cross Border Payments Template Detailed



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

   Refer Outbound Cross Border Payments Transaction Input (page 1) for screen field details.

2.10.1.1 Template Summary

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

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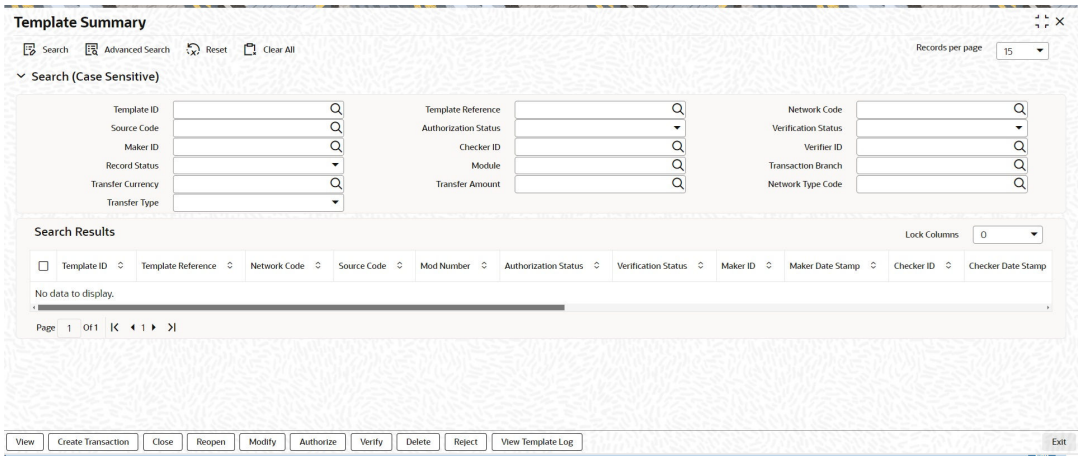
1. On Homepage, specify **PQSTMPLQ** in the text box, and click next arrow.

   Template Summary screen is displayed.

Figure 2-33 Template Summary



2. Search using one or more of the following parameters:
   - Template ID
   - Template Reference
   - Network Code
   - Source Code
   - Authorization Status
   - Verification Status
   - Maker ID
   - Checker ID
   - Verifier ID
   - Record Status
   - Module
   - Transaction Branch
   - Transfer Currency
   - Transfer Amount
   - Network Type Code
   - Transfer Type
3. Verify action button is available on querying the saved template or unauthorized templates from Template Summary screen.
4. On selecting the transaction and on clicking **Authorize** action button, the Template Detailed screen is launched.

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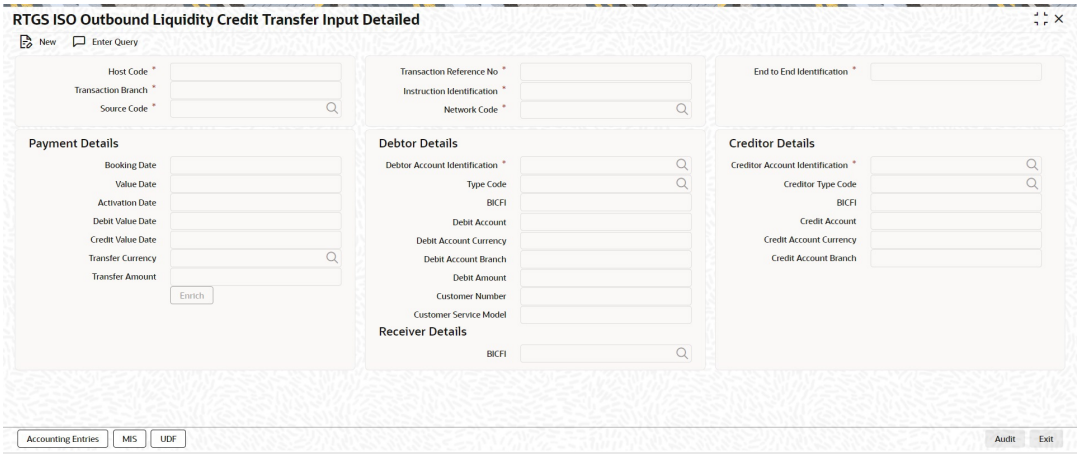
Figure 2-34 Template Summary - Authorize



5. Once a maker saves a template, Checker needs to authorize, then Verifier can verify it.
6. Maker cannot perform first authorization. Final authorization cannot be performed, if first authorization is pending. Final authorization cannot be done by maker / first authorizer. Template remains Unauthorized, till final authorization is performed.
7. Maker cannot perform first authorization. Final authorization cannot be performed, if first authorization is pending. Final authorization cannot be done by maker / first authorizer. Template remains Unauthorized, till final authorization is performed.
8. Once parameters are specified, click the **Search** button. System displays the records that match the search criteria.
9. The following actions can be performed for transactions in this queue:

Actions	Description
View	Click ‘View’ button to view the Template details for the selected record
Create Transaction	Click ‘View’ button to view the Template details for the selected record Transactions created are Saved/Auto-Authorized depending on the user rights. **Note** Transactions created are Saved/Auto-Authorized depending on the user rights. While creating a new transaction, system will default the ‘Booking Date’ and ‘Instruction Date’ as current date in the ‘Transaction Input Detailed’ (PBDOTONL) screen. User can modify the details populated from the Template and click on ‘Enrich’. User can modify the details populated from the Template and click on ‘Enrich’.
Close	Select a Template ID that is Open and Authorized and click on ‘Close’ button to close the record. Authorization is required to ‘Close’ a record.

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Actions	Description
Re-Open	Select a Template ID that is closed and authorized to re-open the record, by clicking the 'Reopen' button. Reopening of a record requires authorization.
Modify	Select a Template ID and click on 'Modify' button to modify the existing template details. Modifying the existing template details requires authorization. **Note** On modification, the system generates a newer version of the template instead of replacing the older template. Whenever the template details are modified, both new and old templates are available as a part of audit log.
Authorize	User can authorize the following records/Template details by clicking 'Authorize' button: • Template Id's generated in Template Generation screen • For Closing a Template Id • For Reopening a Template ID • For Modifying the template details **Note** Same user cannot perform all the actions - Save, First Auth and Authorize. This validation is done during the authorization process.
View Template Log	User can view the actions initiated on a Template with the maker/checker/verifier details here.
Delete	Select a Template ID for which user have initiated actions like - 'Create Transaction', 'Close', 'Reopen', 'Modify' and click on 'Delete' button to delete the actions before authorizing the same. **Note** Deleting of an action cannot be done once it is authorized. No records can be deleted on clicking 'Delete' button. Only actions initiated can be deleted.
Verify	Verify the transaction only if dual authorization is enabled.
Reject	If Authorization status or Verification status is unauthorized, user can reject the transaction.

2.10.2 Amendable Fields of a Template

While creating a transaction from a template, you can amend certain data that are defaulted from the template. The set of such amendable fields of a template is maintained at 'Template Amendment' (PMDTMAMD) screen.

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Refer to *Payments Core User Guide* section for more details.

2.11 Standing Instruction

2.11.1 Standing Instruction Template

The Standing Instruction Template can be created with or without transfer amount input.

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

As per SR2021 guidelines, Network Validation Rule is applied to check the format of field 50F and field 59F, if provided in the transaction. This is applicable for Outbound MT 102, MT 102 STP, MT 103, MT 103 REMIT, MT 103 STP, MT 202 COV, MT 205 COV messages that are booked manually using PXDOTSTM screen.

User can get an error message on clicking of Enrich button in case of Field 50F and 59F validation failure.

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

   Outbound Cross Border Payments Standing InstructionTemplate Detailed screen is displayed.

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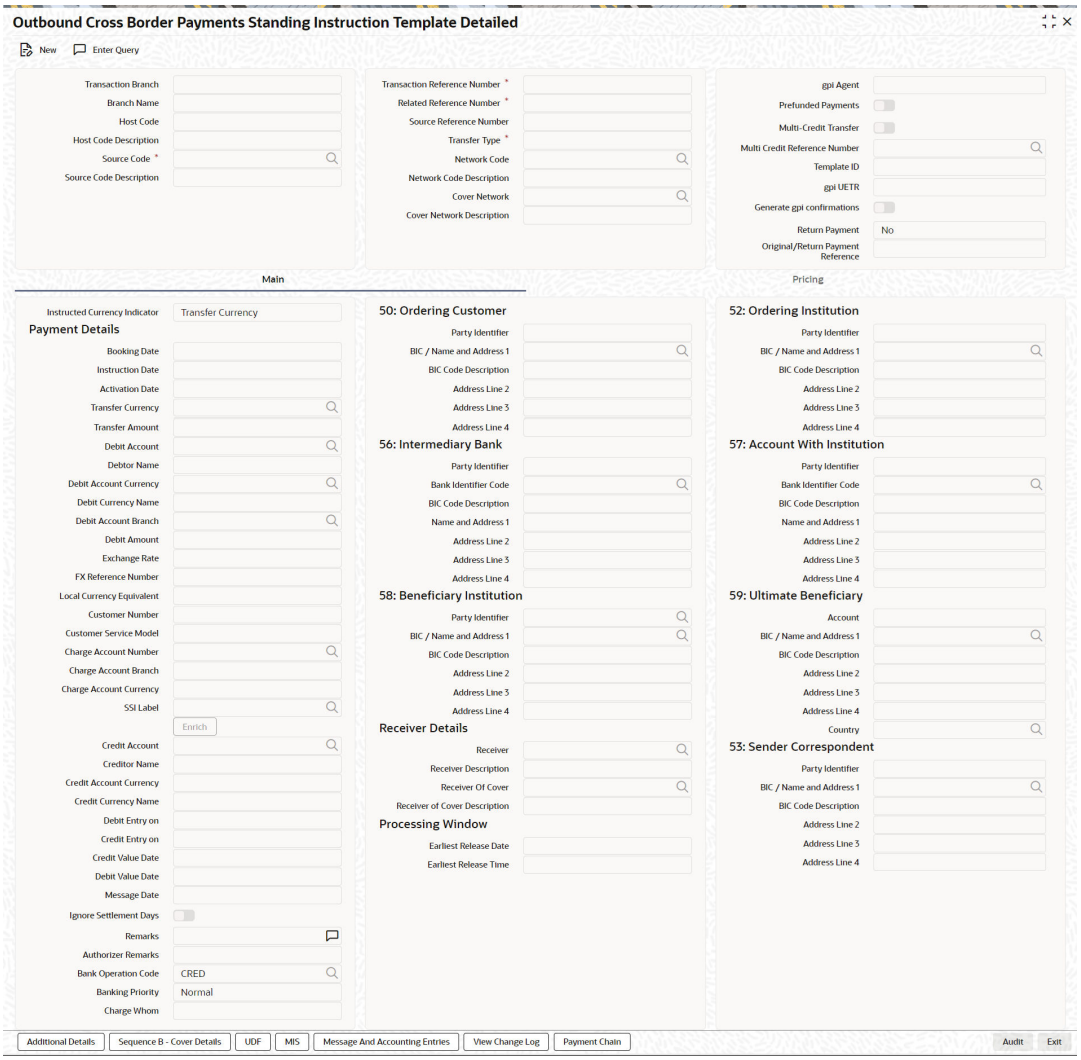
Figure 2-35 Outbound Cross Border Payments Standing InstructionTemplate Detailed



2. Standing Instructions executed for the specific ‘Template ID’ created can be queried using ‘Transaction Input Summary’ screen (PXSOTONL) and ‘View Summary’ screen (PXSOVIEW).

3. 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 Outbound Cross Border Payments Transaction Input (page 1).
> - Standing Instruction Templates created for Cross Border transactions can be viewed by specifying the Template ID in Template Summary Screen (PMSSITMP).

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2.11.1.1 Standing Instruction Template Summary

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

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

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

For more details on Standing Instruction Maintenance and its execution screen details and respective summary screens, refer to *Payments Core User Guide* section - 3.3.

2.12 SWIFT Pricing

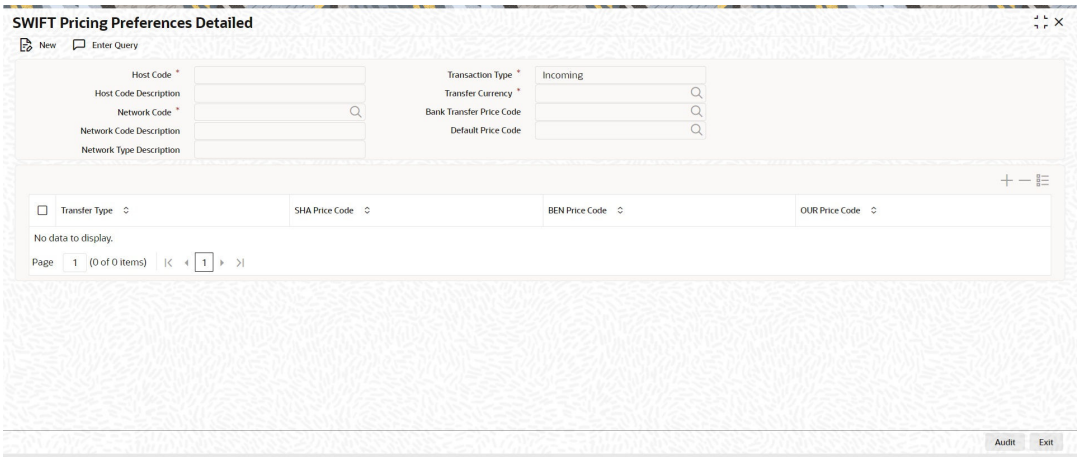
2.12.1 SWIFT Pricing Preferences

The SWIFT Pricing Preferences screen allows users to maintain pricing codes for SWIFT Transactions. This is a common screen for both Cross Border and RTGS payment types.

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

   SWIFT Pricing Preferences Detailed screen is displayed.

Figure 2-36 SWIFT Pricing Preferences Detailed



2. Click the **New** button on the Application toolbar.
3. On **SWIFT Pricing Preferences Detailed** screen, specify the fields.

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

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Table 2-16 SWIFT Pricing Preferences Detailed - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Host Description	System defaults the Description of the Host Code on clicking New button.
Network Code	Specify Network Code from the list of values. All valid Network codes maintained for the Host with payment type as Cross Border / RTGS are listed.
Network Code Description	System defaults the Description of the Network Code selected.
Network Type Description	System defaults the Network Type Description of the Network Code selected.
Transaction Type	Select Transaction Types from the following: • Incoming (Default) • Outgoing
Transfer Currency	Specify Transfer Currency from the list of values. All valid currencies are listed in the list of values. **Note**: 'AL' is the applicable code to indicate all currencies.
Bank Transfer Price Code	Specify Bank Transfer Price Code from the list of values. The price codes applicable for the bank transfers can be captured in this field.
Default Price Code	Specify Default Price Code from the list of values. The Default Pricing Code captured here is, applicable for all Customer Transfers.When no pricing codes are defined in the grid (SHA/ BEN/ OUR pricing codes), system picks the Default Pricing Code defined in this field.
Transfer Type	Specify Transfer Type from the following: • Customer Transfer • Customer Transfer with Cover
SHA Price Code	Price code can be defined, specifically for the Charge Bearer Type 'SHA'. Select the pricing code from the list of values.
BEN Price Code	Price code can be defined, specifically for the Charge Bearer Type 'BEN'. Select the pricing code from the list of values.
OUR Price Code	Price code can be defined, specifically for the Charge Bearer Type 'OUR'. Select the pricing code from the list of values. User cannot maintain 'OUR Price Code', if the transaction type is 'Incoming'.System validates the same on saving the details. **Note**: • The price codes maintained in Network Currency Preferences (PMDNCPRF) is not applicable for cross-border/RTGS payments. • For inbound and pass through payments with the charge bearer option as 'OUR', the price code attached to the Outbound Claim Preferences is considered.

2.12.1.1 Charge Processing for Cross Border/ RTGS transactions

- While processing cross-border/ RTGS transactions, system refers to the new the maintenance for price code pick up if internal charges are applicable.
- OUR charges is processed as follows:

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Transaction Type	OUR option-charge processing changes	Claim Processing changes
outgoing	• Bank's own charges will be calculated and collected from the customer based on the price code maintained in e SWIFT Pricing Preferences Detailed (PMDSWPRF) for OUR charge bearer type (if not available, default price code) • No change in Receiver charge pick up	There will not be any change in inbound claim processing related to outbound payments
Incoming	• Charges will be calculated based on the Receiver charge code linked to Outbound Claim Preferences (PXDSRIMT) **Note** In the Inbound transaction OUR pricing processing: If 'Rule Based Pricing' is checked in Claim preferences, the system computes the expected Receiver charge amount by applying Pricing Rule framework. If Pricing rule is not applicable - no rule is satisfied, the system computes the expected Receiver charge amount using the Receiver Pricing Code. • Price code can contain multiple components including tax components. Income/tax payable accounting will be done componentwise. • If charge currencies can be different. • The debit amount will be calculated by converting the charge currencies to debit currency (transfer currency). • While doing the price value pick up from Pricing Value Maintenance (PPDVLMNT), system will consider the customer as the customer ID linked to the Sender BIC. If no customer ID is linked, customer will be considered as 'ALL.	• Charge/tax amount to be collected will be first recovered from 71 G amount, if available. • If the computed amount is greater than 71G amount, the difference will be claimed by sending out MT 191 claim message. If the transaction is gpi enabled, then MT 191 claim will be suppressed • If the claim payment is received in excess, the difference amount will be credited to income GL.Receiver charge accounting template linked in PMDNCPRF will be used for accounting. • If the claim amount received is less, and the difference is within the tolerance maintained, then it will be expensed out. Existing accounting will be continued, i.e. accounting templates for debit /credit liquidation maintained in PMDNCPRF will be used. Expense GL maintained in Charge Claim Default preferences will be debited in DRLQ and Receivable GL from the same maintenance will be credited.
Pass through	Same as Incoming transaction type	Same as Incoming transaction type

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> **Note**
>
> Based on the system parameter 'SEND_CLAIM_FOR_VOSTRO' value, the system generates Outbound Charge Claim (MT 191) request message even when Debit Account is of type 'Vostro' instead of debiting the Vostro account. Applicable for Incoming / Passthrough.

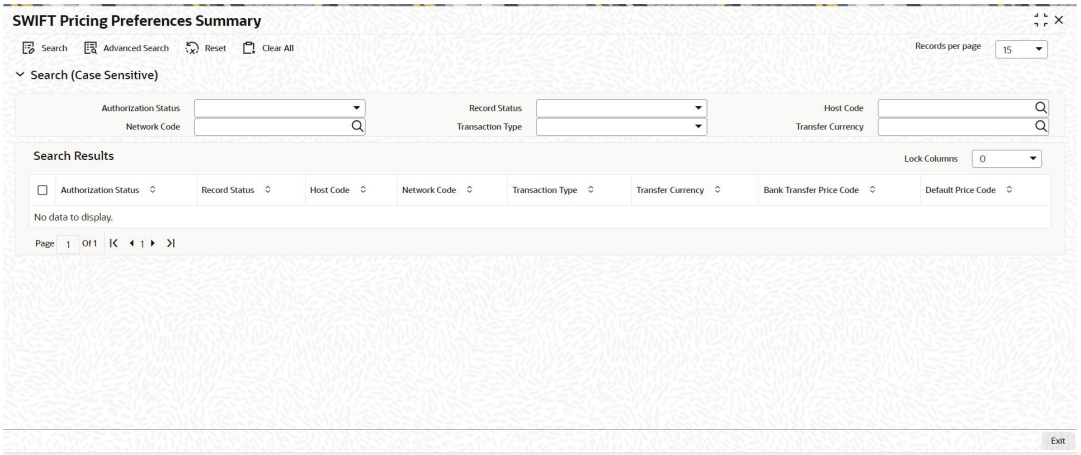
2.12.1.2 SWIFT Pricing Preferences Summary

The Pricing Preferences Summary screen allows users to view the SWIFT Pricing preferences and pricing codes maintained.

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

   SWIFT Pricing Preferences Summary screen is displayed.

Figure 2-37 SWIFT Pricing Preferences Summary



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

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

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2.13 Hold Suppress Release Rule

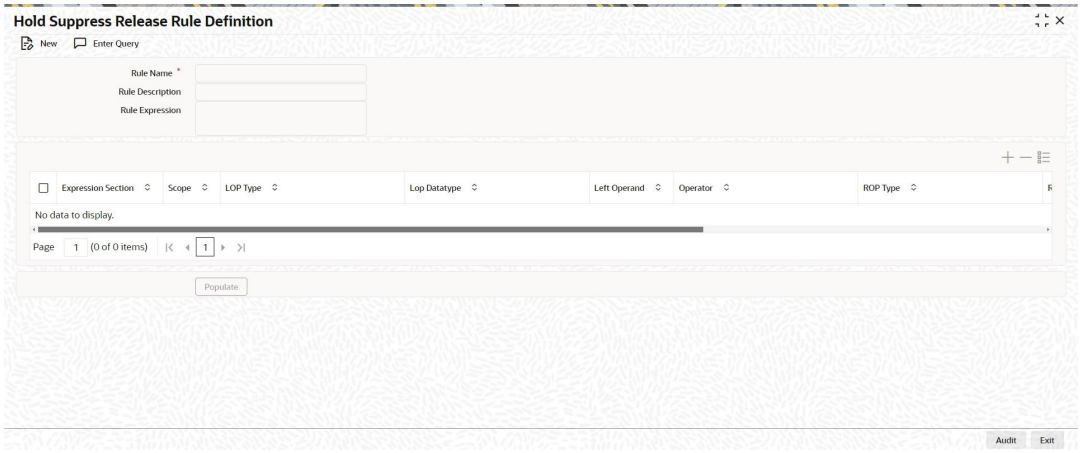
2.13.1 Hold Suppress Release Rule Definition

The Hold Suppress Release Rule Definition screen allows users to maintain rules for Hold, Suppress or Release.

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

   Hold Suppress Release Rule Definition screen is displayed.

Figure 2-38 Hold Suppress Release Rule Definition



2. Click **New** button on the Application toolbar.
3. Multiple rule expressions can be maintained for Hold, Suppress, and Release of payment messages.
4. On **Hold Suppress Release Rule Definition** screen, specify the fields.

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

Table 2-17 Hold Suppress Release Rule Definition - Field Description

Field	Description
Rule Name	Specify the name of the rule.
Rule Description	Specify the description of the rule to be defined.
Rule Expression	Specify the Rule Expression.
Expression Details	--
Expression Section	Specify the unique sequence number for the expression defined
Scope	Specify the scope assigned to the Left operand.
LOP Operand	Select the Left Operand value from the List of values in the rule expression.

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Table 2-17 (Cont.) Hold Suppress Release Rule Definition - Field Description

Field	Description
Operator	Select the Operator details from the following: • Greater Than • Less Than • Not Equal To • Equal To • Greater Than Equal To • Less Than or Equal To
ROP Type	Select type of Right operand from the following • Constant • Expression
ROP Data Type	Select the type of Right operand Data from the following: • String • Number
ROP Operand	Specify the Right operand value details.
Scope	Specify the scope assigned to the Right operand.
Logical Operators	Select Logical Operator from the following: • And • OR
Populate	Click this button after specifying the expression details. On click of the 'Populate' button, the expression gets built and displayed in Rule expression field.

5. The following basic elements are available in the Expression builder for creating Rule Expression of a rule:

LOP Operand	ROP Operand
SOURCE_CODE	--
PROCESSING_BRANCH	--
CHANNEL_TYPE	• C2B • SWIFT • MT 101 • Single Payment
TRANSFER_AMT	--
BANKING_PRIORITY	For SWIFT RTGS: FIN User • Header • 113 • H (Highly Urgent) • U (Urgent) • N (Normal)

LOP Operand	ROP Operand
GPI_AGENT	• True • False
IS_RECEIVER_BIC_RESTRICTED	• True • False
IS_RECEIVER_BIC_COUNTRY_RESTRICTED	• True • False

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LOP Operand	ROP Operand
IS_AWI_BIC_RESTRICTED	• True • False
IS_AWI_BIC_COUNTRY_RESTRICTED	• True • False
IS_SENDER_CORRES_BIC_RESTRICTED	• True • False
IS_SENDER_CORRES_BIC_COUNTRY_RESTRICTED	• True • False
IS_BENE_BIC_RESTRICTED	• True • False
IS_BENE_BIC_COUNTRY_RESTRICTED	• True • False

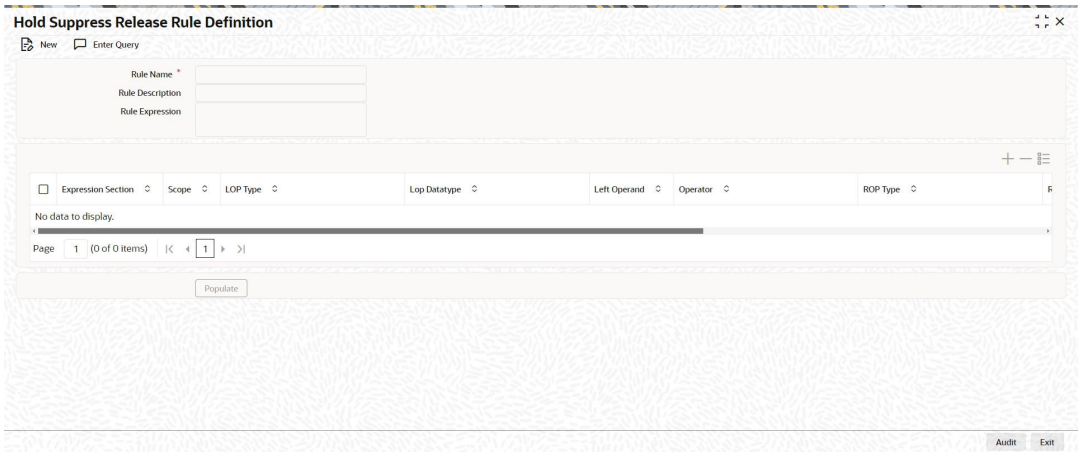
2.13.2 Message Hold Suppress Release Rule Preferences

The Message Hold Suppress Release Rule Preferences screen allows users to link Hold, Suppress or Release rules.

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

   Message Hold Suppress Release Rule Preferences screen is displayed.

Figure 2-39 Message Hold Suppress Release Rule Preferences



2. Click **New** button on the Application toolbar.
3. On **Message Hold Suppress Release Rule Preferences** screen, specify the fields.

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

Table 2-18 Message Hold Suppress Release Rule Preferences - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Network Code	Specify the Network code from the LOV. The LOV lists the network codes available for Cross Border and RTGS Payment Types.

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Table 2-18 (Cont.) Message Hold Suppress Release Rule Preferences - Field Description

Field	Description
Host Code Description	System defaults the description on the Host code selected.
Network Description	System defaults the description on the Network code selected.
Network Type Description	System defaults the Network Type Description on the Network code selected.
Transfer Currency	Specify the Transfer Currency from the list of values. Lists all valid and authorized currencies.
SWIFT Message Type	Specify the SWIFT Message Type from the list of values. Lists the following message types: • MT 103 • MT 202 • MT 202COV • MT 200
Hold Suppress Rule	--
Priority	Specify the Priority. The order of rule processing is based on the priority given here. Starting from 1 (Highest Priority).
Rule Name	Specify the Rule Name to be linked from the list of values. The LOV lists all the Message Hold/ Suppress/Release rules maintained in Hold Suppress Release Rule Definition (PMDHSRLE) screen. **Note** • Multiple Hold / Suppress rules can be linked with different priority. • With one Hold Rule more than one Release Rule can be linked.
Action	Select Action from the following: • HOLD - To hold or defer the release of payment messages generated • SUPPRESS - To suppress the payment messages generated
Start Time & Expiry Time	Specify the Start and Expiry Time. Evaluation of payment messages for matching Hold/ Suppress rules starts and ends at the specific time. Time always corresponds to the Host time.
View Rule	Click on View Rule to launch 'Hold Suppress Release Rule Definition' screen.
Release Rule	--
Priority	Specify the Priority. The order of rule processing is based on the priority given here. Starting from 1 (Highest Priority).
Rule Name	Specify the Rule Name to be linked from the LOV. The LOV lists all the Message Hold/ Suppress/Release rules maintained in Hold Suppress Release Rule Definition (PMDHSRLE) screen. **Note** Multiple Release Rules can be linked for the same Hold Rule.

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Table 2-18 (Cont.) Message Hold Suppress Release Rule Preferences - Field Description

Field	Description
Start Time	Specify the Start Time. Release of payment messages for matching 'Release' rules starts at the specified time. Time always corresponds to the Host time.
View Rule	Click on View Rule to launch 'Hold Suppress Release Rule Definition' screen.

4. The following mandatory checks are done on processing a Hold, Suppress or Release Rule:
   - If there is no Hold/Suppress rules maintained for the Host Code, Network Code, Transfer Currency, SWIFT Message Type combination, the payment message can be successfully generated and handed off as per standard functionality.
   - If any of the Suppress action rule condition is matched for the Host Code, Network Code, Transfer Currency, SWIFT Message Type combination based on the rule priority, then the particular payment message is moved to the Outbound Message Browser (PMSOUTBR) with message status as 'Suppressed'.
   - If any of the Hold action rule condition is matched for the Host Code, Network Code, Transfer Currency, SWIFT Message Type combination based on the rule priority, then System checks:
     - If any Release rule is maintained for the Hold rule, then Message status is set as 'Generated' and Release Time is updated as Release Rule 'Start Time'
     - If No Release Rule is maintained for the Hold rule, Message status is set as 'Generated' & Release time is set as Hold Rule 'Expiry Time'
     - If No Release Rule is maintained and No Expiry time given at Hold rule, Message status is set as 'Held'

> **Note**
>
> In case Hold Rule Expiry Time and Release Rule Start Time overlaps, Release Rule start time takes precedence over Hold Rule expiry time.

2.13.3 Hold Suppress Release Restriction Preferences

The Hold Suppress Release Restriction Preferences screen allows users to maintain restricted country, currency and BIC code with an effective date.

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

   Hold Suppress Release Restriction Preferences screen is displayed.

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Figure 2-40 Hold Suppress Release Restriction Preferences

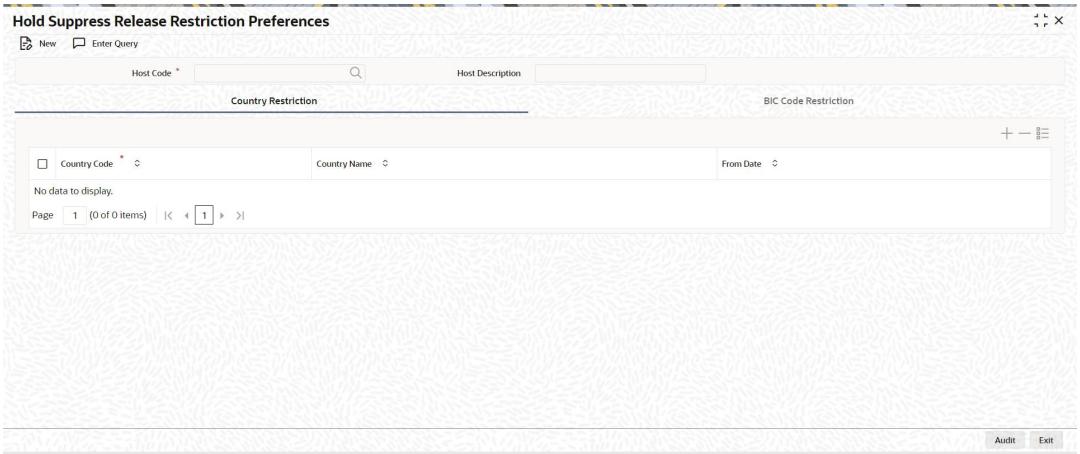
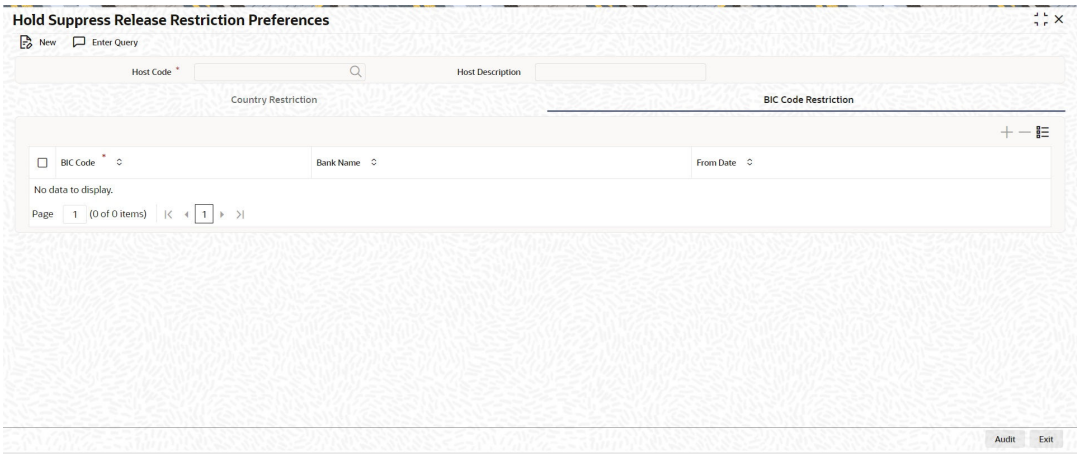


Figure 2-41 Hold Suppress Release Restriction Preferences - BIC Code Restriction



2. Click **New** button on the Application toolbar.
3. On **Hold Suppress Release Restriction Preferences** screen, specify the fields.

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

Table 2-19 Hold Suppress Release Restriction Preferences - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Host Code Description	System defaults the description on the Host code selected.
Country Code / BIC Code	Specify the Country Code/ BIC Code which is to be restricted from the list of values.
Country Name / Bank Name	Defaults the Country Name/ Bank Name based on the selected Country / BIC Code.

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Table 2-19 (Cont.) Hold Suppress Release Restriction Preferences - Field Description

Field	Description
Effective From Date	Specify the Effective From date. In this screen, if a Country or Currency or BIC Code is maintained with an effective from date, then that particular Country or Currency or BIC Code is considered as 'RESTRICTED = 'TRUE' from that effective date for the respective payment transactions. If not, Country or Currency or BIC Code is considered as 'RESTRICTED = 'FALSE'. **Note** • Country Code, Currency Code, BIC Code, Effective From Date fields are mandatory. • Duplicate records are not allowed.

2.14 Reverse Message Agreement

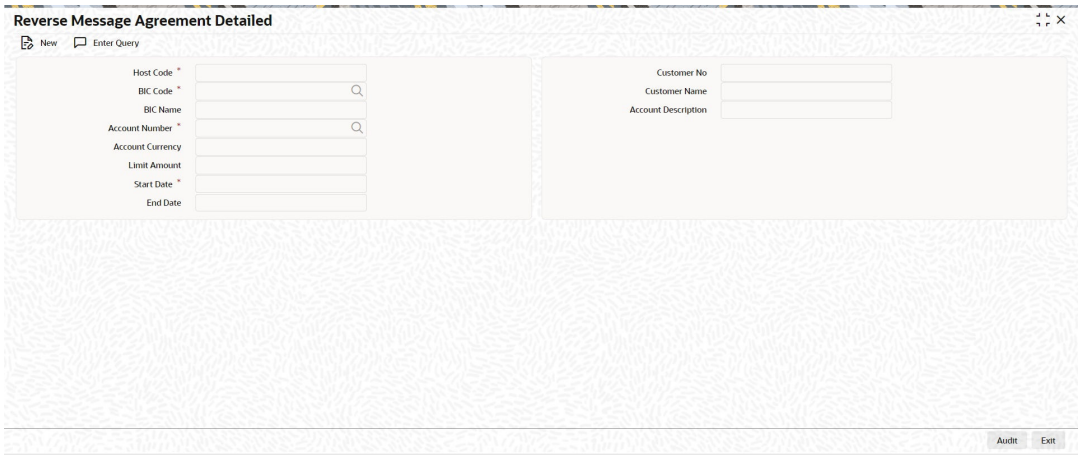
2.14.1 Reverse Message Agreement Maintenance

User can maintain Reverse Message Agreement for specific customers with their debit accounts in this screen. A MT 103 / 202 message with F53 containing this account, is processed as reverse message, resulting in a fresh outbound payment.

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

   Reverse Message Agreement Detailed screen is displayed.

Figure 2-42 Reverse Message Agreement Detailed



2. Click **New** button on the Application toolbar.
3. On **Reverse Message Agreement Detailed** screen, specify the fields.

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

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Table 2-20 Reverse Message Agreement Detailed - Field Description

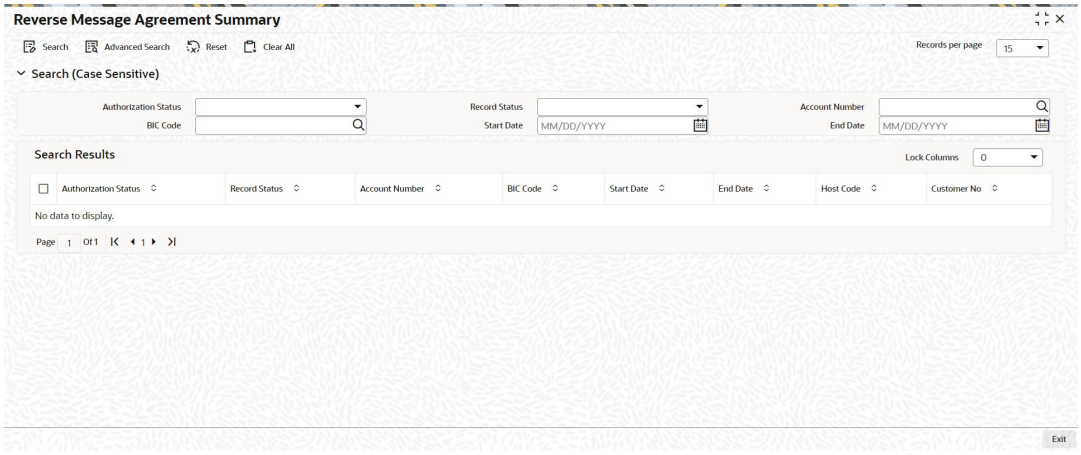
Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
BIC Code	Select the BIC Code from the list of values displayed. Selected BIC Code is displayed in this field. This the customer, who would send reverse message.
BIC Name	System defaults the name of the BIC which is selected in BIC Code field.
Account Number	Select the Account Number from the list of values displayed. This is the account that is present in Field 53 of the reverse message.
Account Currency	System defaults the account currency based on the account number selected.
Limit Amount	Specify the limit amount in this field. The reverse message up to this amount is auto processed. If the field is left blank, reverse message with any amount is auto processed.
Start Date	On New action, system defaults the current branch date in this field. You can modify the date to current date or future date.
End Date	Specify the End date (greater than start date) up to which the agreement is valid. If the field is left blank, the agreement is considered as open ended.
Customer No	System defaults the Customer number of the selected account number in this field.
Customer Name	System defaults the Customer name of the selected account number in this field.
Account Description	System defaults the account description of the selected account number.

2.14.1.1 Reverse Message Agreement Summary

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

   Reverse Message Agreement Summary screen is displayed.

Figure 2-43 Reverse Message Agreement Summary



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

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- Authorization Status
- Record Status
- Account Number
- BIC Code
- Start Date
- End Date

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

   System displays the records that match the search criteria specified.

2.15 Chinese Currency Conversion Preferences

2.15.1 CNH Conversion

CNH Conversion screen defines preference for CNH Currency conversion across host.

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

   CNH Conversion screen is displayed.

Figure 2-44 CNH Conversion

2. Click **New** button on the Application toolbar.
3. On **CNH Conversion** screen, specify the fields.

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

Table 2-21 CNH Conversion - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
CNH Conversion Required	Specify required CNH currency conversion for the host by selecting Yes or No from the dropdown list.

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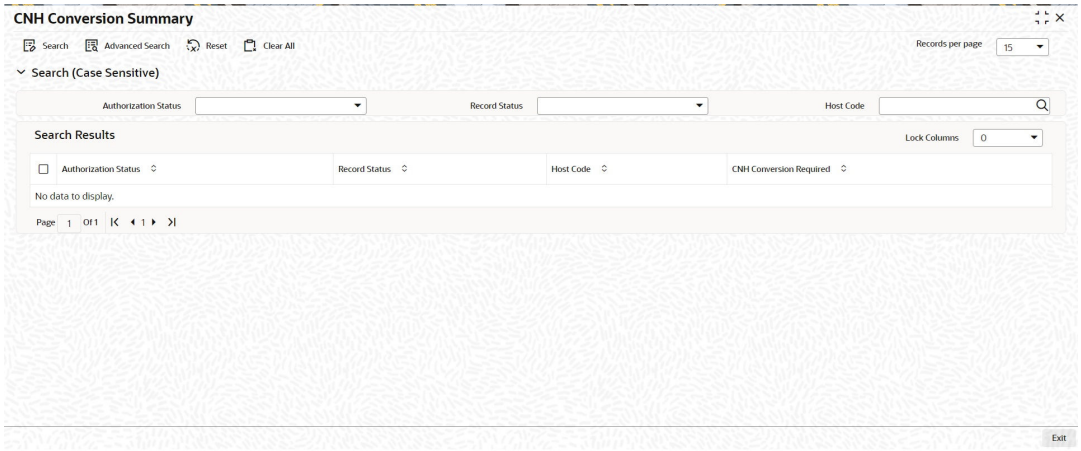
2.15.2 CNH Conversion Summary

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

   CNH Conversion Summary screen is displayed.

Figure 2-45 CNH Conversion Summary



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

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

2.16 SWIFT SRG Effective Date Maintenance

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

   SWIFT SRG Effective Date Detailed screen is displayed.

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Figure 2-46 SWIFT SRG Effective Date Detailed

2. Click **New** button on the Application toolbar.
3. On **SWIFT SRG Effective Date Detailed** screen, specify the fields.

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

Table 2-22 SWIFT SRG Effective Date Detailed - Field Description

Field	Description
SRG Release Year	This field is a mandatory field, pre-shipped with value 2021 and for each year going forward, user cannot modify this field as it's a non-modifiable field.
Effective Date	This is the Actual Effective date of the SRG release year and pre-shipped with value as 2021- 11-21. System allows the date which belongs to the SRG Release Year. This date can be changed to a future date only. Back value dates are not allowed. **Note** There is no Impact on functionalities implemented in system prior to SWIFT SR2021.

2.16.1 SWIFT SRG Effective Date Summary

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

   SWIFT SRG Effective Date Summary screen is displayed.

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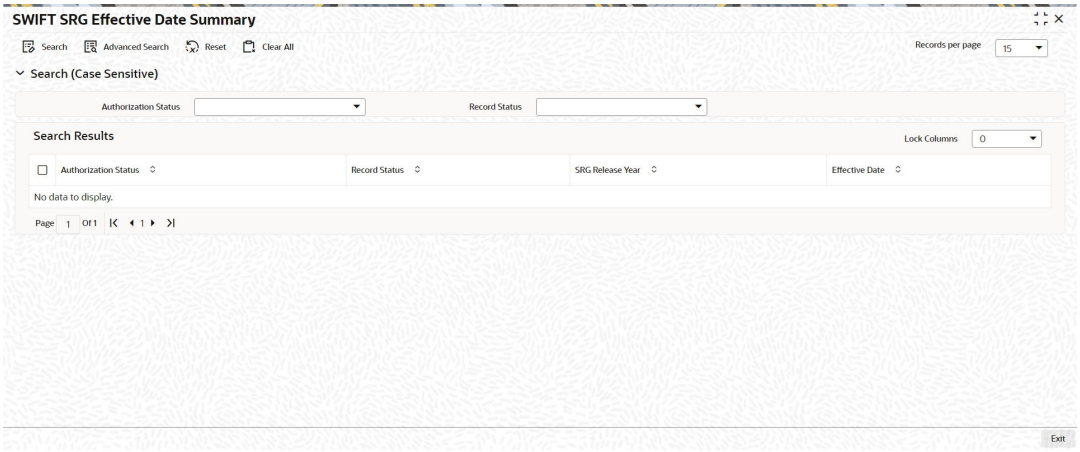
Figure 2-47 SWIFT SRG Effective Date Summary



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

   System displays the records that match the search criteria.

2.17 SWIFT n99 Pricing

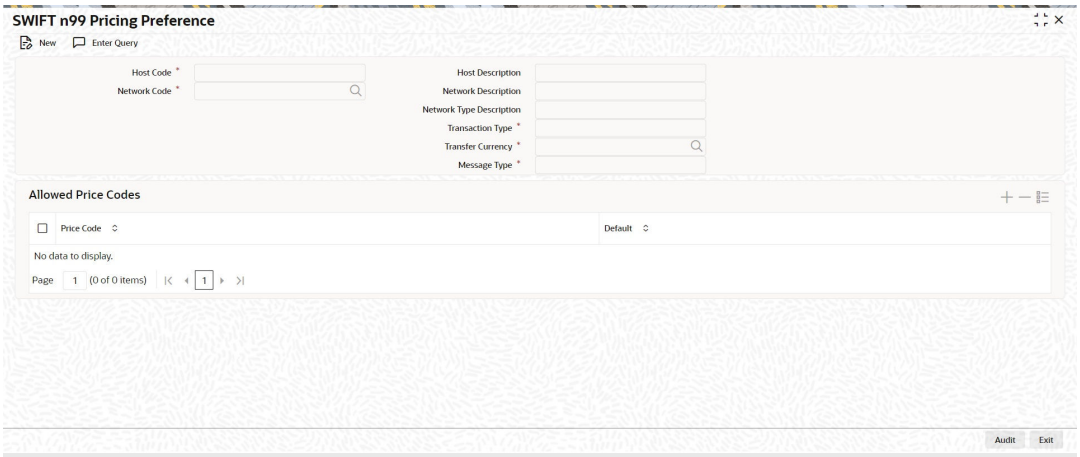
2.17.1 SWIFT n99 Pricing Preference

The SWIFT n99 Pricing Preference screen allows users to maintain pricing codes for SWIFT MT n99 message generation. This is a common screen for both Cross Border and RTGS payment types.

1. On Homepage, specify **PXDPRN99** in the text box, and click next arrow.

   SWIFT n99 Pricing Preference screen is displayed.

Figure 2-48 SWIFT n99 Pricing Preference



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

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3. Actions allowed in this screen are:
   - New
   - Save
   - Copy
   - Print
   - Enter Query
   - Unlock
   - Delete
   - Authorize
4. On **SWIFT n99 Pricing Preference** screen, specify the fields.

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

Table 2-23 SWIFT n99 Pricing Preference - Field Description

Field	Description
Host Code	System defaults the Host code of the selected branch on clicking 'New' button.
Host Code Description	System defaults the description on the Host code selected.
Network Code	Specify the network code. Alternatively, user can select the network code from the option list which displays all the Cross Border and RTGS type networks defined in the host.
Network Description	System defaults the description on the Network code selected.
Network Type Description	System defaults the Network Type Description on the Network code selected.
Transfer Type	Select Transfer Type from the following: • Outgoing • Incoming
Transfer Currency	Specify the Transfer Currency. Alternatively, user can select the Transfer Currency from the option list which displays all the currencies defined for the selected network including '*AL' wild card option for All currencies.
Message Type	Select Message Type from the following: • MT 199 • MT 299
Pricing Code	Select the Pricing Code from the list of values that fetches all the pricing codes defined in the host. User can maintain at least one pricing code. **Note** The MT n99 message generation charging Pricing codes should belongs to type 'Fixed' [Fixed Amount; No Rate based/Slab based pricing code]
Default	Check this box to indicate the pricing code is the Default pricing code. There can be only one Default pricing code maintained.

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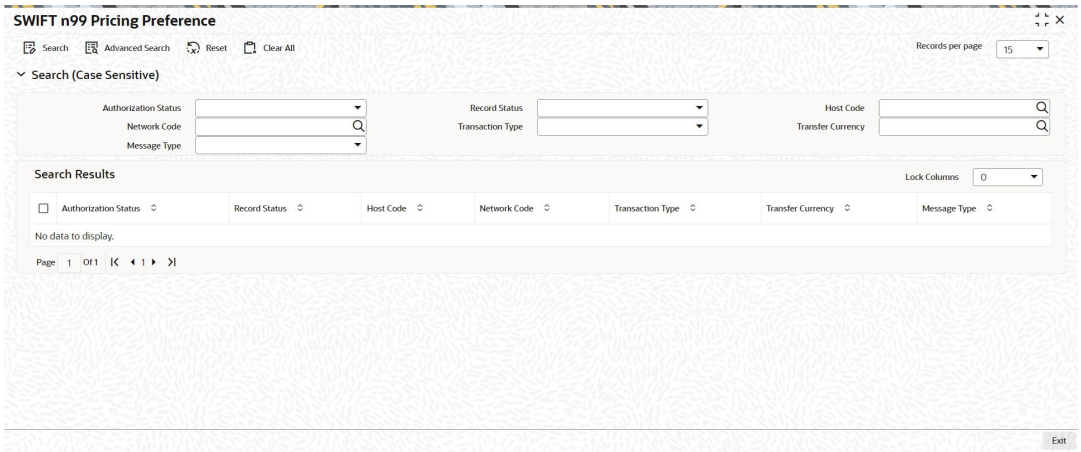
2.17.1.1 SWIFT n99 Pricing Preferences Summary

1. On Homepage, specify **PXSPRN99** in the text box, and click next arrow.

   SWIFT n99 Pricing Preferences Summary screen is displayed.

Figure 2-49 SWIFT n99 Pricing Preferences Summary



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

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

2.18 Customer Account Address

2.18.1 Customer Account Address Maintenance in 50F Format

The Customer Account Address Maintenance in 50F Format screen allows users to maintain the Customer Account Address in 50F format. This is an optional maintenance. ReST service is provided for this maintenance.

1. On Homepage, specify **PMDAC50F** in the text box, and click next arrow.

   Customer Account Address Maintenance in 50F Format Detailed screen is displayed.

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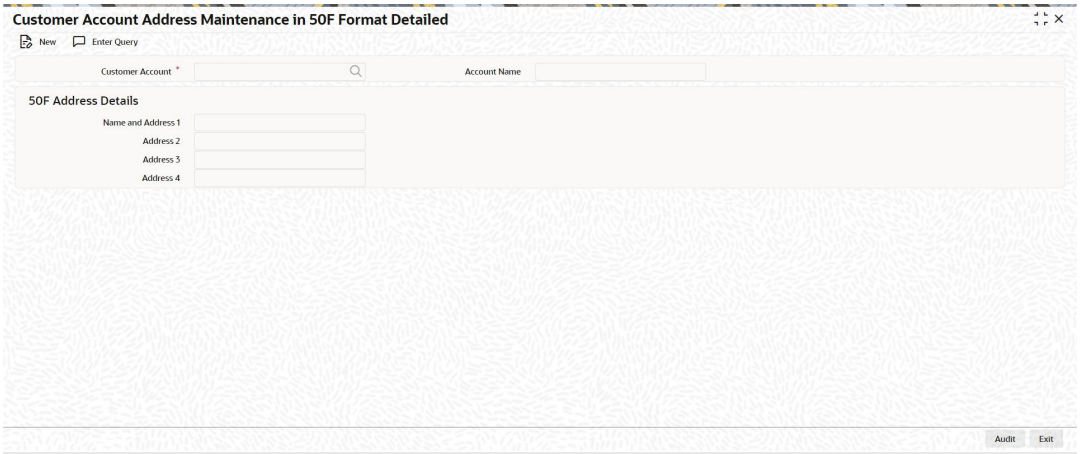
Figure 2-50 Customer Account Address Maintenance in 50F Format Detailed



2. Click **New** button on the Application toolbar.
3. On **Customer Account Address Maintenance in 50F Format Detailed** screen, specify the fields.

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

Table 2-24 Customer Account Address Maintenance in 50F Format Detailed - Field Description

Field	Description
Customer Account	Specify the Customer Account from the list of values. All open and authorized accounts maintained in External Customer Account Maintenance (Function ID: STDCRACC) are listed.
Account Name	Account Name is defaulted based on the account selected.
50F Address Details	--
Name and Address 1	Specify the Name and Address.

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Table 2-24 (Cont.) Customer Account Address Maintenance in 50F Format Detailed - Field Description

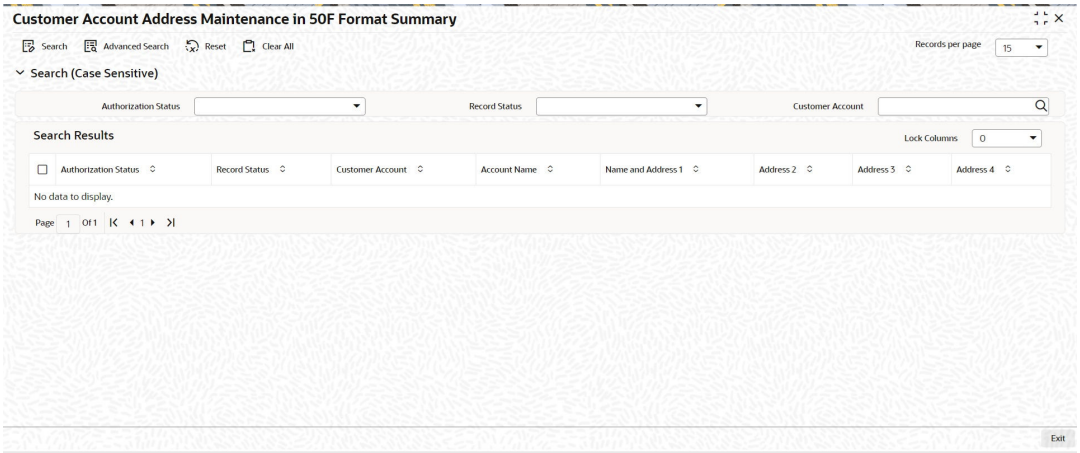
Field	Description
Address 2 to 4	Specify the Address. **Note** SWIFT 50 F format validations are done by the system on saving the record. If Originator address is not present in the payment request, the address pick up is done in the following order of priority based on availability while processing cross-border/RTGS transactions: • Customer Account Maintenance in 50F Format (PMDAC50F) • Customer Address Maintenance in 50F Format (PMDCS50F) • Customer Account Address from (STDCRACC) • Customer Address (STDCIFCR) While defaulting address details for a transaction, Account Line is always defaulted as Account. As per SR2021 guidelines, Network Validation Rule is validated to check the format of field 50F if provided in the maintenance, Error message is displayed on clicking of Save button in case of Field 50F validation failure.

2.18.1.1 Customer Account Address Maintenance in 50F Format Summary

1. On Homepage, specify **PMSAC50F** in the text box, and click next arrow.

   Customer Account Address Maintenance in 50F Format Summary screen is displayed.

Figure 2-51 Customer Account Address Maintenance in 50F Format Summary



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

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- Authorization Status
- Record Status
- Customer Account

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

   System displays the records that match the search criteria.

4. Double click a record after selecting a record to view the detailed screen.

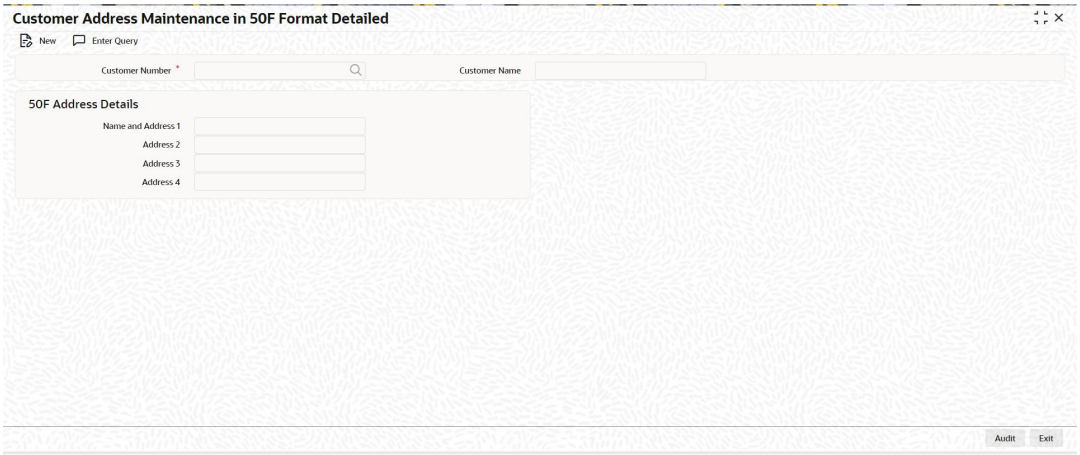
2.18.2 Customer Address Maintenance in 50F Format

The Customer Address Maintenance in 50F Format screen allows users to maintain the Customer Address in 50F format. This is an optional maintenance. ReST service is provided for this maintenance.

1. On Homepage, specify **PMDCS50F** in the text box, and click next arrow.

   Customer Address Maintenance in 50F Format Detailed screen is displayed.

Figure 2-52 Customer Address Maintenance in 50F Format Detailed



2. Click **New** button on the Application toolbar.
3. On **Customer Address Maintenance in 50F Format Detailed** screen, specify the fields.

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

Table 2-25 Customer Address Maintenance in 50F Format Detailed - Field Description

Field	Description
Customer Account	Specify the Customer Account from the list of values. All open and authorized accounts maintained in External Customer Account Maintenance (Function ID: STDCRACC) are listed.
Account Name	Account Name is defaulted based on the account selected.
50F Address Details	--
Name and Address 1	Specify the Name and Address.

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Table 2-25 (Cont.) Customer Address Maintenance in 50F Format Detailed - Field Description

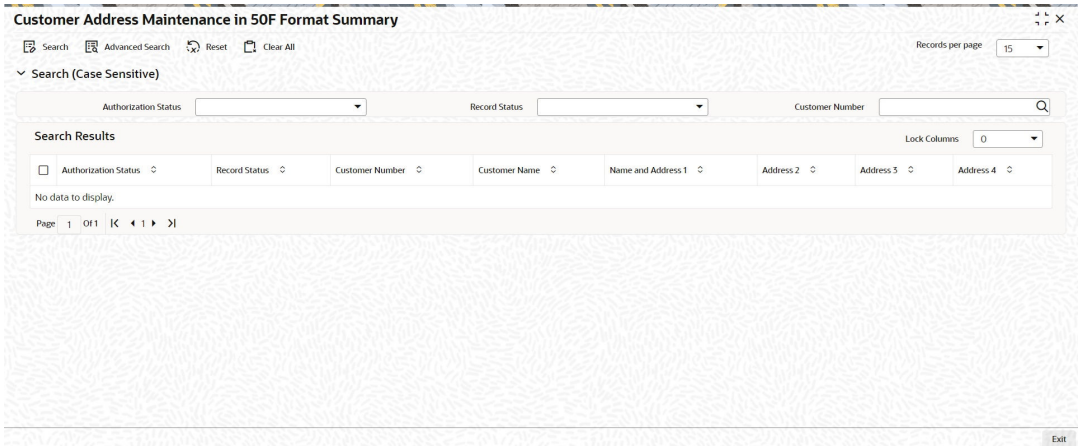
Field	Description
Address 2 to 4	Specify the Address. **Note** SWIFT 50 F format validations are done by the system on saving the record. If Originator address is not present in the payment request, the address pick up is done in the following order of priority based on availability while processing cross-border/RTGS transactions: • Customer Account Maintenance in 50F Format (PMDAC50F) • Customer Address Maintenance in 50F Format (PMDCS50F) • Customer Account Address from (STDCRACC) • Customer Address (STDCIFCR) While defaulting address details for a transaction, Account Line is always defaulted as Account. As per SR2021 guidelines, Network Validation Rule is validated to check the format of field 50F if provided in the maintenance, Error message is displayed on clicking of Save button in case of Field 50F validation failure.

2.18.2.1 Customer Address Maintenance in 50F Format Summary

1. On Homepage, specify **PMSAC50F** in the text box, and click next arrow.

   Customer Address Maintenance in 50F Format Summary screen is displayed.

Figure 2-53 Customer Address Maintenance in 50F Format Summary



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

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- Customer Account

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

   System displays the records that match the search criteria.

4. Double click a record after selecting a record to view the detailed screen.

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3
Cross Border Outbound Transactions

3.1 Outbound Transaction Input

3.1.1 Outbound Cross Border Payments Transaction Input

The Outbound Cross Border Payments Transaction Input screen allows users to book an Outbound SWIFT payment by providing the payment transaction. Some Transaction fields are applicable only to the specific transfer type (Customer / Bank transfer/ Bank transfer - Own Account).

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

   Outbound Cross Border Payments Transaction Input screen is displayed.

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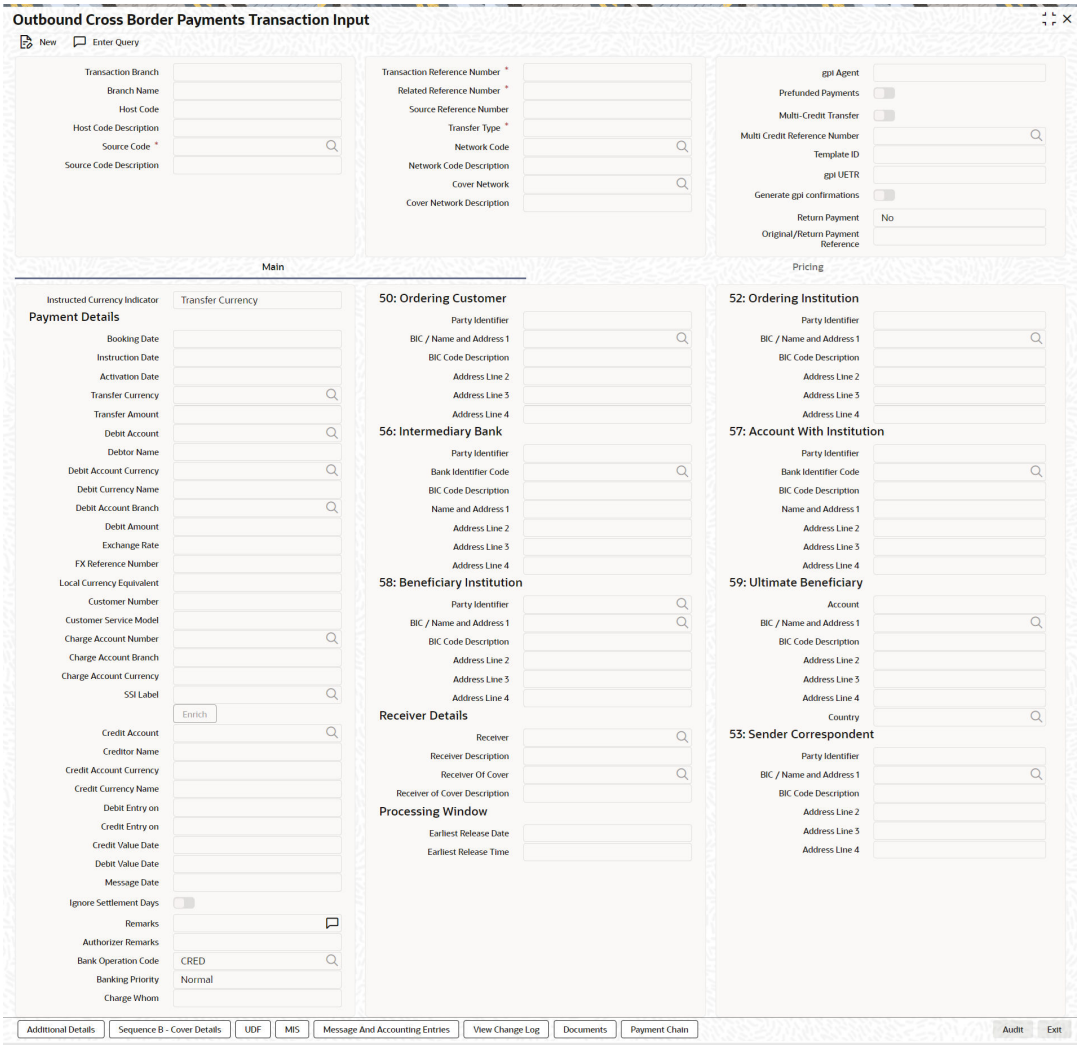
Figure 3-1 Outbound Cross Border Payments Transaction Input



2. Click **New** button on the Application toolbar.
3. Below mentioned operations are allowed in the Transaction input screen:

Action	Description
New	User can specify a new Transaction using this option.
Delete	User can delete unauthorized transactions from the system using this option. The count of the transaction is decremented against the image reference number if the transaction to be deleted is an Image transaction. Deletion of the transaction is not allowed if a transaction was authorized at least once.
Unlock	User 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.

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Action	Description
Enter Query	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. After the transaction details are loaded in the screen, any other applicable operation mentioned in this table can be performed.
Copy	User can create a Transaction using a template or copy details from a transaction using this option. 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.
Authorize	User can Authorize/Unauthorize the transactions from the system using this option.

4. On **Outbound Cross Border Payments Transaction Input** screen, specify the fields.

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

Table 3-1 Outbound Cross Border Payments Transaction Input - Field Description

Field	Description
Transaction Branch Code	System defaults the current branch of the logged in user.
Branch Name	System defaults the transaction branch Name.
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Host Description	System defaults the Description of the Host Code on clicking New button.
Source Code	Specify the Source Code,via which the transaction is to be booked. 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.

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Table 3-1 (Cont.) Outbound Cross Border Payments Transaction Input - Field Description

Field	Description
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 Transfer Type of the transaction from the following: • Customer Transfer • Bank Transfer • Cover Transfer • Bank Transfer Own A/c
Network Code	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.
Cover Network	Select the network through with cover messages to be sent out. All valid Cross Border, RTGS & Fedwire networks are listed.
Cover Network Description	System defaults the description of the Network Code selected.
gpi Agent	This field is not editable and is disabled. This field has the drop-down values as - Yes/ No.
Prefunded Payments	On checking Transferng 'Prefunded Payments', Debit Account Number gets defaulted, to the Prefunded GL maintained at Source.
Multi-Credit Transfer	Check this 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.
gpi UETR	Specify the UETR for the pass-through transaction.
Generate gpi confirmations	Check this box to for generate the gpi/Universal confirmations.

3.1.1.1 Main Tab

1. Click the **Main tab** in the **Outbound Cross Border Payments Transaction Input** screen.

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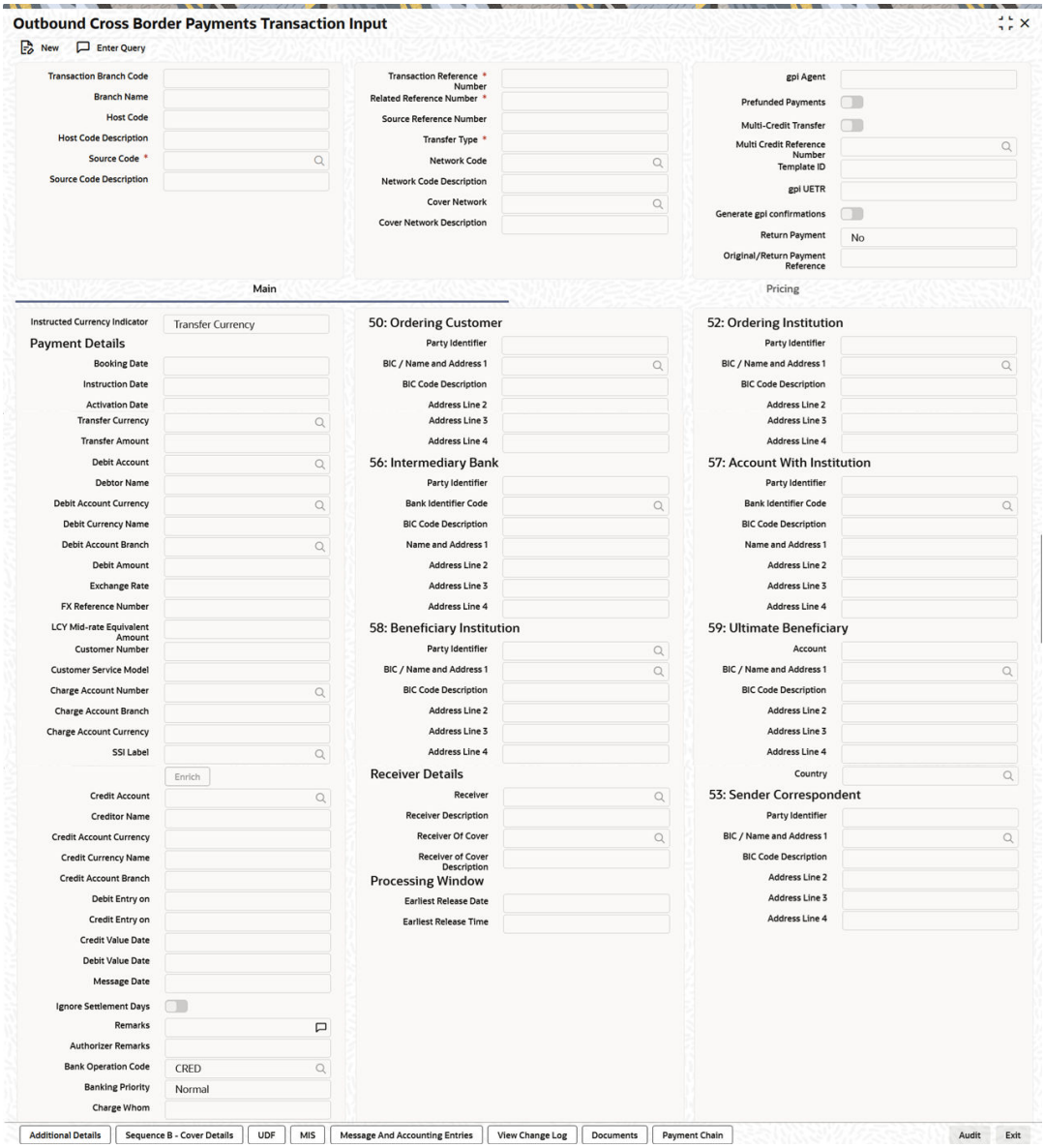
Figure 3-2 Outbound Cross Border Payments Transaction Input_Main Tab



2. On the **Main** tab, specify the fields.

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

Table 3-2 Outbound Cross Border Payments Transaction Input_Main tab - Field Description

Field	Description
Instructed Currency Indicator	Select Instructed Currency Indicator from the following: • 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	--

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Table 3-2 (Cont.) Outbound Cross Border Payments Transaction Input_Main tab - Field Description

Field	Description
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 calender widget.
Activation Date	System retains the Activation Date input by the user. Also,Activation date is an optional field. If the activation date is not provided, system derives 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 entered validation fails. Error message id displayed for the same. **Note** Future dated Cross Border transactions are 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 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 are generated with new instruction date in field 32A.

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Table 3-2 (Cont.) Outbound Cross Border Payments Transaction Input_Main tab - Field Description

Field	Description
Transfer Currency	Specify the currency in which the payment needs to be made. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system. **Note** • If Transfer Currency is specified as CNH in an outbound transaction, then system checks whether CNH Conversion is required at host level. • If CNH Conversion is maintained as yes in PXDCNHCN, then transaction is created with the currency as CNH. In the Outgoing message generated, the transfer currency is converted to CNY. • If CNH Conversion is maintained as No in PXDCNHCN, transaction is processed and message is generated with CNH currency as per current functionality.
Transfer Amount	Specify the 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, user 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	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. In case if Debtor Account selected is a GL account, you can specify it from the list of values.
Debit Currency Name	System defaults account currency name based on the debit account number selected.
Debit Account Branch	System defaults Debit Account Branch 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.

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Table 3-2 (Cont.) Outbound Cross Border Payments Transaction Input_Main tab - Field Description

Field	Description
LCY Mid-rate Equivalent Amount	LCY Mid-rate Currency Equivalent amount is populated on clicking of Enrich button while defaulting Debit / Credit Amount. Transactions that are received through services the LCY Mid-rate Currency Equivalent amount is derived along with Debit / Credit amount values. Transactions that are moved to Internal/External Exchange rate queue, the LCY Mid-rate Currency Equivalent amount is rederived along with Debit / Credit amount values when user provides exchange rate manually to process the transaction further from Exchange Rate Queue. **Note:** LCY Mid-rate Currency Equivalent Amount is derived as below: • If Debit Account Currency is same as Branch LCY, then Debit Amount is defaulted as LCY Mid-rate Currency Equivalent amount. • If Credit Account Currency is same as Branch LCY, then Credit Amount is defaulted as LCY Mid-rate Currency Equivalent amount. • If Debit Account Currency, Credit Account Currency and Branch LCY are all different, then the LCY Mid-rate Currency Equivalent amount is derived by applying STANDARD-MID rate on the Credit Account Currency.
Local Currency Equivalent	Local Currency Equivalent amount is populated on clicking of Enrich button while defaulting Debit / Credit Amount. Transactions that are received through services the Local Currency Equivalent amount is derived along with Debit / Credit amount values. Transactions that are moved to Internal/External Exchange rate queue, the Local Currency Equivalent amount is rederived along with Debit / Credit amount values when user provides exchange rate manually to process the transaction further from Exchange Rate Queue. **Note** Local Currency Equivalent Amount is derived as below: • If Debit Account Currency is same as Branch LCY, then Debit Amount is defaulted as Local Currency Equivalent amount. • If Credit Account Currency is same as Branch LCY, then Credit Amount is defaulted as Local Currency Equivalent amount. • If Debit Account Currency, Credit Account Currency and Branch LCY are all different, then the Local Currency Equivalent amount is derived by applying STANDARD-MID rate on the Credit Account Currency.
Customer Number	System defaults the Customer Number of the Debit Account selected.

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Table 3-2 (Cont.) Outbound Cross Border Payments Transaction Input_Main tab - Field Description

Field	Description
Charge Account Number	Specify the Charge Account Number by selecting an account number from the LOV. Charge/ tax amounts are debited to this Charge Account Number. If Charge Account is not available charge amounts are debited to the transaction debit account.
Charge Account Branch	System defaults the Branch of the Charge Account selected.
Charge Account Currency	System defaults the Account Currency of the Charge Account selected.
SSI Label	Specify 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 is 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. If a valid Customer Preference maintenance (open & authorized) is found, then the Pricing account, Pricing account's currency and Pricing account's branch gets defaulted into Charge Account Number, Charge Account currency and Charge Account Branch respectively. Charge account defaulting is done only if the Charge Account number is not provided by user at the time of clicking Enrich button.
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	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.
Debit Entry on	Select the Debit entry posting date preference from the following: • On Activation Date • On Value Date
Credit Entry on	Select the Credit entry posting date preference from the following: • On Activation Date • On Value Date
Credit Value Date	Credit Value Date is derived and displayed on clicking Enrich button. This is same as the Instruction date.

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Table 3-2 (Cont.) Outbound Cross Border Payments Transaction Input_Main tab - Field Description

Field	Description
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 and displays it here along with the cut-off time.
Ignore Settlement Days	Check this flag if system should ignore the settlement days while deriving instruction/ activation dates. By default, this field value is unchecked.
Remarks	Specify any Operations remark or additional info pertaining to this transaction. **Note** On Outgoing Cross Border Transaction liquidation, Debit Advice is generated as per current advice framework, to the debtor, Advice tag '_REMARKS_' for Remark is available in the generated mail advice.
Bank Operation Code	Select the bank operation code from the list of values. 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 from the following: • Normal • Urgent • High

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Table 3-2 (Cont.) Outbound Cross Border Payments Transaction Input_Main tab - Field Description

Field	Description
Charge Whom	Specify the charge bearer for the transaction from the following: • OUR • BEN • SHA **Note** For manual booking, if the customer does not select the 'Charge Whom' value, the System defaults 'Charge Whom' value for Transfer Type 'Customer Transfer' through System Parameter CHARGE_WHOM. It is also applicable for Cross Border Payment Template.
50:Ordering Customer	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 Chinese Codeword Changes (page 56) for more 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. Specify the below mentioned details of the intermediary bank. • 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. Specify the Name and Address of the Intermediary bank instead of the BIC Code, in lines 4 to 7.

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Table 3-2 (Cont.) Outbound Cross Border Payments Transaction Input_Main tab - Field Description

Field	Description
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. • 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. Specify the below mentioned details of the Beneficiary Institution. • 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. • Specify the Name and Address of the Beneficiary Institution instead of the BIC Code, in lines 3 to 5.

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Table 3-2 (Cont.) Outbound Cross Border Payments Transaction Input_Main tab - Field Description

Field	Description
59: Ultimate Beneficiary	Specify the details of the Ultimate Beneficiary of the payment. This field is available only for 'Customer Transfer' type of transactions. Specify the below mentioned details of the Beneficiary. • 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. For more details, refer to the Chinese Codeword Changes (page 56) section. • Instead of the Name and Address, you can also specify the BIC code of the Beneficiary in line 2. • IBAN validations is conditional mandatory for Cross Border 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

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Table 3-2 (Cont.) Outbound Cross Border Payments Transaction Input_Main tab - Field Description

Field	Description
	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. Select 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. **Note** The Receiver field is defaulted with the BIC of the Currency Correspondent when all the below conditions are satisfied: • Resolved/User inputted Network is of type RTGS • Transfer Type is Bank Transfer • RTGS Network Account defaulted from Network Currency Preferences Maintenance (PMDNCPRF) is one of the Currency Correspondent accounts defined in Currency Correspondent Maintenance (PMDCYCOR). • Currency Correspondent BIC is a valid participant of selected RTGS network (RTGS Directory maintenance - PMDRTGSD)
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. Select 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.
Processing Window	--
Earliest Release Date	System displays the Earliest Release Date.
Earliest Release Time	System displays the Earliest Release Time.

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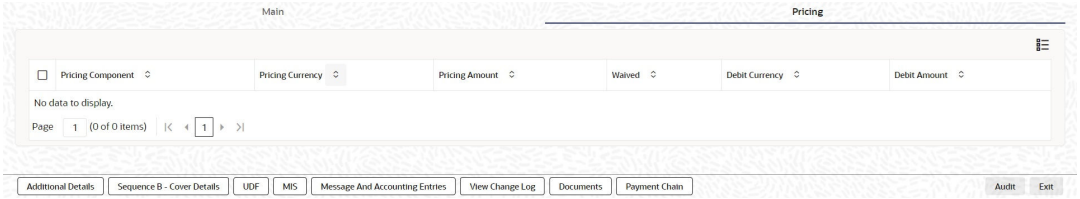
3.1.1.2 Pricing Tab

User 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.

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

Figure 3-3 Pricing Tab



2. For the Transaction initiated, system displays the fees/tax charged in this section.
3. On **Pricing** screen, specify the fields.

Table 3-3 Pricing

Field	Description
Pricing Component	System displays each Pricing component of the Pricing code from the Pricing Code maintenance.
Pricing Currency	System defaults the pricing currency of the component from the Pricing code maintenance.
Pricing Amount	System displays the calculated Charge amount for each Pricing component of the Pricing code.
Waived	System displays if charges for any Pricing component are waived in the Pricing maintenance.
Debit Currency	System displays the currency of the Charge account to be debited for the charges.
Debit Amount	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, you can 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
User 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

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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.

Transaction Preview Details
On clicking of this button, below sub screen is launched.

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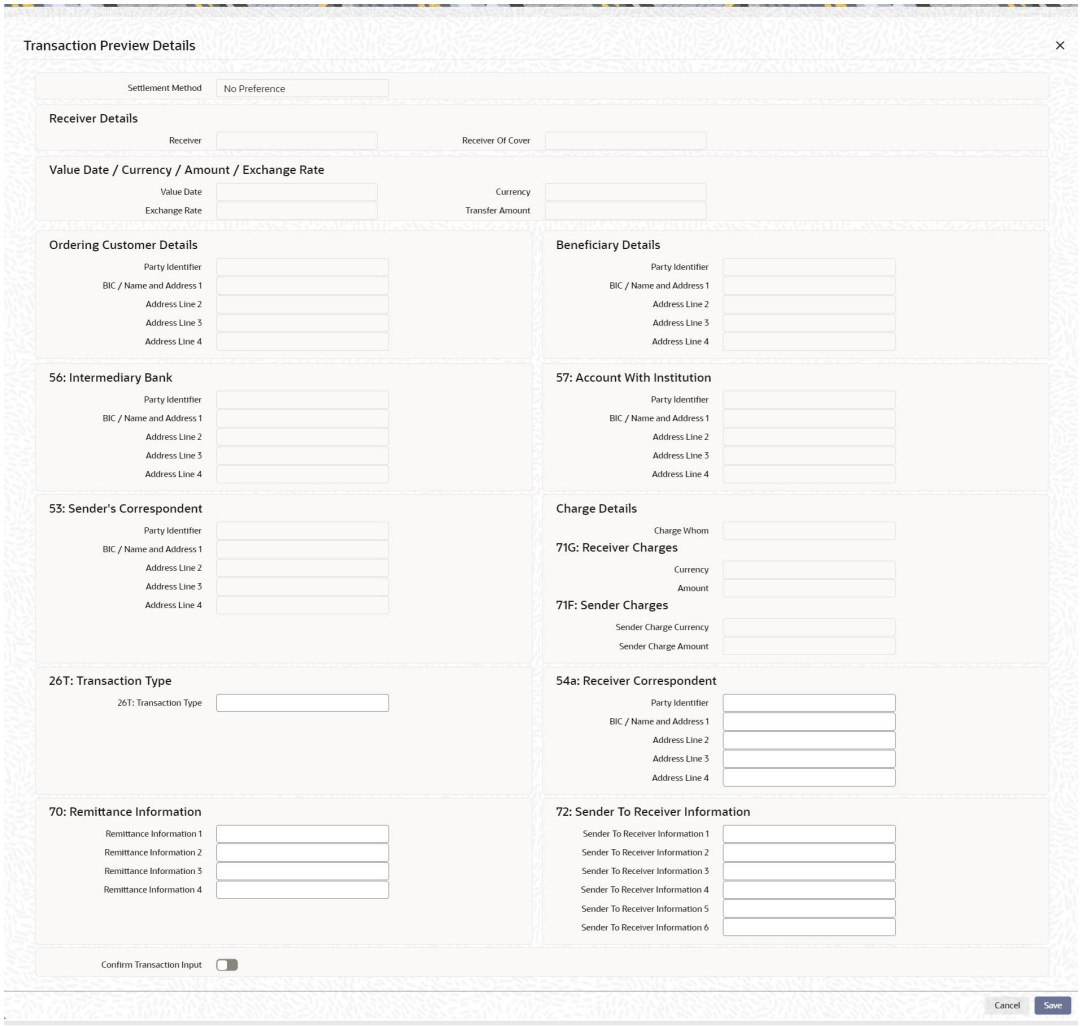
Figure 3-4 Transaction Preview Details



This sub screen displays below fields:

- Settlement Method
  - Displaying Settlement Method : Serial / Cover
- Receiver Details
  - Receiver & Receiver Description
  - Receiver of Cover & Receiver of Cover Description
- Value Date / Currency / Amount / Exchange Rate
  - Value Date (32A Date)
  - Transfer Currency
  - Transfer Amount
  - Exchange Rate
- Ordering Customer Details
  - For MT 103 - Field 50 : Ordering Customer details - Party Identifier / BIC / Name / Address Line 1 to 4

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  - For MT 202 - Field 52 : Ordering Institution details - Party Identifier / BIC / Name / Address Line 1 to 4
- Beneficiary Details
  - For MT 103 - Field 59 : Beneficiary details - Party Identifier / BIC / Name / Address Line 1 to 4
  - For MT 202 - Field 58 : Beneficiary Institution details - Party Identifier / BIC / Name / Address Line 1 to 4
- Intermediary Bank Details - Field 56 : Intermediary Bank
  - Party Identifier / BIC / Name / Address Line 1 to 4
- Account with Institution Details - Field 57 : AWI
  - Party Identifier / BIC / Name / Address Line 1 to 4
- Sender's Correspondent Details - Field 53
  - Party Identifier / BIC / Name / Address Line 1 to 4
- Charge Details
  - Charge Whom
  - Receiver's charges
  - Sender's charges (Our charges)
- Confirm Transaction Input - A checkbox field
  - This field is editable only if Transaction Preview is required.

On clicking of **OK**, then the transaction preview validations is done.

3.1.1.3 Additional Details

1. Click the **Additional Details** button at the bottom of the Outbound Cross Border Payments Transaction Input screen.

   The **Additional Details** sub-screen is displayed.

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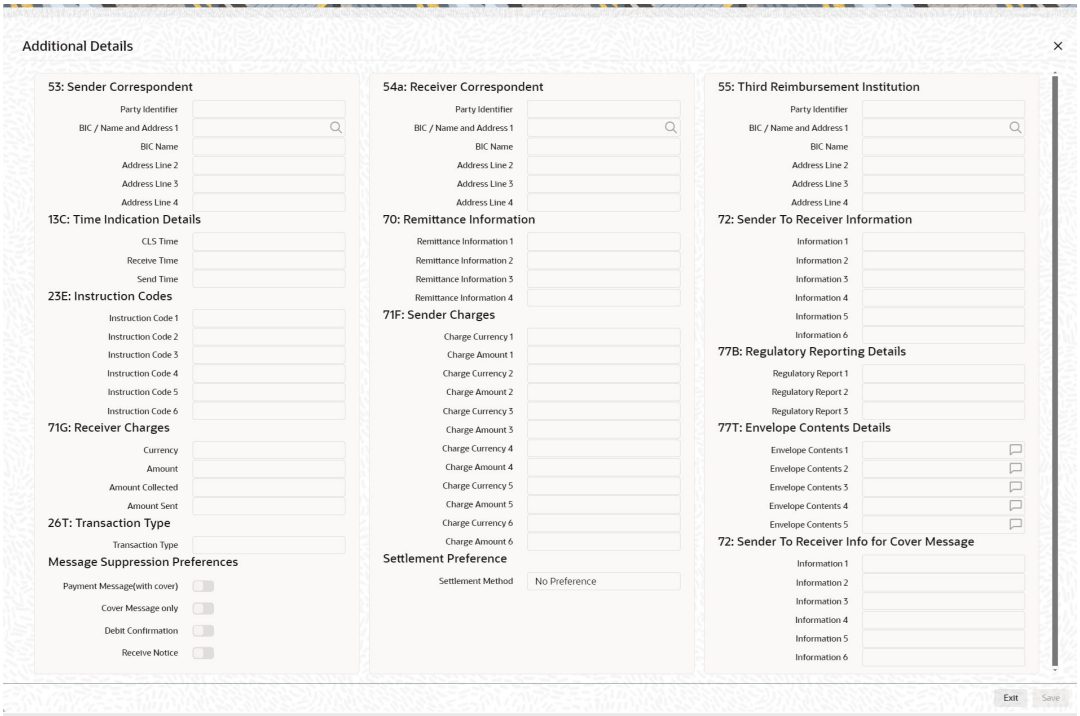
Figure 3-5 Outbound Cross Border Payments Transaction Input_Additional Details



2. On **Additional Details** button, specify the fields.

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

Table 3-4 Outbound Cross Border Payments Transaction Input_Additional Details - Field Description

Field	Description
53: Sender Correspondent	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.

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Table 3-4 (Cont.) Outbound Cross Border Payments Transaction Input_Additional Details - Field Description

Field	Description
54a: Receiver Correspondent	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	System displays the BIC code or details like Name and Address of the receiver's branch, when the funds are made available to this branch through a financial institution other than that indicated in Field 53. This value is populated after deriving the Payment chain as part of the processing. This BIC would be present in the Global Correspondent maintenance for the Transfer currency.
13C: Time Indication Details	Specify the standard time indication related to the processing of the payment instruction. You should input the standard Time indication code (placed between '/') followed by Time, a sign (+ or -) and the Offset from UTC. Alternatively, you can select the time indication code from the option list. The list displays all valid time indications maintained in the system, which are CLSTIME, RNCTIME and SNDTIME.
70: Remittance Information	Specify the Remittance Information details from fields 1 to 4.
72:Sender to Receiver Information	This field specifies additional information for the Receiver or other party specified in the lines from 1 to 6. **Note** For the Outgoing Cross Border/RTGS transaction input screens, system lists the standard code words such as /ACC/, /INST/, /INT/ except the SWIFT code word /REC/ in the LOV field 72: "Sender to Receiver Information 1-6".
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	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.

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Table 3-4 (Cont.) Outbound Cross Border Payments Transaction Input_Additional Details - Field Description

Field	Description
Sender charge Amount 1 through to Sender Charge Amount 6	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 throws an 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 User can view Outbound MT 103 Remit message details on the Outbound MessageBrowser screen and on the Messages sub-screen of the Cross Border Outbound Payment Transaction view screen.
26 T:Transaction Type	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.
Settlement Preference	--

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Table 3-4 (Cont.) Outbound Cross Border Payments Transaction Input_Additional Details - Field Description

Field	Description
Settlement Method	Select Settlement Method from the following: • No Preference (Default value) • Serial • Cover
72:Sender to Receiver Info for Cover Message	--
Sender to Receiver Information (1-6)	The additional information for the Receiver of Cover or other party is passed via Sender to Receiver Info field. Information provided in this field (Lines 1 - 6) is sent in MT 202 COV / MT 205 COV messages, if the customer transfer is processed with cover in the outbound Cross-border/ RTGS screens. **Note** Sender to Receiver Info for Cover Message is not applicable for payments originated via C2B files / MT 101.

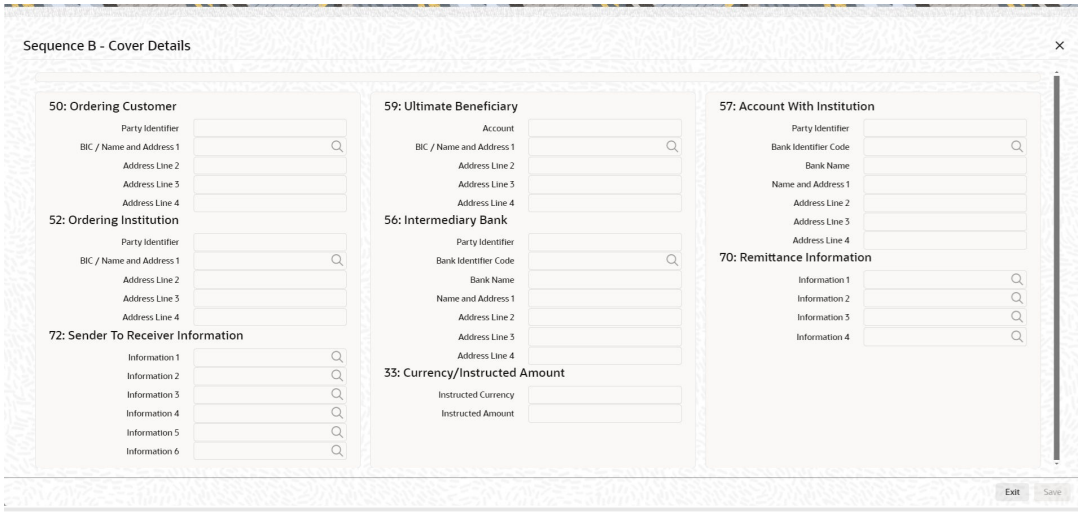
3.1.1.4 Sequence B - Cover Details

The Sequence B - Cover Details sub-screen allows users to capture additional information and view field values set by the system for the transaction.

1. Click the **Sequence B - Cover Details** button at the bottom of the Outbound Cross Border Payments Transaction Input screen.

   The **Sequence B - Cover Details** sub-screen is displayed.

   Figure 3-6 Outbound Cross Border Payments Transaction Input_Sequence B - Cover Details



2. This screen is applicable only for Transfer Type 'Cover Transfer'.

   For payment types other than Cover Transfer, if details are input in Sequence B sub screen, then no error is thrown. Instead, the details entered in Sequence B sub screen are

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made blank. The Sequence B details of Cover message are displayed based on the inputs in the Sequence B sub screen. The field validations for each field are same as applicable as per SWIFT requirements.

3.1.1.5 UDF Button

1. This sub-screen defaults values of UDF fields that are part of the UDF group specified for the 'Manual' source.
2. Click the **UDF button** to invoke the 'UDF' sub-screen.
3. On **UDF Button**, specify the fields.

Figure 3-7 UDF Button

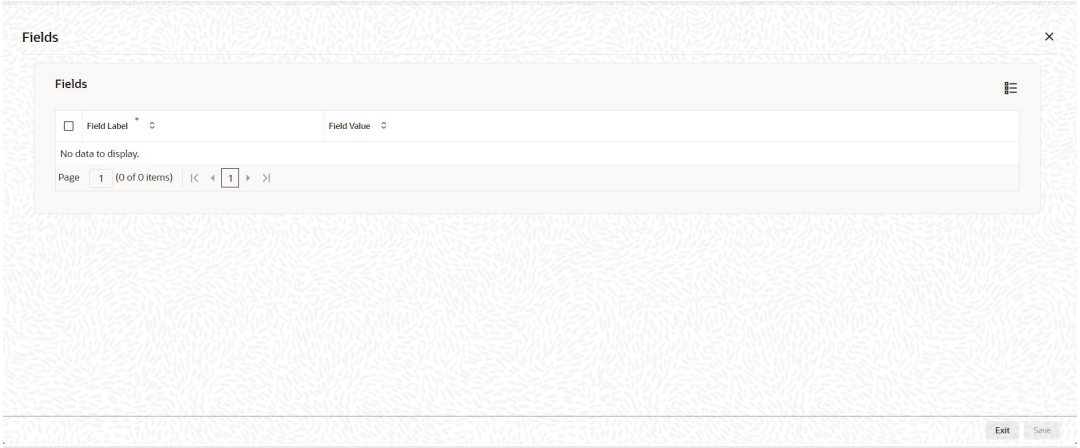

Table 3-5 UDF Button - Field Description

Field	Description
Field Label	System displays all fields that are part of the associated UDF group.
Field Value	System displays the default value, where exists for the UDF fields. You can change the default value or specify value for other fields (where default value does not exist).

3.1.1.6 MIS Button

1. You can maintain the MIS information for the Transaction. If the MIS details are not entered for the Transaction the same is defaulted from the product maintenance.
2. Click the **MIS** button to invoke the 'MIS' sub-screen.
3. On **MIS Button**, specify the fields.

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Figure 3-8 MIS Button

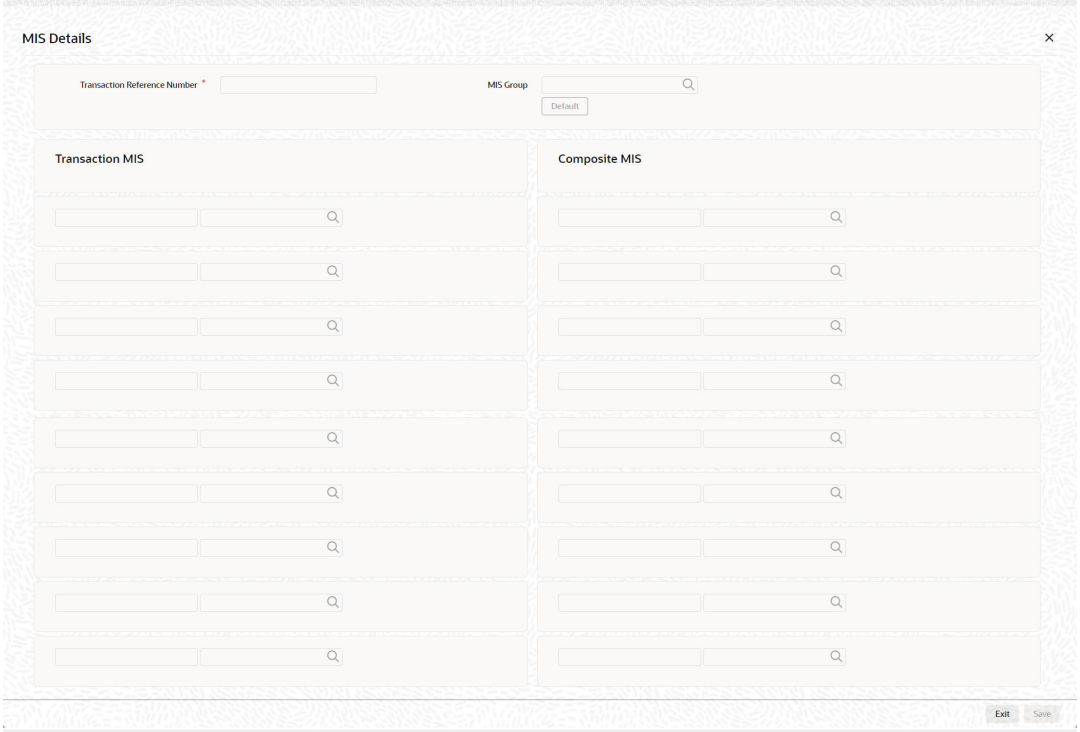

Table 3-6 MIS Button - Field Description

Field	Description
Transaction Reference	System displays the transaction reference number of the transaction.
MIS Group	You can select the MIS group code from the option list, or specify the code for the MIS group in the Source maintenance. The system displays all valid MIS groups for different sources in the MIS group list in the Source maintenance. When booking a transaction from this screen, the MIS group linked to the 'Manual' source is populated by default.
Default button	After selecting a MIS group different from the default MIS Group, click this button to populate any default MIS values and link them to the Transaction MIS and Composite MIS classes.
Transaction MIS	You can populate the default MIS values for Transaction MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list.
Composite MIS	You can populate the default MIS values for Composite MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list.

3.1.1.7 Messaging and Accounting Entries

1. User can invoke this screen by clicking 'Messaging and Accounting Entries' tab in the screen.

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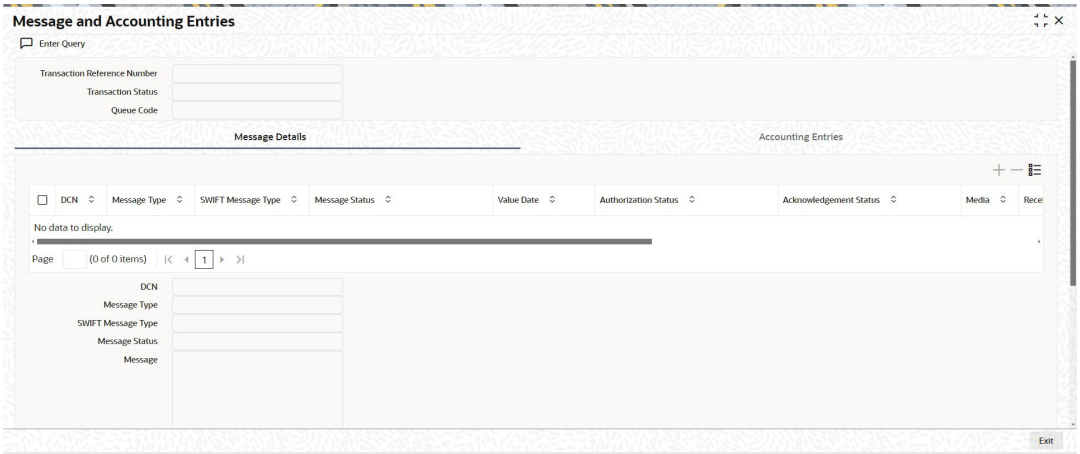
Figure 3-9 Messaging and Accounting Entries



2. Specify the Transaction Reference Number and click on Execute Query to obtain the Message details.
3. 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
4. Following Message details are also displayed on clicking Execute Query button:
   - DCN
   - Message Type
   - SWIFT Message Type
   - Message Status
   - Message

3.1.1.8 Accounting Entries

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

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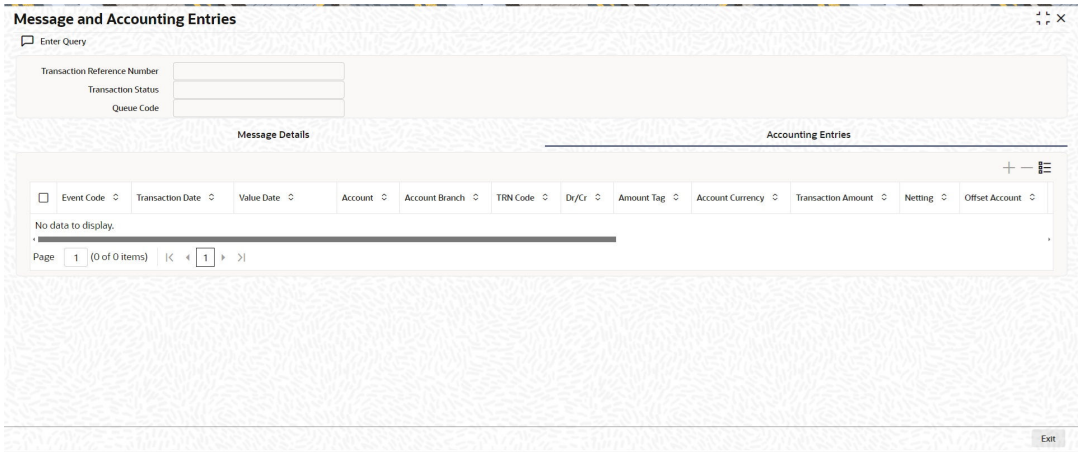
Figure 3-10 Accounting Entries



2. 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

3.1.1.9 View Change Log

1. Click the View Change Log tab in Transaction Input screen and view the modified field values of the selected version number. The modified field values of the selected version against the previous version will be shown against the field names where field values got changed.

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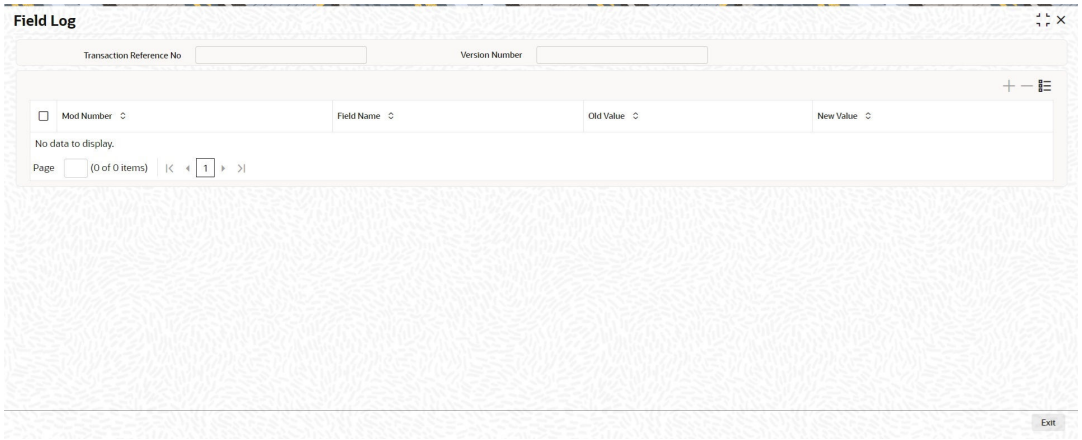
Figure 3-11 View Change Log



2. Below fields are displayed:
   - Transaction Reference Number
   - Version Number
   - Mod Number
   - Field Name
   - Old Value
   - New Value

> **Note**
>
> Authorization of Unauthorized Cross Border template is not allowed from this screen. Instead, the 'Authorize' user action of Template Summary can be used.

3.1.1.10 Payment Chain

- On **Payment Chain**, specify the fields.

  Click the “Payment Chain” in the screen to invoke this sub-screen.

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Figure 3-12 Payment Chain

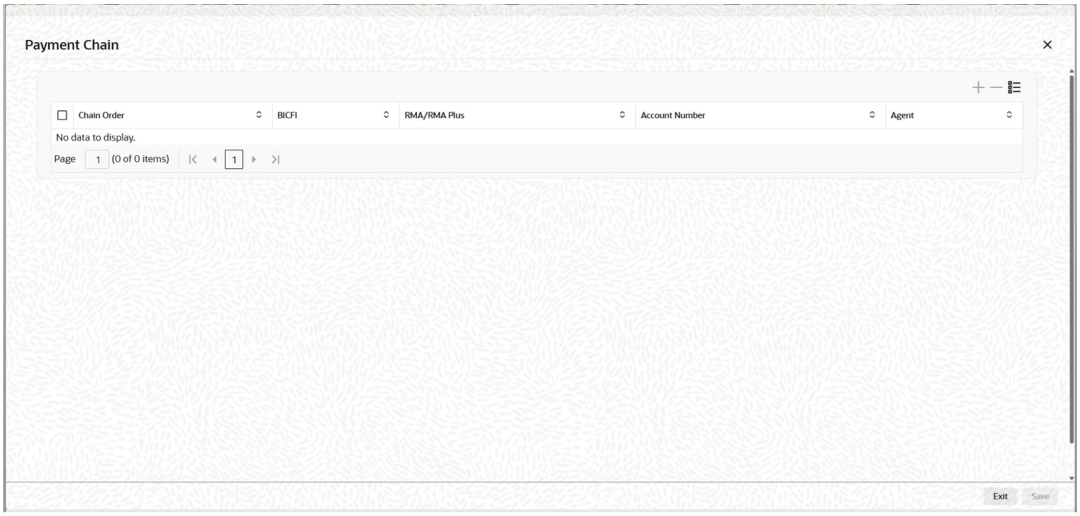


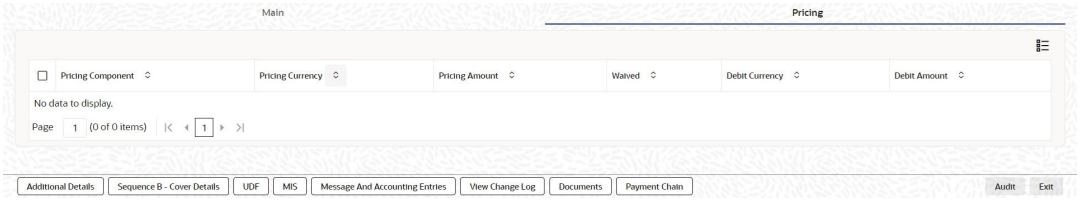
Table 3-7 Payment Chain - Field Description

Field	Description
Chain Order	Specifies the order of banks/institutions in the payment chain.
Swift Bank Identifier Code	System displays the Swift Bank Identifier Code of the bank/ institution.
RMA/RMA Plus	System displays if Sending bank has RMA/RMA Plus maintenance with the particular bank in the payment chain.
Account Number	System displays the Nostro (mirror) / Vostro account number associated with the particular bank.
Agent	System displays the Agent details.

3.1.1.11 Transaction Authorization

1. Click the **Authorize** tab in PXDOTONL screen for Authorization Status 'Unauthorized'.

Figure 3-13 Authorization Tab



2. Maker is forced to view the 'Transaction Preview Details' screen and selects the checkbox for the 'Confirm Transaction Input' option for the following conditions:
   - Transaction Preview Required flag is set as Yes for Outbound Cross Border Transaction Input function in 'Transaction Preview Preferences'.
   - The transfer amount is more than the threshold amount
   - The Authorization sub-screen, specifies the following buttons:

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Action	Description
Transaction Preview	It allows the checker to verify whether the maker has selected the checkbox for Confirm Transaction Input option or not.
Authorize	It allows the checker to authorize the transaction. You can see Authorization Status 'Authorized', once checker authorizes the transaction.
Reject	It allows the checker to enter Authorizer Remarks and reject the transaction. User can see Authorization Status 'Rejected, once checker rejects the transaction.
Send to Modify	It allows the checker to enter Authorizer Remarks and send the transaction to maker for modification. User can see Authorization Status 'Unauthorized' and Send to Modify flag 'Yes', once checker send the transaction for modification.

Note

- User cannot modify, delete, or copy the transaction, once checker rejects the transaction.
- User can modify, delete, or copy the transaction, once checker send the transaction for modification.
- User can modify, delete, or copy the transaction, once checker send the transaction for modification.

Note

- All applicable re-key fields is part of the Authorization screen. For any of the available fields, if re-key is not applicable, only fields selected for re-key is displayed. Other fields are not available in the Authorization screen. In authorization screen, fields for which rekey is applicable is null and editable by user.
- On processing authorization, the system checks whether re-key values by the authorizer are matching with actual values available as part of transaction details.

3. On **Pricing** screen, specify the fields.

Table 3-8 Pricing

Field	Description
Pricing Component	System displays each Pricing component of the Pricing code from the Pricing Code maintenance.
Pricing Currency	System defaults the pricing currency of the component from the Pricing code maintenance.
Pricing Amount	System displays the calculated Charge amount for each Pricing component of the Pricing code.
Waiver	System displays if charges for any Pricing component are waived in the Pricing maintenance.
Debit Currency	System displays the currency of the Charge account to be debited for the charges.

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Table 3-8 (Cont.) Pricing

Field	Description
Debit amount	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, you can 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

User 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.

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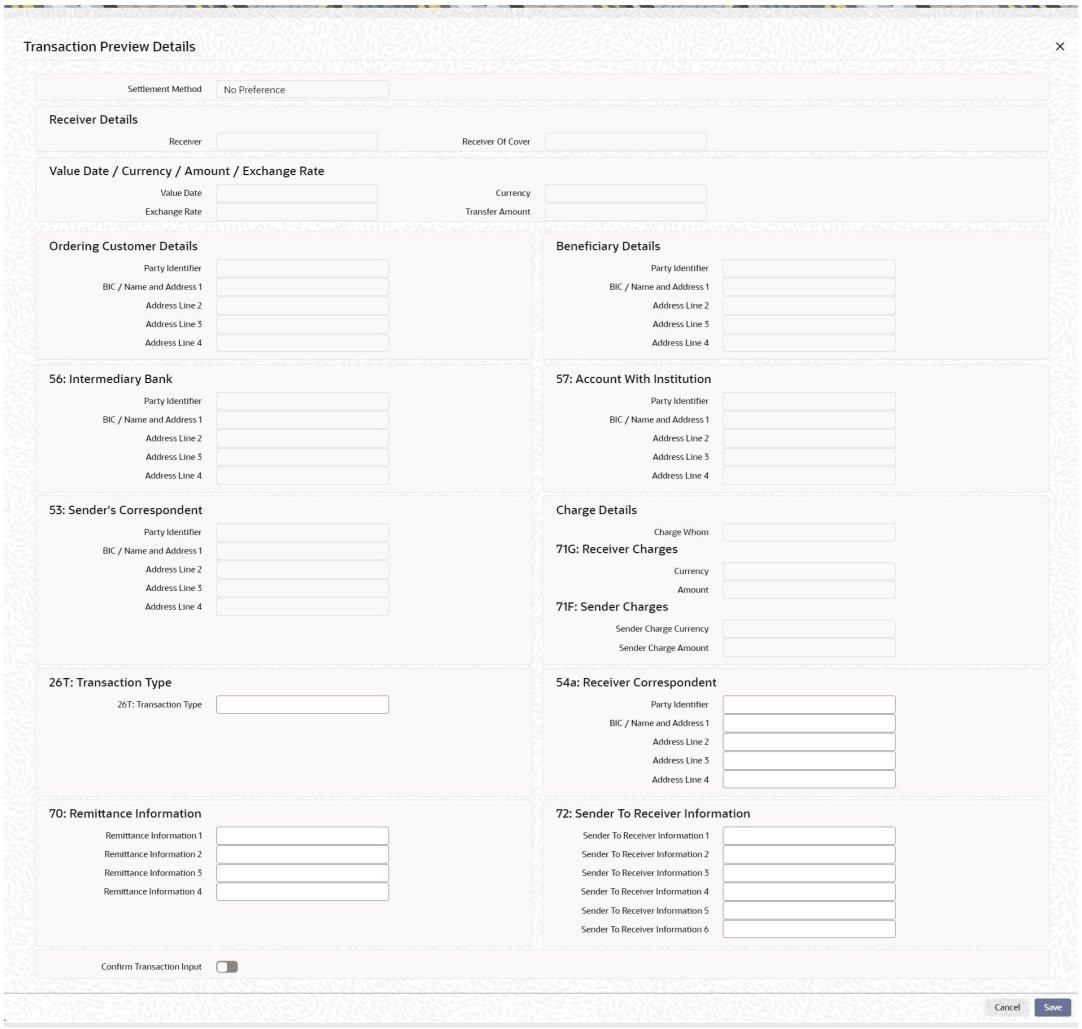
- If both the SSI Label and the Beneficiary Account (Ultimate Beneficiary/Beneficiary Institution) details are not passed, then the default instruction, if maintained for the Customer and Network, will be defaulted by system by fetching the corresponding SSI Label.

Transaction Preview Details
On clicking of this button, below sub screen is launched.

Figure 3-14 Transaction Preview Details



This sub screen displays below fields:

- Settlement Method
  - Displaying Settlement Method : Serial / Cover
- Receiver Details
  - Receiver & Receiver Description
  - Receiver of Cover & Receiver of Cover Description
- Value Date / Currency / Amount / Exchange Rate
  - Value Date (32A Date)

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  - Transfer Currency
  - Transfer Amount
  - Exchange Rate
- Ordering Customer Details
  - For MT 103 - Field 50 : Ordering Customer details - Party Identifier / BIC / Name / Address Line 1 to 4
  - For MT 202 - Field 52 : Ordering Institution details - Party Identifier / BIC / Name / Address Line 1 to 4
- Beneficiary Details
  - For MT 103 - Field 59 : Beneficiary details - Party Identifier / BIC / Name / Address Line 1 to 4
  - For MT 202 - Field 58 : Beneficiary Institution details - Party Identifier / BIC / Name / Address Line 1 to 4
- Intermediary Bank Details - Field 56 : Intermediary Bank
  - Party Identifier / BIC / Name / Address Line 1 to 4
- Account with Institution Details - Field 57 : AWI
  - Party Identifier / BIC / Name / Address Line 1 to 4
- Sender's Correspondent Details - Field 53
  - Party Identifier / BIC / Name / Address Line 1 to 4
- Charge Details
  - Charge Whom
  - Receiver's charges
  - Sender's charges (Our charges)
- Confirm Transaction Input - A checkbox field
  - This field is editable only if Transaction Preview is required.

On clicking of 'Ok', then the transaction preview validations is done.

3.1.1.12 Cross Border Outbound Transaction Summary

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

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

   Outbound Cross Border payments Transaction Summary screen is displayed.

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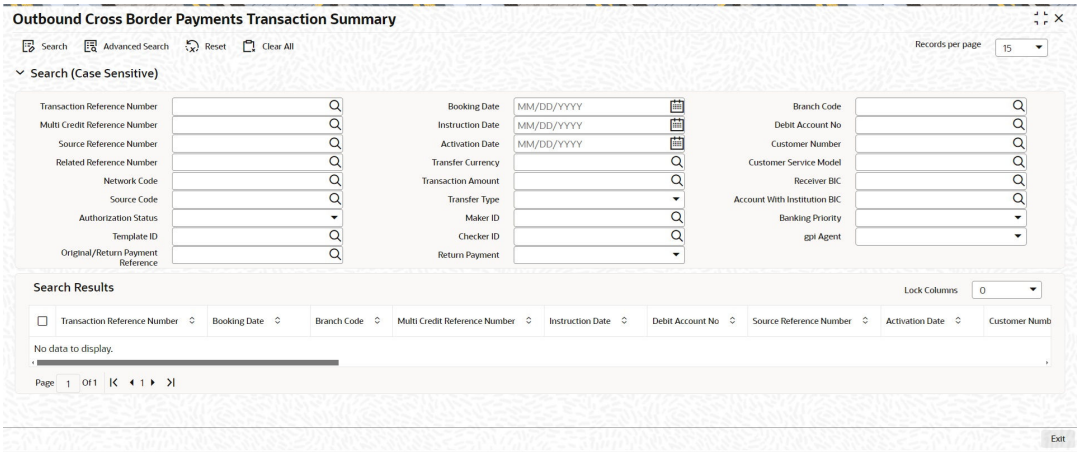
Figure 3-15 Outbound Cross Border payments Transaction Summary



2. The following operations are available in the transaction summary screen.

Action	Description
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.
Details	Helps to create advanced or complex search query using the search fields, logical operators and sort option of search results.

3. 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

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- Branch Code
- Debit Account No
- Customer Number
- Customer Service Model
- Receiver BIC
- Account with Institution BIC
- Banking Priority
- gpi Enabled

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

   System displays the records that match the search criteria.

5. In **Advanced Search** option in the summary screen, in DATE fields, user can 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.
   - Once calendar window opens, on top a button is displayed as "Today". On clicking, today's date gets selected.
   - On execution, results are listed based on 'Today's date'.Once you have specified the search parameters, click the **Search** button. The system displays the records that match the search criteria.

6. Double click a record after selecting a record to view the detailed screen.

3.1.2 Outbound Cross Border Payments View

The Outbound Cross Border Payments View screen allows users to view the complete details about the transaction, approvals from the system, Queue actions, and all the details pertaining to the transaction.

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

   Outbound Cross Border Payments View screen is displayed.

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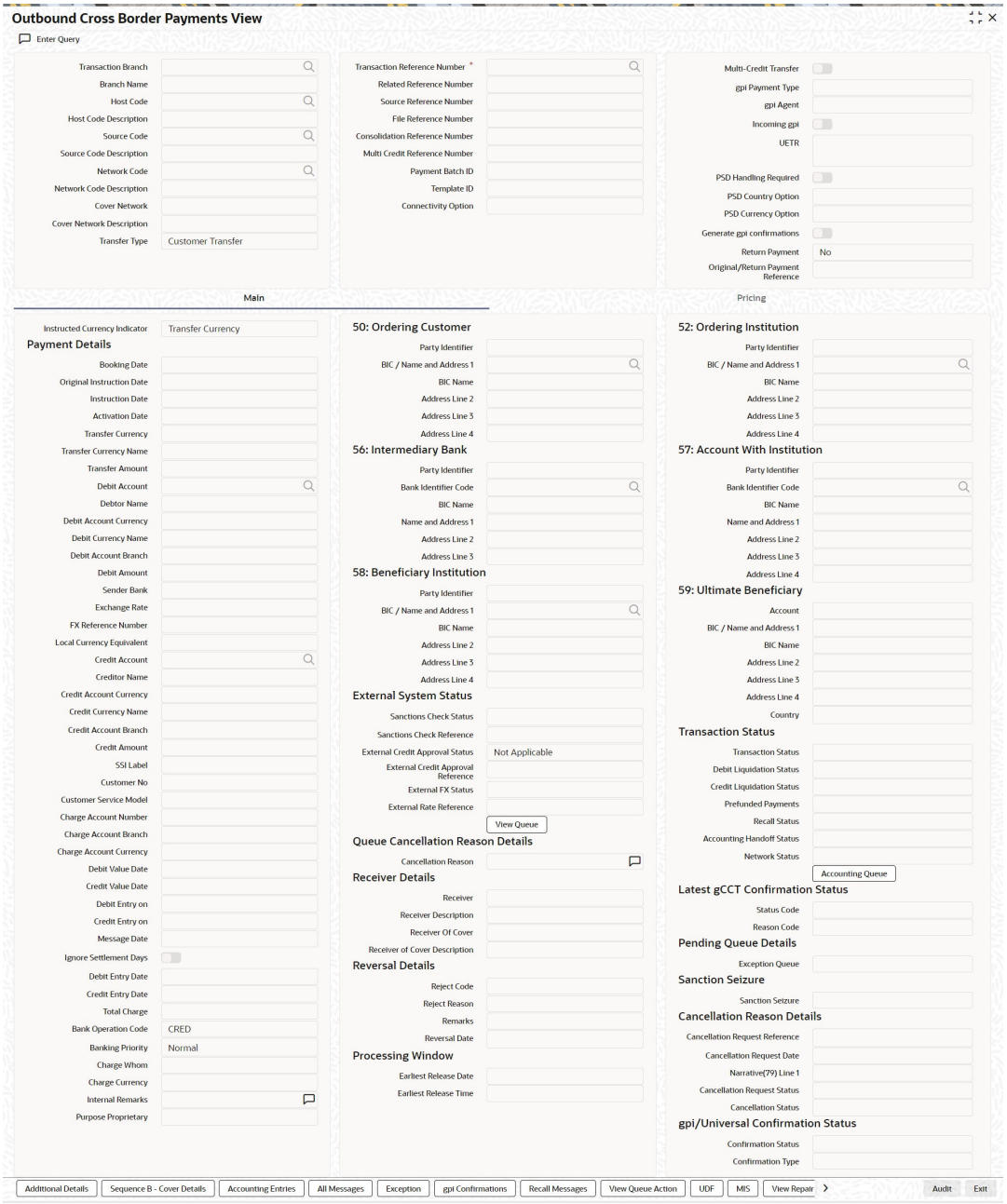
Figure 3-16 Outbound Cross Border Payments View



2. From this screen, click **Enter Query**. The Transaction Reference field gets enabled which opens an LOV screen.
3. Click the Fetch button and select the required Transaction Reference Number for Query.
4. Along with the transaction details in Main and Pricing tabs, you 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 MT 199 received. The value for this is populated from the last received MT 199 with Field 79 having Line 2(4c/4c)

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- Pending Queue Details
- Sanction Seizure
- Cancellation Reason Details (Details pertaining to the cancellation request for the transaction gets updated)

Connectivity Option
Select the Connectivity Option from the drop-down list:

- Internal - indicates that payment messages are delivered via Blockchain Adapter
- External - indicates that payment messages are delivered via SWIFT connectivity

View Queue
This button launches the corresponding Queue screen, where the transaction is currently held. The Queue screen will be launched in query mode, listing this transaction alone.

- Click Execute Query to populate the details of the transaction in the Outbound Cross Border Payments View screen.

Accounting Handoff Status
Accounting Handoff status for a transaction is set considering the accounting status of all accounting entries for the transaction and assigning the priority for the status as below:

- Rejected
- In Progress (if any entry has status as Pending/Deferred/Requested)
- Success
- Cancelled
- Suppressed
- Not Applicable

Not Applicable
User can get to Accounting Queue by pressing Accounting Queue Button. All accounting entries of the transactions in the Accounting Queue are listed. If no entry is available for the transaction error is displayed.

Reversal Details
These details are available in Main tab:

Field	Description
Reject Code	This field displays the Reject Code provided by you on Cross Border Transaction Reversal Request (PXDTRNRV) screen.
Reject Reason	This field displays the Reject Reason from Cross Border Transaction Reversal Request (PXDTRNRV) screen.
Remarks	This field displays the Remarks provided by you on Cross Border Transaction Reversal Request (PXDTRNRV) screen.
Reversal Date	This field displays the Reversal Date from Cross Border Transaction Reversal Request (PXDTRNRV) screen.
gpi/Universal Confirmation Status	These details are available in Main tab:
Confirmation Status	Select Confirmation Status from the following: • Ungenerated

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	• Generated
Confirmation Type	Select Confirmation Status from the following: • Interim • Reject
Processing Window	--
Earliest Release Date	System displays the Earliest Release Date.
Earliest Release Time	System displays the Earliest Release Time.

For more details on reversal, refer Section Cross Border Reversal (page 1).

For more details on other fields, Main and Pricing tabs refer to Outbound Cross Border Payments Transaction Input (page 1) (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 Additional Details Tab

The Additional Details sub-screen allows users to capture additional information and view field values set by the system for the transaction.

1. Click the **Additional Details** button at the bottom of the Outbound Cross Border Payments View screen.

   The **Additional Details** sub-screen is displayed.

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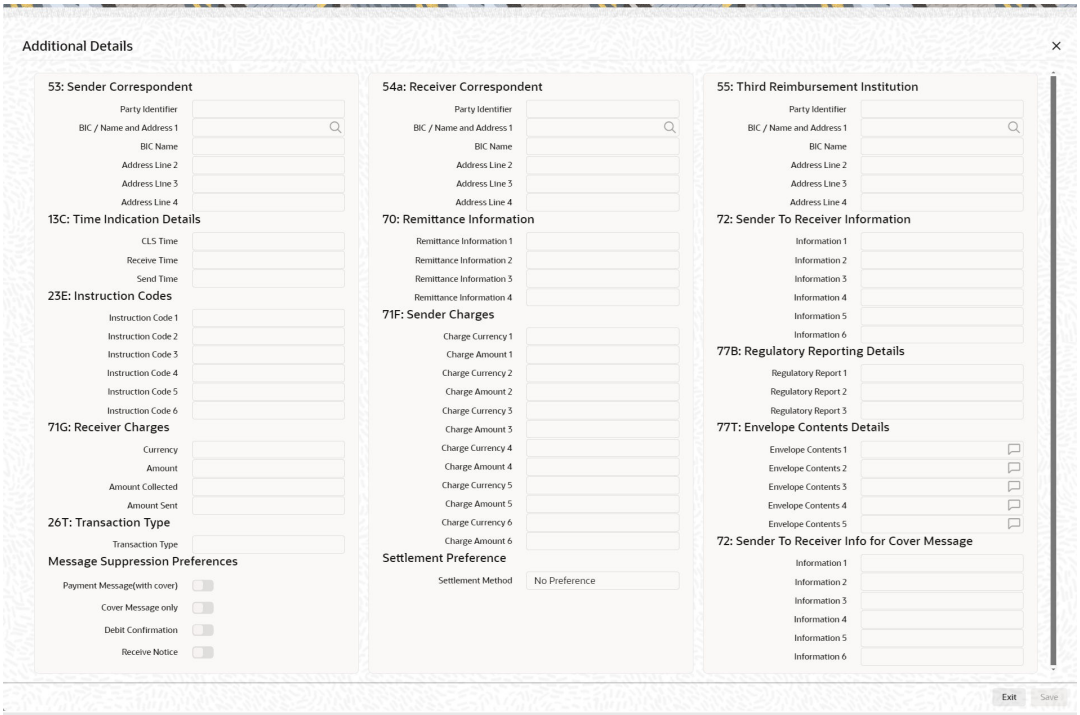
Figure 3-17 Outbound Cross Border Payments View_Additional Details



2. On **Additional Details** sub-screen, specify the fields.

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

Table 3-9 Outbound Cross Border Payments View_Additional Details - Field Description

Field	Description
53: Sender Correspondent	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.

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Table 3-9 (Cont.) Outbound Cross Border Payments View_Additional Details - Field Description

Field	Description
54a: Receiver Correspondent	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	System displays the BIC code or details like Name and Address of the receiver's branch, when the funds are made available to this branch through a financial institution other than that indicated in Field 53. This value is populated after deriving the Payment chain as part of the processing. This BIC would be present in the Global Correspondent maintenance for the Transfer currency.
13C: Time Indication Details	Specify the standard time indication related to the processing of the payment instruction. You should input the standard Time indication code (placed between '/') followed by Time, a sign (+ or -) and the Offset from UTC. Alternatively, you can select the time indication code from the option list. The list displays all valid time indications maintained in the system, which are CLSTIME, RNCTIME and SNDTIME.
70: Remittance Information	Specify the Remittance Information details from fields 1 to 4.
72:Sender to Receiver Information	This field specifies additional information for the Receiver or other party specified in the lines from 1 to 6. **Note** For the Outgoing Cross Border/RTGS transaction input screens, system lists the standard code words such as /ACC/, /INST/, /INT/ except the SWIFT code word /REC/ in the LOV field 72: "Sender to Receiver Information 1-6".
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 user 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	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.

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Table 3-9 (Cont.) Outbound Cross Border Payments View_Additional Details - Field Description

Field	Description
Sender charge Amount 1 through to Sender Charge Amount 6	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 throws an 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 User can view Outbound MT 103 Remit message details on the Outbound MessageBrowser screen and on the Messages sub-screen of the Cross Border Outbound Payment Transaction view screen.
26 T:Transaction Type	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.
Settlement Preference	--

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Table 3-9 (Cont.) Outbound Cross Border Payments View_Additional Details - Field Description

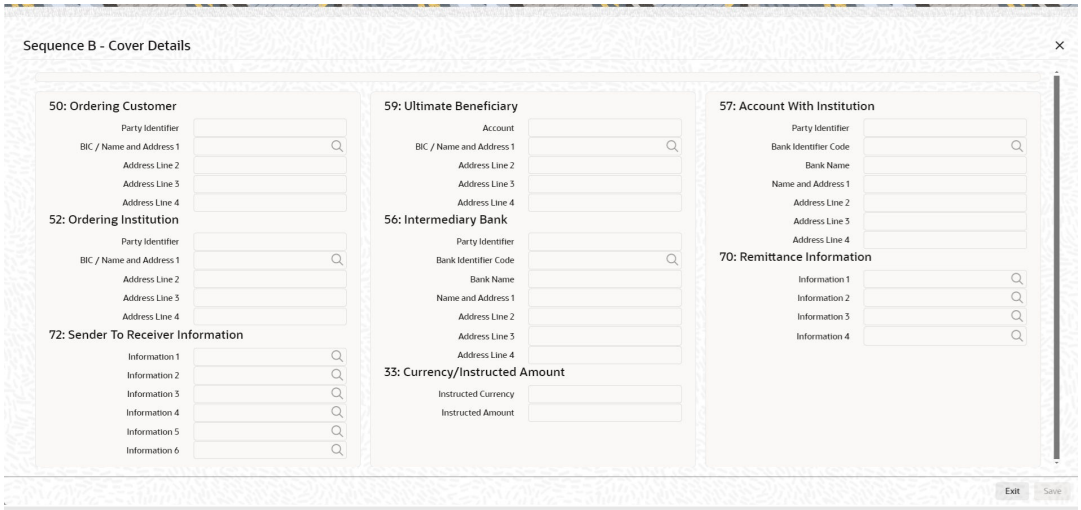
Field	Description
Settlement Method	Select Settlement Method from the following: • No Preference (Default value) • Serial • Cover
72:Sender to Receiver Info for Cover Message	--
Sender to Receiver Information (1-6)	The additional information for the Receiver of Cover or other party is passed via Sender to Receiver Info field. Information provided in this field (Lines 1 - 6) is sent in MT 202 COV / MT 205 COV messages, if the customer transfer is processed with cover in the outbound Cross-border/ RTGS screens. **Note** Sender to Receiver Info for Cover Message is not applicable for payments originated via C2B files / MT 101.

3.1.2.2 Sequence B - Cover Details Tab

The details are updated to this screen based on input in PXDOTONL - Sequence B screen or via uploaded pass-through cover transfer and the same details are passed in the Cover message generated.

- Click the **Sequence B - Cover Detail** tab in the PXDOVIEW screen to view this sub-screen.

Figure 3-18 Sequence B - Cover Detail



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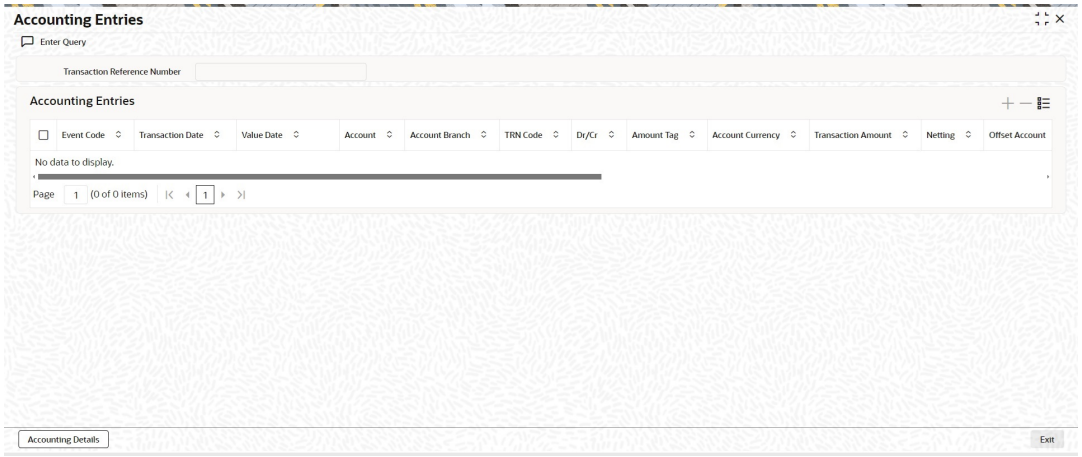
3.1.2.3 Accounting Entries

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

Figure 3-19 Accounting Entries



2. 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

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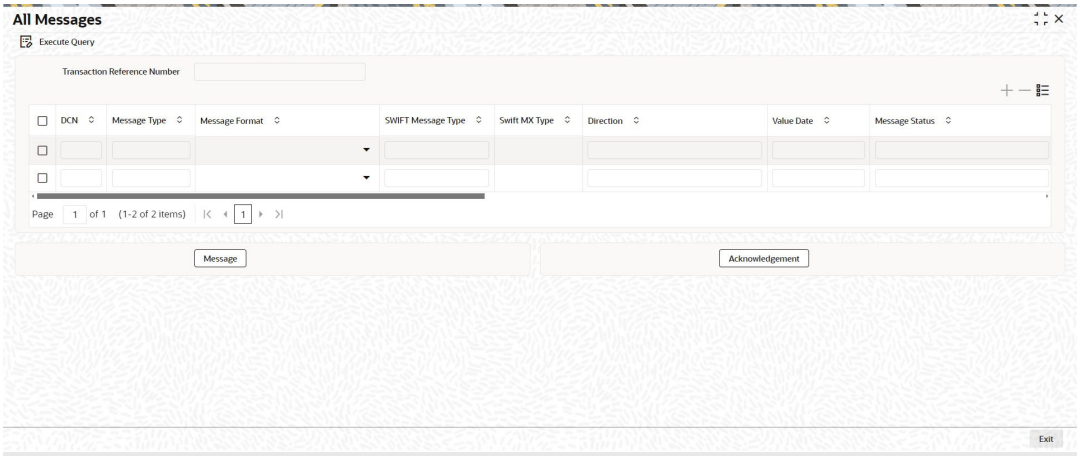
> **Note**
>
> In the Outbound Cross Border Transaction Processing, posting the Debit Liquidation (DRLQ) entry immediately after resolving Processing Dates (After Repair field validations and after resolving Accounts & Dates) for Cross Border pass-through payments.

3.1.2.4 All Messages

- You can invoke this screen by clicking ‘All Messages’ tab in the screen.

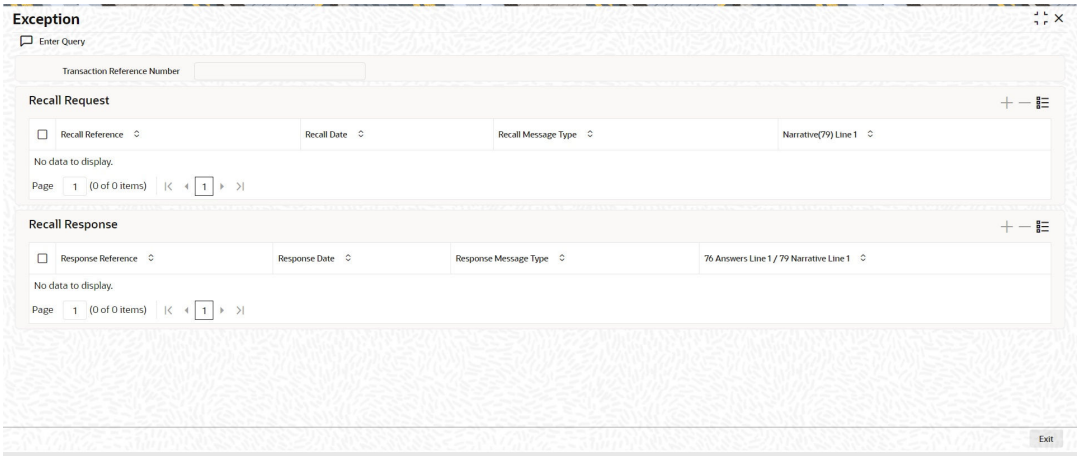
Figure 3-20 All Messages



3.1.2.5 Exceptions Tab

1. Click the **Exception** tab in the screen to view this sub-screen.

Figure 3-21 Exception



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

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Table 3-10 Exception - Field Descriptions

Field	Description
Transaction Reference Number	System displays the Transaction Reference Number by default on clicking 'Exception' tab.
Recall Request	--
Recall Reference	System displays the Field 20 of outbound n92/gSRP request message sent.
Recall Received Date	System displays the date on which outbound n92/gSRP request message was sent.
Recall Message Type	System displays the MT Message type of outbound request message - MT 192/ MT 292/ MT 199/ API.
Recall Reason Code	System displays the Recall request Reason Code sent in the outbound n92/gSRP request message.
Recall Reason	System displays the Value sent along with Recall Reason Code.
Recall Response	--
Response Reference	System displays the Field 20 of n96/gSRP response message received.
Response Date	System displays the date on which n96/gSRP response message was received.
Response Message Type	System displays the MT Message type of response message - MT 196/ MT 296/ MT 199.
Response Reason Code	System displays the Response reason Code received in n96/gSRP response message.
Response Status Code	System displays the Response Status Code received in n96/gSRP response message.

3.1.2.6 gpi Confirmations

1. gCCT confirmation messages received for an Outbound gCCT payment can be viewed from this screen.
2. 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).
3. On screen, click **gpi Confirmations** Action button present at the bottom.

   gpi Confirmations sub screen is displayed.

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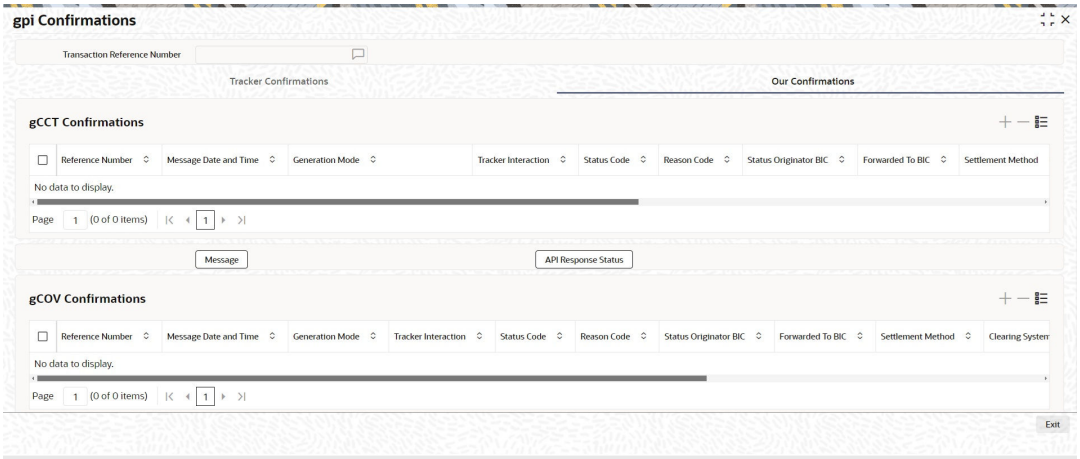
Figure 3-22 gpi Confirmations - Our Confirmations



4. Following are the details listed under ‘Tracker Confirmations’ and ‘Our Confirmations’ tab in the screen:

gCCT Confirmations:

- Reference Number
- Message Date and Time
- Generation Mode
- Tracker Interaction
- Status Code
- Reason Code
- Status Originator BIC
- Forwarded To BIC
- Settlement Method
- Clearing System Code
- Currency
- Amount
- Details of Charges
- Exchange Rate

gCOV Confirmations:

- Reference Number
- Message Date and Time
- Generation Mode
- Tracker Interaction
- Status Code
- Reason Code
- Status Originator BIC
- Forwarded To BIC
- Settlement Method

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- Clearing System Code
- Currency
- Amount
- Details of Charges

gFIT Confirmations:

- Reference Number
- Message Date and Time
- Status Code
- Reason Code
- Status Originator BIC
- Forwarded To BIC
- Settlement Method
- Clearing System Code
- Currency
- Amount
- End Table

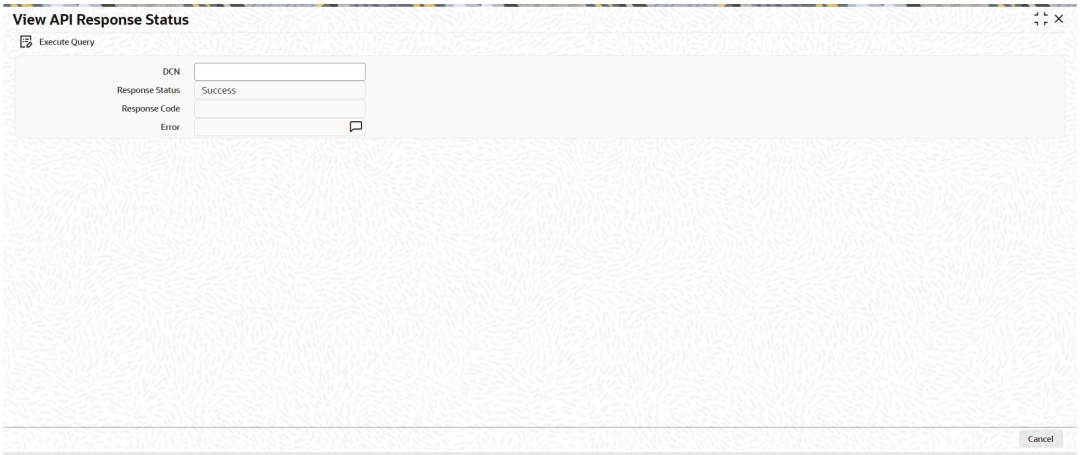
Message Button

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

5. On screen, click **Our Confirmations Tab**, click on API Response Status button.

   View API Response Status sub screen is displayed.

Figure 3-23 gpi Confirmations_Tracker Confirmations - API Response Status



6. On **API Response Status** sub screen, specify the fields.

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

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Table 3-11 gpi Confirmations_API Response Status - Field Description

Field	Description
DCN	System displays Document Number value of the API message.
Response Status	This field displays value from the following: • Success • Failure
Response Code	This field displays HTTP Response code.
Error	This field displays HTTP Error message.

3.1.2.7 Recall Messages

You can view the recall request messages sent out, recall response messages received and gSRP alerts & status messages received from Tracker in this sub screen.

1. Click the **Recall Messages** tab to invoke this sub-screen. The tabs in this sub-screen are; Responses, Requests, and Tracker Alerts.
2. Click on **Responses** tab in the Recall Messages sub-screen to invoke this screen.

   You can view the Recall **Response** messages received in this tab.
3. On **Responses** tab, specify the fields.

Figure 3-24 Responses

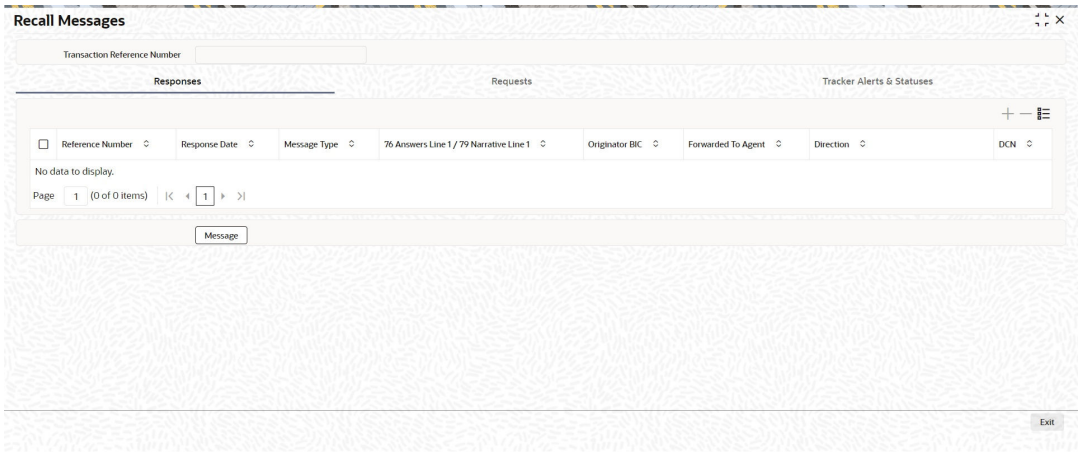

Table 3-12 Responses - Field Description

Field	Description
Fields	--
Transaction Reference Number	System displays the Transaction Reference Number by default on clicking 'Recall Messages' tab.
Reference Number	System displays the Field 20 of Response message.
Response Date	System displays the date on which recall response message was received.
Message Type	System displays the MT Message type of response - MT 196/ MT 296/ MT 199.

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Table 3-12 (Cont.) Responses - Field Description

Field	Description
Response Code	System displays the Response Status code received in the response message (Field 79 Line 1 , the first 4 Characters between '/ ').
Reason Code	System displays the Response Reason code received in the response message (Field 79 Line 1 - 4 Character code after the Response Status code).
Originator BIC	System displays the BIC received in the response message (Field 79-Line2).
Forwarded To Agent	System displays the BIC of agent , for the recall request that is forwarded to next agent (Field 79 Line 2 - BIC followed by Originator BIC).
Message Button	System displays the response message sent out in a new screen for the selected response record on clicking Message button.

Requests Tab

4. Click on **Requests** tab in the Recall Messages sub-screen to invoke this screen.

   You can view the Recall **Requests** messages received in this tab.

5. On **Requests** tab, specify the fields.

Figure 3-25 Requests

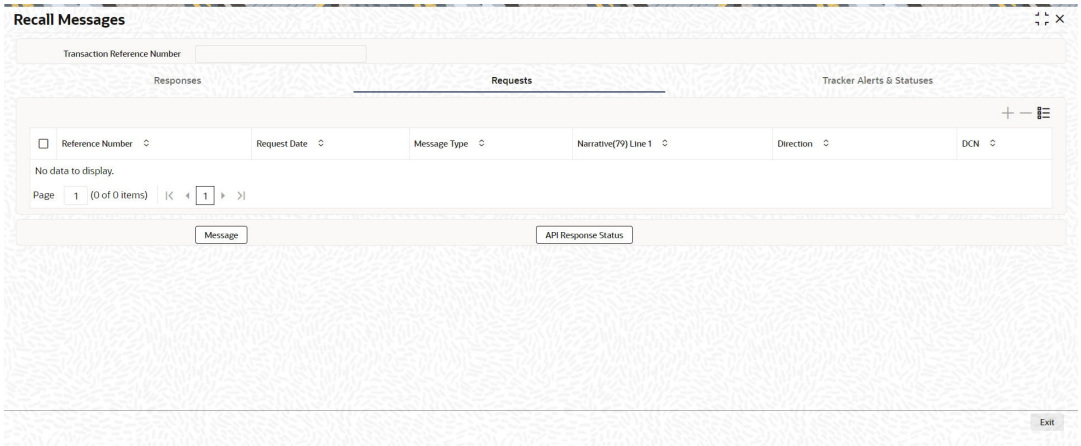

Table 3-13 Requests - Field Description

Field	Description
Fields	--
Transaction Reference Number	System displays the Transaction Reference Number by default on clicking 'Recall Messages' tab.
Reference Number	System displays the Field 20 of Outgoing n92/gSRP request message sent.
Request Date	System displays the date on which Outgoing n92/gSRP request message sent.
Message Type	System displays the MT Message type Outgoing n92/gSRP request message - MT 192/ MT 292/ MT 199/ API.

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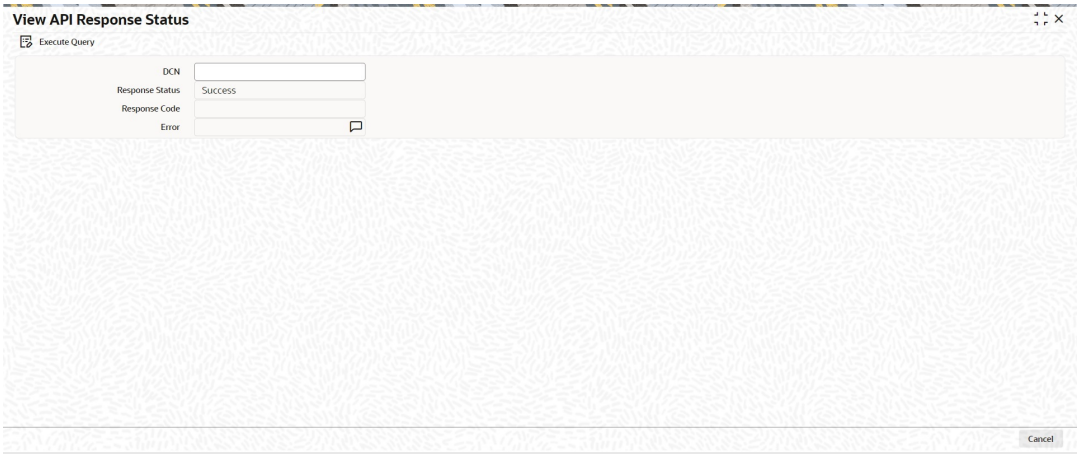
Table 3-13 (Cont.) Requests - Field Description

Field	Description
Reason Code	System displays the Reason code sent in the Outgoing n92/gSRP request message (Field 79 Line 1, the first 4 Characters between '/ ').
Reason	System displays the Value sent along with Reason Code (Field 79 Line One – 4 Characters after Reason code).
Message Button	System displays the request message sent out in a new screen for the selected recall request record on clicking Message button.

6. Click on **API Response Status** button, to View API Response Status screen for recall request message that was generated and sent out.

Figure 3-26 API Response Status



7. On **API Response Status** sub-screen, specify the fields.

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

Table 3-14 API Response Status - Field description

Field	Description
DCN	The system displays Document Number value of the API message.
Response Status	This field displays value from the following: • Success • Failure
Response Code	This field displays HTTP Response code.
Error	This field displays HTTP Error message.

Tracker Alerts

8. Click on **Tracker Alerts** tab in the Recall Messages sub-screen to invoke this screen.

   You can view the gSRP alerts and status messages received from tracker in this tab

9. On **Tracker Alerts and Status** tab, specify the fields.

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Figure 3-27 Tracker Alerts and Statuses

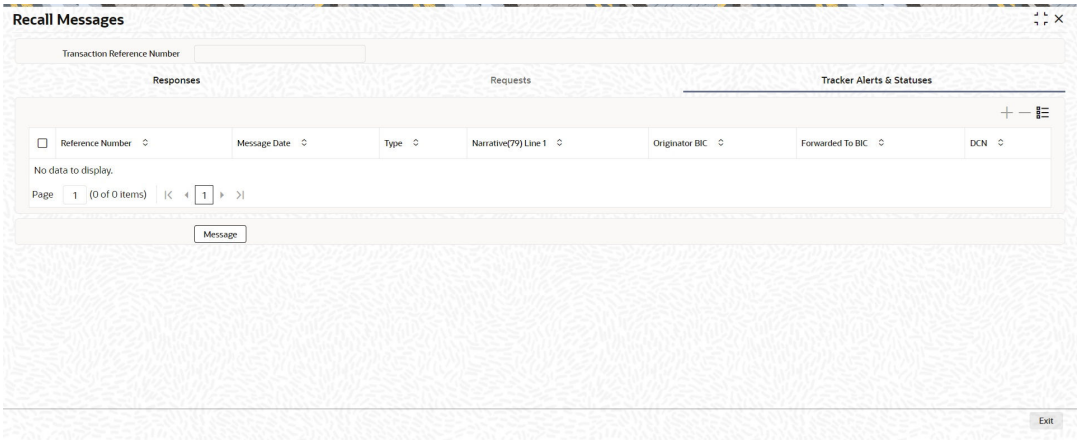

Table 3-15 Tracker Alerts and Statuses - Field Description

Field	Description
Fields	--
Transaction Reference Number	System displays the Transaction Reference Number by default on clicking 'Recall Messages' tab.
Reference Number	System displays the Field 20 of the inbound gSRP Tracker Alert (or) Status Notification message [MT 199].
Message Date	System displays the date on which Alert or Status Notification message was received.
Type	System displays the following messages with values: • Alert - if received message is a gSRP Alert message • Status - if received message is a gSRP Status Notification
Response Code	System displays the Response code received in the Incoming Alert (or) Status Notification message (Field 79 Line 1 – First four characters between '/').
gSRP Status Code	System displays the Status/Reason code received in the Incoming Alert (or) Status Notification message (Field 79 Line1 – Four characters after Response code).
Originator BIC	System displays the BIC value received in, Field 79 Line 2 – First 8 (or) 11 Characters.
Forwarded To BIC	System displays the BIC value received in Field 79 Line 2 , following 'Originator BIC' and '/' of agent.
Message Button	System displays the request message received in a new screen for the selected recall request record on clicking Message button.

3.1.2.8 View Queue Action Log

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

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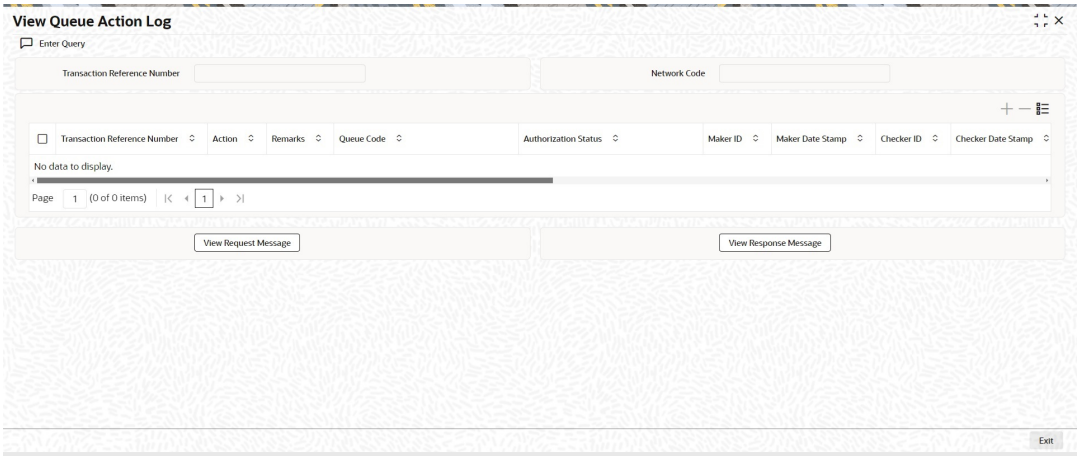
Figure 3-28 View Queue Action Log



3. Following details are displayed:
   - Transaction Reference Number
   - Network Code
   - Action
   - Remarks
   - Queue Code
   - Authorization Status
   - Maker ID
   - Maker Date Stamp
   - Checker ID
   - Checker Date Stamp
   - Queue Status
   - Queue Reference No
   - Primary External Status
   - Secondary External Status
   - External Reference Number

   You can view the request sent and the corresponding response received for each row in Queue Action Log.
4. Also, you can view the request sent to and the response received from external systems for the following:
   - Sanction System
   - External Credit Approval
   - External Account Check
   - External FX fetch
   - External Price Fetch
   - Accounting System

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3.1.2.9 UDF View Button

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

Figure 3-29 UDF View Button

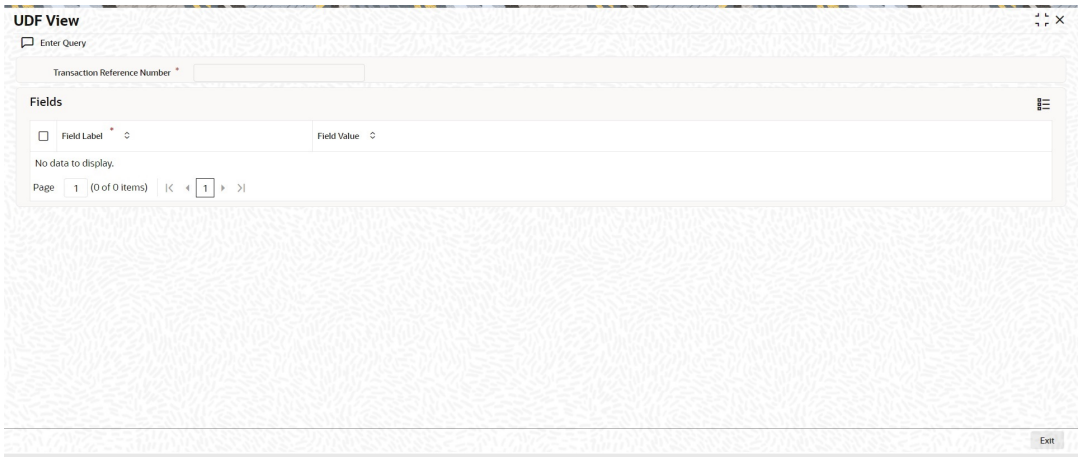

Table 3-16 UDF View Button - Field Description

Field	Description
Transaction Reference Number	Transaction Reference Number is auto populated from the view screen.
Fields	--
Field Label	System displays all fields that are part of the associated UDF group.
Field Value	System displays the default value, where exists for the UDF fields. You can change the default value or specify value for other fields (where default value does not exist).

3.1.2.10 MIS View Button

1. You can maintain the MIS information for the Transaction. If the MIS details are not entered for the Transaction the same is defaulted from the product maintenance.
2. Click the 'MIS' button to invoke the 'MIS View' sub-screen.
3. On **MIS View sub screen**, specify the fields.

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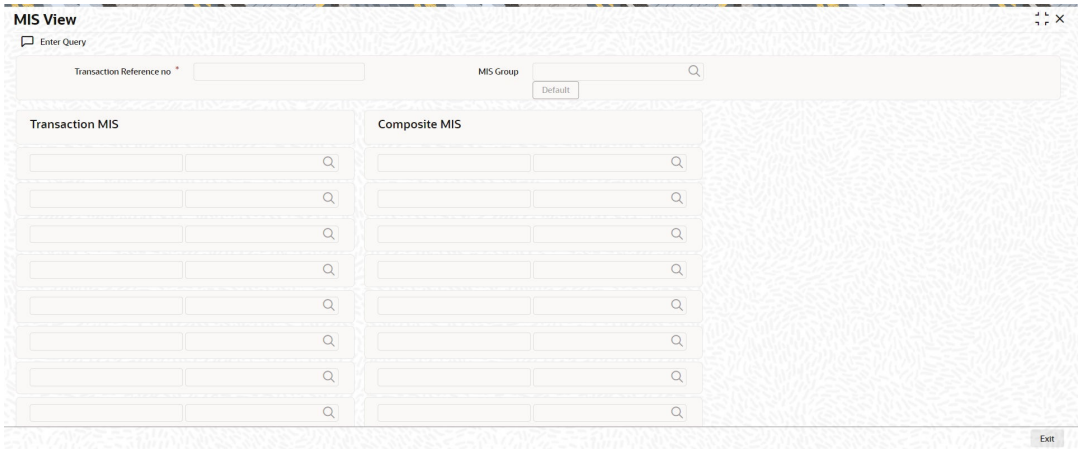
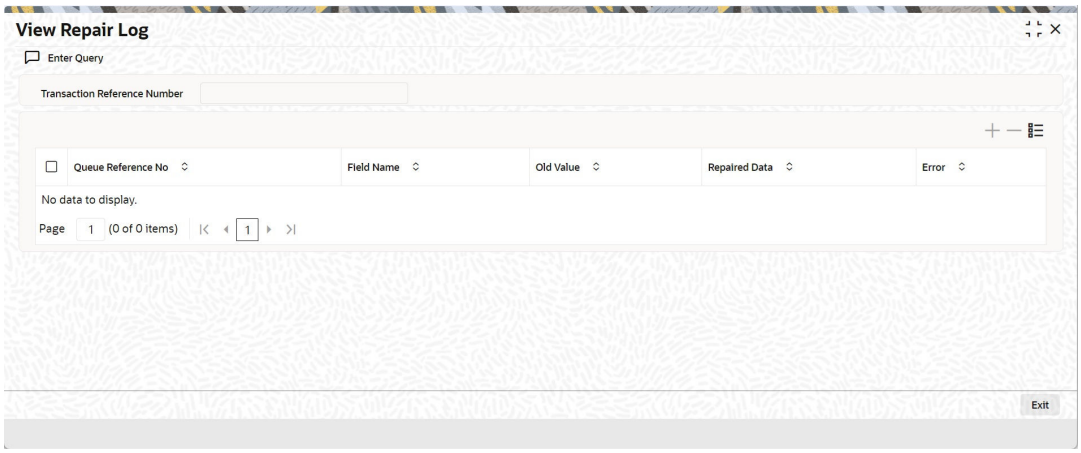
Figure 3-30 MIS View Button



3.1.2.11 View Repair Log

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

Figure 3-31 View Repair Log



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

3.1.2.12 Document

The Document Details screen allows users to specify the document details for the transaction.

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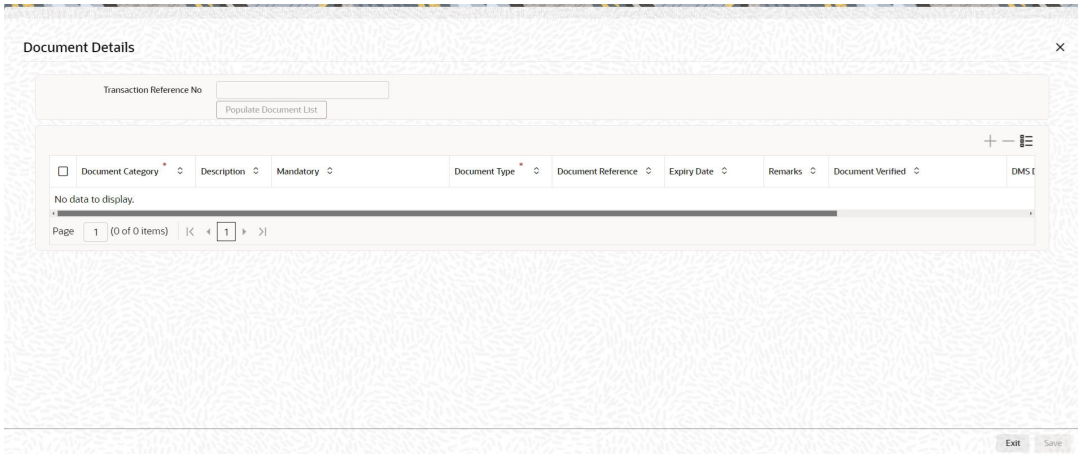
1. Click the **Document** tab in the Transaction Input screen to invoke this sub-screen.

Figure 3-32 Document Details



2. On **Document Details** sub-screen, specify the following details.
   - Document Category
   - Description
   - Document Type
   - Document Reference
   - Expiry Date
   - Remarks

Table 3-17 Document Details - Field Description

Field	Description
Mandatory	Select the Mandatory field from the following: • All • Any One • None
Document Verified	Select the Document Verified field from the following: • Yes • No
DMS Document ID	The Document ID received from the DMS system in the response is listed.
Upload	On clicking **Upload** button, a screen is opened that allows the selection of the document.
View	On transaction authorization, for Authorizer, 'Document Verified' field and View button are enabled.
Delete	User can delete the transaction.

Note

- DMS system integration is not covered in this release.
- Document listing is to be supported with integration with Third party system.

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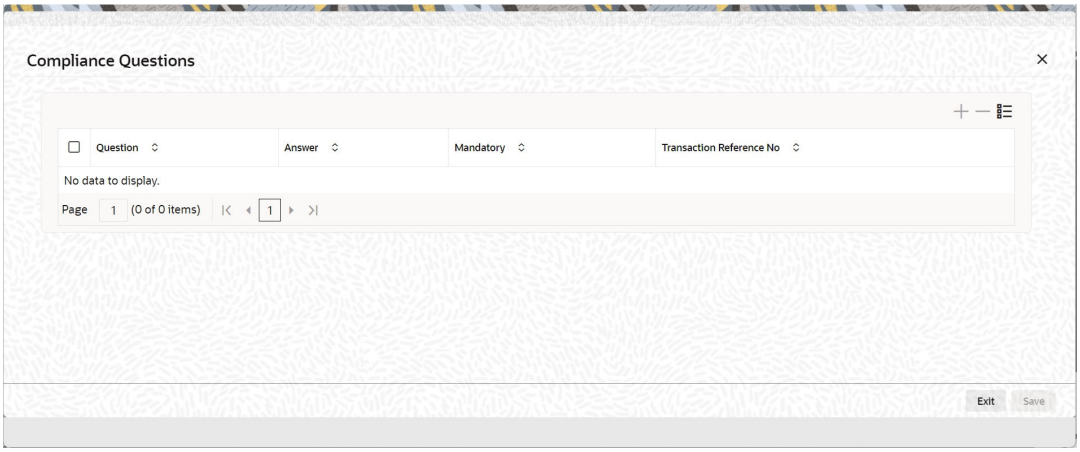
3.1.2.13 Compliance Questions

Compliance questions and answers received for the transaction from an external channel can be viewed from this sub-screen.

- Click the **Compliance Questions** tab in the screen.

Figure 3-33 Compliance Questions

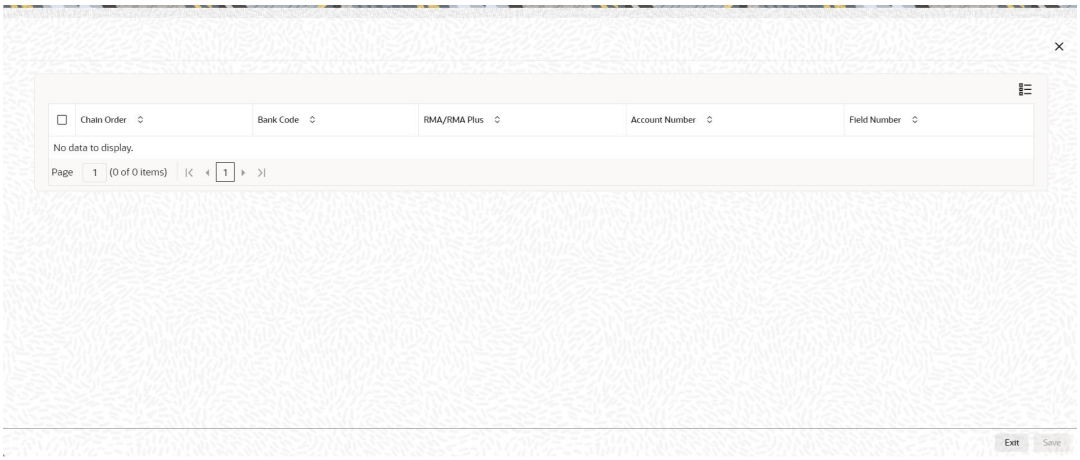


3.1.2.14 Payment Chain

User can view the Payment Chain details for the transaction in this screen.

1. Click the Payment Chain tab in the Transaction Input screen to invoke this sub-screen.

Figure 3-34 Payment Chain



2. On **Payment Chain** sub-screen, specify the fields..

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Table 3-18 Payment Chain - Field Description

Field	Description
Chain Order	Specifies the order of banks/institutions in the payment chain.
Bank Code	System displays the BIC code of the bank/institution.
RMA/RMA Plus	System displays if Sending bank has RMA/RMA Plus maintenance with the particular bank in the payment chain.
Account Number	System displays the Nostro (mirror) /Vostro account number associated with the particular bank.
Field Number	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.

3.1.2.15 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:

Figure 3-35 Chinese character replacement

A. Message Type	B. Field Details
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):

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- Numbers consisting of more than four digits
  - Example:59:50123 0224 1016
  - Translated content in traditional Chinese (refer to CCC table): ‘50123? ? ’
  - Translated content in simplified Chinese (refer to CCC table): ‘50123 ⊠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)? ? ’
  - Translated content in simplified Chinese (refer to CCC table): ‘(0123) ? ⊠ ’
- 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 ? ’
  - Translated content in simplified Chinese (refer to CCC table): ‘0123-5188 ⊠ ’
- 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: ? ? ?
  - Address: ? ? ? ? ? ? ? ? ? ?
- 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

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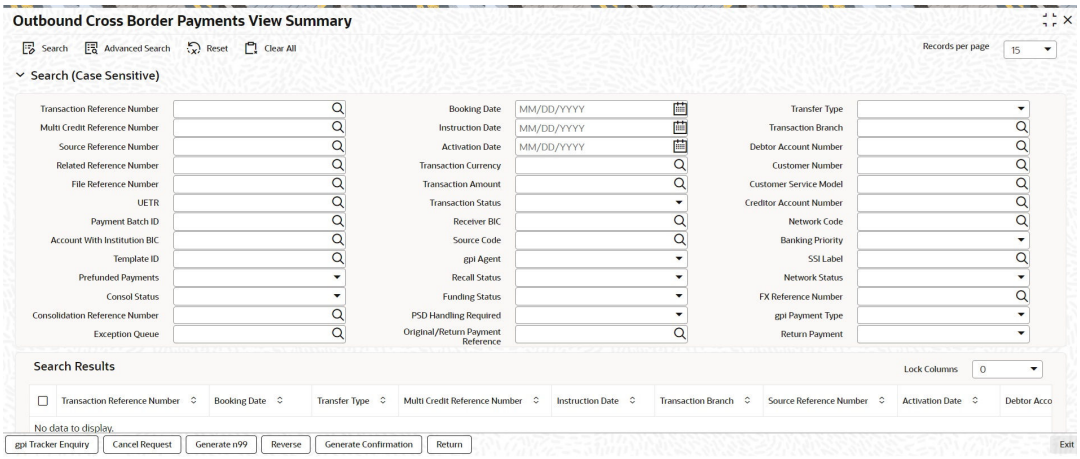
- Since field 50F has a structured code for name (line begins with ‘1/’) and address (line begins with ‘2/’)in narrative text field, SWIFT standard is followed, instead of using ‘ADD’ to separate the name and address information.
- Example of how to represent the Chinese name and address of the ordering 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

3.1.2.16 Outbound Transaction View Summary

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

   Outbound Cross Border Payments View Summary screen is displayed.

Figure 3-36 Outbound Cross Border Payments View Summary



2. Search using one or more of the following parameters:
   - Transaction Reference Number
   - Multi Credit Reference Number
   - Source Reference Number
   - Related Reference Number
   - File Reference Number
   - UETR
   - Payment Batch ID
   - Network Code

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- Source Code
- FX Reference Number
- Consolidation Reference Number
- SSI Label
- Booking Date
- Instruction Date
- Activation Date
- Transaction Currency
- Transaction Amount
- Transaction Status
- Banking Priority
- gpi Agent
- Recall Status
- Network Status
- Consol Status
- PSD Handling Required
- Transfer Type
- Transaction Branch

> **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.

3. In 'Advanced Search' option, in the summary screen, in DATE fields, you can 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'.
4. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.
5. Double click a record after selecting a record to view the detailed screen.
6. The following operations are available in the Summary screen:

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Action	Description
gpi Tracker Enquiry	Select a record and click this button to enquire the gpi Tracker for an Outbound transaction.
Cancel Request	Select a record and click this button to cancel the transaction. Existing processing will remain unchanged.
Generate MT n99	User can generate MT n99 by clicking this button. Select a record and click on this button to get the New action enabled right to the PXDCMN99 screen in order to generate MT n99 for an Outbound transaction User can generate MT n99 for Outbound transactions, which is of 'Processed' transaction status, and payment message is handedoff only.
Reverse	Reverse the transaction which are fully processed. Validation gets in the application when you click 'Reverse' action button for unprocessed transactions. For more details, referCross Border Reversal Processing (page 3).
Generate Confirmation	On clicking of this action, the SWIFT gpi/Universal Confirmation Manual Generation Detailed (PXDGPIMC) screen is displayed. The gpi/Universal confirmation message is generated on authorization.

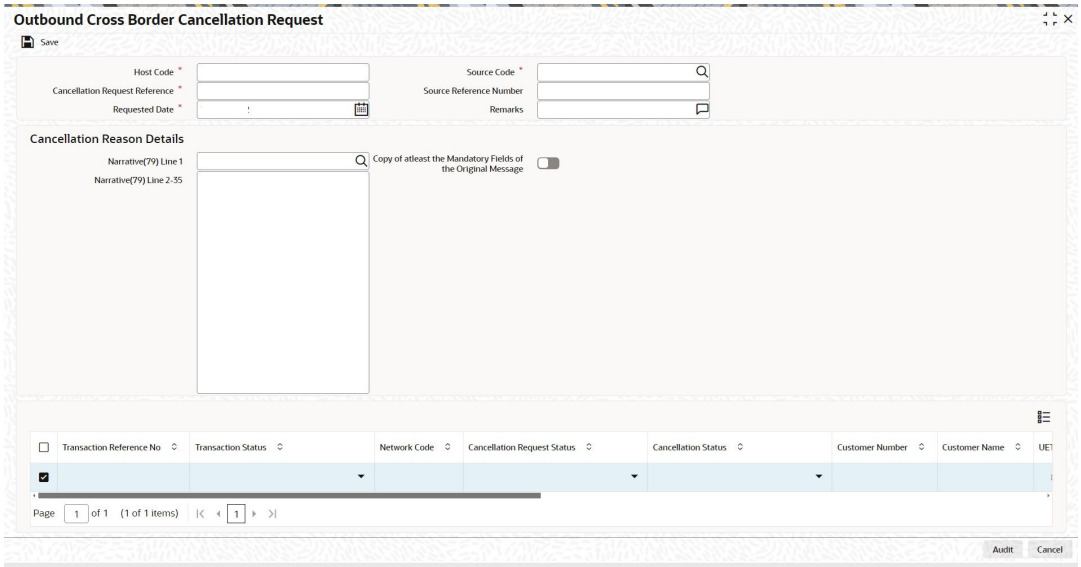
3.1.2.17 Outbound Cross Border Cancellation Request

The Outbound Cross Border Cancellation Request screen allows users to specify the cancellation requests for outbound cross border transactions.

1. Click the **Cancel Request** (PXDTRNCL) on the Outbound Cross Border Payments View Summary screen (PXSOVIEW).

   Outbound Cross Border cancellation Request sub- screen is displayed.

Figure 3-37 Outbound Cross Border Cancellation Request



2. To initiate a cancellation request for the Cross Border transaction, select a record in the PXSOVIEW screen and click on **Cancel Request** action.
3. Following details gets defaulted on selecting the record and is not modifiable:

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- Host code
- Source Code
- Cancellation Request Reference
- Source Reference Number (No value is displayed here)
- Requested Date

4. On **Outbound Cross Border Cancellation Request** screen, specify the fields.

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

Table 3-19 Outbound Cross Border Cancellation Request - Field Description

Field	Description
Remarks	Specify the cancellation request input here, if any.
Cancellation Reason details	--
Narrative (79) Line 1	Select the Narrative(79) from the list of values. This field lists the Cancellation Reason Codes applicable for n92 SWIFT message. All the valid cancellation codes are listed here. You can also enter free text in this field.
Narrative(79) Line 2-35	Specify the Narrative in every lines from Line 2 - Line 35 (if any). The maximum characters allowed for each line is 50.
Copy of atleast the Mandatory Fields of the Original Message	Check this box to copy the Original Message, atleast the mandatory fields of the original message.

The following fields in the grid are defaulted with details of the book transaction selected for cancellation:

- Transaction Reference Number
- Transaction Status (Displays the status of the transaction)
- Network Code
- Cancellation Request Status (Drop down options are - ‘Cancellation Requested’ and ‘Cancellation Rejected’. By defaults it is ‘Null’)
- Cancellation Status (Drop-down options are - ‘Cancelled’, ‘Exception’. By default it is ‘Null’)
- Customer Number
- Customer Name
- UETR
- gpi Enabled
- Instruction Date
- Transfer Type
- Transfer Currency
- Transfer Amount
- Beneficiary Name
- Account with Institution

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- Error Code – Displays the Error code for Rejected requests (or) requests marked as ‘Exception’
- Error Description – Error Description for rejection / exception is displayed

Following are the validations, on saving the cancellation request:

- System checks whether a valid gSRP reason code is selected in field ‘Narrative (79) Line 1’ and if any of the selected transaction is 'gpi Enabled’. If there is no valid gSRP reason code selected, then the Save action is not allowed.
- For the transactions, for which the Cancellation Request Status is marked as ‘ Cancellation Rejected, on saving further validations are done, such as:
  - Previous cancellation request for the transaction is in unauthorized status
  - Transaction status is in Cancelled / Seized / Reversed/ Consolidated
  - Recall Status is not blank

On authorization of the cancellation request:
For each transaction selected, below validations are done and transaction level cancellation request status are marked as ‘Cancellation Rejected’

- Transaction status is in Cancelled / Seized / Reversed/ Consolidated
- Previous cancellation request status is ‘Cancellation Requested’

After successful validations, the cancellation request for successful transactions are logged into a module specific cancellation request table which is referred during outbound transaction processing.

- Cancellation Request status is marked as ‘Cancellation Requested’
- Cancellation Request reference & request reason (Narrative Line1) are updated in the outbound transaction which can be viewed in the View Detail screen (PXDOVIEW)

3.1.3 Outbound Multi Credit Transfer Consol Summary

A consolidated batch of transactions can be manually liquidated at any time before the Cutoff time by a user of the branch where the transaction was created. This is 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.

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

   Consol Summary screen is displayed.

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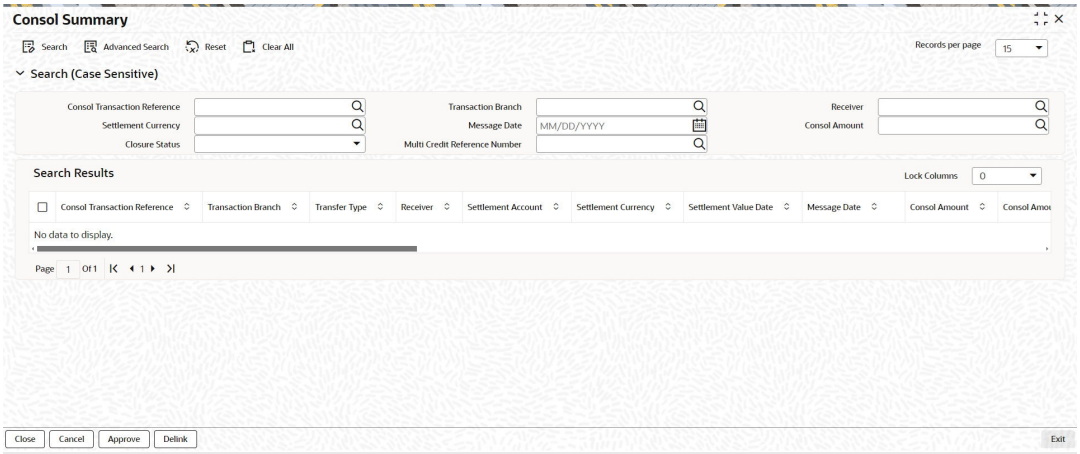
Figure 3-38 Consol Summary



2. 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
3. Once you have specified the search parameters, click the **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 Charget
   - Consol Receiver Charge in Local Currency
   - Consol Transaction Count
   - Consol Transaction Limit
   - Cutoff Time Maintained
   - Actual Closure Time

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- Closure Status
- Closure Mode
- Liquidation Status
- Autoclosure Trigger
- Mutli-Credit Reference Number
- Bank Operation Code
- Authorization Status

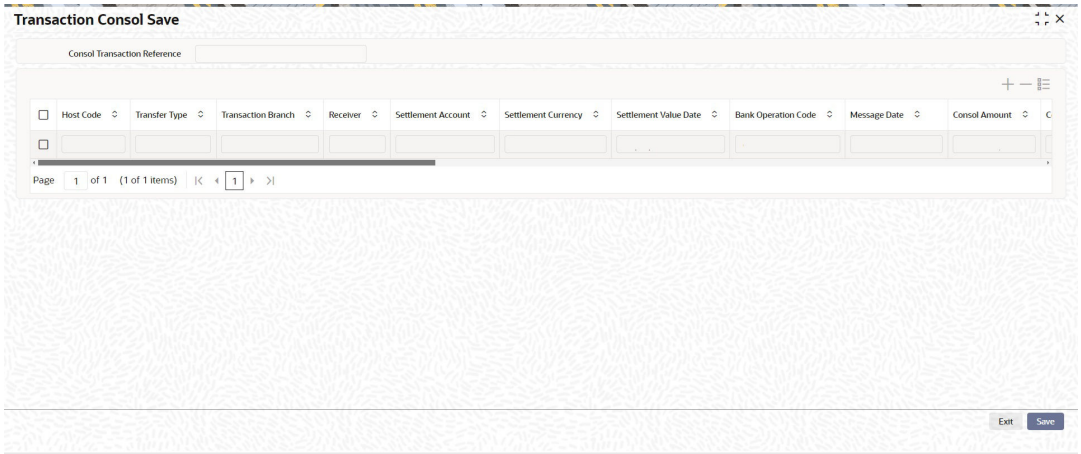
4. The following operations are available in the Summary screen:

Action	Description
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	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

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

Figure 3-39 Transaction Consol Save



2. 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

1. Click the **Delink** button in the Consol Summary screen (PXSCONSL) to invoke this screen.

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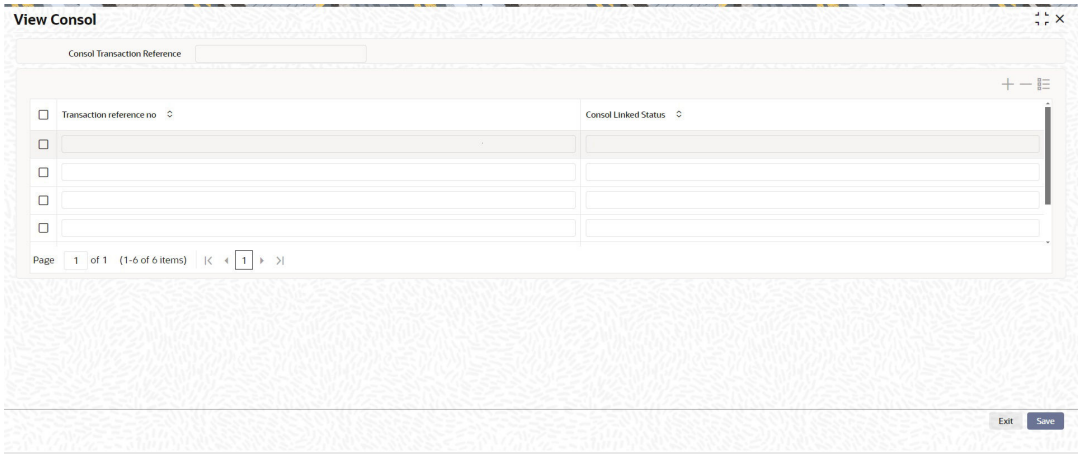
Figure 3-40 View Consol



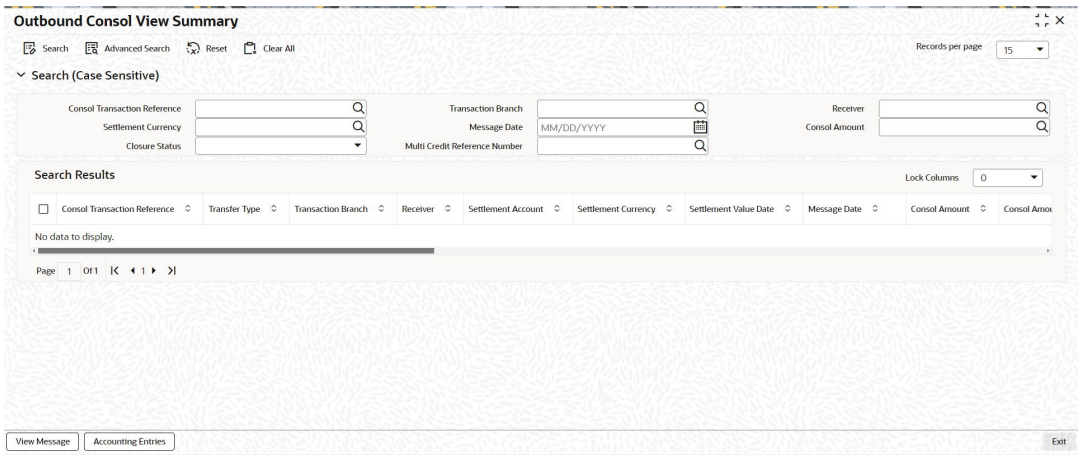
2. Select a record listed in Transaction Consol Summary screen and click on Delink button to launch this screen - 'View Consol '. User can view the record with the following details for the respective Consol Transaction Reference:
   - Transaction Reference Number
   - Consol Linked Status
3. User can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

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

   Outbound Consol View Summary screen is displayed.

Figure 3-41 Outbound Consol View Summary



2. Search using one or more of the following parameters:
   - Consol Transaction Reference
   - Transaction Branch
   - Receiver

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

3. Once you have specified the search parameters, click the **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 Charget
   - 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
4. The following operations are available in the summary screen:

Action	Description
View Message	User can view all the generated messages for the selected batch, which would include the MT 102/MT 201/MT 203 depending on the Transfer type.
Accounting Entries	User can view the generated consol Accounting Entries for the selected consolidated batch whose Consol Status is Closed.

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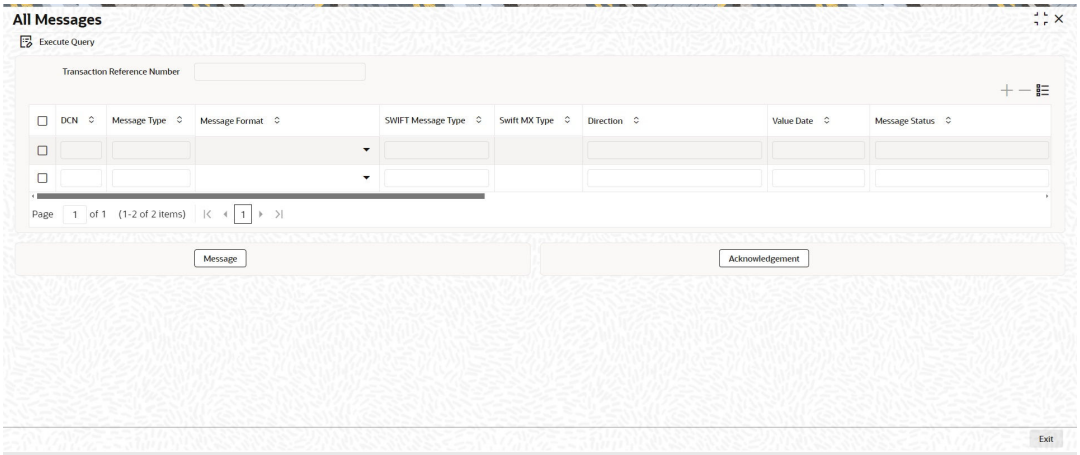
3.1.4.1 All Messages

- You can invoke this screen by clicking ‘All Messages’ tab in the screen.

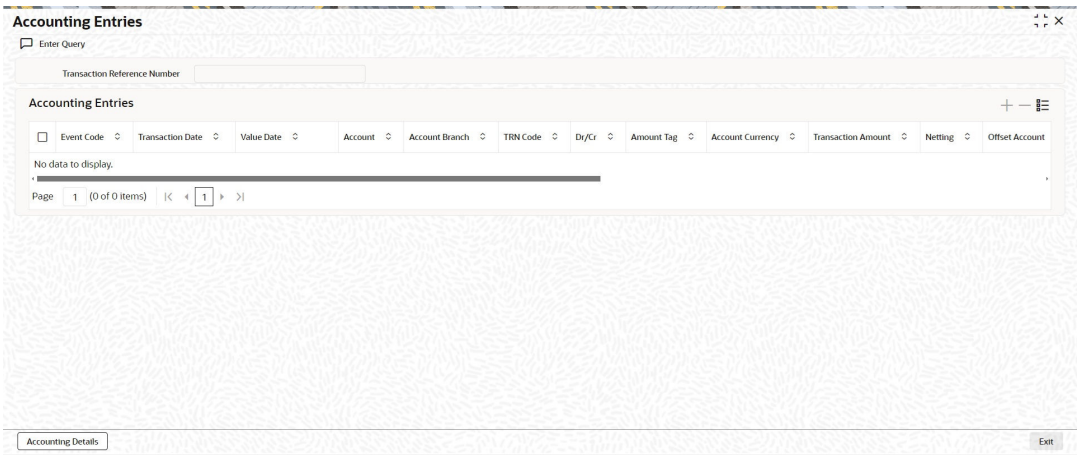
Figure 3-42 All Messages



3.1.4.2 Accounting Details

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

Figure 3-43 Accounting Entries



2. By default, the following attributes are displayed:
   - Event Code
   - Transaction Date
   - Value Date
   - Account
   - Account Branch

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- 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

3.1.4.3 Invalid/Closed BIC Handling Process

This handling process explains not rejecting the Cross Border/RTGS transactions uploaded via Service, but to move the transactions in a Repair queue for user actions.

Customer Transfer Transaction REST Request:

- After receiving the Outbound Cross Border/RTGS Customer Transfer booking request via SPS REST service or JSON over JMS value received in the tag "cdtroranybic" is validated.
- BIC received in the above tag is checked against the BIC maintained in BIC Code Details (ISDBICDE) screen.
- If BIC received in the service request is present in the BIC Code Details (ISDBICDE) screen with record status as Closed or with Authorization Status as “Unauthorized” or “Rejected”, then Customer Transfer transaction is moved to Repair queue.
- If BIC received in the service request is not present in the BIC Code Details (ISDBICDE) screen, then Customer Transfer transaction is moved to Repair queue.

Customer Transfer Transaction SOAP Request:

- After receiving the Outbound Cross Border/RTGS Customer Transfer booking request via SPS SOAP service value received in the tag "CDTRORANYBIC" is validated.
- BIC received in the above tag is checked against the BIC maintained in BIC Code Details (ISDBICDE) screen.
- If BIC received in the service request is present in the BIC Code Details (ISDBICDE) screen with record status as Closed or with Authorization Status as “Unauthorized” or “Rejected”, then Customer Transfer transaction is moved to Repair queue.
- If BIC received in the service request is not present in the BIC Code Details (ISDBICDE) screen, then Customer Transfer transaction is moved to Repair queue.

Bank Transfer Transaction REST Request:

- After receiving the Outbound Cross Border/RTGS Customer Transfer booking request via SPS REST service or JSON over JMS value received in the tag "beneficiaryinstbicfi" is validated.

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- BIC received in the above tag is checked against the BIC maintained in BIC Code Details (ISDBICDE) screen.
- If BIC received in the service request is present in the BIC Code Details (ISDBICDE) screen with record status as Closed or with Authorization Status as “Unauthorized” or “Rejected”, then Customer Transfer transaction is moved to Repair queue.
- If BIC received in the service request is not present in the BIC Code Details (ISDBICDE) screen, then Customer Transfer transaction is moved to Repair queue.

Bank Transfer Transaction SOAP Request:

- After receiving the Outbound Cross Border/RTGS Customer Transfer booking request via SPS SOAP service value received in the tag "BENEFICIARYINSTBICFI" is validated.
- BIC received in the above tag is checked against the BIC maintained in BIC Code Details (ISDBICDE) screen.
- If BIC received in the service request is present in the BIC Code Details (ISDBICDE) screen with record status as Closed or with Authorization Status as “Unauthorized” or “Rejected”, then Customer Transfer transaction is moved to Repair queue.
- If BIC received in the service request is not present in the BIC Code Details (ISDBICDE) screen, then Customer Transfer transaction is moved to Repair queue.

3.2 Outbound Transaction Upload

You can book Outbound Transaction from external systems through:

- Single Payout Service (ReST/SOAP Service)
- C2B – Customer to Bank – pain.001 file upload
- MT101 – Request for transfer
- MT204 – Bank Direct Debit

3.3 Outbound Transaction Processing

Outbound payments follows the below listed processing steps:

- Bank Re-direction (page 70)
- Account Re-direction (page 70)
- D to A Conversion (page 70)
- Account Derivation (page 70)
- IBAN Validation (page 70)
- Cross Border to RTGS Rule Evaluation (page 71)
- Date Derivation (page 71)
- PSD Validation (page 71)
- Customer Payment Restriction Validation (page 71)
- Duplicate Check (page 71)
- Special Instructions Validations (page 72)
- Authorization Limit Validations (page 72)
- Processing Cutoff Validation (page 72)

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- EU Payer Validation (page 73)
- Sanction Check Validation (page 73)
- Exchange Rate/FX Processing (page 73)
- Pricing (page 73)
- External Credit Approval Processing (page 75)
- Accounting (page 75)
- Messaging (page 76)
- MIS & UDF (page 76)
- Transaction Cancellation Processing (page 76)
- Future Date Transaction Processing (page 76)
- Cover via RTGS Network (page 76)

3.3.1 Bank Re-direction

The system checks the Bank Redirection maintenance (PMDBKRED) for any redirections maintained against the Bank Codes mentioned in the transaction. If there are any redirections maintained, the Redirected Bank Code replaces the Original Bank Code in the transaction.

3.3.2 Account Re-direction

The system checks the Account Redirection maintenance (PMDACRED) for any redirections maintained against the accounts mentioned in the transaction. If there are redirections maintained, the redirected account replaces the original account in the transaction.

3.3.3 D to A Conversion

The system converts party details (Name and Address) to BIC when records are maintained in D to A Converter maintenance PMDDAMNT.

3.3.4 Account Derivation

The system validates the Debit Account against the External Customer Account Input STDCRACC to check whether the account is valid (Open / Authorized).

3.3.5 Ordering Customer Population

System defaults the IBAN linked to the debit account as the Ordering Customer (Field 50) Party Identifier when the 'Debtor IBAN Required' flag' is checked in the Source Network Preference (PMDSORNW) for Customer Transfer Type transactions.

For transactions booked due to an incoming MT101 message, the name and address details of the external customer input (STDCIFCR) are populated when the system parameter value is 'Y.'

3.3.6 IBAN Validation

If you input IBAN for Creditor Account, then IBAN validation is done based on the 'IBAN Mandatory for Payment Messages' flag at the country maintenance for the Account with Institution country (Derived from AWI BIC). If the flag is checked, then IBAN validation is done

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based on the IBAN Plus maintenance (ISDIBNPL) and IBAN Information (ISDESBAN) maintenance.

3.3.7 Cross Border to RTGS Rule Evaluation

After system defaults the Standard or Primary Currency Correspondent, the Crossborder to RTGS Rule is evaluated. When there is no Global Correspondent for the Intermediary / Account with Institution, system defaults the Standard Currency Correspondent.

If the rule evaluation results in the network as an RTGS network, then the Direct message network or Cover Network defaults as the RTGS network. The validations / further processing is done based on the resolved network.

3.3.8 Date Derivation

Interbank Settlement Date Derivation

- To derive Interbank Settlement Date, the system checks the holiday calendar of Debit account currency (if it is different from the payment currency) and Credit account currency (if it is different from the payment currency) on the Instruction Date.

Activation Date Derivation

- To derive the Activation date for an outbound transaction, subtract Max (Settlement Days, Debit Float Days) from Interbank Settlement Date.

Debit Value & Credit Value Dates Derivation

- The Debit value date is resolved as activation date if there are no Debit Float Days maintained or Debit Float Days value is defined as Zero in Processing cutoff maintenance (PMDCTOFF) for the Source, Customer and Customer service model combination.
- If “Debit Float Days” is maintained, then the Debit Value date is resolved by adding Activation Date and Debit Float Days (working days).
- Credit Value Date is resolved as ‘Activation Date’.

3.3.9 PSD Validation

- The PSD Validation is applicable only for Credit Customer Transfer payments.
- The flag ‘PSD Applicable’ on Source Maintenance Detailed screen is referred for checking if PSD check is applicable for the Host.

3.3.10 Customer Payment Restriction Validation

- If the Credit Account / Credit Account’s customer is selected, the system checks whether the account/customer is restricted to do any Outbound Cross Border payment.
- The Customer Payment Restriction (PMDCRSTR) maintenance is referred for the Credit Account / Customer combination.

3.3.11 Duplicate Check

- If Duplicate Check fields are defined at the source level, the duplicate check is done against the outbound transactions booked (Till Duplicate Check Days).
- If the transaction is within the duplicate checking period maintained at source preferences, then the transaction is considered for Duplicate Checking.

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3.3.12 Field 72 Codeword Validation

A validation is done on the Field 72 codewords. The STP preference for the codewords is referred to process the transaction/ to move the transaction to Business Override Queue.

If there is no preference maintained for a codeword, then the system checks whether the codeword is a standard codeword or not. The codewords that are published in the SWIFT Field format specification are considered as standard codewords. If the codeword is a not a standard codeword, then the transaction is moved to Business Override Queue. Otherwise, the transaction is processed further.

An option is available to skip the codeword validation for non-standard or bilateral codewords.

- For Cross-border transaction, set the parameter 'SKIP_SWIFT_F72_VALIDATION', value as "Y" to skip the Field 72 validation.
- For RTGS transaction, set the parameter 'SKIP_RTGS_F72_VALIDATION', value as the RTGS network code to skip the Field 72 validation.

3.3.13 Special Instructions Validations

The Special Instructions Detailed (PXDSIMNT) screen checked for any valid (Open/ Authorized) special Instruction maintained against the Debit Account.

3.3.14 Authorization Limit Validations

- Authorization Limit currency and Limit 1 amount values at the Source Network Preference referred for the Host code, Source code, Network code, and Transaction Type as “Outgoing”.
- Authorization Limit 2 amount value at the Source Network Preference referred for the Host code, Source code, Network code, and Transaction Type as “Outgoing”.
- Two levels of authorization limits can be maintained for a Network and source in PMDSORNW (optional).If the transfer amount is greater than authorization limit 1, the transaction is moved to Authorization Limit 1 Queue.
- On approval from Authorization Limit 1 Queue, if the transfer amount is greater than authorization limit 2, the transaction is moved to Authorization Limit 2 Queue. If the transfer amount is less than authorization limit 2, the transaction proceeds to next processing step.
- If the Authorization Limit check is done on booking date, it is not repeated on Value date processing.

3.3.15 Processing Cutoff Validation

- Processing cutoff maintenance (PMDCTOFF) is checked if the activation date is today. The current host time is checked against the Processing Cutoff Time maintained.
- Processing Cut-off time check is done only for transaction with payment Activation date is the current date.
- If payment processing time is lesser than or equal to the Cutoff date-time derived, then the payment is considered as ‘Pre-Cutoff’ payment and proceeds with further processing.
- If payment processing time exceeds the Cutoff date-time derived, then the payment is considered as ‘Post Cutoff’ payment and the post cutoff status is updated for the transaction.

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> **Note**
>
> Transaction authorization date and time if received from channels, same will be used for process cutoff check if the validation is done on the same day.
>
> For records received in pain.001 file, the file creation date and time will be used for cutoff check if the same is configured for the source in Source code maintenance. This is applicable for online channels which send the transactions in pain.001 format.

3.3.16 EU Payer Validation

The EU Payer validation applies only for Customer Credit Transfer transactions.

3.3.17 Sanction Check Validation

- 'Sanctions Check Required' flag at the Source Network Preference (PMDSORNW) is referred for the Host code, Source code, Network code, and Transaction Type as 'Outgoing'.
- A Sanctions request XML is prepared and sent to the Sanction System. A record is logged into the Sanction Queue. The request remains in Sanction Queue till the final response (Accept / Reject / Seizure) is received.

3.3.18 Exchange Rate/FX Processing

- If the Debit Currency is different from Transfer Currency, then the flag ‘External Exchange Rate Required” is referred from the Network Preferences maintenance for the Host code, Network code, and Transaction Type as ‘Outgoing’ combination.
- If the flag is set as Yes, then the ‘External Exchange Rate System’ is picked up from the External Exchange Rate mapping maintenance (PMDERMAP). An External Exchange Rate request XML is sent to the external exchange rate system, and a record is logged into the Exchange Rate Queue (PQSEXEXQ) with Queue Code as ‘External Exchange Rate Queue’.
- If the flag is set as No, then the STANDARD MID exchange rate is picked up from the currency exchange rates.

3.3.19 Pricing

- Two types of pricing are supported:
  - Standard pricing
  - Rule based pricing
- When the system evaluates the Price rule, the pricing value is picked up from the RuleBased Price value maintenance against the Price Value ID.
- When the system evaluates no Price rule, the pricing value is picked up from the Standard Price value.

3.3.19.1 Standard Price

Cross Border

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- The ‘Transaction Pricing Code’ field value is picked up from the SWIFT Pricing Preferences Detailed (PMDSWPRF) screen as shown below:

Table 3-20 Customer Transfer

Customer Transfer	Customer Transfer	Customer Transfer	Customer Transfer	Customer Transfer
Network Code	**Transaction Type**	**Transfer Currency**	**Transfer Type**	**Remarks**
SPECIFIC	SPECIFIC	SPECIFIC	Customer Transfer / Customer Transfer with Cover	System picks the "SHA Price Code" if Charge Bearer is SHAR
SPECIFIC	SPECIFIC	*AL	Customer Transfer / Customer Transfer with Cover	System picks the "SHA Price Code" if Charge Bearer is SHAR
SPECIFIC	SPECIFIC	SPECIFIC	Customer Transfer / Customer Transfer with Cover	System picks the "BEN Price Code" if Charge Bearer is CRED
SPECIFIC	SPECIFIC	*AL	Customer Transfer / Customer Transfer with Cover	System picks the "BEN Price Code" if Charge Bearer is CRED
SPECIFIC	SPECIFIC	SPECIFIC	Customer Transfer / Customer Transfer with Cover	System picks the "OUR Price Code" if Charge Bearer is DEBT
SPECIFIC	SPECIFIC	*AL	Customer Transfer / Customer Transfer with Cover	System picks the "OUR Price Code" if Charge Bearer is DEBT

Table 3-21 Bank Transfer

Bank Transfer	Bank Transfer	Bank Transfer	Bank Transfer	Bank Transfer
Network Code	**Transaction Type**	**Transfer Currency**	**Transfer Type**	**Remarks**
SPECIFIC	SPECIFIC	SPECIFIC	Bank Transfer	System picks the "Bank Transfer Price Code" maintained for the combination
SPECIFIC	SPECIFIC	*AL	Bank Transfer	System picks the "Bank Transfer Price Code" maintained for the combination

Table 3-22 Default Pricing Code Pickup

Default Pricing Code Pickup	Default Pricing Code Pickup	Default Pricing Code Pickup	Default Pricing Code Pickup	Default Pricing Code Pickup
Network Code	**Transaction Type**	**Transfer Currency**	**Transfer Type**	**Remarks**

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Table 3-22 (Cont.) Default Pricing Code Pickup

Default Pricing Code Pickup	Default Pricing Code Pickup	Default Pricing Code Pickup	Default Pricing Code Pickup	Default Pricing Code Pickup
SPECIFIC	SPECIFIC	SPECIFIC	Bank Transfer / Customer Transfer / Customer Transfer with Cover	System picks the "Default Price Code" if pricing code is not maintained for the combination
SPECIFIC	SPECIFIC	*AL	Bank Transfer / Customer Transfer / Customer Transfer with Cover	System picks the "Default Price Code" if pricing code is not maintained for the combination

- If a Pricing code value is maintained, then the Pricing value is picked up from the Pricing Value Maintenance (PPDVLMNT).
- During manual transaction input, the charge amount calculated for each pricing component is shown in the Pricing Details tab where the user can change the charge amount.

3.3.19.2 Charge Amount Validation

Auto cancel get trigged for transaction when below listed charge amount validations are met:

- Outbound Transaction is an Origination type transaction
- Charge Whom option is 'BEN'
- The charge amount calculated is more than the transfer amount given

3.3.20 External Credit Approval Processing

- ‘External Credit Approval Required’ flag at the External Customer Account Input (STDCRACC) maintenance is referred for the debit account.
- If the flag is set as Yes, then the ‘External Credit Approval System’ is picked up from the account maintenance.
- An ECA request XML is prepared that includes the details like a debit account, amount to be debited, and charge components with charge amount to be debited.
- A record is logged in to the ECA Queue. The request is in ECA Queue with status as ‘Pending’ till the final response (Accept / Reject / Seizure) is received.Network Cutoff Validation.

3.3.21 Network Cuttoff Check

- The cutoff time maintained in BIC Cutoff Maintenance (PXDCYCOF) is used for Network cutoff checks for Cross Border payments.
- If the transaction processing time is past cutoff time maintained or no Cutoff maintenance is available, the transaction is moved to the Network cutoff queue.

3.3.22 Accounting

The ‘Debit Liquidation’ & ‘Credit Liquidation’ accounting codes maintained in Network Currency Preferences (PMDNCPRF) for the Host code, Network code, Transaction Type ‘Outgoing’ and Transfer Currency combination are applicable for posting the accounting entries.

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3.3.23 Messaging

- User can view the generated messages from 'All Messages' sub screen of the transaction.
- User can view the generated messages in the Outbound Browser Summary (PMSOUTBR) Screen.

3.3.24 MIS & UDF

- The MIS & UDFs are defaulted based on the MIS Group / UDF Group defined in the Source Network Code maintenance (PMDSORNW).
- If MIS Group/UDF Group values are not maintained, then the MIS Group/UDF Group values maintained at Source Code maintenance (PMDSORCE) are referred.
- For manual transaction input, the user can edit the default values of MIS & UDF.

3.3.25 Transaction Cancellation Processing

- An Outbound transaction can get cancelled from an exception queue either manually or automatically based on the response from external system.
- After successful completion of all cancellation processing steps, the transaction status is marked as Cancelled.

3.3.26 Future Date Transaction Processing

- An outbound transaction booked today with activation date in future is processed as future dated transaction.
- The future dated transaction is processed till Sanctions Check validation on the booking date and moves to Warehouse Queue (PQSFUVAQ).
- The transaction is processed on the activation date from the beginning.

> **Note**
>
> The Payments Auto Job ‘PQDFUVAQ’ should be configured to trigger the transaction processing for future valued transactions on the activation date.

3.3.27 Cover via RTGS Network

- System derived cover network as RTGS FIN or Fedwire or TARGET2 ISO based on the rules defined in the Cross Border to RTGS rule maintenance (PMDXRRLE)
- System generates the message as per the cover network derived.

> **Note**
>
> In case MT103 is sent via Cover method and the cover message via RTGS FIN, then the Field 54 Receiver Correspondent of MT103 is populated with the Receiver of Cover and the Field 53 Sender’s Correspondent will not be populated when only one correspondent is present.

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4

Cross Border Inbound Transaction

4.1 Inbound Transaction Input

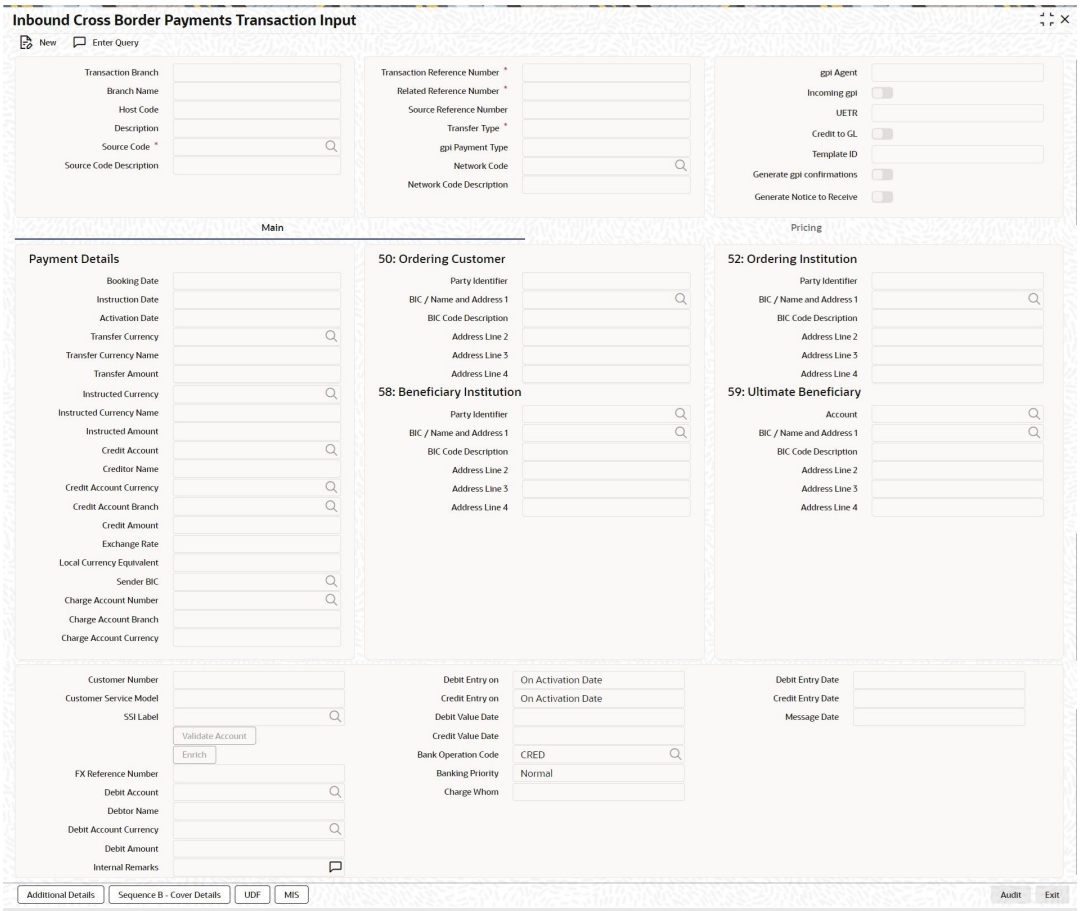
4.1.1 Inbound Cross Border Payments Transaction Input

The Inbound Cross Border Payments Transaction Input screen allows users to book an Inbound SWIFT payment by providing input for the payment transaction.

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

   Inbound Cross Border Payments Transaction Input screen is displayed.

Figure 4-1 Inbound Cross Border Payments Transaction Input



2. Click **New** button on the Application toolbar.
3. On **Inbound Cross Border Payments Transaction Input** screen, specify the fields.

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

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Table 4-1 Inbound Cross Border Payments Transaction Input - Field Description

Field	Description
Transaction Branch Code	System defaults the current branch of the logged in user.
Branch Name	System defaults the transaction branch Name.
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Host Description	System defaults the Description of the Host Code on clicking New button.
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.
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. You can specify the reference number manually, if required.
Source Reference Number	Specify the Source Reference Number.
Transfer Type	Select Transfer Type of the transaction from the following: • Customer Transfer • Bank Transfer • Customer Transfer with Cover
gpi Payment Type	Select gpi Payment Type from the following: • gCCT • gCOV • gFIT • gLowValue Only if incoming gpi is checked, gpi Payment Type field is enabled.
Network Code	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 Agent	This field is not editable and is disabled. This field has the drop-down values as - Yes/ No/Confirm.
Incoming 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.

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Table 4-1 (Cont.) Inbound Cross Border Payments Transaction Input - Field Description

Field	Description
Template ID	This field is read only always.
Generate gpi confirmations	Check this field to generate gpi confirmations. By Default, this flag is un-checked. **Note** On click of 'Enrich' button, system performs additional validation on the UETR. • If 'Generate gpi confirmations' flag is checked (Y), you can input the UETR field. • System checks if the UETR, as input by the user, is as per the standard format as defined by SWIFT. UETR Format specification (36!x): • The format of this field is xxxxxxxx-xxxx-4xxx-yxxx-xxxxxxxxxxxx where x is any hexadecimal character (lower case only) and y is one of 8, 9, a, or b. • The UETR field is using the UUID specification (IETF's RFC 4122 https://www.ietf.org/ rfc/rfc4122.txt - using version 4 of the generation algorithm), in lower case. If any of the above validation fails for UETR, system gives an error message • UETR input is available, if 'Generate gpi confirmations' flag is checked (Y). • UETR input by the user is not as per the standard format. Please correct the same to proceed further.
Generate Notice to Receive	This field indicates if Notice to Receive (MT 210) message generation is required. By Default, this flag is un-checked. Notice to Receive (MT 210) message is auto generated in the application in below scenarios: • When the 'Generate Notice to Receive' flag is checked. • Debit account is a Nostro Account defined in External Customer Account Input (STDCRACC) screen. • Debit account is a currency correspondent account defined in Currency Correspondent Detailed (PMDCYCOR) screen. Generated Notice to Receive (i.e. MT 210) message is sent to the Nostro Account BIC. **Note** Generate Notice to Receive and 56 Intermediary bank field details are available in Web Services and ReST Services.

4.1.1.1 Main Tab

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

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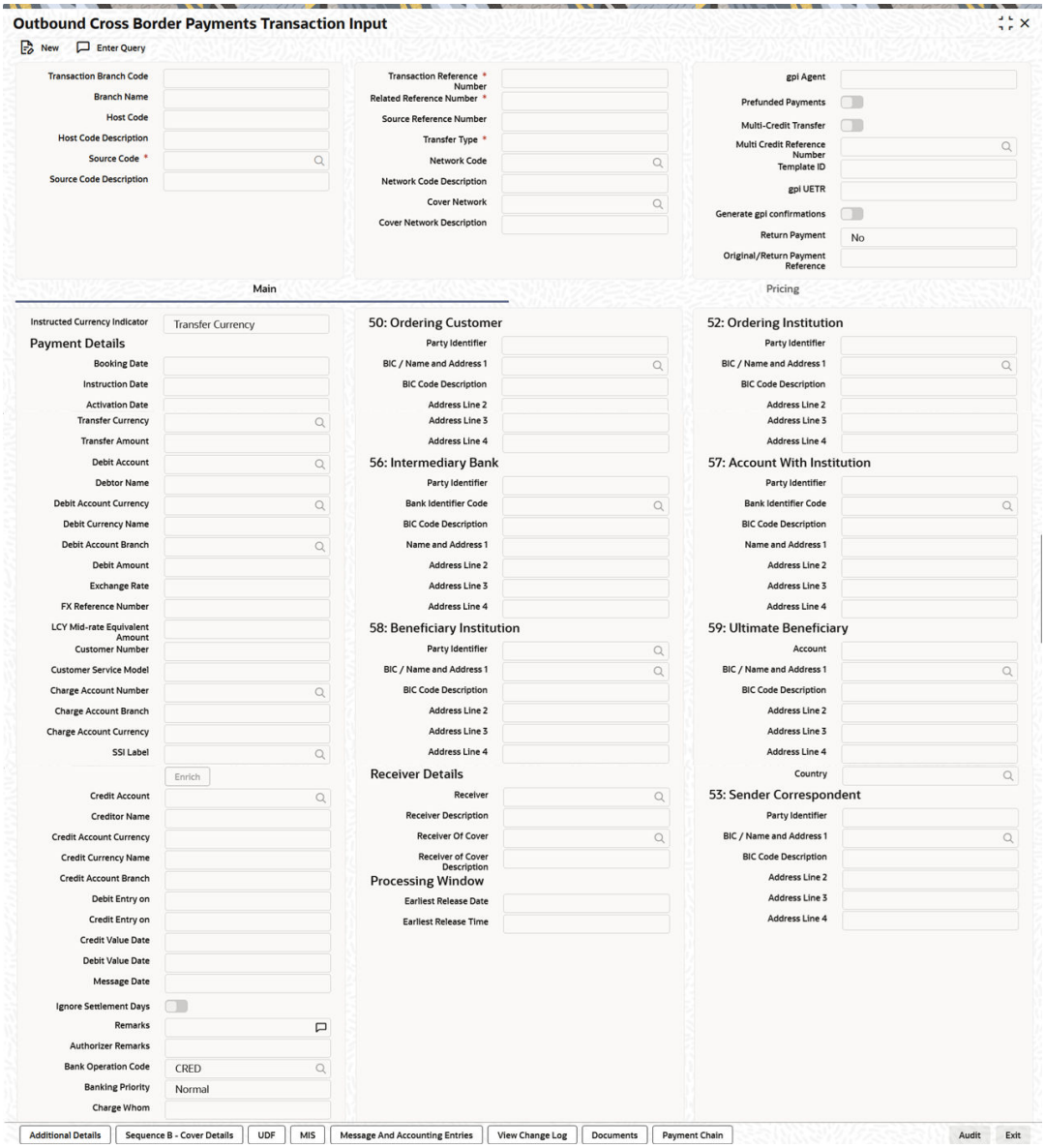
Figure 4-2 Inbound Cross Border Payments Transaction Input_Main Tab



2. On **Main** tab, specify the fields.

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

Table 4-2 Inbound Cross Border Payments Transaction Input_Main tab - Field Description

Field	Description
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 calender 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.

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Table 4-2 (Cont.) Inbound Cross Border Payments Transaction Input_Main tab - Field Description

Field	Description
Transfer Currency	Specify the currency in which the payment needs to be made. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.
Transfer Currency Name	System defaults the name of the Transfer currency displayed.
Transfer Amount	Specify the Transfer amount.
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 an 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. The LOV values for also display the trade contract numbers from External Trade Contract Input (STDCRTRD) and loan account numbers from External Consumer Loan Account Input (STDCRCLN). **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	System displays the credit account currency based on the credit account selected in the 59: Ultimate Beneficiary section. In case if Credit Account selected is a GL account, you can specify it from the list of values.
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 Outbound payment the debit account currency is different from the transfer currency.

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Table 4-2 (Cont.) Inbound Cross Border Payments Transaction Input_Main tab - Field Description

Field	Description
Local Currency Equivalent	Local Currency Equivalent amount is populated on clicking of Enrich button while defaulting Debit / Credit Amount. Transactions that are received through services the Local Currency Equivalent amount is derived along with Debit / Credit amount values. Transactions that are moved to Internal/External Exchange rate queue, the Local Currency Equivalent amount is rederived along with Debit / Credit amount values when user provides exchange rate manually to process the transaction further from Exchange Rate Queue. **Note** Local Currency Equivalent Amount is derived as below: • If Debit Account Currency is same as Branch LCY, then Debit Amount is defaulted as Local Currency Equivalent amount. • If Credit Account Currency is same as Branch LCY, then Credit Amount is defaulted as Local Currency Equivalent amount. • If Debit Account Currency, Credit Account Currency and Branch LCY are all different, then the Local Currency Equivalent amount is derived by applying STANDARD-MID rate on the Credit Account Currency.
Sender BIC	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 is 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.

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Table 4-2 (Cont.) Inbound Cross Border Payments Transaction Input_Main tab - Field Description

Field	Description
LCY Mid-rate Equivalent Amount	LCY Mid-rate Equivalent Amount is populated on clicking of Enrich button while defaulting Debit / Credit Amount. Transactions that are received through services the LCY Mid-rate Currency Equivalent amount is derived along with Debit / Credit amount values. Transactions that are moved to Internal/External Exchange rate queue, the LCY Mid-rate Currency Equivalent amount is rederived along with Debit / Credit amount values when user provides exchange rate manually to process the transaction further from Exchange Rate Queue. **Note:** LCY Mid-rate Equivalent Amount is derived as below: • If Debit Account Currency is same as Branch LCY, then Debit Amount is defaulted as LCY Mid-rate Currency Equivalent amount. • If Credit Account Currency is same as Branch LCY, then Credit Amount is defaulted as LCY Mid-rate Currency Equivalent amount. • If Debit Account Currency, Credit Account Currency and Branch LCY are all different, then the LCY Mid-rate Currency Equivalent amount is derived by applying STANDARD-MID rate on the Credit Account Currency.
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	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.
Internal Remarks	Specify any Operations remark or additional info pertaining to this transaction. **Note** On Incoming Cross Border Transaction liquidation, Credit Advice is generated as per current advice framework, to the creditor, Advice tag '_REMARKS_' for Remark is available in the generated mail advice.
Debit Entry on	Select the Debit Entry posting date preference from the following: • On Activation Date (Default) • On Value Date

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Table 4-2 (Cont.) Inbound Cross Border Payments Transaction Input_Main tab - Field Description

Field	Description
Credit Entry on	Select Credit Entry posting date preference from the following: • On Activation Date • On Value Date **Note** This defaulting is done if the values are not inputted or not given in the REST/SOAP service request.
Bank Operation Code	Select Bank Operation Code from the following: • **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 from the following: • **OUR** • **BEN** • **SHA**
Validate Account Button	When the incoming transaction is received through channels / upload, the system sends ECA request to OBVAM as part of account validations if: • The Host allows Virtual Identifiers AND • Transaction is not Credit to GL AND • Credit account is not valid based on core accounts available, If the validation is returned with the response as Account Invalid, the transaction is moved to Repair Queue.
Debit Entry Date	System computes the Debit Entry Date as the activation date.
Credit Entry Date	System computes the Credit Entry Date as the activation date.
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	System computes the message date and displays it here along with the cut-off time.

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Table 4-2 (Cont.) Inbound Cross Border Payments Transaction Input_Main tab - Field Description

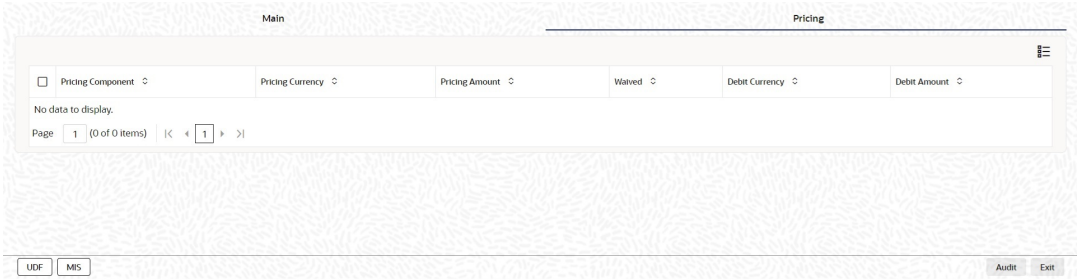
Field	Description
50:Ordering Customer	System displays the name and address of the customer ordering the transaction, based on the debit account selected. This is applicable only for 'Customer Transfer' type of transaction. The ordering customer details including name and address are defaulted based 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. User can capture below mentioned details of the Beneficiary Institution: • 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. • Specify the Name and Address of the Beneficiary Institution instead of the BIC Code, in lines 3 to 5.

4.1.1.2 Pricing Tab

You can view the pricing details populated by system in this screen on clicking **Enrich**.

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

Figure 4-3 Pricing



2. There may be one or more applicable Charge and Tax components as defined in the Pricing Code maintenance. The fixed amount or rate is fetched from Pricing Value Maintenance screen (PPDVLMNT) for each Charge and/or Tax component, as applicable for the Payment Source code & Customer Service model.
3. On **Pricing** screen, the computed charges, and taxes if applicable, are populated for each charge component in the following fields.

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

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Table 4-3 Pricing

Field	Description
Pricing Component	System defaults the pricing component based on the Pricing code linked in Network Currency Preferences.
Pricing Currency	System defaults the pricing currency of the component from the Pricing code maintenance.
Pricing Amount	System defaults the pricing amount from Pricing Value Maintenance screen (PPDVLMNT) as applicable for the payment value date, Payment Source code and Debit Customer Service Model. However you can modify this value. **Note** Currency conversions related to charge computation are completed and final amount is populated component wise in the Pricing Tab.
Waiver	System defaults the waiver. However you can modify this value. **Note** • If charge/tax is already waived at price value maintenances, then you cannot uncheck the waiver flag. This component is still displayed with the value and the waiver flag checked. • If a particular Charge component is waived, then system automatically checks the waiver of the associated Tax component.
Debit Currency	System displays the customer debit currency for charge/tax.
Debit Amount	System displays the amount debited to the selected debit account.

4.1.1.3 Additional Details Button

The Additional Details button allows users to capture additional information and view field values set by the system for the transaction.

1. Click the **Additional Details** button at the bottom of the Inbound Cross Border Payments Transaction Input screen.

   The **Additional Details** sub-screen is displayed.

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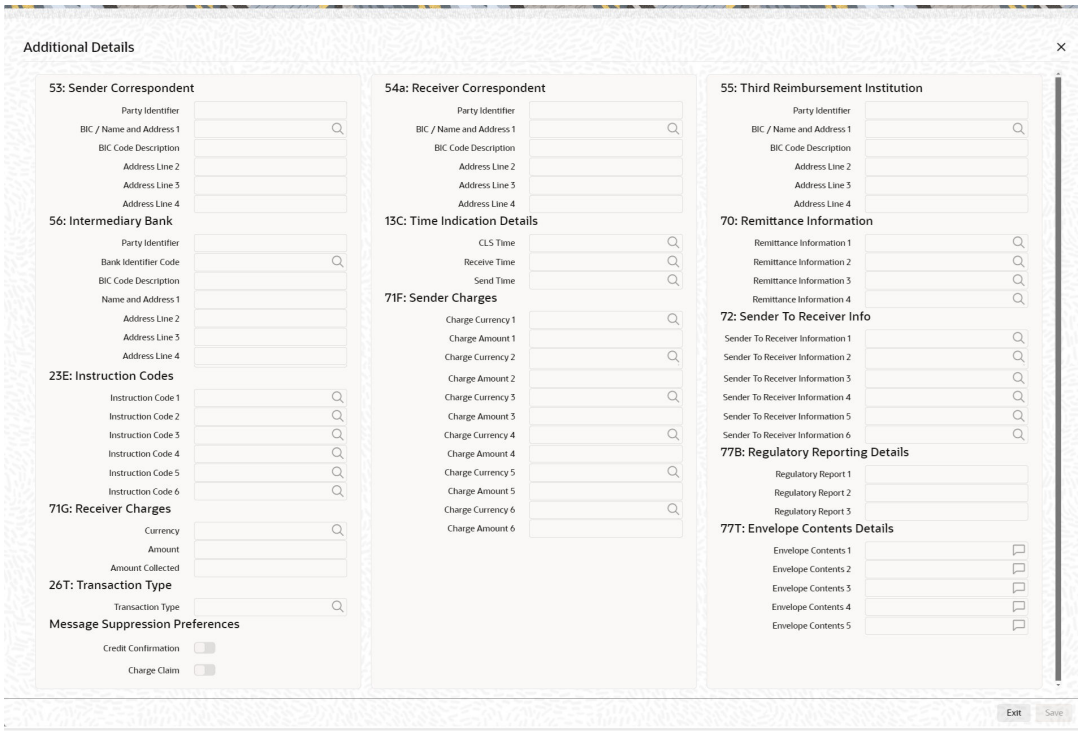
Figure 4-4 Inbound Cross Border Payments Transaction Input_Additional Details Button



2. On **Additional Details** button, specify the fields.

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

Table 4-4 Inbound Cross Border Payments Transaction Input_Additional Details - Field Description

Field	Description
53: Sender Correspondent	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	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	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.
56: Intermediary Bank	System displays the Party Identifier, BIC code or details like Name and Address of the branch of the Intermediary Institution or another financial institution in which the funds are made available to the Intermediary Institution.

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Table 4-4 (Cont.) Inbound Cross Border Payments Transaction Input_Additional Details - Field Description

Field	Description
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	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	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	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	System populates this field based on the Receiver charges specified.
26 T:Transaction Type	--
Transaction Type	Specify the transaction type code for the transaction.

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Table 4-4 (Cont.) Inbound Cross Border Payments Transaction Input_Additional Details - Field Description

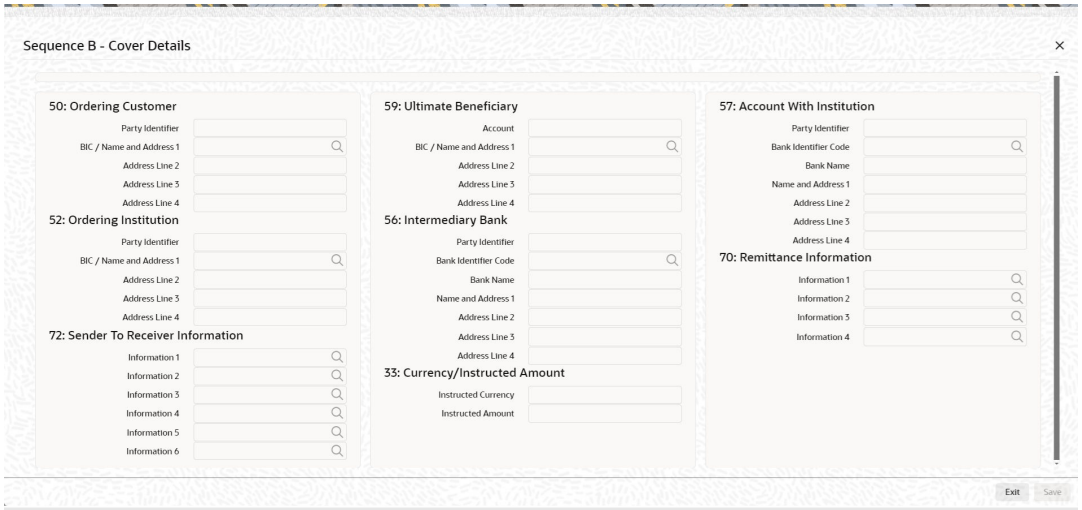
Field	Description
77T: Envelope Contents Details	Specify the contents of the Envelope in the lines from 1 to 5. **Note** System supports generation of inbound MT 103 Remit message. MT 103 Remit message would be generated if the below mentioned conditions are satisfied: - 'Remit Member' flag must be checked for both sender and receiver BIC. Processing of MT 103 Remit message is same as MT 103 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 message generation can be suppressed for the transaction by checking the appropriate preference flag:
Credit Confirmation	Select this flag to suppress MT 910. The message that gets suppressed is MT 910.
Charge Claim	Select this flag, is message to suppress is MT 191.

4.1.1.4 Sequence B - Cover Details Tab

1. Click the **Sequence B - Cover Details** tab at the bottom of the Inbound Cross Border Payments Transaction Input screen.

   The **Sequence B - Cover Details** sub-screen is displayed.

Figure 4-5 Inbound Cross Border Payments Transaction Input_Sequence B - Cover Details Tab



2. After clicking this button you can input/modify the details of underlying Transaction when transfer type is selected as Cover Transfer.

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> **Note**
>
> The fields shown above contains underlying MT 103 transaction details hence field Description, Data Type, Field length of the fields remain same as present currently for MT
> 103 transaction.
>
> Values which are entered by user on cover detail screen will be sent in sequence B of an
> incoming MT 202/205 COV message.

4.1.1.5 UDF Button

1. This sub-screen defaults values of UDF fields that are part of the UDF group specified for the 'Manual' source.
2. Click the **UDF button** to invoke the 'UDF' sub-screen.
3. On **UDF Button**, specify the fields.

Figure 4-6 UDF Button

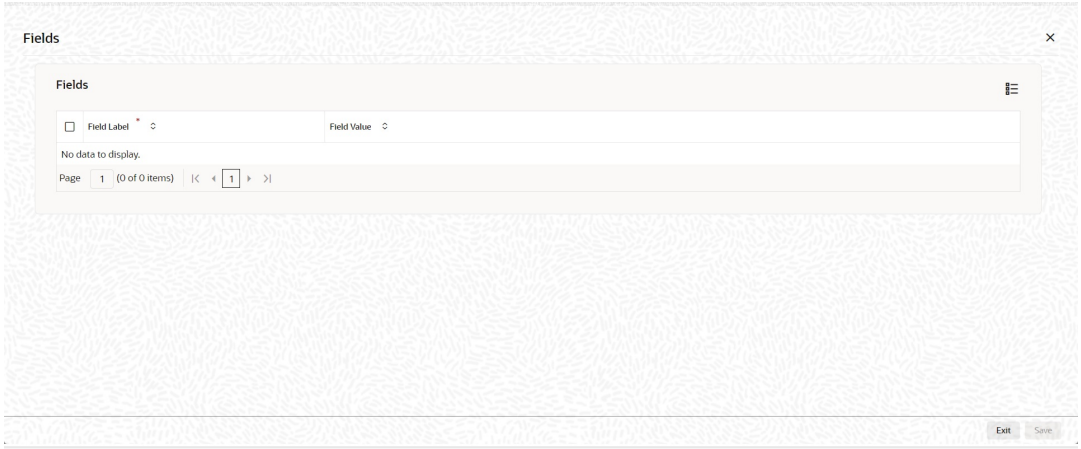

Table 4-5 UDF Button - Field Description

Field	Description
Field Label	System displays all fields that are part of the associated UDF group.
Field Value	System displays the default value, where exists for the UDF fields. You can change the default value or specify value for other fields (where default value does not exist).

4.1.1.6 MIS Button

1. You can maintain the MIS information for the Transaction. If the MIS details are not entered for the Transaction the same is defaulted from the product maintenance.
2. Click the **MIS** button to invoke the 'MIS' sub-screen.

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3. On **MIS Button**, specify the fields.

Figure 4-7 MIS Button

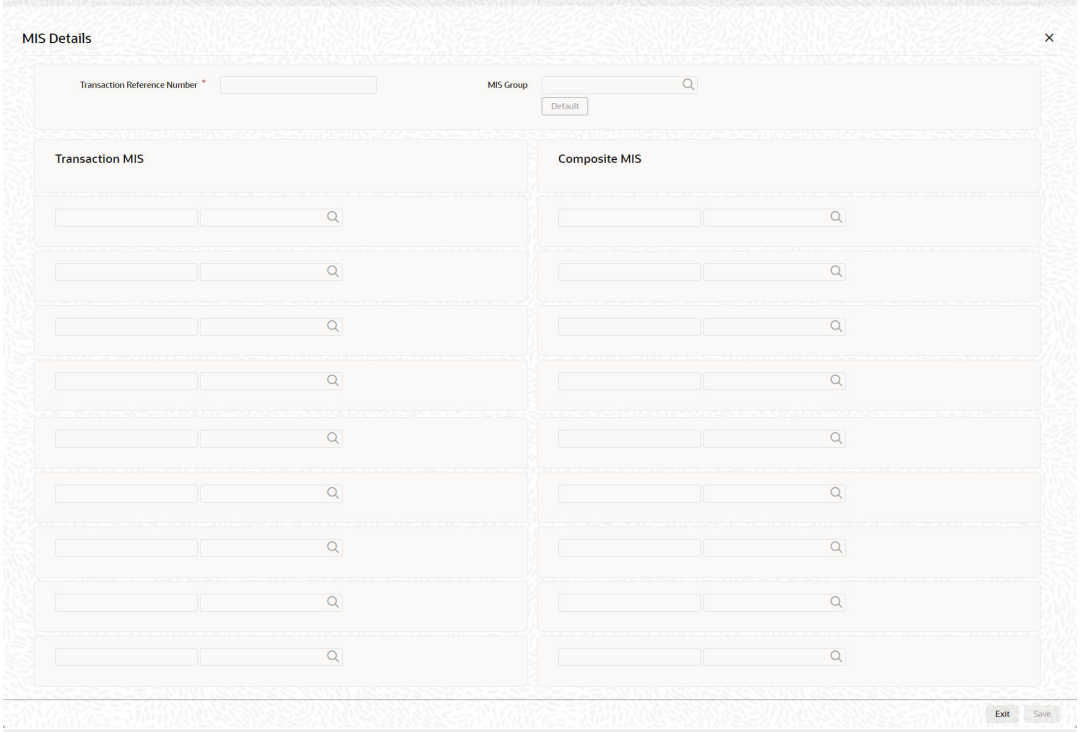

Table 4-6 MIS Button - Field Description

Field	Description
Transaction Reference	System displays the transaction reference number of the transaction.
MIS Group	You can select the MIS group code from the option list, or specify the code for the MIS group in the Source maintenance. The system displays all valid MIS groups for different sources in the MIS group list in the Source maintenance. When booking a transaction from this screen, the MIS group linked to the 'Manual' source is populated by default.
Default button	After selecting a MIS group different from the default MIS Group, click this button to populate any default MIS values and link them to the Transaction MIS and Composite MIS classes.
Transaction MIS	You can populate the default MIS values for Transaction MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list.
Composite MIS	You can populate the default MIS values for Composite MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list.

4.1.1.7 Sanction Scanning of Cover Messages

- Cover messages (MT 202COV) is scanned irrespective of match found or not.

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- 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

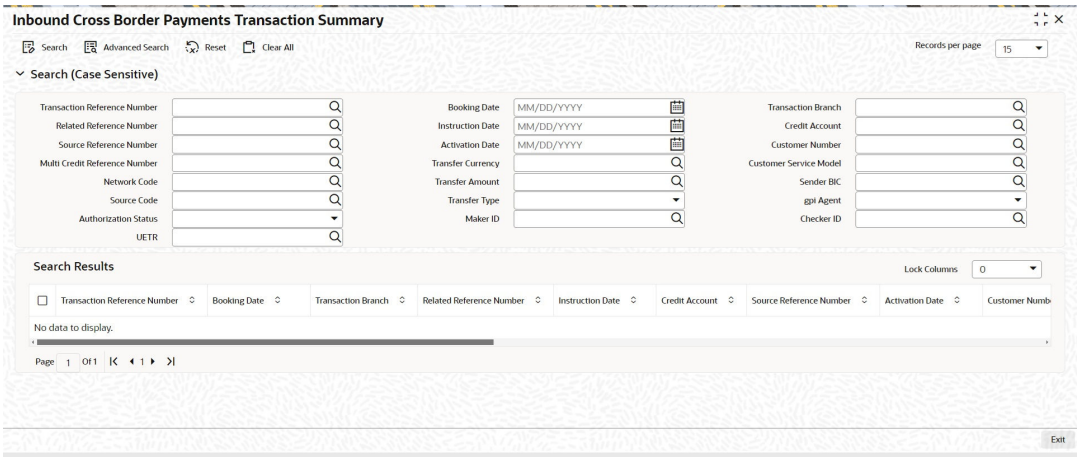
4.1.1.8 Inbound Transaction Summary

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

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

   Inbound Cross Border Payments Transaction Summary screen is displayed.

Figure 4-8 Inbound Cross Border payments Transaction Summary



2. 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
   - Transaction Amount
   - Transfer Type
   - Maker ID
   - Transaction Branch

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- Credit Account
- Customer Number
- Customer Service Model
- Sender BIC
- gpi Enabled
- Checker ID

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

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

4.1.2 Inbound Cross Border Payments View

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

   Inbound Cross Border Payments View screen is displayed.

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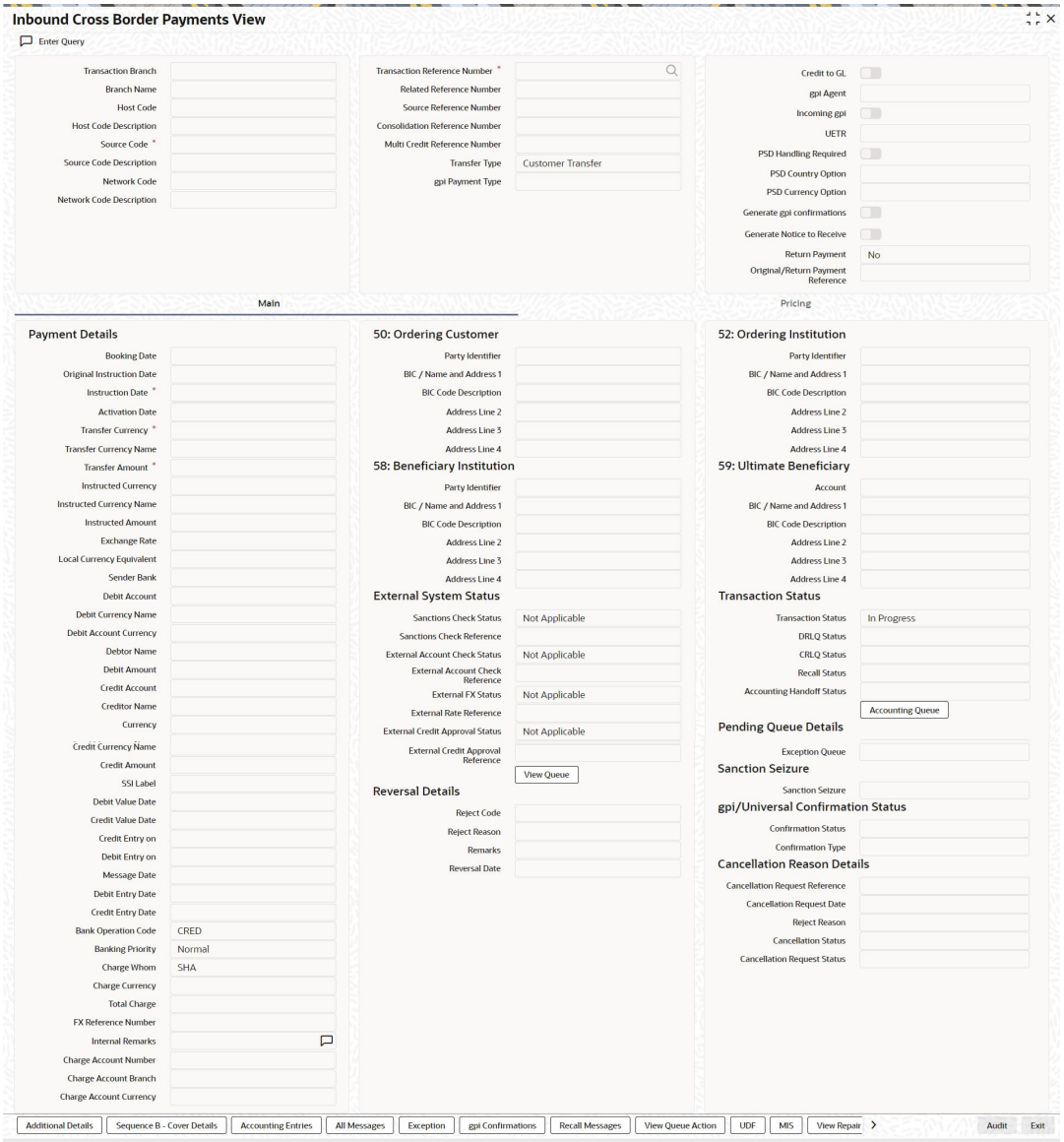
Figure 4-9 Inbound Cross Border Payments View



2. From this screen, click **Enter Query**. The Transaction Reference field gets enabled which opens an LOV screen.
3. Click the Fetch and select the required Transaction Reference Number for Query.
4. Along with the transaction details in Main and Pricing tabs, you can also view the Status details for the following:
   - External System Status
   - Transaction Status
   - Pending Queue Details
   - Sanction Seizure
   - Cancellation Reason Details (Details pertaining to the cancellation request for the transaction gets updated)

   Click **Execute Query** to populate the details of the transaction in the Cross Border Inbound Transaction View screen.

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Field Details
Following details are available in Main tab:

Field	Description
View Queue	This button launches the corresponding Queue screen, where the transaction is currently held. The Queue screen is launched in query mode, listing this transaction alone. **Note**: • Based on the beneficiary account branch, payments are routed / booked in the respective transaction branch. • Branch code is derived based on the beneficiary account number and is always belonging to the same host.
Accounting Handoff Status	Accounting Handoff status for a transaction is set considering the accounting status of all accounting entries for the transaction and assigning the priority for the status as below: • Rejected • In Progress (if any entry has status as Pending/Deferred/ Requested) • Success • Cancelled • Suppressed • Not Applicable
Accounting Queue	All accounting entries of the transactions in the Accounting Queue are listed. If no entry is available for the transaction error is displayed.
Reversal Details	--
Reject Code	This field displays the Reject Code provided by you on Cross Border Transaction Reversal Request (PXDTRNRV) screen.
Reject Reason	This field displays the Reject Reason from Cross Border Transaction Reversal Request (PXDTRNRV) screen.
Remarks	This field displays the Remarks provided by you on Cross Border Transaction Reversal Request (PXDTRNRV) screen.
Reversal Date	This field displays the Reversal Date from Cross Border Transaction Reversal Request (PXDTRNRV) screen.
gpi/Universal Confirmation Status	--
Confirmation Status	Select Confirmation Status from the following: • Ungenerated • Generated
Confirmation Type	Select Confirmation Type from the following:

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	• Interim • Credit • Reject
Processing Window	--
Earliest Release Date	System displays the Earliest Release Date.
Earliest Release Time	System displays the Earliest Release Time.

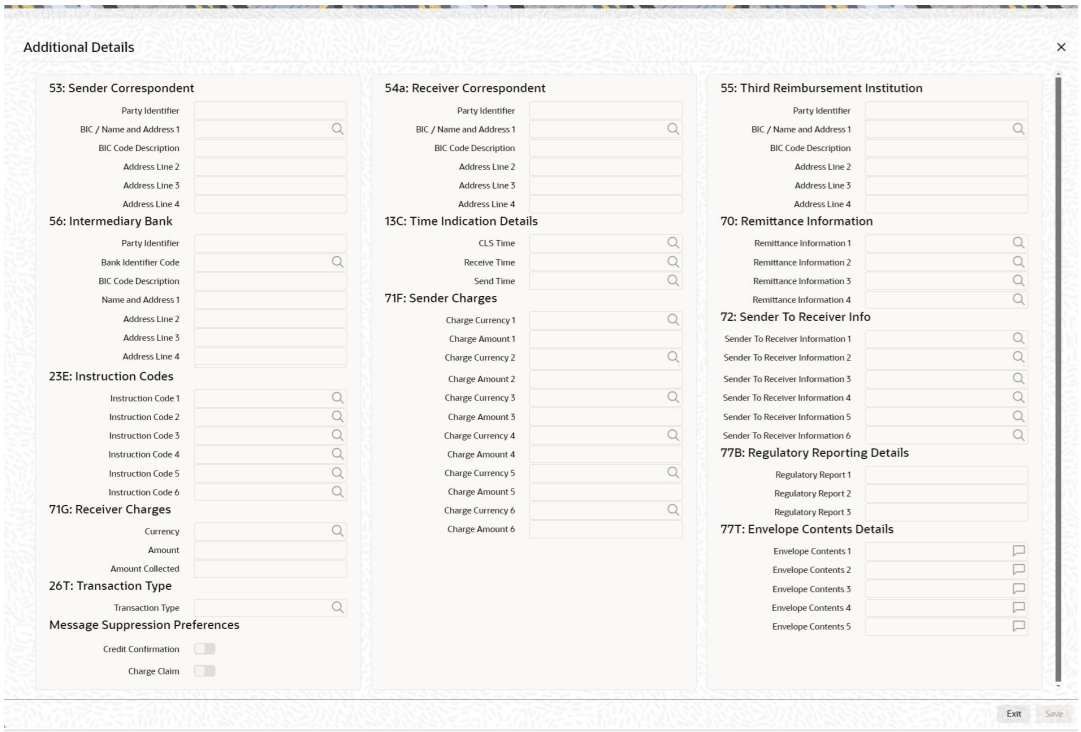
For more details on other fields, Main and Pricing tabs refer to Inbound Cross Border Payments Transaction Input (page 1) (PXDITONL) screen details.

4.1.2.1 Additional Details Button

- Click the **Additional Details** button at the bottom of the Inbound Cross Border Payments View screen.

  The **Additional Details** sub-screen is displayed.

Figure 4-10 Inbound Cross Border Payments View_Additional Details



4.1.2.2 Sequence B - Cover Details Tab

1. Click the **Sequence B - Cover Details tab** at the bottom of the Inbound Cross Border Payments View screen.

   The **Sequence B - Cover Details tab** sub-screen is displayed.

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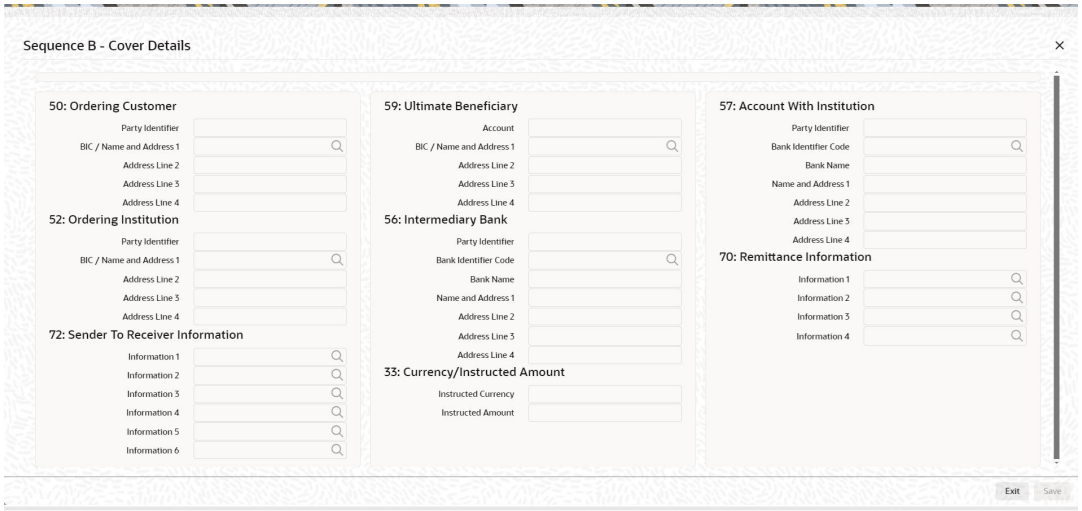
Figure 4-11 Inbound Cross Border Payments View_Sequence B - Cover Details Tab

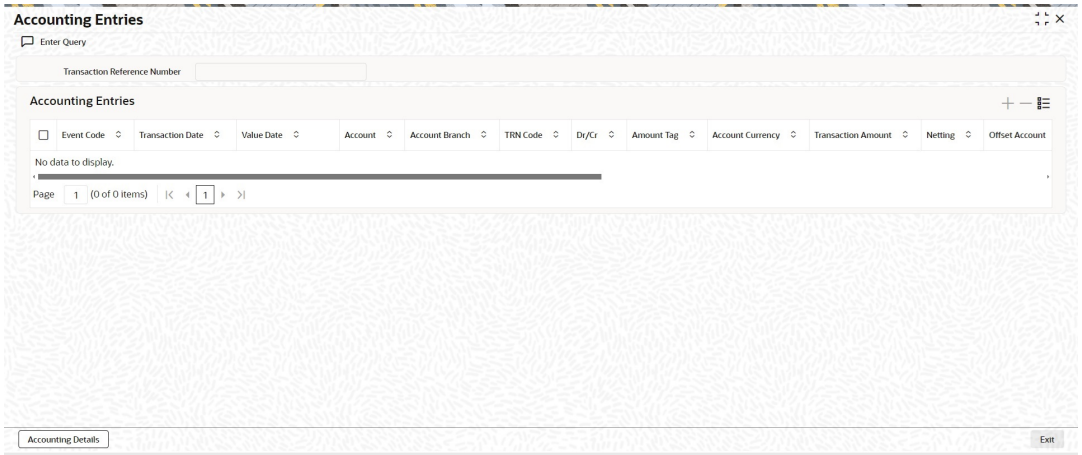


2. This is applicable for Customer Transfer with Cover transfer type. The details are updated to this screen based on uploaded Inbound Cover message.

4.1.2.3 Accounting Entries

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

Figure 4-12 Accounting Entries



2. 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

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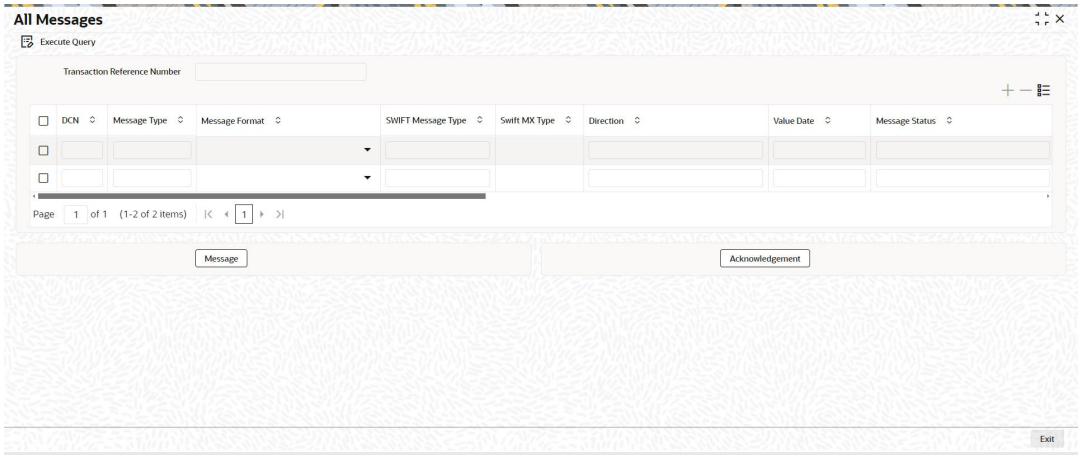
- Amount Tag
- Account Currency
- Transaction Amount
- Netting
- Offset Account
- Offset Account Branch
- Offset TRN Code
- Offset Amount Tag
- Offset Currency
- Offset Amount
- Offset Netting
- Handoff Status

> **Note**
>
> In the Inbound Cross Border Transaction Processing, posting the Debit Liquidation (DRLQ) entry immediately after resolving Processing Dates (After Repair field validations and after resolving Accounts & Dates) for Cross Border type payments, irrespective of whether the transaction is future dated or current dated.

4.1.2.4 All Messages

- You can invoke this screen by clicking ‘All Messages’ tab in the screen.

Figure 4-13 All Messages



4.1.2.5 Exceptions Tab

The Exceptions tab allows users to view the details of recall requests sent out and recall responses received for a Cross Border / RTGS transactions.

1. Click the **Exception** tab at the bottom of the Inbound Cross Border Payments View screen.

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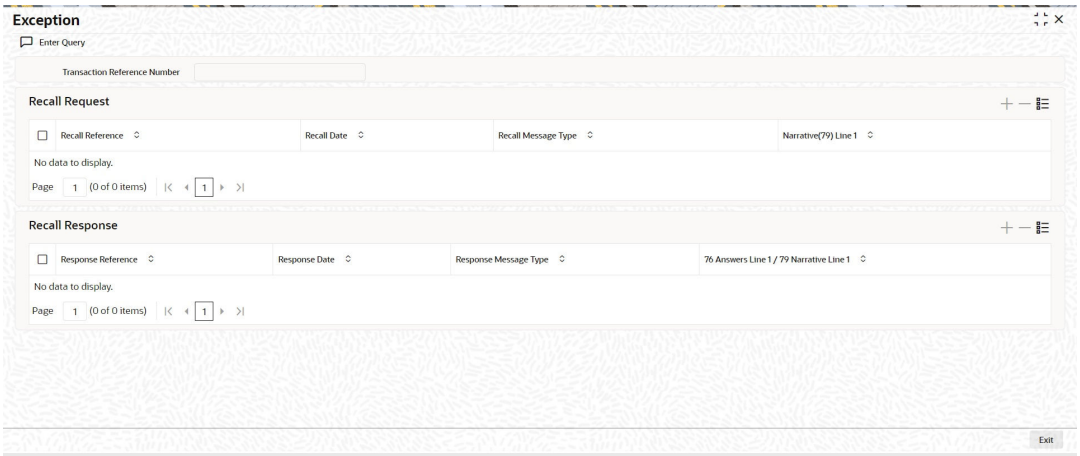
The **Exception** sub-screen is displayed.

Figure 4-14 Inbound Cross Border Payments View_Exception Tab



2. On **Exception** tab, Recall Request and Recall Response grids are displayed and following details are displayed in these grids.

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

Table 4-7 Inbound Cross Border Payments View _Exception - Field Description

Field	Description
Transaction Reference Number	System displays the Transaction Reference Number by default on clicking ‘Exception’ tab.
Recall Request	--
Recall Reference	System displays the Field 20 of outbound n92/gSRP request message sent.
Recall Received Date	System displays the date on which outbound n92/gSRP request message was received.
Recall Message Type	System displays the MT Message type of inbound request message - MT 192/ MT 292/ MT 199.
Recall Reason Code	System displays the Recall request Reason Code sent in the outbound n92/gSRP request message.
Recall Reason	System displays the Value sent along with Recall Reason Code.
Recall Response	--
Recall Response	System displays the Field 20 of n96/gSRP response message sent.
Response Date	System displays the date on which n96/gSRP response message was sent.
Response Message Type	System displays the MT Message type of response message - MT 196/ MT 296/ MT 199/API.
Response Reason Code	System displays the Response reason Code sent in n96/gSRP response message.
Response Status Code	System displays the Response Status Code sent in n96/gSRP response message.

4.1.2.6 gpi Confirmations

1. gCCT confirmation messages received for an Outbound gCCT payment can be viewed from this screen.

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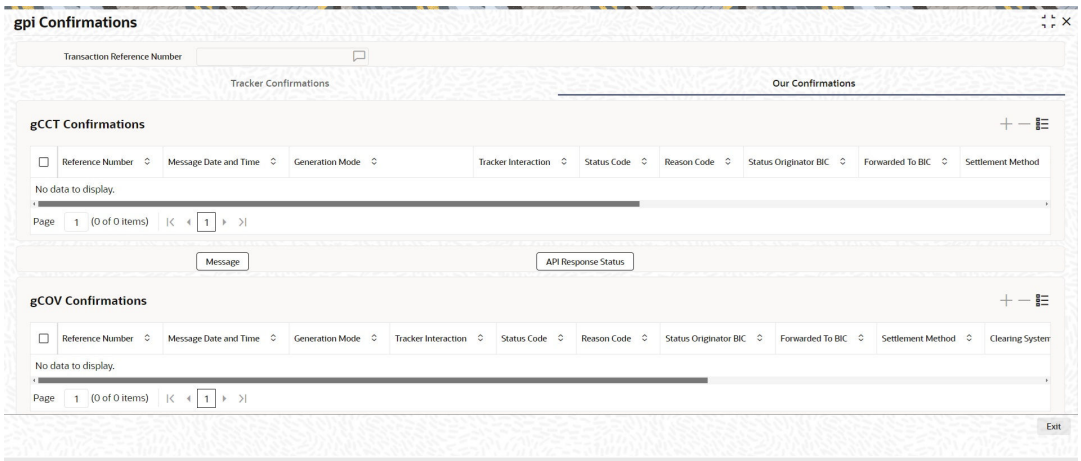
2. This screen has ‘Tracker Confirmations’, ‘Our Confirmations’ Tabs displaying gCCT/ gCOV confirmations received from the tracker and gCCT/gCOV confirmations sent out by the bank branch (in case of pass through transactions).
3. On screen, click **gpi Confirmations** Action button present at the bottom.

   gpi Confirmations sub screen is displayed.

Figure 4-15 gpi Confirmations - Our Confirmations



4. Following are the details listed under ‘Tracker Confirmations’ and ‘Our Confirmations’ tab in the screen:

   gCCT Confirmations:

   - Reference Number
   - Message Date and Time
   - Generation Mode
   - Tracker Interaction
   - Status Code
   - Reason Code
   - Status Originator BIC
   - Forwarded To BIC
   - Settlement Method
   - Clearing System Code
   - Currency
   - Amount
   - Details of Charges
   - Exchange Rate

   gCOV Confirmations:

   - Reference Number
   - Message Date and Time
   - Generation Mode

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- Tracker Interaction
- Status Code
- Reason Code
- Status Originator BIC
- Forwarded To BIC
- Settlement Method
- Clearing System Code
- Currency
- Amount
- Details of Charges

gFIT Confirmations:

- Reference Number
- Message Date and Time
- Status Code
- Reason Code
- Status Originator BIC
- Forwarded To BIC
- Settlement Method
- Clearing System Code
- Currency
- Amount
- End Table

Message Button

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

5. On screen, click **Our Confirmations Tab**, click on API Response Status button.

   View API Response Status sub screen is displayed.

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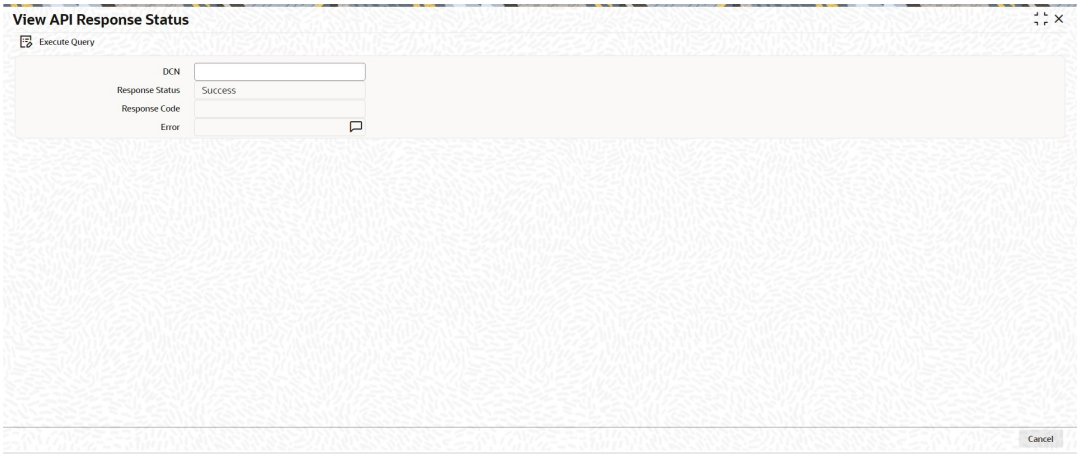
Figure 4-16 gpi Confirmations_Tracker Confirmations - API Response Status



6. On **API Response Status** sub screen, specify the fields.

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

Table 4-8 gpi Confirmations_API Response Status - Field Description

Field	Description
DCN	System displays Document Number value of the API message.
Response Status	This field displays value from the following: • Success • Failure
Response Code	This field displays HTTP Response code.
Error	This field displays HTTP Error message.

4.1.2.7 Recall Messages

You can view the recall request messages sent out, recall response messages received and gSRP alerts & status messages received from Tracker in this sub screen.

1. Click the **Recall Messages** tab to invoke this sub-screen. The tabs in this sub-screen are; Responses, Requests, and Tracker Alerts.
2. Click on **Responses** tab in the Recall Messages sub-screen to invoke this screen.

   You can view the Recall **Response** messages received in this tab.
3. On **Responses** tab, specify the fields.

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Figure 4-17 Responses

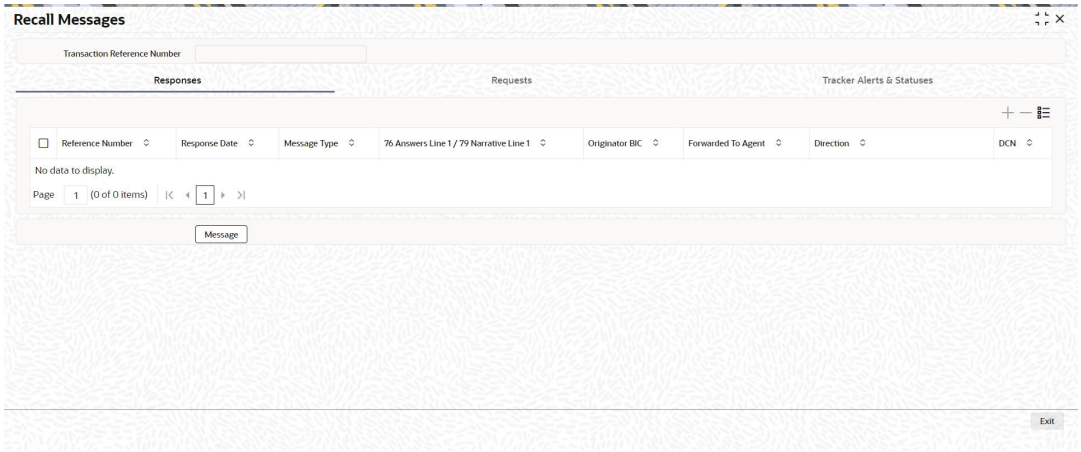

Table 4-9 Responses - Field Description

Field	Description
Fields	--
Transaction Reference Number	System displays the Transaction Reference Number by default on clicking 'Recall Messages' tab.
Reference Number	System displays the Field 20 of Response message.
Response Date	System displays the date on which recall response message was received.
Message Type	System displays the MT Message type of response - MT 196/ MT 296/ MT 199.
Response Code	System displays the Response Status code received in the response message (Field 79 Line 1 , the first 4 Characters between '/ ').
Reason Code	System displays the Response Reason code received in the response message (Field 79 Line 1 - 4 Character code after the Response Status code).
Originator BIC	System displays the BIC received in the response message (Field 79-Line2).
Forwarded To Agent	System displays the BIC of agent , for the recall request that is forwarded to next agent (Field 79 Line 2 - BIC followed by Originator BIC).
Message Button	System displays the response message sent out in a new screen for the selected response record on clicking Message button.

Requests Tab

4. Click on **Requests** tab in the Recall Messages sub-screen to invoke this screen.

   You can view the Recall **Requests** messages received in this tab.

5. On **Requests** tab, specify the fields.

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Figure 4-18 Requests

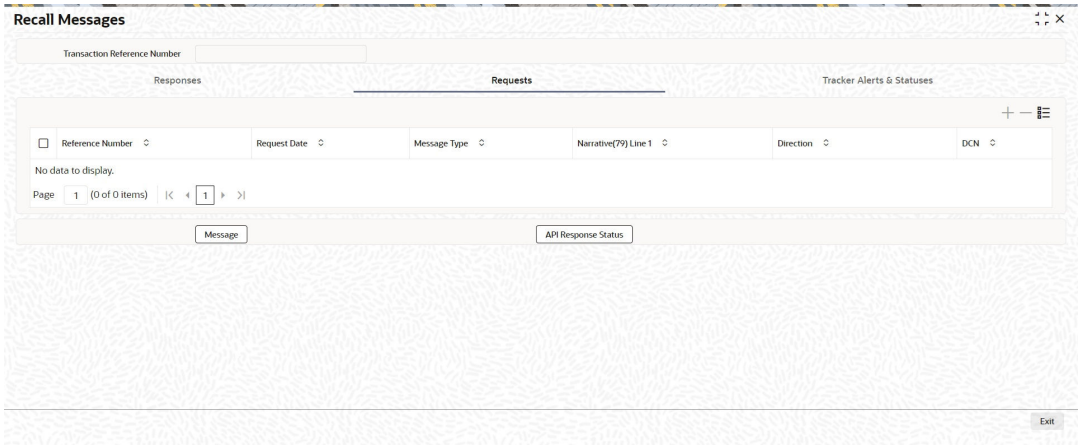

Table 4-10 Requests - Field Description

Field	Description
Fields	--
Transaction Reference Number	System displays the Transaction Reference Number by default on clicking 'Recall Messages' tab.
Reference Number	System displays the Field 20 of Outgoing n92/gSRP request message sent.
Request Date	System displays the date on which Outgoing n92/gSRP request message sent.
Message Type	System displays the MT Message type Outgoing n92/gSRP request message - MT 192/ MT 292/ MT 199/ API.
Reason Code	System displays the Reason code sent in the Outgoing n92/gSRP request message (Field 79 Line 1, the first 4 Characters between '/ ').
Reason	System displays the Value sent along with Reason Code (Field 79 Line One – 4 Characters after Reason code).
Message Button	System displays the request message sent out in a new screen for the selected recall request record on clicking Message button.

6. Click on **API Response Status** button, to View API Response Status screen for recall request message that was generated and sent out.

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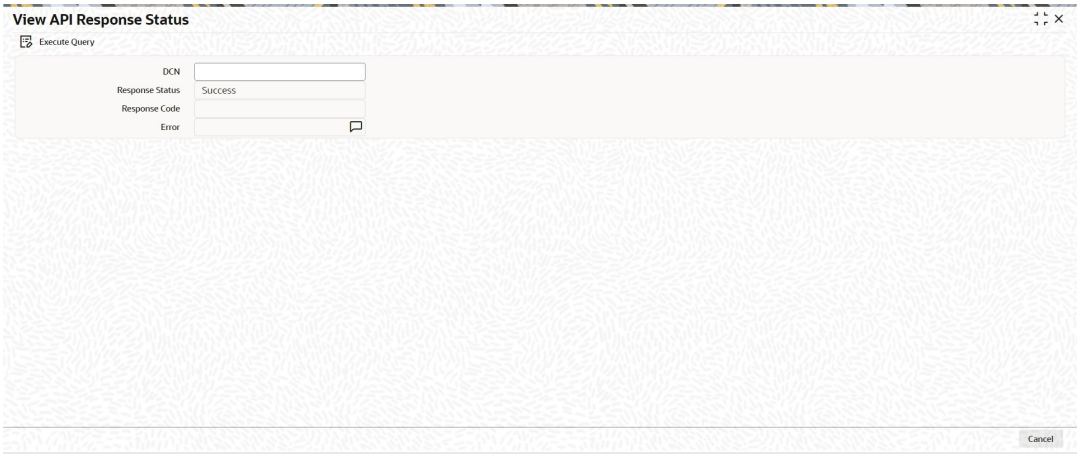
Figure 4-19 API Response Status



7. On **API Response Status** sub-screen, specify the fields.

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

Table 4-11 API Response Status - Field description

Field	Description
DCN	The system displays Document Number value of the API message.
Response Status	This field displays value from the following: • Success • Failure
Response Code	This field displays HTTP Response code.
Error	This field displays HTTP Error message.

Tracker Alerts

8. Click on **Tracker Alerts** tab in the Recall Messages sub-screen to invoke this screen.

   You can view the gSRP alerts and status messages received from tracker in this tab

9. On **Tracker Alerts and Status** tab, specify the fields.

Figure 4-20 Tracker Alerts and Statuses

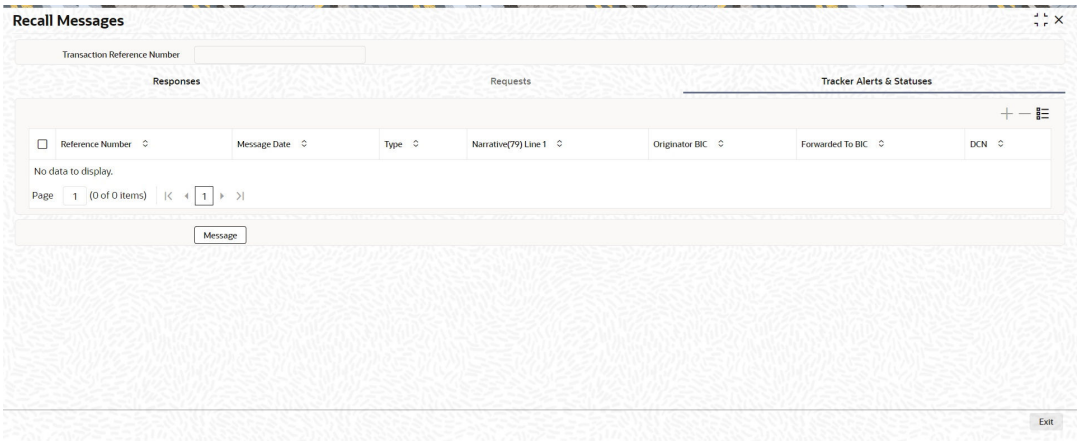


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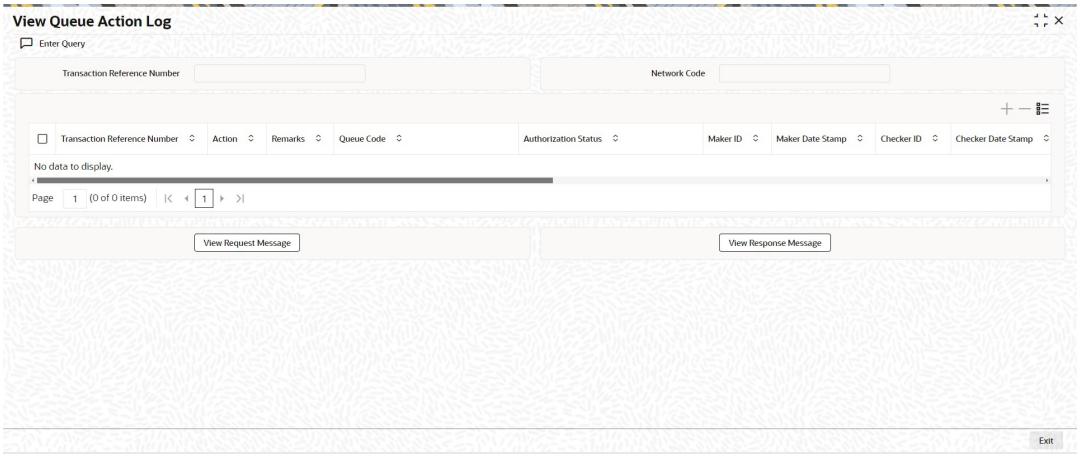
Table 4-12 Tracker Alerts and Statuses - Field Description

Field	Description
Fields	--
Transaction Reference Number	System displays the Transaction Reference Number by default on clicking 'Recall Messages' tab.
Reference Number	System displays the Field 20 of the inbound gSRP Tracker Alert (or) Status Notification message [MT 199].
Message Date	System displays the date on which Alert or Status Notification message was received.
Type	System displays the following messages with values: • Alert - if received message is a gSRP Alert message • Status - if received message is a gSRP Status Notification
Response Code	System displays the Response code received in the Incoming Alert (or) Status Notification message (Field 79 Line 1 – First four characters between '/').
gSRP Status Code	System displays the Status/Reason code received in the Incoming Alert (or) Status Notification message (Field 79 Line1 – Four characters after Response code).
Originator BIC	System displays the BIC value received in, Field 79 Line 2 – First 8 (or) 11 Characters.
Forwarded To BIC	System displays the BIC value received in Field 79 Line 2 , following 'Originator BIC' and '/' of agent.
Message Button	System displays the request message received in a new screen for the selected recall request record on clicking Message button.

4.1.2.8 View Queue Action Log

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

Figure 4-21 View Queue Action Log



3. Following details are displayed:
   - Transaction Reference Number

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- Network Code
- Action
- Remarks
- Queue Code
- Authorization Status
- Maker ID
- Maker Date Stamp
- Checker ID
- Checker Date Stamp
- Queue Status
- Queue Reference No
- Primary External Status
- Secondary External Status
- External Reference Number

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

4. Also, you can view the request sent to and the response received from external systems for the following:
   - Sanction System
   - External Credit Approval
   - External Account Check
   - External FX fetch
   - External Price Fetch
   - Accounting System

4.1.2.9 UDF View Button

1. Click the **UDF button** to invoke the ‘UDF View’ sub-screen.
2. On **UDF Button**, specify the fields.

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Figure 4-22 UDF View Button

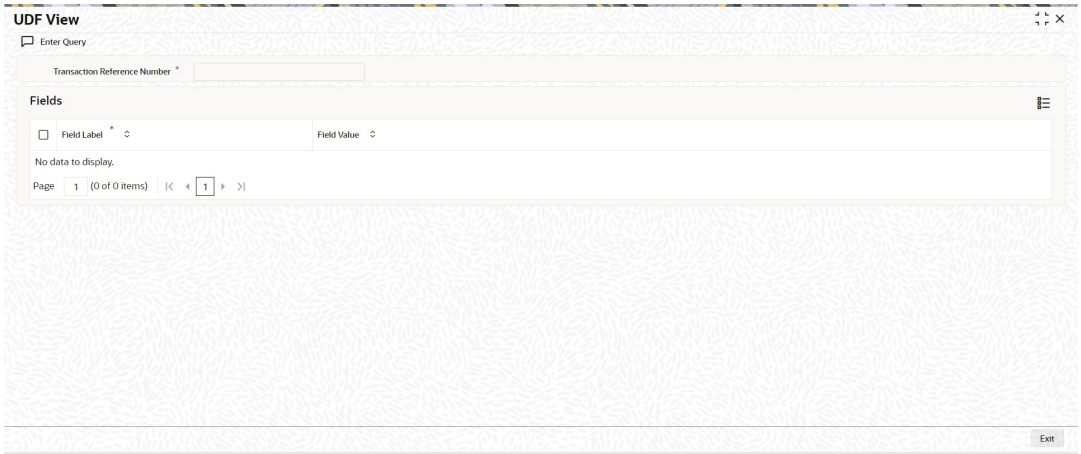


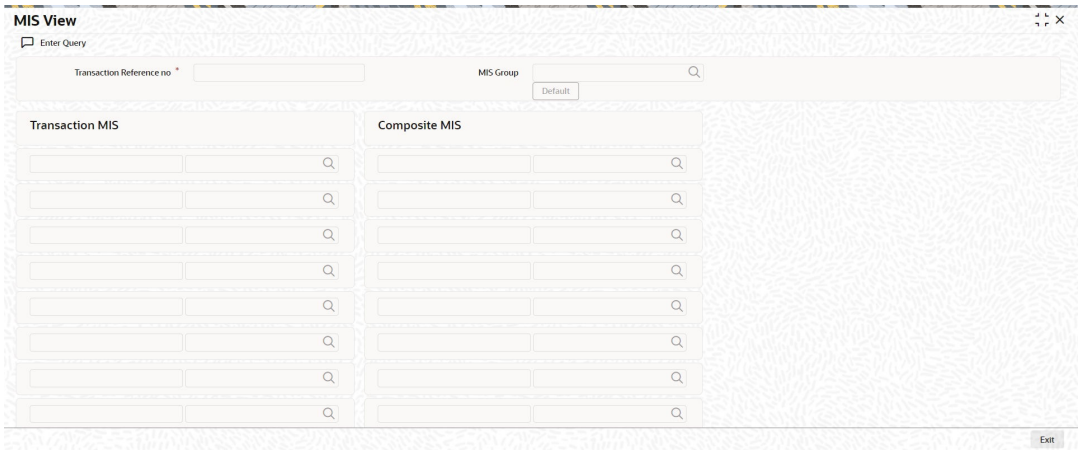
Table 4-13 UDF View Button - Field Description

Field	Description
Transaction Reference Number	Transaction Reference Number is auto populated from the view screen.
Fields	--
Field Label	System displays all fields that are part of the associated UDF group.
Field Value	System displays the default value, where exists for the UDF fields. You can change the default value or specify value for other fields (where default value does not exist).

4.1.2.10 MIS View Button

1. You can maintain the MIS information for the Transaction. If the MIS details are not entered for the Transaction the same is defaulted from the product maintenance.
2. Click the ‘MIS’ button to invoke the ‘MIS View’ sub-screen.
3. On **MIS View sub screen**, specify the fields.

Figure 4-23 MIS View Button



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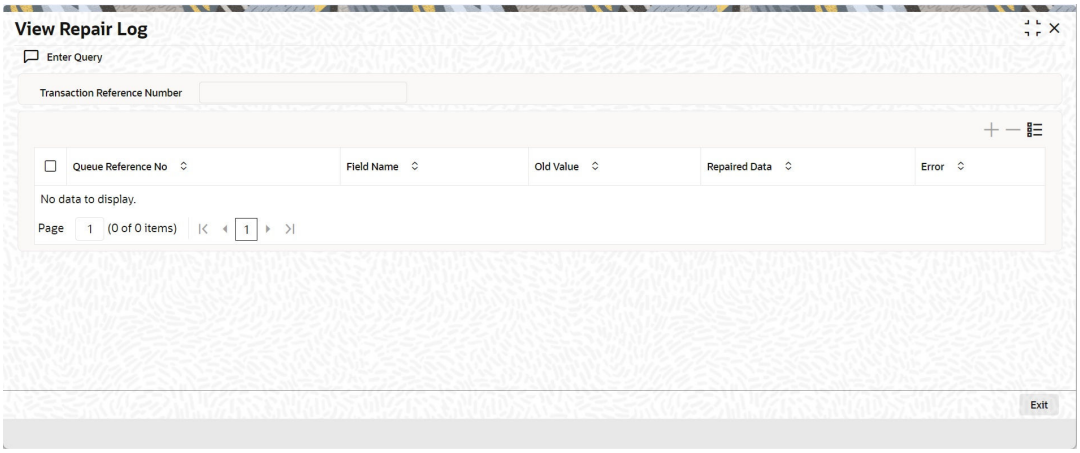
4.1.2.11 View Repair Log

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

Figure 4-24 View Repair Log



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

4.1.2.12 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.

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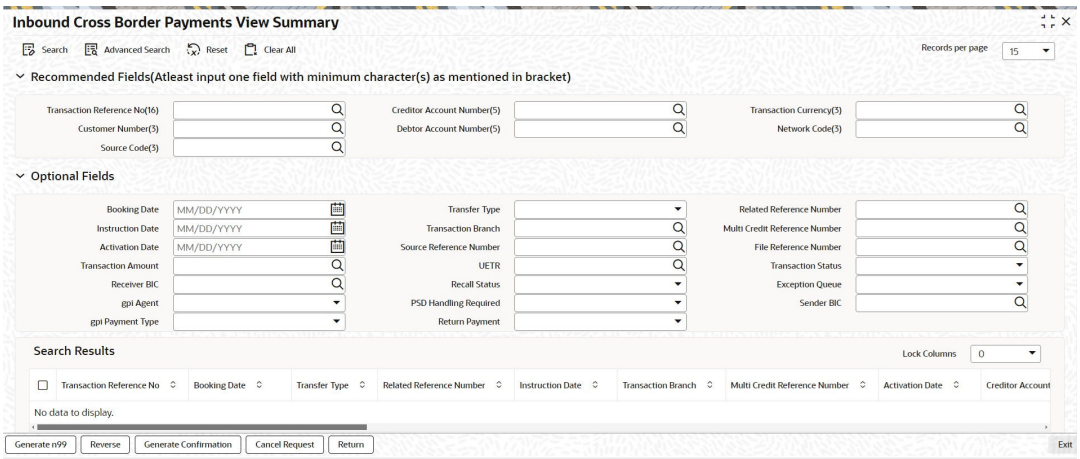
> **Note**
>
> - The system checks for essential data field truncation in the inbound Cross Border MT transaction. If Data truncation is highlighted then system checks the value of system parameter "NONSTP_Q_ON_TRUNCATION". If value of System parameter "NONSTP_Q_ON_TRUNCATION" is "Yes" the transaction moves to Non-STP Queue.
> - The system checks for essential data field truncation in the inbound Cross Border MT transaction resulting in an Outbound pass-through transaction. If Data truncation is highlighted then system checks the value of system parameter "NONSTP_Q_ON_TRUNCATION". If value of System parameter "NONSTP_Q_ON_TRUNCATION" is "Yes" the transaction moves to Non-STP Queue.

4.1.2.13 Inbound Cross Border Payments View Summary

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

   Inbound Cross Border Payments View Summary screen is displayed.

Figure 4-25 Inbound Cross Border Payments View Summary



2. Search using one or more of the following parameters:
   - Transaction Reference Number
   - Related Reference Number
   - Multi Credit Reference Number
   - Source Reference Number
   - File Reference Number
   - UETR
   - Network Code
   - Source Code
   - Booking Date
   - Instruction Date

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- Activation Date
- Transaction Currency
- Transaction Amount
- Transaction Status
- Recall Status
- gpi agent
- gpi Payment Type
- Transfer Type
- Transaction Branch
- Creditor Account Number
- Customer Number
- Debtor Account Number
- Receiver BIC
- Exception Queue
- PSD Handling Required

3. The following operations are available in the Summary screen:

Operation	Functions
Generate MT n99	You can generate MT n99 by clicking this button. You can select a record and click on this button to get the New action enabled right to the PXDCMN99 screen in order to generate MT n99 for an Inbound transaction
Reverse	You can reverse the transaction which are fully processed. Validation gets in the application when you click 'Reverse' action button for unprocessed transactions. For more details, refer to "Cross Border Reversal"
Generate Confirmation	You can use this action, only if the below conditions are satisfied: • You have required role or user level queue action access right for the user action 'Generate Confirmation'. • Transfer type of the selected transaction is 'Customer Transfer'. • UETR value is present.'Generate gpi confirmations' flag is checked.
Cancel Request	On clicking, Inbound Cross Border Cancellation Request Detailed (PXDITRCL) is displayed, if at least one transaction is selected.

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

   System displays the records that match the search criteria.

4.1.2.14 Credit Account Branch Based Routing Processing

Branch code and Host code for an Incoming SWIFT message is derived based on the Message Queue Mapping maintenance (MSDQMAP) as per existing functionality. Once the transaction type is resolved as an Incoming SWIFT payment, below processing changes gets applied:

- After performing the account resolution for an incoming SWIFT message, system derives the branch of the account number received in the field 59 of an incoming message.

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- Based on the Account number received in the field 59 of an incoming message, system checks if the account received is a Multi-Currency/Normal Account, Loan Account or General Ledger.
- System matches the Account number received in field 59 with the below maintenances to resolve the Source Account branch.

Function ID	Function ID Description	Matching Field Name
STDCRACC	External Customer Account Input	Customer Account
STDCRCLN	External Consumer Loan Account	Loan Account Number
STDCRGLM	External Chart of Accounts	GL Code

If the General Ledger account received in Field 59, then the branch code is retained as the same code.

- If system is not able to match the account, then the account number received in Field 59 is matched with the below maintenances/field to resolve the Source Account branch.

Function ID	Function ID Description	Matching Field Name
STDCRACC	External Customer Account Input	Source Customer Account
STDCRCLN	External Consumer Loan Account	Source Loan Account

- If system is not able to match the account, then the account number received in Field 59 is matched with the below maintenances/field to resolve the Source Account branch.

Function ID	Function ID Description	Matching Field Name
STDCRACC	External Customer Account Input	IBAN Account
STDCRCLN	External Consumer Loan Account	IBAN Account

- If derived branch is different than the booking branch derived using the Message Queue Mapping Maintenance (MSDQMAP) screen, then derived branch gets updated as the transaction branch and transaction is routed to the derived branch.

> **Note**
>
> If system is not able to resolve the Credit Account based on the Account number received in the field 59 of an incoming message the transaction is moved to repair queue from Repair queue if you change the Account number present in the field 59 and repairs the transaction, then Source Account branch resolution logic is not applied on changed Account number.

4.1.3 Inbound Multi Credit Consol View Summary

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

   Inbound Cross Border Payments Consol View Summary screen is displayed.

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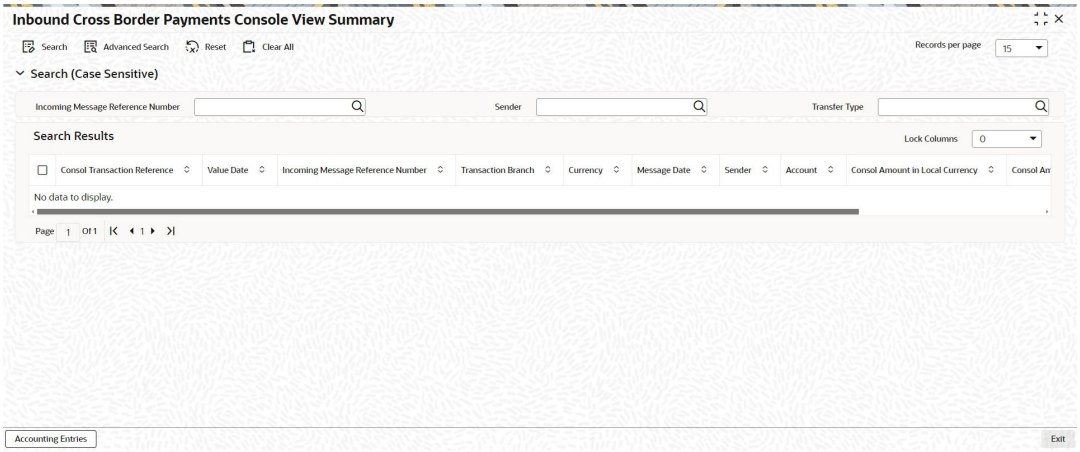
Figure 4-26 Inbound Cross Border Payments Consol View Summary



2. Search using one or more of the following parameters:
   - Inbound Message Reference Number
   - Sender
   - Transfer Type
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.
5. The following operations are available in the summary screen:

Action	Description
Accounting Entries	User can view the generated consol Accounting Entries for the selected consolidated batch.

4.1.3.1 Accounting Entries

The Accounting Entries sub-screen allows users to view the generated consol Accounting Entries for the selected consolidated batch.

1. Click the **Accounting Entries** tab at the bottom of the Inbound Cross Border Payments Consol View Summary screen (PXSCONIN).

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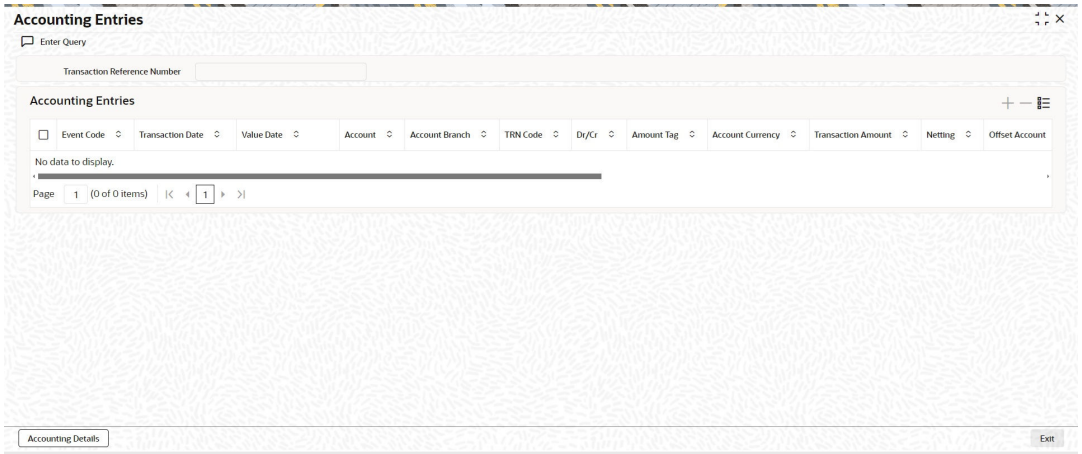
Figure 4-27 Accounting Entries



2. 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.

4.2 Inbound Transaction Upload

You can book Inbound Transaction from external systems through:

- Inbound Cross-border Transaction Booking service

4.3 Inbound Transaction Processing

Inbound payments follows the below listed processing steps:

- Bank Re-direction (page 70)
- Account Re-direction (page 70)
- D to A Conversion (page 70)
- Account Derivation (page 70)
- PSD Validation (page 39)
- Network Cutoff Validation (page 39)
- Beneficiary Name Validations (page 39)
- Customer Payment Restriction Validation (page 40)
- EU Payer Validation (page 40)
- Sanction Check Validation (page 18)
- Duplicate Check (page 40)
- Authorization Limit Validations (page 40)
- External Account Check Processing (page 40)
- Exchange Rate/FX Processing (page 41)
- Pricing (page 41)
- Accounting (page 75)
- MIS & UDF (page 76)

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- Transaction Cancellation Processing (page 43)
- Future Date Transaction Processing (page 43)

4.3.1 Bank Re-direction

The system checks the Bank Redirection maintenance (PMDBKRED) for any redirections maintained against the Bank Codes mentioned in the transaction. If there are any redirections maintained, the Redirected Bank Code replaces the Original Bank Code in the transaction.

4.3.2 Account Re-direction

The system checks the Account Redirection maintenance (PMDACRED) for any redirections maintained against the accounts mentioned in the transaction. If there are redirections maintained, the redirected account replaces the original account in the transaction.

4.3.3 D to A Conversion

The system converts party details (Name and Address) to BIC when records are maintained in D to A Converter maintenance PMDDAMNT.

4.3.4 Account Derivation

The system validates the Debit Account against the External Customer Account Input STDCRACC to check whether the account is valid (Open / Authorized).

4.3.5 PSD Validation

- The PSD Validation is applicable only for MT 103 transactions.
- The flag ‘PSD Applicable’ on Source Maintenance Detailed screen is referred for checking if PSD check is applicable for the Host.

4.3.6 Network Cutoff Validation

- The cutoff time maintained in the Inbound BIC Cutoff Maintenance (PXDINCOF) is used for Network cutoff check for Inbound Cross Border payments.
- If the transaction processing time is past cutoff time maintained or no Cutoff maintenance is available, the transaction is moved to the Network cutoff queue.

4.3.7 Beneficiary Name Validations

- Beneficiary name value of MT 103/202 is considered for Beneficiary Name Validation.
- The name is matched with the Account Description of resolved credit account (STDCRACC).
- If the name does not match the account description, then the validation is done based on the additional names maintained for the account in the Customer Account Name Match (PMDCUSNM) screen.

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4.3.8 Customer Payment Restriction Validation

- If the Credit Account / Credit Account's customer is selected, the system checks whether the account/customer is restricted to do any Inbound Cross Border payment.
- The Customer Payment Restriction (PMDCRSTR) maintenance is referred for the Credit Account / Customer combination.

4.3.9 EU Payer Validation

The EU Payer validation applies only for MT 103.

4.3.10 Sanction Check Validation

- 'Sanctions Check Required' flag at the Source Network Preference (PMDSORNW) is referred for the Host code, Source code, Network code, and Transaction Type as 'Incoming'.
- A Sanctions request XML is prepared and sent to the Sanction System. A record is logged into the Sanction Queue. The request remains in Sanction Queue till the final response (Accept / Reject / Seizure) is received.

4.3.11 Duplicate Check

- If Duplicate Check fields are defined at the source level, the duplicate check is done against the inbound transactions booked (Till Duplicate Check Days).
- If the transaction is within the duplicate checking period maintained at source preferences, then the transaction is considered for Duplicate Checking.

4.3.12 Authorization Limit Validations

- Authorization Limit currency and Limit 1 amount values at the Source Network Preference referred for the Host code, Source code, Network code, and Transaction Type as "incoming".
- Authorization Limit 2 amount value at the Source Network Preference referred for the Host code, Source code, Network code, and Transaction Type as "incoming".
- Two levels of authorization limits can be maintained for a Network and source in PMDSORNW (optional).If the transfer amount is greater than authorization limit 1, the transaction is moved to Authorization Limit 1 Queue.
- On approval from Authorization Limit 1 Queue, if the transfer amount is greater than authorization limit 2, the transaction is moved to Authorization Limit 2 Queue. If the transfer amount is less than authorization limit 2, the transaction proceeds to next processing step.
- If the Authorization Limit check is done on booking date, it is not repeated on Value date processing.

4.3.13 External Account Check Processing

- The 'External Credit Approval System' is picked up from the External Customer Account (STDCRACC).

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- An EAC request XML is prepared that includes the details like a debit account, amount to be debited, and charge components with charge amount to be debited.
- A record is logged in to the EAC Queue. The request is in EAC Queue with status as ‘Pending’ till the final response (Accept / Reject / Seizure) is received.

4.3.14 Exchange Rate/FX Processing

- If the Credit Currency is different from Transfer Currency, then the flag ‘External Exchange Rate Required” is referred from the Network Preferences (PMDNWPRF) maintenance for the Host code, Network code, and Transaction Type as ‘Incoming’ combination.
- If the flag is set as Yes, then the ‘External Exchange Rate System’ is picked up from the External Exchange Rate mapping maintenance (PMDERMAP). An External Exchange Rate request XML is sent to the external exchange rate system, and a record is logged into the Exchange Rate Queue (PQSEXEXQ) with Queue Code as ‘External Exchange Rate Queue’.
- If the flag is set as No, then the FX Rate code maintained in preference is used to pick up from the currency exchange rates.

4.3.15 Pricing

- Two types of pricing are supported:
  - Standard pricing
  - Rule based pricing
- When the system evaluates the Price rule, the pricing value is picked up from the RuleBased Price value maintenance against the Price Value ID.
- When the system evaluates no Price rule, the pricing value is picked up from the Standard Price value.
- The ‘Transaction Pricing Code’ field value is picked up from the SWIFT Pricing Preferences Detailed (PMDSWPRF) screen as shown below:

Customer Transfer	**Customer Transfer**	**Customer Transfer**	**Customer Transfer**	**Customer Transfer**
Network Code	**Transaction Type**	**Transfer Currency**	**Transfer Type**	**Remarks**
SPECIFIC	SPECIFIC	SPECIFIC	Customer Transfer / Customer Transfer with Cover	System picks the "SHA Price Code" if Charge Bearer is SHAR
SPECIFIC	SPECIFIC	*AL	Customer Transfer / Customer Transfer with Cover	System picks the "SHA Price Code" if Charge Bearer is SHAR
SPECIFIC	SPECIFIC	SPECIFIC	Customer Transfer / Customer Transfer with Cover	System picks the "BEN Price Code" if Charge Bearer is CRED
SPECIFIC	SPECIFIC	*AL	Customer Transfer / Customer Transfer with Cover	System picks the "BEN Price Code" if Charge Bearer is CRED
SPECIFIC	SPECIFIC	SPECIFIC	Customer Transfer / Customer Transfer with Cover	System picks the "OUR Price Code" if Charge Bearer is DEBT

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Customer Transfer	**Customer Transfer**	**Customer Transfer**	**Customer Transfer**	**Customer Transfer**
SPECIFIC	SPECIFIC	*AL	Customer Transfer / Customer Transfer with Cover	System picks the "OUR Price Code" if Charge Bearer is DEBT

Bank Transfer	**Bank Transfer**	**Bank Transfer**	**Bank Transfer**	**Bank Transfer**
Network Code	**Transaction Type**	**Transfer Currency**	**Transfer Type**	**Remarks**
SPECIFIC	SPECIFIC	SPECIFIC	Bank Transfer	System picks the "Bank Transfer Price Code" maintained for the combination
SPECIFIC	SPECIFIC	*AL	Bank Transfer	System picks the "Bank Transfer Price Code" maintained for the combination

Default Pricing Code Pickup	**Default Pricing Code Pickup**	**Default Pricing Code Pickup**	**Default Pricing Code Pickup**	**Default Pricing Code Pickup**
Network Code	**Transaction Type**	**Transfer Currency**	**Transfer Type**	**Remarks**
SPECIFIC	SPECIFIC	SPECIFIC	Bank Transfer / Customer Transfer / Customer Transfer with Cover	System picks the "Default Price Code" if pricing code is not maintained for the combination
SPECIFIC	SPECIFIC	*AL	Bank Transfer / Customer Transfer / Customer Transfer with Cover	System picks the "Default Price Code" if pricing code is not maintained for the combination

- If a Pricing code value is maintained, then the Pricing value is picked up from the Pricing Value Maintenance (PPDVLMNT).
- During manual transaction input, the charge amount calculated for each pricing component is shown in the Pricing Details tab where the user can change the charge amount.

4.3.16 Accounting

The ‘Debit Liquidation’ & ‘Credit Liquidation’ accounting codes maintained in Network Currency Preferences (PMDNCPRF) for the Host code, Network code, Transaction Type ‘Outgoing’ and Transfer Currency combination are applicable for posting the accounting entries.

4.3.17 MIS & UDF

- The MIS & UDFs are defaulted based on the MIS Group / UDF Group defined in the Source Network Code maintenance (PMDSORNW).
- If MIS Group/UDF Group values are not maintained, then the MIS Group/UDF Group values maintained at Source Code maintenance (PMDSORCE) are referred.
- For manual transaction input, the user can edit the default values of MIS & UDF.

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4.3.18 Transaction Cancellation Processing

- An Inbound transaction can get cancelled from an exception queue either manually or automatically based on the response from external system.
- After successful completion of all cancellation processing steps, the transaction status is marked as Cancelled.

4.3.19 Future Date Transaction Processing

- An inbound transaction booked today with activation date in future is processed as future dated transaction.
- The transaction is processed on the activation date from the beginning.

> **Note**
>
> The Payments Auto Job ‘PQDFUVAQ’ should be configured to trigger the transaction processing for future valued transactions on the activation date.

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5
Straight-Through Processing

5.1 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)

If the system is unable to resolve the Debit account, then the transaction is parked in Process Exception queue.

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

> **Note**
>
> - When an inbound MT 103/202 message is sent with a party identifier (which is a valid debit account in our books) in Field 53 and with a valid Reverse Message Agreement, then a fresh outbound payment is created.
> - If the agreement is not valid or when the start /end date/ limit amount is breached, then the transaction is parked in Business Override queue.
> - Since these messages are customer initiated, validations for Debit authority and Cover queue are skipped.

This sections contains the following sub-sections:

- Debit Account Resolution (page 2)
- MT202 Unmatched Queue Validation (page 2)
- External Validations for Advisory Messages (page 2)

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5.1.1 Debit Account Resolution

For Reverse messages, the Field 53 is checked whether it has the account sub-field /D/ or / C/ or not. If the sub-field is present, then account number is picked ignoring the sub-field and reverse message check is done.

5.1.2 MT202 Unmatched Queue Validation

System checks the system parameter value 'MOVE_TO_UNMATCH_QUEUE' value before moving the message to Unmatched Q.

- Parameter value 'Y' - Incoming MT202 message is moved to Unmatched Queue (PQSIUNMQ)
- Parameter value 'N' - Incoming MT202 message is not moved to Unmatched Queue (PQSIUNMQ). Instead, the message is processed further, and Inbound transaction gets created. The Credit Account is resolved as 'Intermediary Credit GL', if the Source level 'Inbound Credit to GL' flag is checked and 'Intermediary Credit GL' is maintained. If the Credit Account is not resolved, then the inbound transaction is moved to Repair Queue (PQSREPQU) as credit account is not resolved.

5.1.3 External Validations for Advisory Messages

Incoming SWIFT message Upload changes

For Advisory messages, an external validation is done in the STP layer of incoming SWIFT upload processing. This external validation is done just before deriving payment transaction type [After STP rule validations/Cover match processing]. A hook is given in this place of incoming SWIFT upload processing.

Below are the expected things from the external validation hook result.

External validation should return both Execution Result and Validation Result.

Execution result can be 'S-Success' or 'F-Failed'.

If the Hook processing failed and the Execution Result is received as 'Failed', the Return transaction will be logged into Business Override Queue with the below Error Code ‘PXADVM-01’.

If the advisory message validation is executed successfully, the Validation Result can be one of the following:

- A-Approved: The Incoming message upload processing will proceed further - Payment transaction type will get resolved, Network Resolution if required…etc.
- R-Rejected: Auto cancellation of the incoming SWIFT message will get triggered [Cancellation processing detailed in subsequent section].
- O-Override Queue: The Incoming SWIFT message will be moved to Business Override Queue with a pre-defined Error code and the Error description. Error Description will be appended with the external validation Error Code ‘PX-ADVM-02’

The following field values are provided in the hook request for Advisory messages external validations:

- DCN
- Message Reference Number (Field 20)

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- Host Code
- Branch Code
- SWIFT Message Type [MT 103/202/205]
- Account with institution details [Field 57 all lines]
- Beneficiary Institution details [Field 58 all lines]
- Beneficiary Customer [Field 59 all lines]
- Sender Bank

The following fields are expected as response:

- Execution Result
- Validation Result
- Error Code
- Error Description

> **Note**
>
> All the parameters sent in the Request will be part of the Response too.

Advisory Messages for Business Override Queue Changes (PQSOVRQU)

When the Incoming SWIFT message is moved to BO queue, below changes are done.

- Payment Type is set as 'Cross Border'.
- Transaction Type is set as 'Incoming'.
- Source Code is set for Incoming SWIFT by referring the source maintenance (PMDSORCE).
- Network code is set as Cross Border payment type network code.
- Source Reference Number is populated with Message reference Number (Field 20).
- Queue Action is INIT

Cancellation Processing for Advisory Messages

Below are the key processing steps for the auto cancellation of Advisory messages external validation.

Incoming message is sent for Sanctions Screening.

- Source code is picked up - Incoming SWIFT flag is checked - from source code maintenance (PMDSORCE).
- Sanction check system is picked against SWIFT network code from Sanction check mapping (PMDNWMNT & PMDSCMAP).

If the Sanction screening result is not Seized, then

- Transaction status in Incoming SWIFT payment view is updated as 'Cancelled'

If the Sanction screening result is Seized, then

- Transaction status in Incoming SWIFT payment view is updated as 'Seizure'

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> **Note**
> - No Sanction seizure entry will get posted.
> - No gpi/Universal confirmation message will get generated and sent out.

Queue action is logged against queue action BO_AUTO_CANCEL if the cancellation is triggered due to reject response (Verification Result field value is 'R') from extension layer.

The factory-shipped Error code and description is updated in Incoming SWIFT payment view (PSDIVIEW).

5.2 Cover Matching

Cover Matching is supported for MT 103 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 (MT 103/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 MT 103 = 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.

This sections contains the following sub-sections:

- Cover Matching of incoming MT 103/MT 202 (page 4)
- Incoming Swift Payment View (page 5)
- Statement Browser (page 21)
- Transaction Type Resolution (page 24)

5.2.1 Cover Matching of incoming MT 103/MT 202

Cover matching of incoming MT 103/MT 202 using incoming MT940/950/942

Cover Matching is supported for MT 103 / MT 202 with MT 940 / MT 950 / MT 942. Web service mode is supported for MT 940 / MT 950 / MT 942 uploads.

On receiving new credit entries, system initiates the matching of the new entries with inbound MT 103 messages pending for cover matching.

Account Owner Reference received for the credit entry is matched with the field 20 of the inbound MT 103 received. If the reference is matched, currency and amount are verified. If all values are matching the inbound payment is marked as matched and can be released for further processing. The statement credit entry is also be marked as matched. Matched statement entries cannot be used for cover matching again.

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Whenever cover matching (Auto/Manual) is done for an inbound payment received, the credit statement entries which are yet to be matched will be considered for matching.

The manual cover match in Inbound Message STP Queue allows selecting the pending credit statement entries of the same currency. In the Manual Match screen, the cover messages cannot be displayed for this case. Instead, system displays the message ‘Account statement entry received’ in message population field.

- For MT103, below listed fields are compared against pacs.009 COVER message fields for cover matching:

MT103	pacs.009 COV
UETR	UETR
Field 20	End to End Identification
Field 32A	Interbank Settlement Amount
Field 32A	Interbank Settlement Currency

For MT103, below listed fields are compared against camt.054 message Credit entry fields for cover matching:

MT103	camt.054	Remarks
UETR	UETR	Under Entry Details -> Transaction Details -> References Consider only Credit entry details
Field 20	Instruction Identification	Under Entry Details -> Transaction Details -> References Consider only Credit entry details
Field 32A	Amount	Under Entry Details -> Transaction Details -> Amount Consider only Credit entry details
Field 32A	Currency	Under Entry Details -> Transaction Details -> Amount Consider only Credit entry details

For MT202 / MT205, below listed fields are compared against camt.054 message Credit entry fields for cover matching:

MT202 / MT205	camt.054	Remarks
UETR	UETR	Under Entry Details -> Transaction Details -> References Consider only Credit entry details
Field 20	Instruction Identification	Under Entry Details -> Transaction Details -> References Consider only Credit entry details
Field 32A	Amount	Under Entry Details -> Transaction Details -> Amount Consider only Credit entry details
Field 32A	Currency	Under Entry Details -> Transaction Details -> Amount Consider only Credit entry details

5.2.2 Incoming Swift Payment View

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

   Incoming Swift Payment View screen is displayed.

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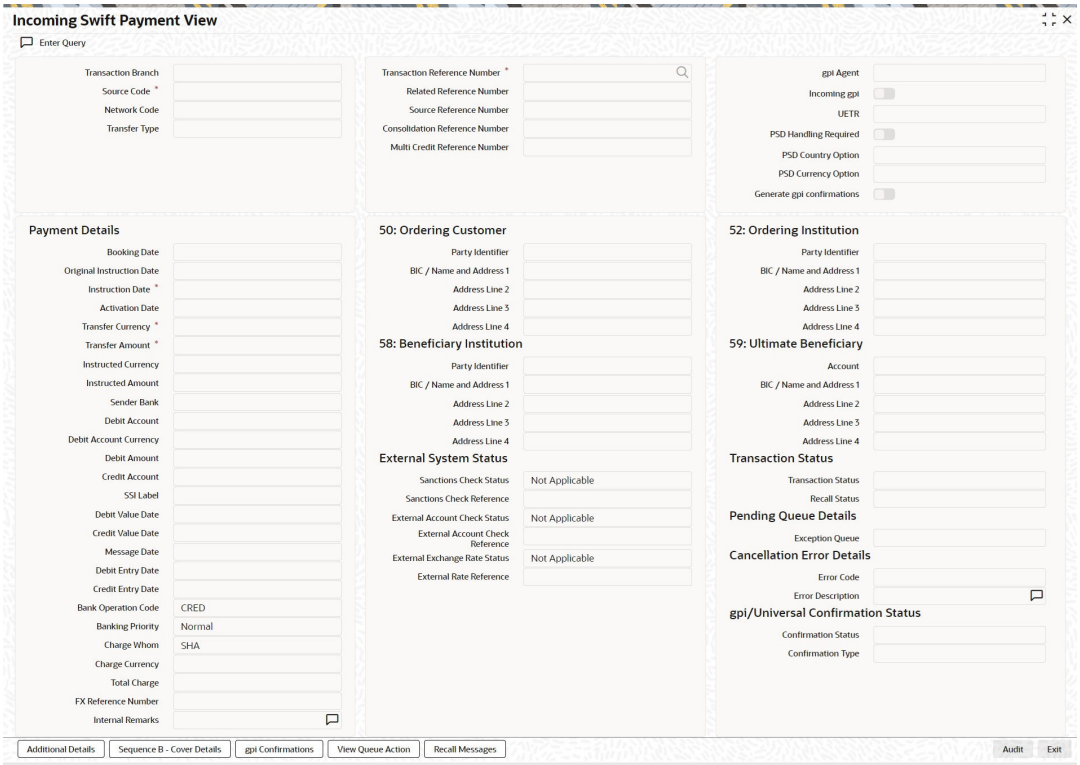
Figure 5-1 Incoming Swift Payment View



2. Click **New** button on the Application toolbar.
3. On **Incoming Swift Payment View** screen, specify the fields.

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

Table 5-1 Incoming Swift Payment View - Field Description

Field	Description
Transaction Branch Code	System defaults the current branch of the logged in user.
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.
Network Code	Specify the Cross Border Payments network from the list of values. All valid Cross border & RTGS networks are listed.
Transfer Type	Select the transfer type of the transaction from the following: • Customer Transfer • Bank Transfer • Cover Transfer • Bank Transfer Own A/c

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Table 5-1 (Cont.) Incoming Swift Payment View - Field Description

Field	Description
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. Specify the reference number manually, if required.
Source Reference Number	On clicking 'New', this field will be blank. 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.
Consolidation Reference Number	On clicking 'New', this field will be blank. Specify the reference number manually, if required.
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.
gpi Agent	This field is not editable and is disabled. This field has the drop-down values as - Yes/ No.
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.
PSD Country Option	Specify the PSD Country Option.
PSD Currency Option	Specify the PSD Currency Option.
Generate gpi confirmations	Check this box to for generate the gpi/Universal confirmations.
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 calender widget.

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Table 5-1 (Cont.) Incoming Swift Payment View - Field Description

Field	Description
Activation Date	System retains the Activation Date input by the user. Also, Activation date is 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 Correct the dates and retry, if the entered validation fails. 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.

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Table 5-1 (Cont.) Incoming Swift Payment View - Field Description

Field	Description
Transfer Currency	Specify the currency in which the payment needs to be made. Alternatively, select the currency from the option list. The list displays all valid currencies maintained in the system. **Note** • If Transfer Currency is specified as CNH in an outbound transaction, then system will check whether CNH Conversion is required at host level. • If CNH Conversion is maintained as yes in PXDCNHCN, then transaction is created with the currency as CNH. In the Outgoing message generated, the transfer currency is converted to CNY. • If CNH Conversion is maintained as No in PXDCNHCN, transaction is processed and message is generated with CNH currency as per current functionality.
Transfer Amount	Specify the 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, user 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	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	System defaults the Customer Number of the Debit Account selected.
Charge Account Number	Specify the Charge Account Number by selecting an account number from the list of values. Charge/ tax amounts are debited to this Charge Account Number. If Charge Account is not available charge amounts are debited to the transaction debit account.
Charge Account Branch	System defaults the Branch of the Charge Account selected.
Charge Account Currency	System defaults the Account Currency of the Charge Account selected.

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Table 5-1 (Cont.) Incoming Swift Payment View - Field Description

Field	Description
SSI Label	Specify 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 is 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	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.
C**redit 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	System computes the message date and displays it here along with the cut-off time.
Remarks	Specify any Operations remark or additional info pertaining to this transaction.

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Table 5-1 (Cont.) Incoming Swift Payment View - Field Description

Field	Description
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 from the following: • OUR • BEN • SHA
50:Ordering Customer	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 Chinese Codeword Changes (page 56) for more 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. Specify the following mentioned details of the Beneficiary Institution. • 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. • User can also specify the Name and Address of the Beneficiary Institution instead of the BIC Code, in lines 3 to 5.

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Table 5-1 (Cont.) Incoming Swift Payment View - Field Description

Field	Description
59: Ultimate Beneficiary	Specify the details of the Ultimate Beneficiary of the payment. This field is available only for 'Customer Transfer' type of transactions. Specify the following mentioned details of the Beneficiary. • 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 Chinese Codeword Changes (page 56) for more details. • Instead of the Name and Address, you can also specify the BIC code of the Beneficiary in line 2. • IBAN validations is conditional mandatory for Cross Border 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 derived from BIC is 'DE' and the Account also starts with 'DE'. System verifies whether • 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 is 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.

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Table 5-1 (Cont.) Incoming Swift Payment View - Field Description

Field	Description
External System Status	User can get the following fields: • Sanction Check Status • Sanction Check Reference • External Account Check Status • External Account Check Reference • External Exchange Rate Status • External Rate Reference
Transaction Status	--
Transaction Status	Transaction status is displayed.
Recall Status	This action launches the 'Recall Messages' sub screen as getting launched in PXDIVIEW.
Pending Queue Details	Queue Code is displayed.
Cancellation Error Details	Error Code and Error Descriptions are displayed.
gpi/Universal Confirmation Status	--
Confirmation Status	Select Confirmation Status from the following: • Ungenerated • Generated
Confirmation Type	Select Confirmation Type from the following: - Interim

5.2.2.1 Additional Details

The Additional Details sub-screen allows users to capture additional information and view field values set by the system for the transaction.

1. Click the **Additional Details** button at the bottom of the Inbound Swift Payments View screen.

   The **Additional Details** sub-screen is displayed.

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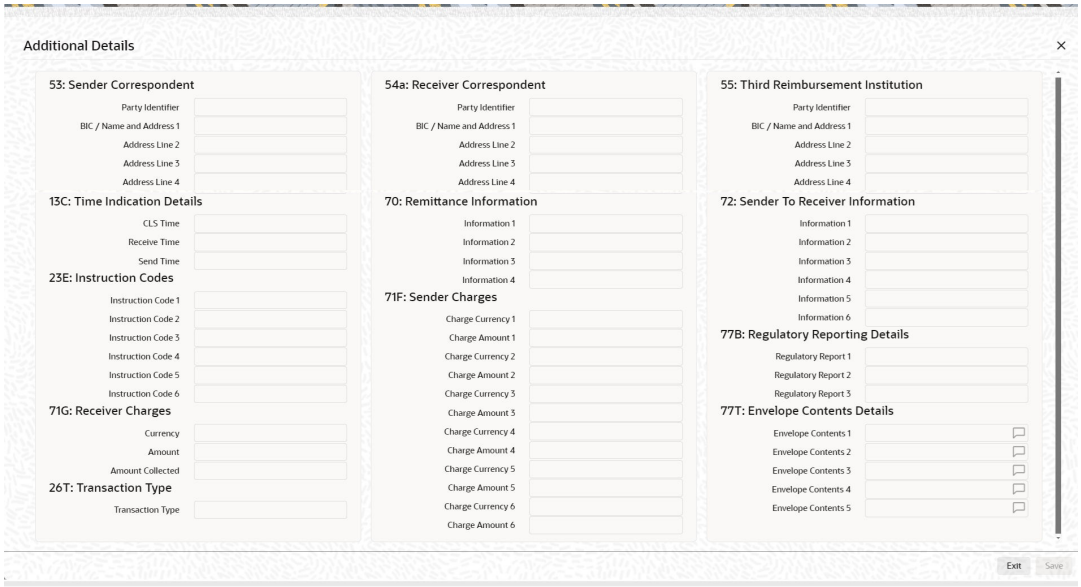
Figure 5-2 Inbound Swift Payments View_Additional Details



2. On **Additional Details** button, specify the fields.

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

Table 5-2 Inbound Swift Payments View_Additional Details - Field Description

Field	Description
53: Sender Correspondent	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	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.

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Table 5-2 (Cont.) Inbound Swift Payments View_Additional Details - Field Description

Field	Description
55: Third Reimbursement Institution	Ssystem displays the BIC code or details like Name and Address of the receiver's branch, when the funds are made available to this branch through a financial institution other than that indicated in Field 53. This value is populated after deriving the Payment chain as part of the processing. This BIC would be present in the Global Correspondent maintenance for the Transfer currency.
13C: Time Indication Details	Specify the standard time indication related to the processing of the payment instruction. You should input the standard Time indication code (placed between '/') followed by Time, a sign (+ or -) and the Offset from UTC. Alternatively, you can select the time indication code from the option list. The list displays all valid time indications maintained in the system, which are CLSTIME, RNCTIME and SNDTIME.
70: Remittance Information	Specify the Remittance Information details from fields 1 to 4.
72:Sender to Receiver Information	This field specifies additional information for the Receiver or other party specified in the lines from 1 to 6. **Note** For the Outgoing Cross Border/RTGS transaction input screens, system lists the standard code words such as /ACC/, /INST/, /INT/ except the SWIFT code word /REC/ in the LOV field 72: "Sender to Receiver Information 1-6".
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	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	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.

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Table 5-2 (Cont.) Inbound Swift Payments View_Additional Details - Field Description

Field	Description
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 System throws an 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 User can view Outbound MT 103 Remit message details on the Outbound MessageBrowser screen and on the Messages sub-screen of the Cross Border Outbound Payment Transaction view screen.
26 T:Transaction Type	Specify the applicable transaction type code for the transaction.

5.2.2.2 Sequence B - Cover Details Tab

1. Click the **Sequence B - Cover Details tab** at the bottom of the Incoming Swift Payment View screen.

   The **Sequence B - Cover Details** sub-screen is displayed.

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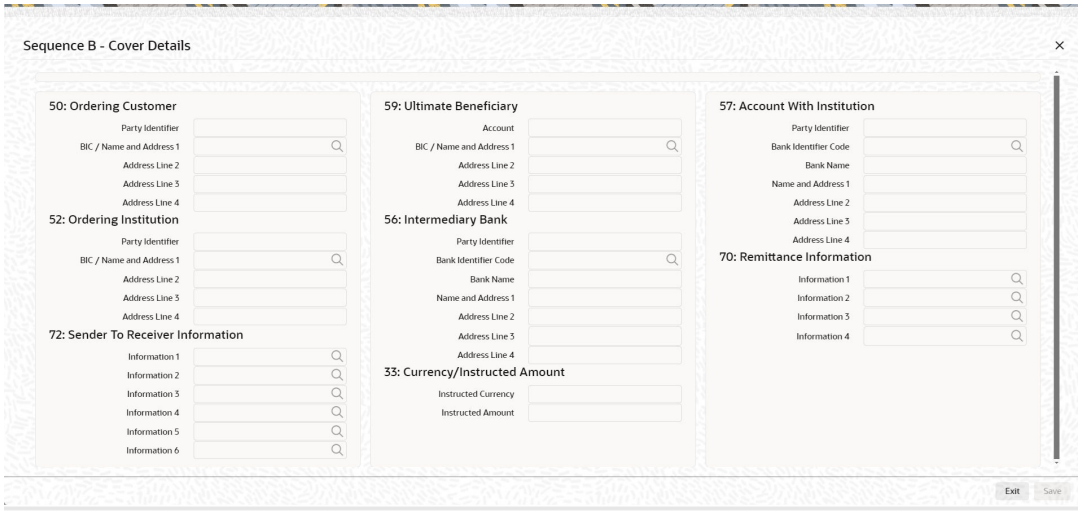
Figure 5-3 Incoming Swift Payment View_Sequence B - Cover Details Tab



2. Inbound messages uploaded are shown in this screen. Sequence B for Cover details received in the Inbound message are displayed in this sub screen.

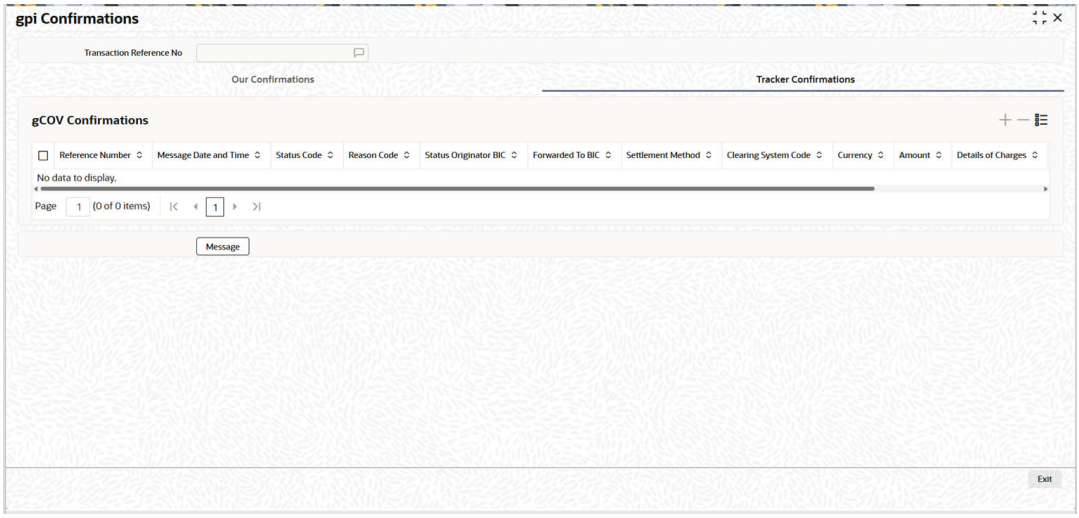
5.2.2.3 gpi Confirmations

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

1. This screen has ‘Tracker Confirmations’, ‘Our Confirmations’ Tabs displaying gCCT/ gCOV confirmations received from and sent to the tracker.
2. On screen, click **gpi Confirmations** Action button present at the bottom.

   gpi Confirmations sub screen is displayed.

Figure 5-4 gpi Confirmations - Tracker Confirmations



3. Following are the details listed under ‘Tracker Confirmations’ and ‘Our Confirmations’ tab in the screen:

   gCCT Confirmations:

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- Reference Number
- Message Date and Time (Only for Tracker Confirmations)
- 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

4. On **gpi Confirmations** sub screen, specify the fields.

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

Table 5-3 gpi Confirmations - Field Description

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

5.2.2.4 View Queue Action Log

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

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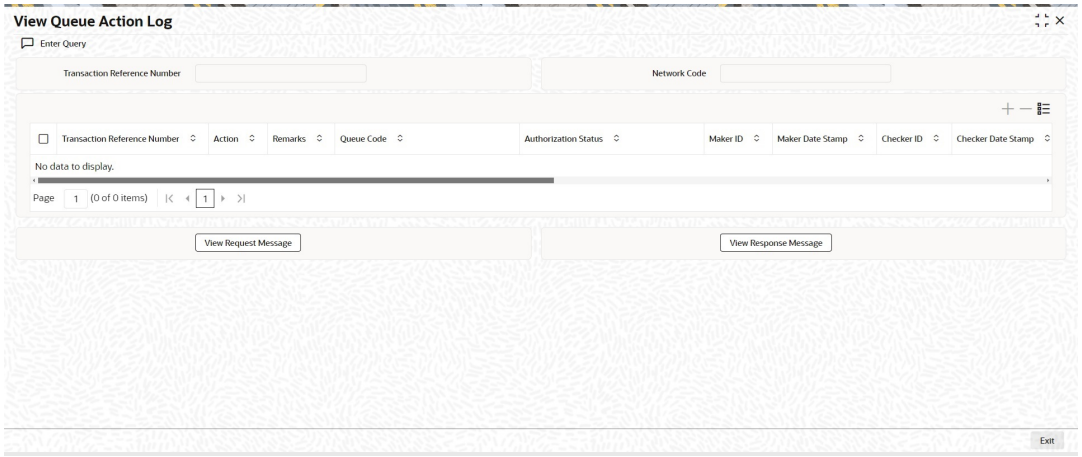
Figure 5-5 View Queue Action Log



3. Following details are displayed:
   - Transaction Reference Number
   - Network Code
   - Action
   - Remarks
   - Queue Code
   - Authorization Status
   - Maker ID
   - Maker Date Stamp
   - Checker ID
   - Checker Date Stamp
   - Queue Status
   - Queue Reference No
   - Primary External Status
   - Secondary External Status
   - External Reference Number

   You can view the request sent and the corresponding response received for each row in Queue Action Log.
4. Also, you can view the request sent to and the response received from external systems for the following:
   - Sanction System
   - External Credit Approval
   - External Account Check
   - External FX fetch
   - External Price Fetch
   - Accounting System

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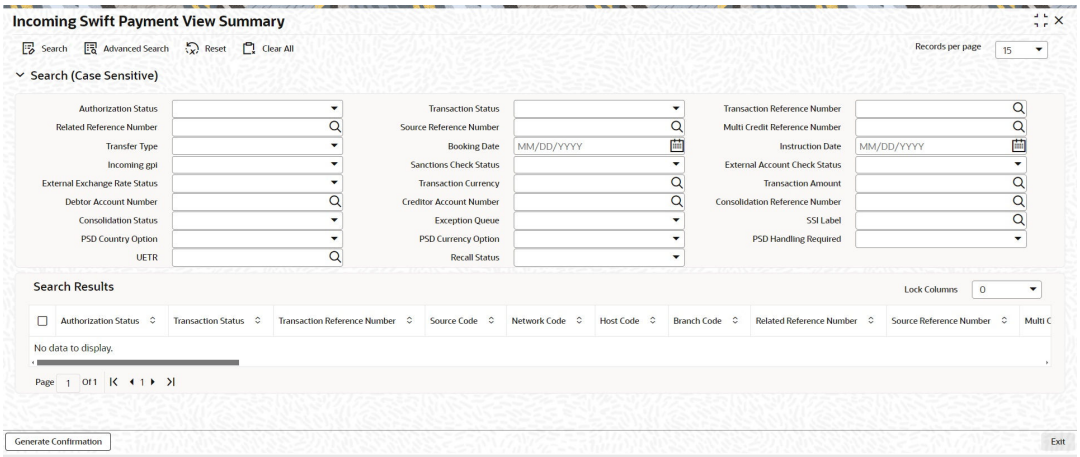
5.2.2.5 Incoming Swift Payment View Summary

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

   Incoming Swift Payment View Summary screen is displayed.

Figure 5-6 Incoming Swift Payment View Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Transaction Status
   - Transaction Reference Number
   - Related Reference Number
   - Source Reference Number
   - Multi Credit Reference Number
   - Transfer Type
   - Booking Date
   - Instruction Date
   - UETR
   - Incoming gpi
   - Sanction Check Status
   - External Account Check Status
   - External Account Rate Status
   - Transaction Currency
   - Transaction Amount
   - Debit Account Number
   - Credit Account Number
   - Consolidation Reference Number
   - Consolidation Status

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- Queue Code
- SSI Label
- PSD Country Option
- PSD Currency Option
- PSD Handling Required

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

   System displays the records that match the search criteria.

4. The following operations are available in the summary screen:

Operation	Functions
Generate Confirmation	On clicking of this action, the SWIFT gpi/Universal Confirmation Manual Generation Detailed (PXDGPIMC) screen is displayed. The gpi/Universal confirmation message gets generated on authorization. For more information, refer SWIFT gpi/Universal Confirmation - Manual Generation (page 18) section.

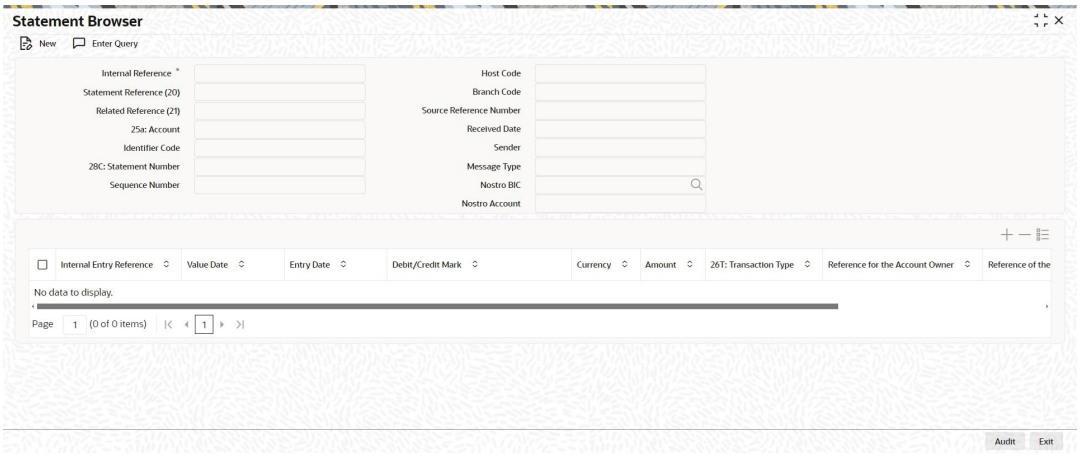
5.2.3 Statement Browser

The Statement Browser screen allows users to capture the statement entry details received for MT 940/950/942.

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

   Statement Browser screen is displayed.

Figure 5-7 Statement Browser



2. Click **New** button on the Application toolbar.
3. On **Statement Browser** screen, specify the fields.

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

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Table 5-4 Statement Browser - Field Description

Field	Description
Internal Reference	Specify the Internal Reference. This is a system generated reference for a statement received.
Statement Reference (20)	Specify the Statement Reference received in the message (Tag 20).
Related Reference (20)	Specify the Related Reference received in the message (Tag 21).
25a: Account	Specify the external account number for the Nostro Account in the system.
Identifier Code	Specify the Account Identifier as received in the statement.
28C: Statement Number & Sequence Number	Specify the Statement and Sequence Number.
Host Code & Branch Code	Host Code and Branch Code are derived from the system by finding the Nostro account number linked to the external system received.
Source Reference Number	Specify the Source Reference Number.
Received Date	Specify the Received Date.
Sender	Specify the sender BIC.
Message Type	Specify Message Type from the following: • MT 940 • MT 950 • MT 942
Our BIC	Specify the BIC Code.
Our Nostro	Specify the Nostro account which is derived by the system using the External Account Maintenance (PXDXTACC) available for Nostro Accounts. The detailed block have the following entry details pertaining to each statement entry.
Internal Entry Reference	Specify the Internal Entry Reference received.
Value Date & Entry Date	Specify the Value and Entry Date.
Debit/Credit Mark	Select the Debit/Credit Mark from the following: • Credit • Debit • Reversal of Credit • Reversal of Debit
Currency & Amount	Specify the Currency Type and Amount which is derived from the Nostro Account.
26T: Transaction Type	Specify the Transaction Type
Reference for the Account Owner	Specify the reference for the Account Owner.
Reference of the Account Servicing Institution	Specify reference for the Account Servicing Institution.
Supplementary Details	Specify additional details if any. The following validations are done while receiving the statement details from the external system: • Duplicate check: The combination of Statement Reference 20 and Sender BIC are not allowed to repeat. • Whether Nostro account linkage is available for the account to which the statement is received. If any of the above validations fail, the statement upload gets failed. On successful upload of the statement, the credit entries are moved to matching table, which then used for cover matching and claim received matching.

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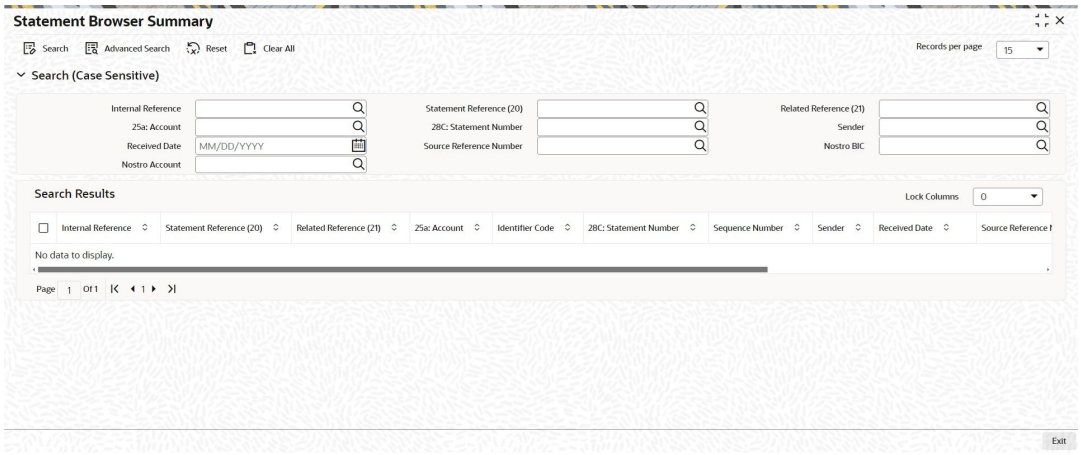
5.2.3.1 Statement Browser Summary

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

   Statement Browser Summary screen is displayed.

Figure 5-8 Statement Browser Summary



2. Search using one or more of the following parameters:
   - Internal Reference
   - Statement Reference (20)
   - Related Reference (21)
   - 25a: Account
   - 28C: Statement Number
   - Sender
   - Source Reference Number
   - Received Date
   - Our BIC
   - Our Nostro
3. Once you have specified the search parameters, click **Search** button. The system displays the records that match the search criteria for the following
4. Our Nostro 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
     - User can take appropriate action on the message in the queue.

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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.

5.2.4 Transaction Type Resolution

Transaction type 'Outgoing' or 'Incoming' is resolved based on the Field 57 - Account With Institution value received in the incoming message. If the Transaction type is not resolved successfully, then the transaction is moved to Network Resolution Queue. For more information, refer Exception Queues User manual.

Below are the validations done before the transaction type resolution:

- System checks whether the Incoming message has Field 57 with Option A and the Line 1 having a Clearing code (Line 1 starts with '//') and Line 2 having a BIC.
- After the above check, system derives the BIC from Clearing code based on Clearing Code Maintenance (ISDCTMEX). The derived BIC is compared against the BIC given in Field 57 Line 2.
- If both are different, the message is moved to Network Resolution Queue (PQSNWRQU).
- Otherwise, system performs the Transaction Type resolution.

5.3 MT Messages Processing

This sections contains the following sub-sections:

- Processing of MT 200 (page 24)
- Processing of MT 203 (page 24)
- Processing of MT 204 (page 25)
- Processing of MT 205 (page 26)
- Processing of MT 210 (page 26)
- Sanctions scanning of Inbound Messages (MT 900, MT 210) (page 26)

5.3.1 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.

5.3.2 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.

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- 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.

5.3.3 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 MT 204 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.

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.

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- If field 56a is present in a transaction, then, field 57a should also be present.

5.3.4 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 MT 202 message.

5.3.5 Processing of MT 210

When the system receives an Inbound MT 210 message, it is going to be matched with another Inbound SWIFT payment message that is expected to be received later.

After receiving an Inbound SWIFT payment message (i.e. MT 202, MT 205), the payment message is matched with MT 210 message which is present in Inbound Browser Summary (PMSINBRW) screen having process status “Unprocessed”.

The matching of MT 210 with a payment message is done in parallel with and without any dependency on the processing of the payment message.

Each occurrence of Sequence B of MT 210 message is matched with a single MT 202 /MT 205 message.

After successful matching:

- System links the MT 210 with the associated transaction of the identified inward message (MT 202/MT 205).
- Process Status of MT 210 message is updated as “Processed” in Inbound Browser Summary (PMSINBRW) Screen.
- Generated reference field is populated with the matched MT 202/205 reference number.

The MT 210 message and details would be visible under All Messages (PXDALMSG) screen for a processed SWIFT payment message (i.e. MT 202, MT 205).

In case if SWIFT payment message (i.e. MT 202, MT 205) is received first and MT 210 is received later job “PMDRCVNT” which is added on the Payment Auto Job Parameters Detailed (PMDAJBPR) screen is used to match the existing SWIFT payment message (i.e. MT 202, MT 205) with MT 210 message.

5.3.6 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

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- 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.

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6
Common Group Messages

6.1 Outbound Manual Input Screens

Outbound Common Group Messages

The Common Group Messages Input screens are used for initiating the following messages manually:

- 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.

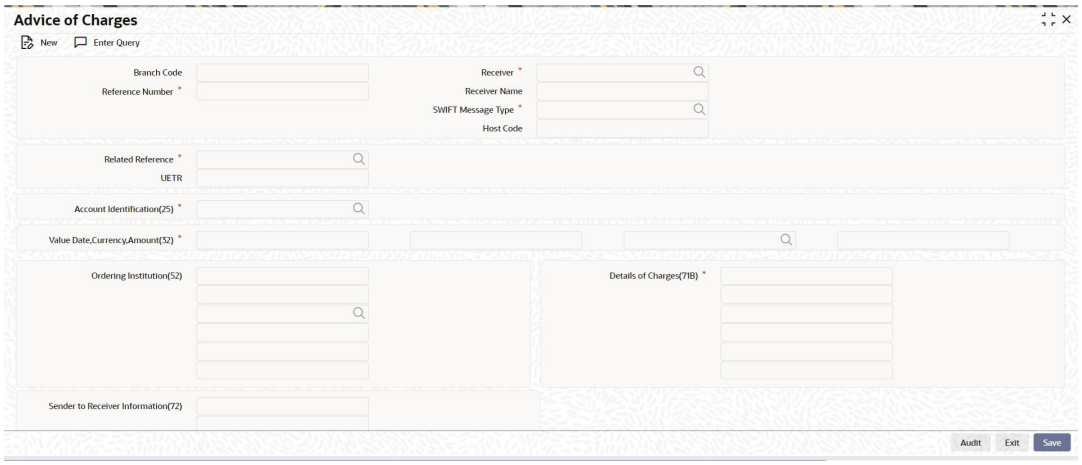
Outbound messages gets generated and linked to the Original Transaction once its Sanctions scanned & Sanctions response is Success.

6.1.1 Advice of Charges

1. On Homepage, specify **PXDCMN90** in the text box, and click next arrow.

   Advice of Charges screen is displayed.

Figure 6-1 Advice of Charges



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2. Click **New** button on the Application toolbar.
3. On **Advice of Charges** screen, specify the fields.

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

Table 6-1 Advice of Charges - Field Description

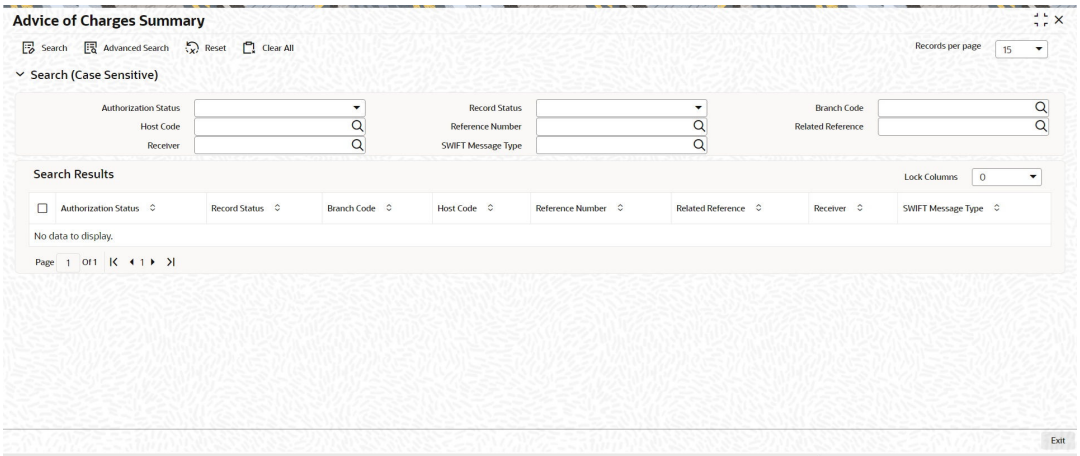
Field	Description
Branch Code	Displays the selected branch of the logged-in user.
Reference Number	Displays the Reference Number by default.
Receiver	Specify the Receiver from the list of values.
Receiver Name	System displays the name of the Receiver upon the selection of Receiver.
SWIFT Message Type	Specify the SWIFT Message Type from the list of values.
Host Code	Displays the Host code of the user's logged in branch.
Related Reference	Specify the Related Reference Number from the list of values.
UETR	Refer to UETR pick up logic for Outbound Manual Input Screens (page 1) section for more details.
Account Identification(25)	Specify the account from the list of values.
Value Date, Currency, Amount (32)	Specify the Value Date and amount and select the Currency from the list of values.
Ordering Institution(52)	Specify the Ordering Institution details.
Details of Charges(71B)	Specify the Details of Charges(71B) details.
Sender to Receiver Information(72)	Specify the Sender to Receiver Information(72) details.

6.1.1.1 Advice of Charges Summary

1. On Homepage, specify **PXSCMN90** in the text box, and click next arrow.

   Advice of Charges Summary screen is displayed.

Figure 6-2 Advice of Charges Summary



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

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

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

   System displays the records that match the search criteria.

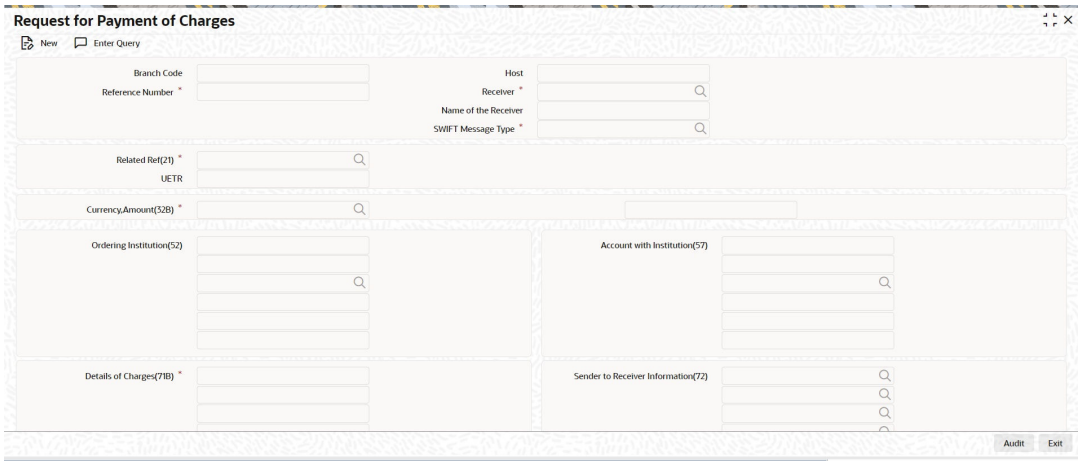
4. Double click a record after selecting a record to view the detailed screen.

6.1.2 Request for Payment of Charges

1. On Homepage, specify **PXDCMN91** in the text box, and click next arrow.

   Request for Payment of Charges screen is displayed.

Figure 6-3 Request for Payment of Charges



2. Click **New** button on the Application toolbar.
3. On **Request for Payment of Charges** screen, specify the fields.

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

Table 6-2 Request for Payment of Charges - Field Description

Field	Description
Branch Code	System displays the selected branch of the logged-in user.
Host Code	System displays the Host code of the user's logged in branch.
Reference Number	System displays the Reference Number by default.
Receiver	Specify the Receiver from the list of values.
Receiver Name	System displays the name of the Receiver upon the selection of Receiver.

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Table 6-2 (Cont.) Request for Payment of Charges - Field Description

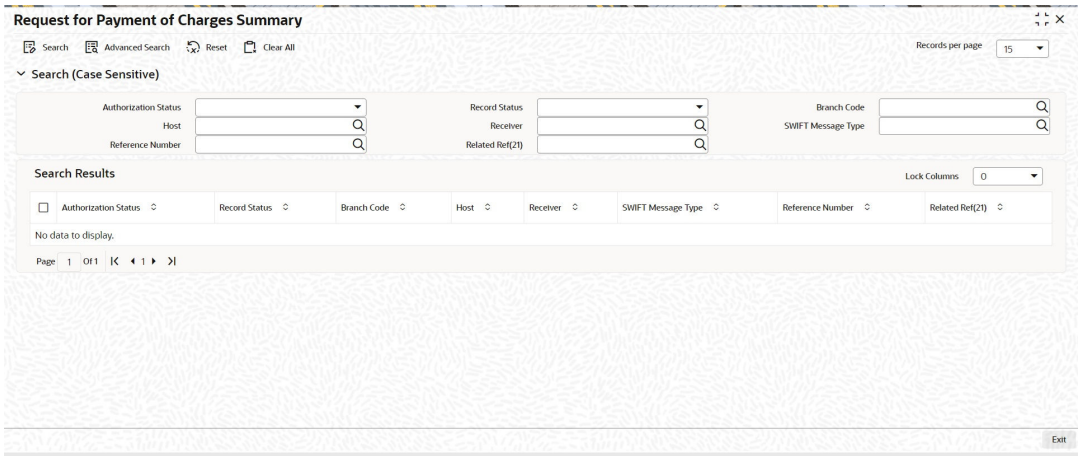
Field	Description
SWIFT Message Type	Specify the SWIFT Message Type from the list of values.
Related Reference(21)	Specify the Related Reference Number from the list of values.
UETR	Specify the UETR. Refer to UETR pick up logic forOutbound Manual Input Screens (page 1) for more details.
Currency, Amount (32B)	Specify the Currency and Amount from the list of values.
Ordering Institution(52)	Specify the Ordering Institution details.
Account with Institution(57)	Specify the Ordering Institution details.
Details of Charges(71B)	Specify the Details of Charges(71B) details.
Sender to Receiver Information(72)	Specify the Sender to Receiver Information(72) details.

6.1.2.1 Request for Payment of Charges Summary

1. On Homepage, specify **PXSCMN91** in the text box, and click next arrow.

   Request for Payment of Charges Summary screen is displayed.

Figure 6-4 Request for Payment of Charges Summary



2. 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)
3. Once you have specified the search parameters, click the **Search** button.

   System displays the records that match the search criteria.

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4. Double click a record after selecting a record to view the detailed screen.

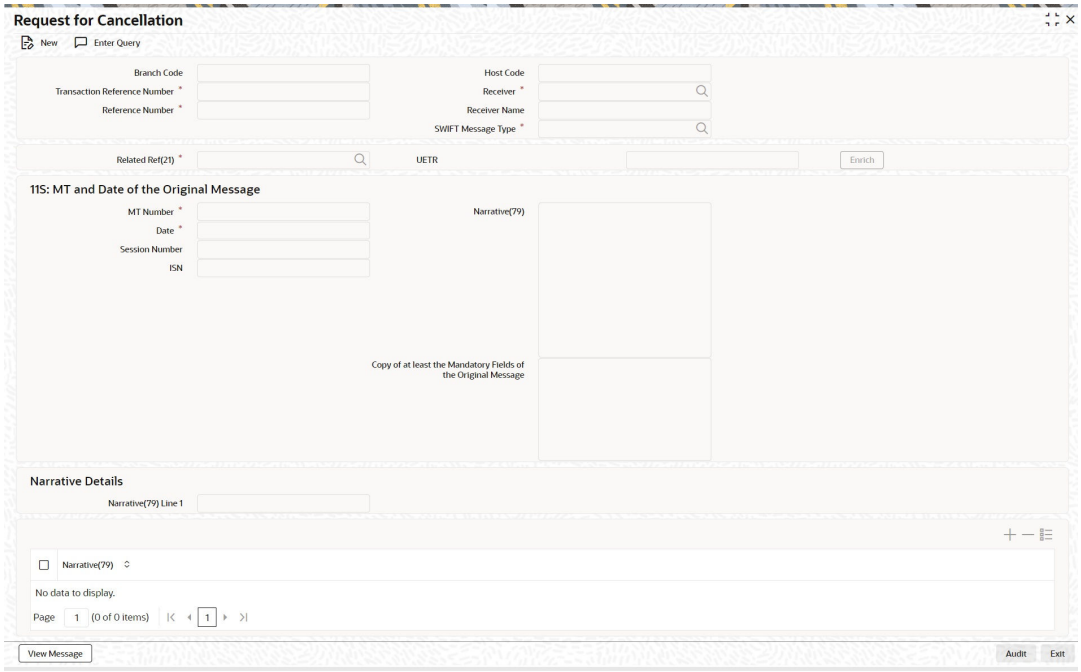
6.1.3 Request for Cancellation

The Request for Cancellation screen allows users to generate a Cancellation request n92 message for a payment message sent earlier.

1. On Homepage, specify **PXDCMN92** in the text box, and click next arrow.

   Request for Cancellation screen is displayed.

Figure 6-5 Request for Cancellation



2. Click **New** button on the Application toolbar.
3. On **Request for Cancellation** screen, specify the fields.

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

Table 6-3 Request for Cancellation - Field Description

Field	Description
Branch Code	System displays the selected branch of the logged-in user.
Host Code	System displays the Host code of the user's logged in branch.
Transaction Reference Number	System defaults this field with an internal reference number if user input is not entered.
Reference Number	System 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	System displays the name of the bank corresponding to the selected BIC.

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Table 6-3 (Cont.) Request for Cancellation - Field Description

Field	Description
SWIFT Message Type	Select the required Common Group message type from the following: • 192 • 292 • 992
UETR	Specify UETR. Refer to Outbound Manual Input Screens (page 1) section for more details.
Related Reference(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 MT 199/MT 299. This field can contain up to a 1750 characters.
Copy of at least the Mandatory Fields of the Original Message	Specify at least the mandatory fields of the original message that is being referenced by this Common Group message. This field can be input instead of 'Narrative 79' field but never both.
Narrative (79) Line 1	For Narrative(79) field, in addition to the narrative text, two line formats are introduced • Line1: Cancellation Reason)(Narrative) • Line2-35: Narrative This field is applicable for MT 192, MT 292, MT 992 cancellation messages both inbound and outbound.

Following are the Cancellation Reason codes supported:

Reason Code	Acronym	Usage
AGNT	Incorrect Agent	Agent in the payment
CURR	Incorrect Currency	Currency of the payment is incorrect.
CUST	Requested by Customer	Cancellation requested by the ordering customer
CUTA	Cancel upon Unable to Apply	Cancellation requested because an investigation request has been received and no remediation is possible
DUPL	Duplicate Payment	Payment is a duplicate of another payment
FRAD	Fraudulent Origin	Cancellation requested following a transaction that was originated fraudulently. The use of the Fraudulent Origin code should be governed by jurisdictions.
TECH	Technical Problem	Cancellation requested following technical problems resulting in an erroneous transaction.

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Reason Code	Acronym	Usage
UPAY	Undue Payment	Payment is not justified

This field Narrative(79) Line 1 or copy of atleast the mandatory fields of the original message or both are mandatorily present in the MT 192, MT 292 & MT 992 messages.

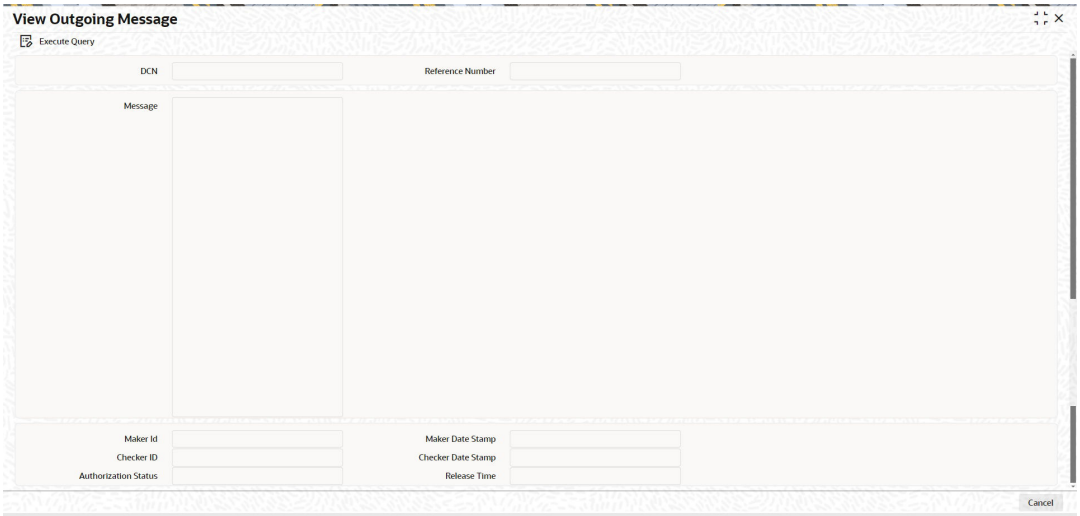
If Cancellation Reason is the only information in Narrative(79) Line 1 field, then a copy of atleast the mandatory fields of the original message must be present.

6.1.3.1 View Message

- Click View Message to view the outgoing message details in **View Outgoing Message** sub screen.

  View Outgoing Message screen is displayed.

Figure 6-6 View Outgoing Message



6.1.3.2 Request for Cancellation Summary

1. On Homepage, specify **PXSCMN92** in the text box, and click next arrow.

   Request for Cancellation Summary screen is displayed.

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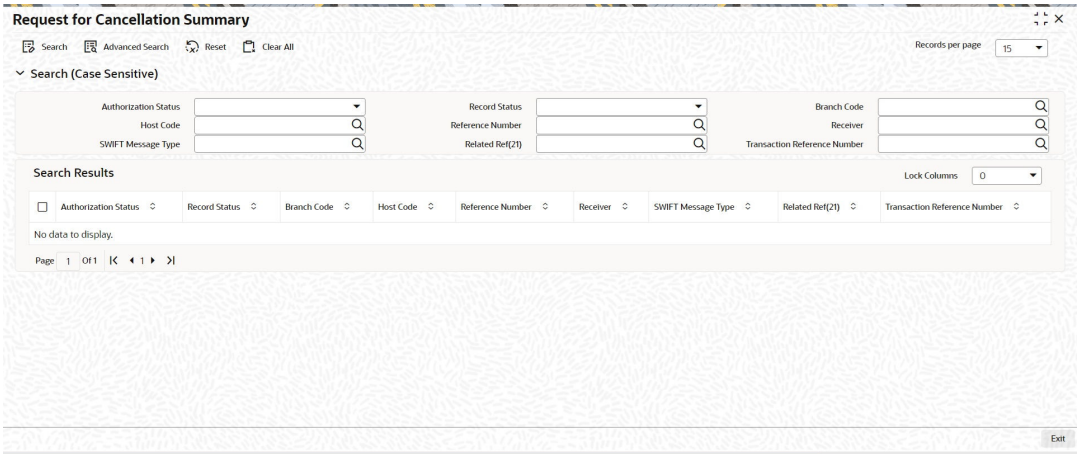
Figure 6-7 Request for Cancellation Summary



2. 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)
   - Transaction Reference Number
3. Once you have specified the search parameters, click the **Search** button.

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

6.1.4 Queries

1. On Homepage, specify **PXDCMN95** in the text box, and click next arrow.

   Queries screen is displayed.

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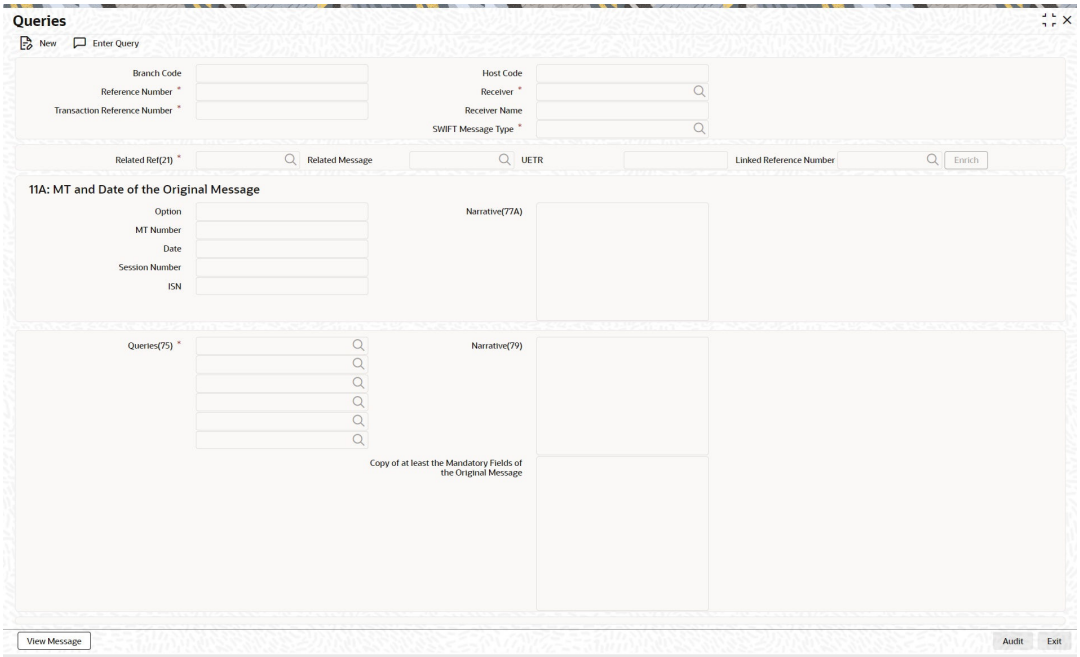
Figure 6-8 Queries



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

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

Table 6-4 Queries - Field Description

Field	Description
Branch Code	System displays the selected branch of the logged-in user.
Host Code	System displays the Host code of the user's logged in branch.
Reference Number	System displays the Reference Number by default.
Transaction Reference Number	System defaults this field with an internal reference number if user input is not entered.
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	System displays the name of the bank corresponding to the selected BIC.
SWIFT Message Type	Select the required Common Group message type from the following: • 195 • 295 • 995
Related Reference(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.
Linked Reference Numbe	Specify the Linked Reference Number from the list of values. Lists all the Outbound/Inbound Cross Border Transaction References of the user logged in host.
UETR	Refer to UETR pick up logic. For more details, refer to Outbound Manual Input Screens (page 1) section.

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Table 6-4 (Cont.) Queries - Field Description

Field	Description
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. User 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 MT 199/MT 299. 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.

6.1.4.1 View Message

- Click View Message to view the outgoing message details in **View Outgoing Message** sub screen.

  View Outgoing Message screen is displayed.

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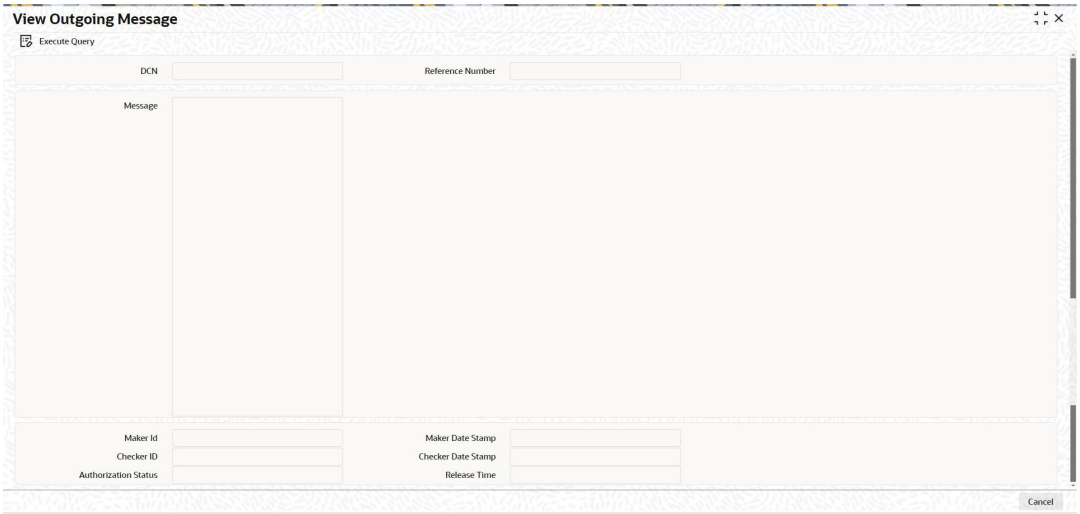
Figure 6-9 View Outgoing Message

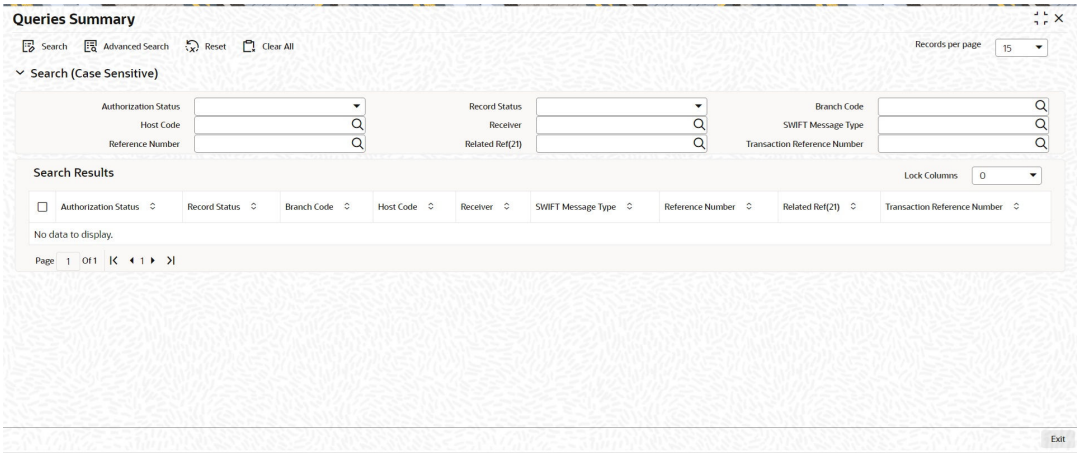


6.1.4.2 Queries Summary

1. On Homepage, specify **PXSCMN95** in the text box, and click next arrow.

   Queries Summary screen is displayed.

Figure 6-10 Queries Summary



2. 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)

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- Transaction Reference Number

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

   System displays the records that match the search criteria.

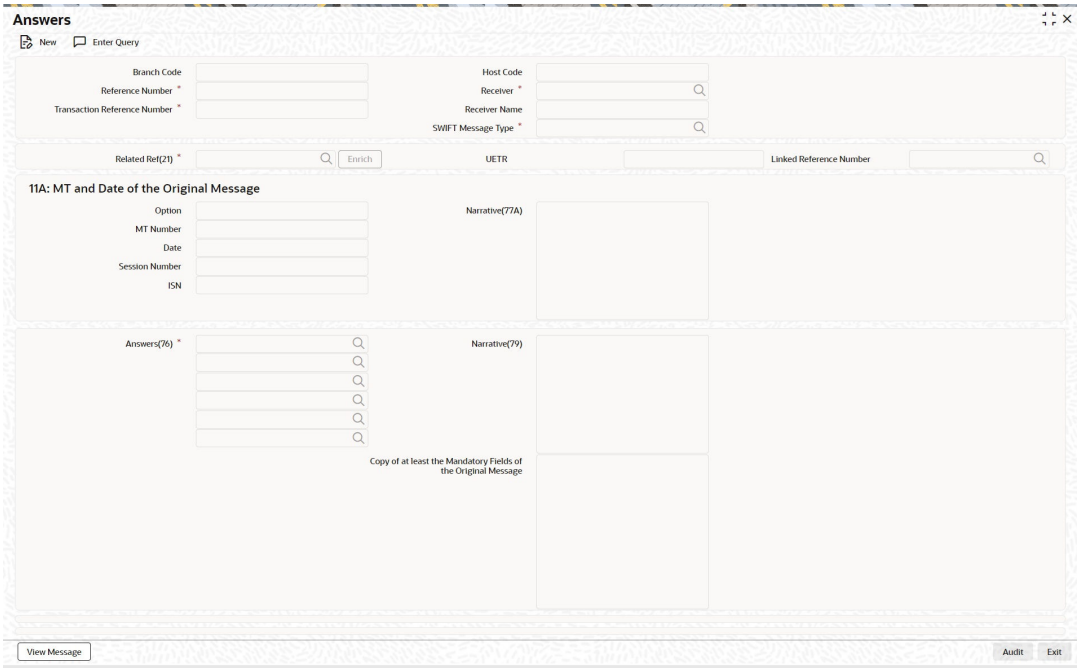
4. Double click a record after selecting a record to view the detailed screen.

6.1.5 Answers

1. On Homepage, specify **PXDCMN96** in the text box, and click next arrow.

   Answers screen is displayed.

Figure 6-11 Answers



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

3. On **Answers** screen, specify the fields.

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

Table 6-5 Answers - Field Description

Field	Description
Branch Code	Displays the selected branch of the logged-in user.
Host Code	Displays the Host code of the user's logged in branch.
Reference Number	Displays the Reference Number by default.
Transaction Reference Number	System defaults this field with an internal reference number if user input is not entered.
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.

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Table 6-5 (Cont.) Answers - Field Description

Field	Description
SWIFT Message Type	Select SWIFT Message Type from the following: • 196 • 296 • 996
Related Reference(21)	Specify or search and select the transaction (contract) reference number of the associated customer or bank transfer transaction.
Linked Reference Number	Specify the Linked Reference Number from the list of values. Lists all the Outbound/Inbound Cross Border Transaction References of the user logged in host.
UETR	Refer to UETR pick up logic for Common group messages Outbound Manual Input Screens (page 1) for more details.
11A: MT and Date of the Original Message	Specify the following details of the original (referenced) outward/ inward message.
Option	Select either “11S” or “11R” depending on whether original message being referred was sent or received.
MT Number	Specify the MT number of the original message e.g. 103, 202, 102 etc.
Date	Specify or select date (from calendar LOV) of original message
Session Number	Specify Session number (1st 4 digits from the last 10 digits in Block1 of ACK received) of original message
ISN	Specify ISN (last 6 digits from the last 10 characters in Block1 of ACK received) of original message.
Answers (76)	Specify the answers if any in the text boxes. For Answers(76) field, in addition to the narrative text, two line formats are introduced: • Line1: Answer Number)(Narrative1)(Narrative2) • Lines2-6: (Narrative) or (Answer Number)(Narrative 1)(Narrative 2) This field is applicable to MT 196, MT 296 & MT 996 Answers messages. As part of SWIFT 2018 changes, 2n is changed to 4c so that ISO reason codes can be incorporated in the answers. **Note** For details about Answers and respective codes, see the table below.
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 MT 199/MT 299. 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.

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Answers contains one or more of the following codes:

Reason Code	Acronym	Usage
CNCL	Cancelled As Per Request	Used when a requested cancellation is successful
PDCR	Pending Cancellation Request	Used when a requested cancellation is pending.
RJCR	Rejected Cancellation Request	Used when a requested cancellation has been rejected.

In the case if Answer indicates RJCR or PDCR, then Narrative1 may contain one or more of the following reason codes:

Reason Code	Acronym	Usage
AC04	Closed Account Number	Account number specified has been closed on the receiver's books.
AGNT	Agent Decision	Reported when the cancellation cannot be accepted because of an agent refuses to cancel.
AM04	Insufficient Funds	Amount of funds avail- able to cover specified message amount is insufficient.
ARDT	Already Returned	Cancellation not accepted as the transaction has already been returned.
ARPL	Awaiting Reply	A reply is expected from either the customer or the next agent.
CUST	Customer Decision	Reported when the cancellation cannot be accepted because of a customer decision.
INDM	Indemnity Requested	Indemnity is required before funds can be returned.
LEGL	Legal Decision	Reported when the cancellation cannot be accepted because of regulatory rules.
NOAS	No Answer From Customer	No response from beneficiary (to the cancellation request).
NOOR	No Original Transaction Received	Original transaction (subject to cancellation) never received.
PTNA	Past To Next Agent	Cancellation has been forwarded to the next agent in the payment chain.
RQDA	Requested Debit Authority	Authority is required by the Creditor to return the payment.

6.1.5.1 View Message

- Click View Message to view the outgoing message details in **View Outgoing Message** sub screen.

  View Outgoing Message screen is displayed.

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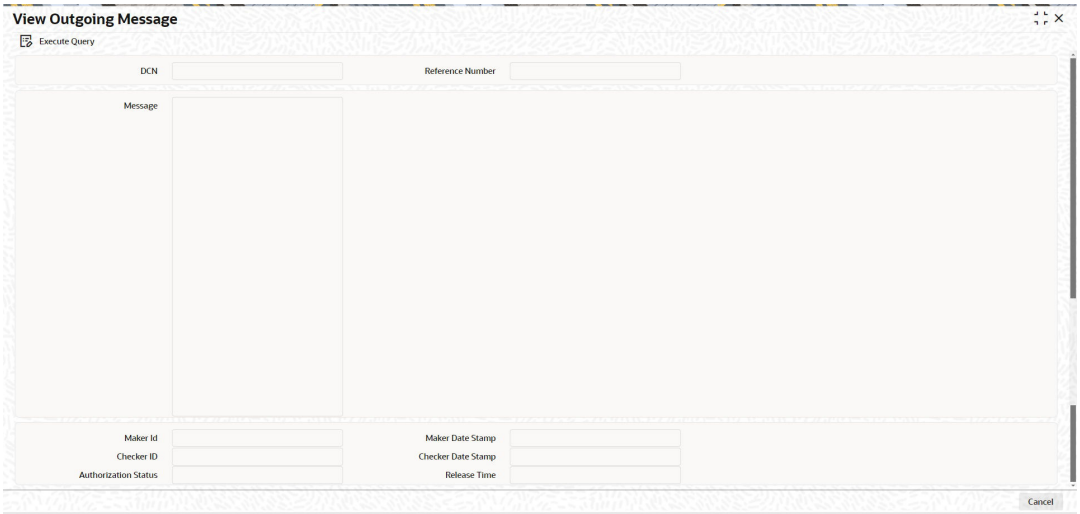
Figure 6-12 View Outgoing Message

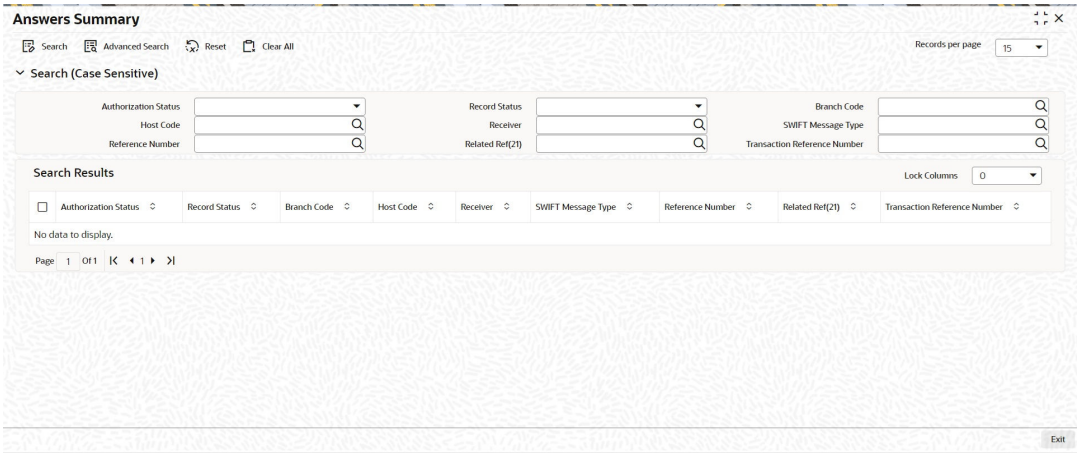


6.1.5.2 Answers Summary

1. On Homepage, specify **PXSCMN96** in the text box, and click next arrow.

   Answers Summary screen is displayed.

Figure 6-13 Answers Summary



2. 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)

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- Trsnaction Reference Number

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

   System displays the records that match the search criteria.

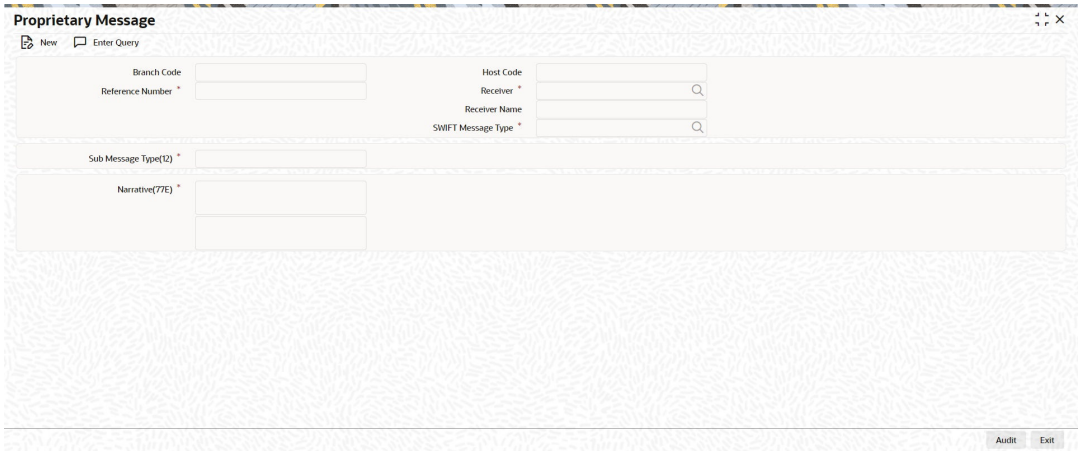
4. Double click a record after selecting a record to view the detailed screen.

6.1.6 Proprietary Message

1. On Homepage, specify **PXDCMN98** in the text box, and click next arrow.

   Proprietary Message screen is displayed.

Figure 6-14 Proprietary Message



2. Click **New** button on the Application toolbar.
3. On **Proprietary Message** screen, specify the fields.

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

Table 6-6 Proprietary Message - Field Description

Field	Description
Branch Code	System displays the selected branch of the logged-in user.
Host Code	System displays the Host code of the user's logged in branch.
Reference Number	System 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	System displays the name of the Receiver upon the selection of Receiver.
SWIFT Message Type	Specify 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)

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Table 6-6 (Cont.) Proprietary Message - Field Description

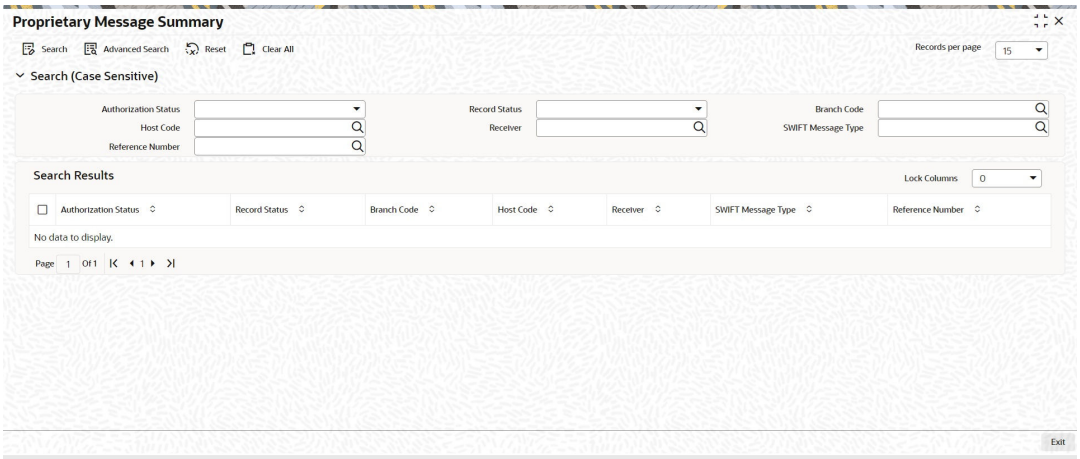
Field	Description
Allowed Character set and validation for n98 Proprietary messages:	For inbound and outbound n98 proprietary message (MT 198, MT 298 and MT 998), field 77E, allows Z and X character sets. • Special characters allowed in X character set - / -?: ()., ' + • Special characters allowed in Z character set ., - () / = ' +:?! “% & * < >; { @ # _ • Other characters are not allowed, including the curly bracket '}

6.1.6.1 Proprietary Message Summary

1. On Homepage, specify **PXSCMN98** in the text box, and click next arrow.

   Proprietary Message Summary screen is displayed.

Figure 6-15 Proprietary Message Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Branch Code
   - Host Code
   - Receiver
   - SWIFT Message Type
   - Reference Number
3. Once you have specified the search parameters, click the **Search** button.

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

6.1.7 Free Format Message

1. On Homepage, specify **PXDCMN99** in the text box, and click next arrow.

   Free Format Message screen is displayed.

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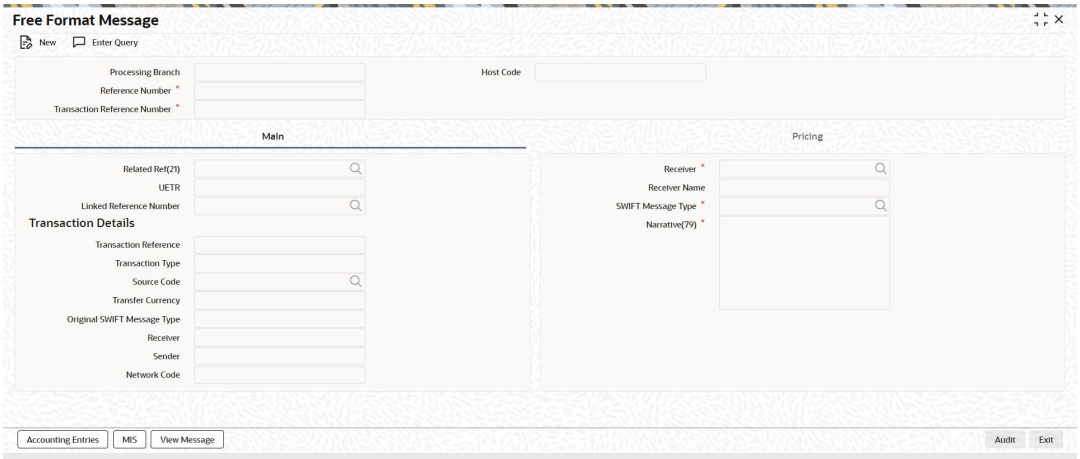
Figure 6-16 Free Format Message



2. Click **New** button on the Application toolbar.
3. On **Free Format Message** screen, specify the fields.

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

Table 6-7 Free Format Message - Field Description

Field	Description
Processing Branch	System displays the selected branch of the logged-in user.
Host Code	System displays the Host code of the user's logged in branch.
Reference Number	System displays the Reference Number by default.
Transaction Reference Number	System defaults this field with an internal reference number if user input is not entered. **Note** The user is not allowed to change the value of the field 'Transaction Reference Number' in the Free Format Message Detailed (PXDCMN99) screen when launched from Cross Border/RTGS Outbound/Inbound Transaction View Summary (PXSOVIEW/PXSIVIEW) screens using 'Generate n99' user action.

6.1.7.1 Main Tab

1. Click the **Main tab** in the Free Format Message screen.

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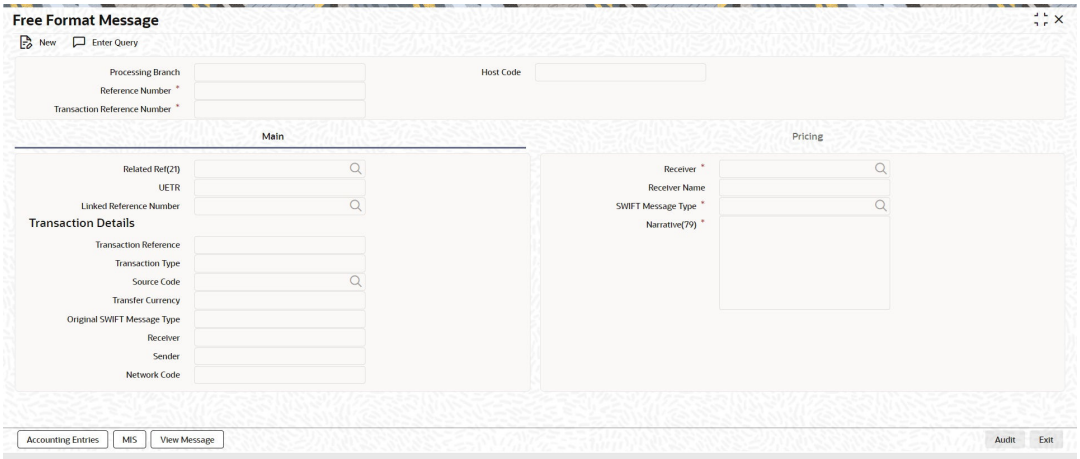
Figure 6-17 Free Format Message_Main Tab



2. On **Main** tab, specify the fields.

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

Table 6-8 Free Format Message_Main tab - Field Description

Field	Description
Related Ref(21)	Specify the related reference from the list of values.
Receiver	Specify the Receiver from the list of values.
Receiver Name	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.
UETR	Refer to UETR pick up logic for Outbound Manual Input Screens (page 1) for more details.
Linked Reference Number	Specify the Linked Reference Number from the list of values. Lists all the Outbound/Inbound Cross Border Transaction References of the user logged in host.
Narrative(79)	Specify the value for Narrative(79).
Transaction Details	System displays the Transaction details.
Transaction Reference	System displays the Transaction Reference if the selected Related Ref is a transaction.
Transaction Type	System displays the Transaction Type/message direction value as either ‘Incoming’ / ’Outgoing’ of the selected Related Ref.
Source Code	Specify the Source Code from the list of values.
Transfer Currency	System displays the Transfer Currency if the selected Related Ref is a transaction.
Original SWIFT Message Type	System displays the SWIFT Message Type of the selected Related Ref for which Free Format message needs to be generated.
Receiver	System displays the Receiver of the original message of Transaction type / Message direction as Outgoing.
Sender	System displays the Sender of the original message of Transaction type / Message direction as Incoming.
Network Code	System displays the Network code of the original Transaction / Message.

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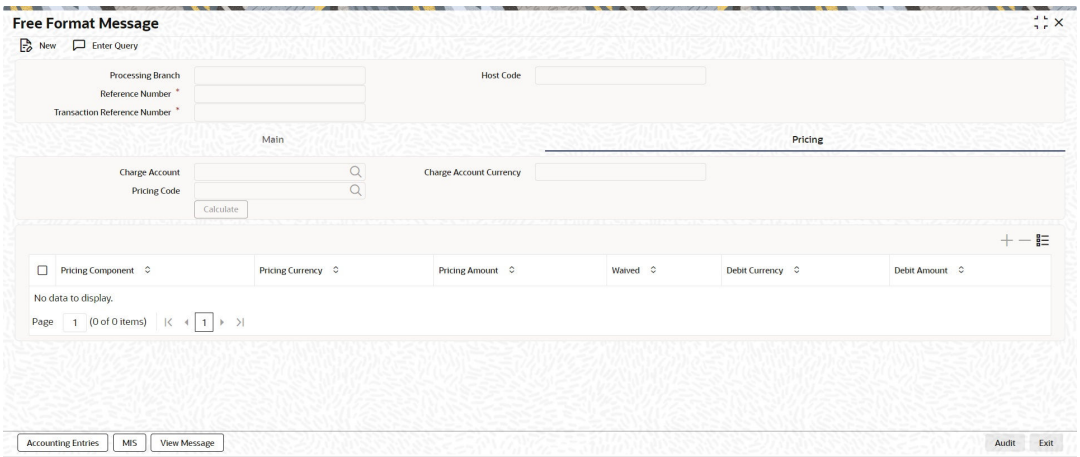
6.1.7.2 Pricing Tab

1. Click the **Pricing** tab in the Free Format Message screen.

Figure 6-18 Pricing



2. There may be one or more applicable Charge and Tax components as defined in the Pricing Code maintenance. The fixed amount or rate is fetched from Pricing Value Maintenance screen (PPDVLMNT) for each Charge and/or Tax component, as applicable for the Payment Source code & Customer Service model.
3. On **Pricing** tab, the computed charges, and taxes if applicable, are populated for each charge component in the following fields.

Table 6-9 Pricing

Field	Description
Charge Account	Specify the Charge Account from the list of values which belongs to all valid customer accounts in the host.
Charge Currency	System defaults the charge currency of the provided Charge Account.
Pricing Code	Specify the Pricing Code from the list of values defined in the SWIFT MT n99 Pricing Maintenance (PXDPRN99) which matches the network code, selected transfer currency (or) *AL transfer currency and transaction type of the 'Related Ref(21) selected' and the MT n99 SWIFT message type selected.
Calculate	System enables this button on click of 'New' action. On click of this 'New' action, if the Charge Account and Pricing Code fields have values then system calculates the charge amount and displays the Pricing component details available under the Charge Amount block [Refer the 'Processing Changes ' section for more details on charge amount calculation].
Charge Amount block	System populates the values for the below fields on click of 'Calculate' button.
Pricing Component	System displays the Components defined for the provided Pricing Code.
Pricing Currency	System displays the Currency of the each Pricing Component.
Pricing Amount	System displays the calculated charge amount.

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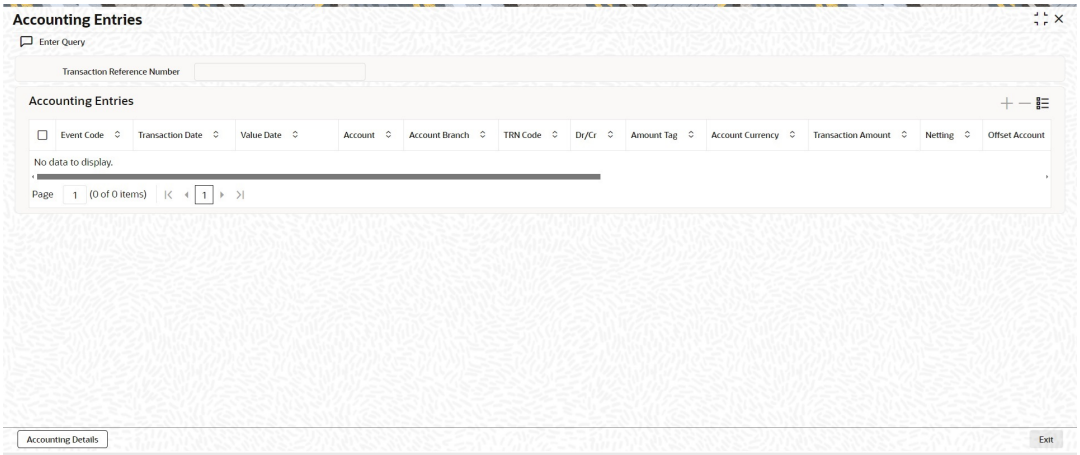
Table 6-9 (Cont.) Pricing

Field	Description
Waived	System checks the Waiver flag by default.
Debit Amount	System displays the Equivalent amount which gets debited from Charge Account.

6.1.7.3 Accounting Entries

1. Click the **Accounting Entries** button in the 'Free Format Message' screen to view the charge accounting entries posted for the MT n99 message.

Figure 6-19 Accounting Entries



2. 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

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- Offset Amount
- Offset Netting
- Handoff Status

> **Note**
>
> System displays the MT n99 message reference number in the Reference number field of this Accounting Entries screen.

6.1.7.4 MIS Tab

1. Click the **MIS** button to invoke the 'MIS' sub-screen to view the MIS details. MIS details of the Related Ref no is defaulted. User can change the defaulted MIS value.

> **Note**
>
> System should not default the MIS details if Related ref number isn't available or not Cross border / RTGS a transaction reference number.

2. On the **MIS** button, specify the fields.

Figure 6-20 MIS Details

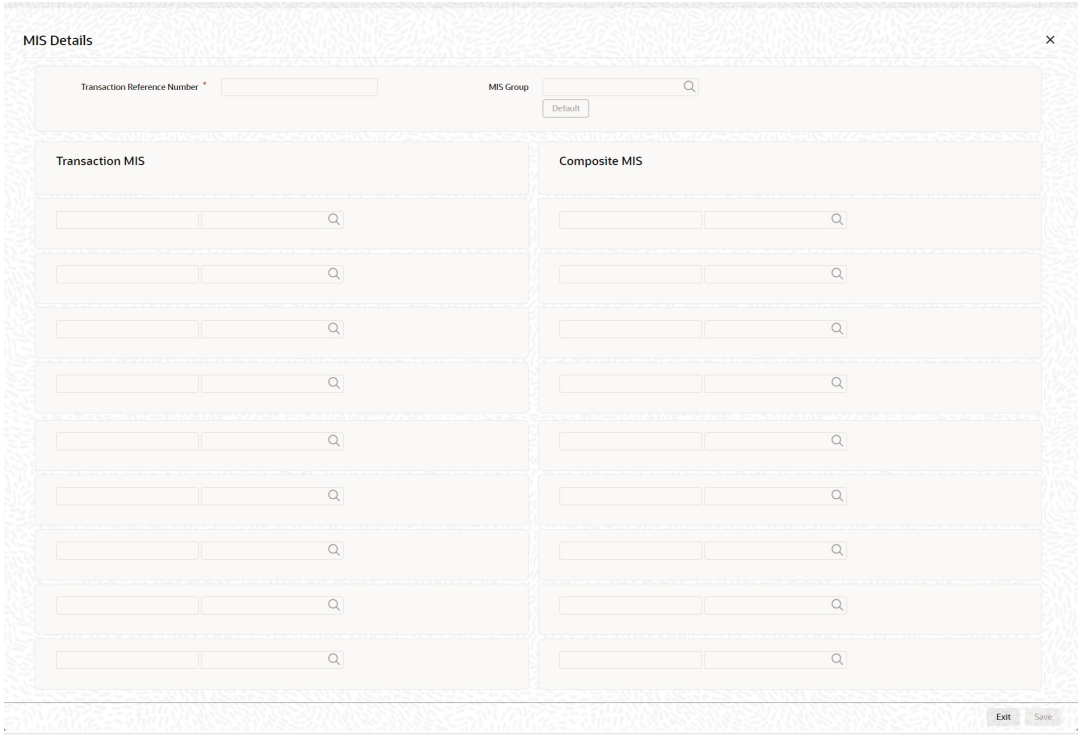

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Table 6-10 MIS Tab - Field Description

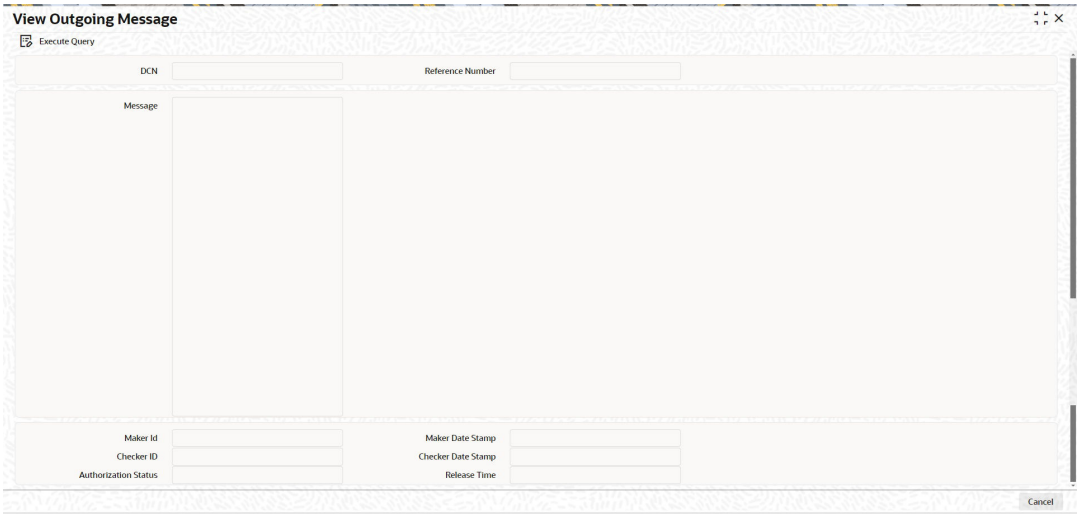
Field	Description
Transaction Reference	System displays the MT n99 message reference number in the Reference number field of this MIS Tab.
MIS Group	System defaults the MIS group of the Related reference number,. Alternatively, you can select the MIS group code from the option list. The list MIS group 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.

6.1.7.5 View Message

- Click View Message to view the outgoing message details in **View Outgoing Message** sub screen.

  View Outgoing Message screen is displayed.

Figure 6-21 View Outgoing Message



6.1.7.6 MT n99 Generation Processing Changes

You can invoke the Free Format message screen (PXDCMN99) to generate MT n99 message for a Cross Border/RTGS transaction from the Cross Border/RTGS Inbound/ Outbound View Summary screen using this 'Generate MT n99' button.

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6.1.7.7 Free Format Message – Values Population Logic

On click of 'Generate MT n99 button', system launches the screen in 'New' operation mode and the N99 Reference Number gets generated and transaction details are auto populated as below:

MT n99 Field	Value Population Logic	Remarks
Related Ref(21)	Outbound Transactions – Transaction Reference Inbound Transactions – Source Reference Pass through Transactions – Transaction Reference	Field is disabled after defaulting
Processing Branch	Branch from which the message generation is initiated	Field is disabled after defaulting
SWIFT Message Type	MT 199 – If transfer type of transaction is 'Customer Transfer' MT 299 – If transfer type of transaction is 'Bank Transfer' (or) 'Bank Transfer for Own A/c' (or) 'Cover Transfer'	Field is disabled after defaulting
Receiver	For Outbound transactions – Receiver of the Original payment message sent out For Inbound transactions – Sender of the Original payment message received For Pass-through transactions – Receiver of the Original payment message sent out	Field is disabled after defaulting
Pricing Code	Default Pricing code will be defaulted from the MT n99 Pricing Preference maintenance based on the transaction's network code, transaction type, transfer currency and on the defaulted SWIFT message type. This defaulting will not be done if the transaction is a Prefunded-GL transaction.	Defaulted Pricing Code can be changed
Charge Account	For Outbound transactions – Charge Account if available otherwise Debit Account For Inbound transactions – Credit Account For Pass-through transactions – No defaulting is done This defaulting will not be done if the transaction is a Prefunded-GL transaction	Defaulted Charge Account can be changed

Note

- System implements the above logic if the PXDCMN99 screen launches from the Cross Border/RTGS Inbound/Outbound summary screens.
- System doesn't allow you to change the Pricing Code, Charge Account, Calculated charge amount and Waiver flag during Unlock action.

6.1.7.8 Charges on Free Format Messages

Charge Calculation:

- On click of 'Calculate' button, if the Charge Account and Pricing Code fields have values then system calculates the charge amount .System does this charge amount calculation

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based on the Pricing Value maintenance. You need to maintain Pricing code value as a flat charge amount.If you maintain Pricing code type other than flat charge amount [E.g. Slab based / Rate base] then system calculates charge amount as Zero.

- System considers the STANDARD MID rate in arriving the equivalent charge amount if the Pricing currency is different from the Charge account currency.
- You can view the charge amount in the Pricing block.You are allowed to waive the charge component.

> **Note**
>
> System doesn't consider the Transaction Amount during charges amount calculation.

Accounting Entries:

- System posts charge accounting entries on authorization of Free format messages input. During the accounting entries posting, system considers the Debit/Credit account pick up, transaction code of the charge component defined using the 'Accounting Code/Template' and displays it.
- System passes the posted Accounting entries to the Accounting System. You can view the accounting entries posted for the MT n99 message in the 'Accounting Entries' sub – screen.

Reference Number	Event Code	Debit / Credit Indicato r	Account	Transactio n Code	Amount
N99 Message Reference	DRLQ	Dr	Charge Account	Main Transactio n Code	Charge Amount/ Equivalent amount
N99 Message Reference	DRLQ	Cr	Offset Account	Offset Transactio n Code	Charge Amount

> **Note**
>
> - MT n99 message Sanctions screening remains as per the existing functionality
> - System doesn't provide any type of support for ECA check before posting charge accounting entries

6.1.7.9 Free Format Message Summary

1. On Homepage, specify **PXSCMN99** in the text box, and click next arrow.

   Free Format Message Summary screen is displayed.

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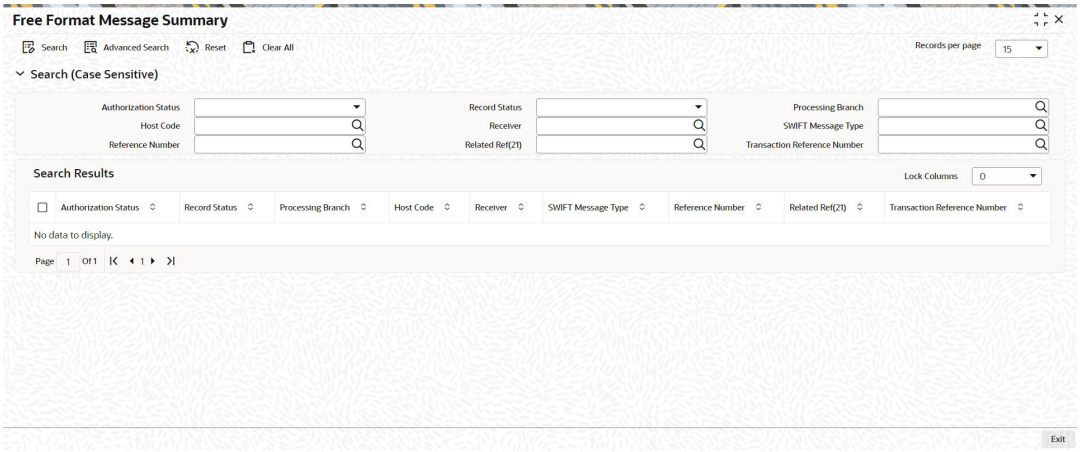
Figure 6-22 Free Format Message Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Branch Code
   - Host Code
   - Receiver
   - SWIFT Message Type
   - Reference Number
   - Trsnaction Reference Number
   - Related Ref(21)
3. Once you have specified the search parameters, click the **Search** button.

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

6.2 Outbound Auto-generation

6.2.1 Queries

If a Non STP Rule with MT 195 triggering preference is maintained, transaction gets logged in an internal table for MT 195 message generation.

A scheduler EOD job refers to new internal table to check if any transaction is populated for which the MT 195. System triggers the appropriate MT 195 message generation fetched from the static table by linking the field 'Advice ID'.

MT195 message generation are suppressed for the payments with below listed Transaction statuses:

- Returned
- Return Requested
- Return Initiated

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- Reversed
- Cancelled
- Seized

6.3 Outbound Common Group Messages - Processing

6.3.1 Network Character Validation for Outbound Common Group

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).

6.3.2 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.

6.3.3 UETR population in Outbound Common Core Messages

If the UETR value is present in the related payment transaction (or message) reference(21) then on enrich or select of the related payment reference (or message reference), system populates this UETR field value in the corresponding common group messages screens.

This field is disabled.

For the messages i.e.,MT 190, MT 191, MT 192 (292/992), MT 195 (295/995), MT 196 (296/996), MT 199 (299/999), system copies the UETR field value in the field 121 of the user header block 3.

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For the n92, n96 messages (non-gSRP) generates through Outbound Cross Border Cancellation Request (PXDTRNCL), Inbound Cancellation Browser (PXSICLBR > PXDCLREQ) screens, system copies UETR value in the field 121 of the user header block 3 of the messages.

6.4 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.

6.4.1 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.
- During matching, if match is found then the transaction reference number of the original transaction is updated in the "Cross Border Contract Reference Number" field against the MT n99/MT n96/MT n91/MT n92 message record present in the Common Group Message Sanction Summary (PQSSNCST) screen.

> **Note**
>
> The above second bullet point is only applicable after receiving the incoming MT n99, MT n96, MT n91 and MT n92 messages.

- 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. MT 191 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.

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- 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.

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7
Cross Border Cancellation

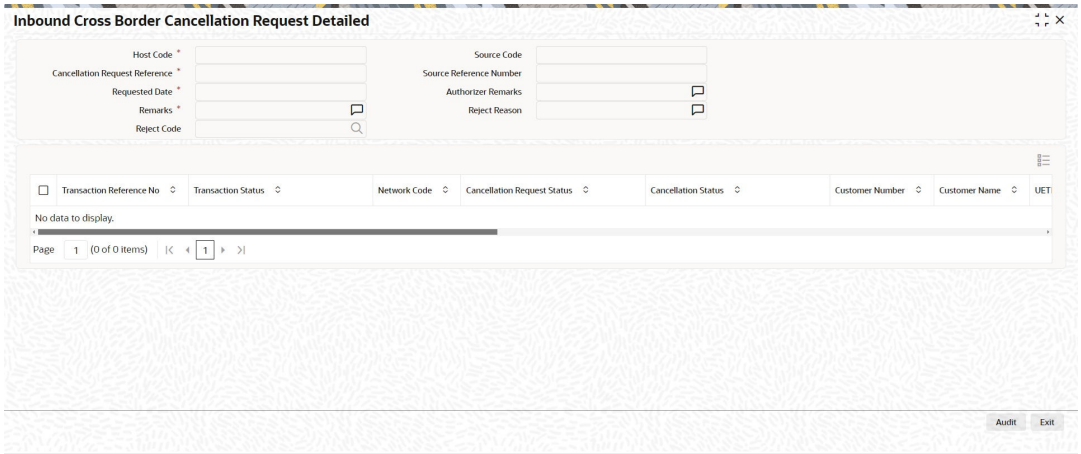
7.1 Inbound Cross Border Cancellation

7.1.1 Inbound Cross Border Cancellation Request

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

   Inbound Cross Border Cancellation Request Detailed screen is displayed.

Figure 7-1 Inbound Cross Border Cancellation Request Detailed



2. Click **New** button on the Application toolbar.
3. On **Inbound Cross Border Cancellation Request Detailed** screen, specify the fields.

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

Table 7-1 Inbound Cross Border Cancellation Request Detailed - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Cancellation Request Reference	System displays auto-generated Cancellation Request Reference number.
Requested Date	System defaults with current host date.
Remarks	Specify the Remarks.
Reject Codes	Specify the Reject Code from the list of values. Lists all the gpi Reject Reason Codes.
Source Code	System defaults with a value 'MANL'.
Source Reference Number	This field displays Source Reference Number.

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Table 7-1 (Cont.) Inbound Cross Border Cancellation Request Detailed - Field Description

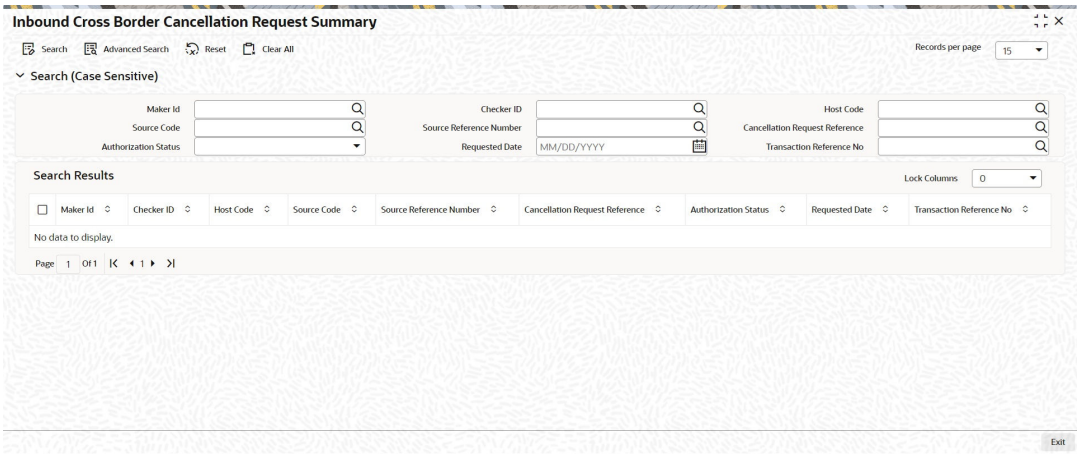
Field	Description
Authorizer Remarks	Specify the Authorizer Remarks.
Reject Reason	Specify the Reject Reason, if any. Below listed fields are displayed for each of the Cross Border/RTGS transaction selected for cancellation: • Transaction Reference • Transaction Status • Network Code • Cancellation Request Status • Cancellation Status • Error Code • Error Description • Customer Number • Customer Name • UETR • gpi Agent • Instruction Date • Transfer Type • Transfer Currency • Transfer Amount • Beneficiary BIC / Name • Beneficiary Institution BIC/Name • Account with Institution BIC/Name

7.1.2 Inbound Cross Border Cancellation Request Summary

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

   Inbound Cross Border Cancellation Request Summary screen is displayed.

Figure 7-2 Inbound Cross Border Cancellation Request Summary



2. Search using one or more of the following parameters:
   - Maker Id
   - Host Code

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- Source Reference Number
- Authorization Status
- Transaction Reference Number
- Checker ID
- Source Code
- Cancellation Request Reference
- Requested Date

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

   System displays the records that match the search criteria.

4. Double click a record after selecting a record to view the detailed screen.

7.2 Outbound Cancellation Processing

Cancellation Credit Entry posting for Cross Border transaction is applicable for Cancellation credit entry posting for Pass-through Cross Border transaction booked through incoming SWIFT messages.

7.2.1 Outbound Cancellation Request Processing

7.2.1.1 Cancellation Job

- After successfully accepting a cancellation request for an outbound transaction, the cancellation request is logged in a module specific request table.
- Cancellation requests logged in module specific tables are checked during key processing steps of outbound transaction processing.
  - Before Sanctions Check
  - Before ECA Check
  - Before Accounting
  - Before Message generation [For Cross Border/RTGS]
- Based on the transaction status, payment type, transfer type, the cancellation processing is done.

7.2.1.2 Non- Dispatched/ Unprocessed Payments

Transaction Status – Future Valued

If the transaction status is in ‘Future Valued’ – in ‘Warehouse Queue’, then the cancellation processing is done as below.

- Transaction is moved out of Warehouse queue and transaction cancellation processing is initiated
- Cancellation status of Cancellation request is marked as ‘Cancelled’

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> **Note**
>
> As per the current cancellation processing, Sanction check is done on cancellation of a transaction from Future Valued queue based on Sanctions preferences.

Transaction Status – Exception

- If the transaction status is ‘Exception’, then whether the transaction is in an Internal queue or not, is checked
- If the transaction is in an Internal exception queue and queue authorization status is authorized, then the following actions are taken on the transaction
  - Transaction is moved out of the queue
  - Cancellation processing for the transaction is initiated
  - Cancellation status of Cancellation request is marked as ‘Cancelled’
  - ECA Reversal Request is sent out if ECA Check was applicable and transaction is in Network Cutoff queue
  - FX Reversal Request is sent out if External Exchange Rate was applicable and transaction is in Network Cutoff queue
  - FX Unwind request is logged, if FX Reference is present
- List of internal queues considered are
  - Settlement Review
  - Transaction Repair
  - Processing Exception
  - Business Override
  - Authorization Limit 1
  - Authorization Limit 2
  - Processing Cutoff
  - Exchange Rate
  - Network Cutoff
- If the transaction is in an external queue and the last queue action authorization status is ‘Unauthorized’, then based on the user action cancellation processing happens.

User Action	System Action
Delete	System checks if any cancellation request is pending for the transaction. If any cancellation request is found, then the following actions are taken on the transaction. – Transaction is moved out of the internal queue – Cancellation processing for the transaction is initiated – Cancellation Status of Cancellation request is be marked as ‘Cancelled’ – ECA Reversal request is sent out if ECA check was applicable – FX Reversal Request is sent out if External Exchange rate was applicable – FX Unwind Request is logged if FX reference is present

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User Action	System Action
Authorize	No changes are done to the existing processing. In case, the transaction is moving out of the queue, the cancellation request check introduced in key processing steps, are done in the cancellation processing.

- List of internal queues that are considered:
  - Settlement Review
  - Transaction Repair
  - Processing Exception
  - Business Override
  - Processing Cutoff
  - Exchange Rate
  - Network Cutoff
- If the transaction is in any external queue [Sanction Check, ECA, External Exchange Rate, External Pricing], then the cancellation processing is done once the transaction is out of the external queue
- The cancellation request check introduced in key processing steps of outbound transaction processing does cancellation as mentioned below:

Processing Step	System Action
Before Sanctions Check	– Cancellation processing for the transaction is initiated. – Cancellation status of Cancellation request is marked as 'Cancelled'.
Before ECA Check	– Cancellation processing for the transaction is initiated. – Cancellation status of Cancellation request is marked as 'Cancelled'. – FX Cancellation Request message is sent to External system if External exchange rate was applicable.
Before Accounting	– Cancellation processing for the transaction is initiated. – Cancellation status of Cancellation request is marked as 'Cancelled'. – FX Cancellation Request message is sent to External system if External exchange rate was applicable. – ECA Reversal Request is sent out.
Before Dispatch / Message generation	– Cancellation processing for the transaction is initiated. – Cancellation status of Cancellation request is marked as 'Cancelled'. – Reversal accounting entries is sent to accounting system.

- In the external queues, certain queue actions are not allowed, and additional processing is done for few actions if a cancellation request is found for a transaction.

User Action	System Action	Queues
Carry Forward	This action is not allowed. An error message is shown to user that a cancellation request is registered for the transaction	Sanctions Check, ECA, Exchange Rate
Cancel	Additional processing is done. Cancellation status is marked as 'Exception'. Error Code & Error reason is captured.	Sanctions Check, ECA, Exchange Rate, External Pricing

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7.2.2 Outbound - Cancellation via Service

You can initiate cancellation request via REST/SOAP from external system.

After receiving the cancellation request, input data is validated and also checked for duplicate. If the input request is not valid or it is a duplicate request, the cancellation request is rejected.

Once the cancellation request is accepted, a response message is sent out and the cancellation request is logged for further processing.

Once the cancellation request is processed fully - transaction is cancelled successfully or cancellation processing status is exception (couldn't be cancelled), the existing payment cancellation notification (XML) message is generated.

7.3 Inbound Cancellation Processing

Positive response is received from Sanctions for the Sanction check done as part of Cancellation processing.

Other cancellation processing steps like generation of gpi/Universal confirmation, transaction status update are also applicable.

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8

Cross Border Reversal

8.1 Cross Border Reversal Transaction

You can reverse the fully processed transaction. i.e. Payment messages are sent out and acknowledged, then the Reverse Transaction processing is done based the 'Reverse' action taken on the Outbound Cross Border Payments View Summary (PXSOVIEW) screen and Inbound Cross Border Payments View Summary (PXSIVIEW) screen.

After clicking 'Reverse' action button, Cross Border Transaction Reversal Request screen gets launched. On Cross Border Transaction Reversal Request (PXDTRNRV) screen, you can specify the Reject Code and Remarks for the transaction. On authorization of 'Reversal Transaction', the Transaction Status is marked as Reversed.

In addition to manual reversal, you can also use Transaction Reversal SOAP/REST Services.

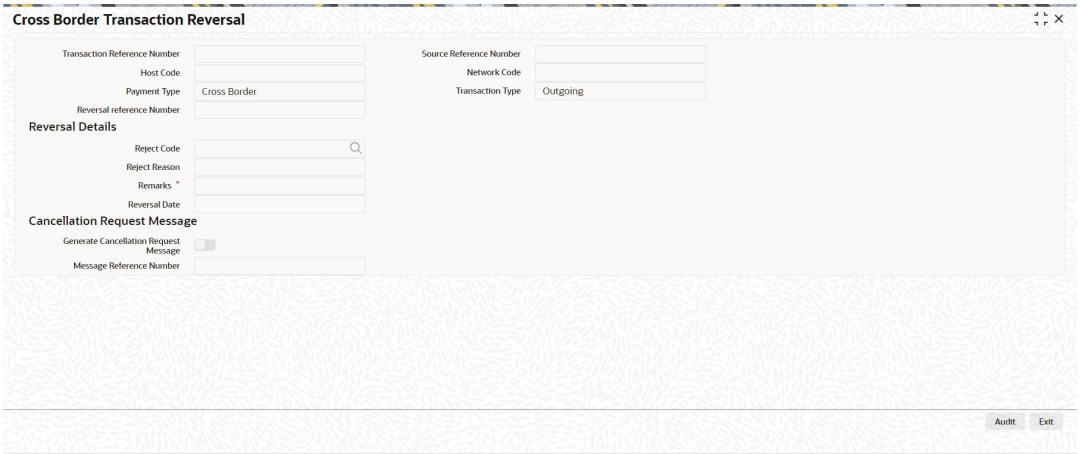
8.1.1 Cross Border Transaction Reversal Input

The Cross Border Transaction Reversal Input screen allows users to capture the Reversal Code and Reversal Remarks.

1. Click the **Reverse** button on Cross Border Transaction Reversal.'On Homepage, specify

   Cross Border Transaction Reversal screen is displayed.

Figure 8-1 Cross Border Transaction Reversal



2. On **Cross Border Transaction Reversal** screen, specify the fields.

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

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Table 8-1 Cross Border Transaction Reversal - Field Description

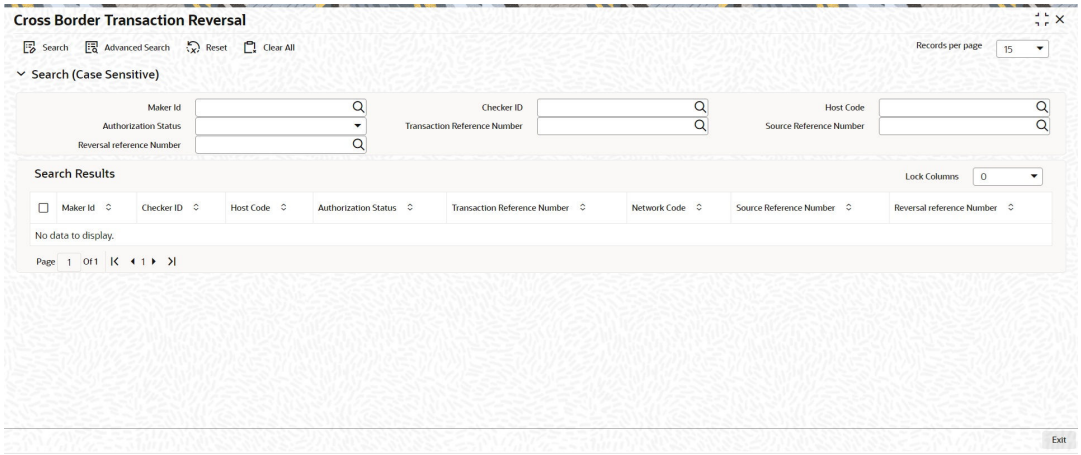
Field	Description
Transaction Reference Number	Specify the Transaction Reference of original Transaction.
Source Reference Number	This field displays the source reference number of the transaction.
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Network Code	Specify the Network Code.
Payment Type	Select the Payment Type.
Transaction Type	Select the Transaction Type from either Incoming or Outgoing values.
Reversal reference Number	This field displays the Reversal references number from service.
Reversal Details	--
Reject Code	Specify the Reject Code
Reject Reason	This field displays the Reversal Reason of the Reject Code selected.
Remarks	Specify the Reversal Remarks.
Reversal Date	This field gets defaulted to the date of reversal.
Cancellation Request Message	--
Generate Cancellation Request Message	This field is unchecked, by-default. User can check this box, if you want to capture the Cancellation Message generation preference.
Message Reference Number	This field displays Message Reference Number.

8.1.1.1 Cross Border Transaction Reversal Summary

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

   Cross Border Transaction Reversal screen is displayed.

Figure 8-2 Cross Border Transaction Reversal



2. Search using one or more of the following parameters:
   - Maker Id
   - Checker ID

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- Host Code
- Authorization Status
- Transaction Reference Number
- Source Reference Number
- Reversal Reference Number

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

   System displays the records that match the search criteria.

4. Double click a record after selecting a record to view the detailed screen.

8.2 Cross Border Reversal Processing

This processing is done for the Incoming and Outgoing/Pass-through Cross Border/RTGS transactions.

Reversal accounting entries with event code as REVR and Transaction amount with negative sign gets passed in the application.

- Transaction Date is the Date on which the reversal is done.
- Event code is 'REVR'.
- Value date is original value date.

Transaction Status on is marked as 'Reversed'.

If FX Reference Number is available in the transaction, then record for the transaction is logged in FX Unwind Queue (PQSFXCAN).

In the transaction reversal processing of Outbound Cross-border/RTGS transactions, the original message fields (Block 4) are added, if the transaction is a Non-gpi transaction and if the transfer type is Customer Transfer or Bank transfer and when the 'Generate Cancellation Request Message' is checked during reversal request.

Deferred Charge Liquidation Impact:

In case if Deferred pricing is set and transaction is already liquidated then on Reversing the transaction reversal entries are posted for the Charge Amount on the date of Reversal.

In case if Deferred pricing is set and the transaction is not yet liquidated then on Reversing the transaction the transaction status marked as 'Reversed' on Inbound Cross Border Payment View (PXDIVIEW) screen and Outbound Cross Border Payments View (PXDOVIEW) screen are excluded during liquidation.

Notification Changes:

Notification event "PAYMENT_REVERSAL" is available in the application.

After transaction reversal, notification gets generated in the application.

Listed below are the tag values which are sent in the Payment Reversal notification. Apart from below mentioned tag values all the other tag values in the Payment Reversal notification are similar to Payment Cancel notification.

Notification Tag	Value
<NotificationEvent>	PAYMENT_REVERSAL

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<UserId>	This tag displays the maker id of user who initiated the Reversal
<AuthId>	This tag displays the checker id of user who authorized the Reversal

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9
Cross Border Return

9.1 Cross Border Outbound Return Processing

User can return the transactions with status as 'Return Requested' using 'Return' action on the Inbound Cross Border Payments View Summary (PXSIVIEW) screen.

Select Transaction status as 'Return Requested'. Click **Return** button to initiate the return inbound transaction, system launches the return Outbound Cross border transaction input screen.

All the required transaction details entered/auto populated are validated and User can save the details when all validations are successful.

After Authorisation, status of the original incoming transaction is updated as 'Returned'.

Based on the return transaction details inputted by the user, a return Outbound transaction gets booked. Following details are available in the Outbound transaction view screen:

- Flag 'Prefunded Payment' enabled as debit account is a GL
- Flag 'Return Payment' set as 'Yes'
- A new UETR reference is generated for the outbound return payment
- Original/Return Transaction Reference field for Outbound (Return Transaction) is updated with the Original Incoming Transaction Reference.
- Original/Return Transaction Reference field for the Original Inbound Transaction is updated with the Outbound Return Transaction Reference only after Authorisation of the Return Outbound Transaction.

9.2 Cross Border Inbound Return Processing

When an outbound MT103 is returned by a beneficiary bank for the reasons such as IBAN is invalid/IBAN is not available or any other validations being failed, then the Inbound return message needs to be mapped with the original MT103 as below:

If Line 1 of field 72 (Sender to Receiver information) of the incoming message starts with the code '/RETN/' or '/REJT/' and if Line 3 of field 72 has '/MREF/' followed by the transaction reference (field 20 of the outgoing message), then the incoming message needs to be treated as a Return transaction. Once the return transaction is received and processed, Original/Return Transaction Reference field for Inbound (Return Transaction) is updated with the Original Outbound Transaction Reference. Similarly, Original/Return Transaction Reference field for Outbound (Original Transaction) is updated with the Return Inbound Transaction Reference.

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10
SWIFT gpi

10.1 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 Directory Detailed (PMDGPIDR)
- SWIFT gpi Static Preferences (PXDGPIST)
- SWIFT gpi Host Preferences Detailed (PXDGPIPF)
- Outbound gpi Payment Receiver Agreement (PXDSROAG)
- Inbound gpi Payment Sender Agreement (PXDSRIAG)
- Flat File gpi Directory Upload Detailed (PMDGPIUP)
- SWIFT gpi Confirmation Reject Code Mapping (PXDGPIRM)
- SWIFT gpi/Universal Confirmation - Manual Generation (PXDGPIMC)
- SWIFT gLowValue Payment Host Preferences (PXDGPSPF)
- Customer Preferences Detailed (PMDFLPRF) - Refer to Payments Core User manual.

10.1.1 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.

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

   SWIFT gpi Static Preferences screen is displayed.

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Figure 10-1 SWIFT gpi Static Preferences

SWIFT gpi Static Preferences

Unlock

gpi Message Type and Service ID Mapping

Message Type	Service ID
gCCT	001
gCOV	001
gFIT	004
gLowValue	009

Page 1 of 1 (1-5 of 5 items)

gpi Confirmation Status Code

Payment Processing Status	gCCT/gCOV Confirmation Status Code	gCCT/gCOV Confirmation Status Description
INPROGRESS	ACSP	Settlement in Progress
PROCESSED	ACCC	Settlement Completed
REJECTED	RJCT	Rejected

Page 1 of 1 (1-3 of 3 items)

gCCT Reason Code

Payment Processing Status	gCCT Reason Code	Reason Description
FWDTOGPI	G000	Payment transferred to gpi agent
FWDTONONGPI	G001	Payment transferred to non-gpi agent
PENDINGCOVER	G004	Credit pending for funds
PENDINGCREDIT	G002	Credit may not be confirmed same day

Page 1 of 1 (1-5 of 5 items)

gCOV Reason Code

Payment Processing Status	gCOV Reason Code	Reason Description
FWDTOGPI	G000	Payment transferred to gpi agent
PENDINGDOCS	G003	Credit pending documents or additional information

Page 1 of 1 (1-4 of 4 items)

gSRP Response Code

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

Page 1 of 1 (1-3 of 3 items)

gSRP Request Reason Code

Reason Code	Description
AGNT	Incorrect Agent
AM09	Amount is not the amount agreed or expected
CURR	Incorrect Currency

Page 1 of 1 (1-10 of 10 items)

gSRP Response Reason Code for Interim

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.

Page 1 of 1 (1-3 of 3 items)

gSRP Response Reason Code for Reject

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.
ARDT	Cancellation not accepted as the transaction has already been returned.

Page 1 of 1 (1-9 of 9 items)

gpi Reject Reason Codes

Reason Code	Description	Applicable for gCCT	Applicable for gCOV
AC01	IncorrectAccountNumber	Y	Y
AC04	ClosedAccountNumber	Y	Y
AC06	Blocked Account	Y	Y
AM06	Amount too low	Y	Y

Page 1 of 2 (1-15 of 16 items) 1 2

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2. Actions allowed in this screen are:
   - Save
   - Enter Query
   - Unlock
   - Authorize
3. 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. User can change the values in the 'Service ID' field only.

gpi Message Type	Service ID
gCCT	001
gCOV	001
gSRP	002
gFIT	004
gLowValue	009

   gpi Confirmation Status Code

   All the fields and data in this grid are factory shipped. User 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	ACCC	Settlement Completed
REJECTED	RJCT	Rejected

   gCCT Reason Code

   All the fields and data in this grid are factory shipped. User 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. User can change the values in the 'gCOV
   Reason Code' field only.

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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

gSRP Response Code

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

Reason Code	Description
AGNT	Incorrect Agent
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
AM09	Amount is not the amount agreed or expected

gSRP Response Reason Code for Interim

All the fields and data in this grid are factory shipped. User 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).

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Reason Code	Description
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. User 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.

gpi Reject Reason Codes

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

Reason Code	Name	Applicable for gCCT	Applicable for gCOV
AC01	IncorrectAccountNumber	Yes	Yes
AC04	ClosedAccountNumber	Yes	Yes
AC06	Blocked Account	Yes	Yes
BE01	InconsistentWithEndCustomer	Yes	No
NOAS	InconsistentWithEndCustomer	Yes	No
RR03	Missing Creditor Name or Address	Yes	Yes
FF07	InvalidPurpose	Yes	No
RC01	BankIdentifierIncorrect	Yes	Yes
G004	Pending funds	Yes	No
RC08	Invalid Clearing System Member Identifier	Yes	Yes
FOCR	Following cancellation request	Yes	No
DUPL	Duplication	Yes	Yes
RR05	RegulatoryInformationInvali	Yes	Yes
AM06	Amount too low	Yes	Yes
CUST	Requested by customer	Yes	No
MS03	NotSpecifiedReasonAgent Generated	Yes	Yes

10.1.2 Outbound gpi Payment Receiver Agreement

The Outbound gpi Payment Receiver Agreement screen allows users to maintain the Outbound payment -receiver agreement.

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

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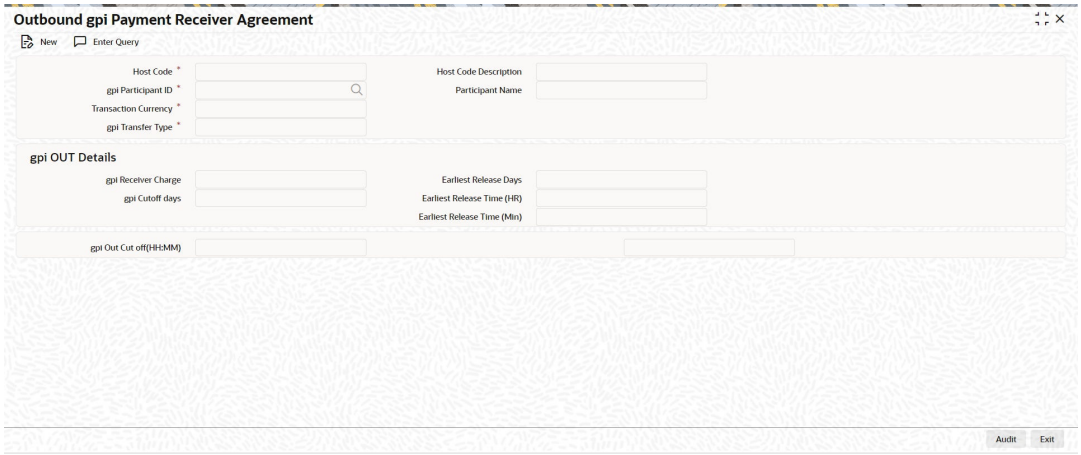
Outbound gpi Payment Receiver Agreement screen is displayed.

Figure 10-2 Outbound gpi Payment Receiver Agreement



2. Actions allowed in this screen are:
   - New
   - Save
   - Copy
   - Enter Query
   - Unlock
   - Delete
   - Authorize
3. Click **New** button on the Application toolbar.
4. On **Outbound gpi Payment Receiver Agreement** screen, specify the fields.

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

Table 10-1 Outbound gpi Payment Receiver Agreement - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Host Description	System defaults the Description of the Host Code on clicking New button.
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.

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Table 10-1 (Cont.) Outbound gpi Payment Receiver Agreement - Field Description

Field	Description
gpi Transfer Type	Select the Transfer Types from the following: • gCCT • gCOV **Note** gCCT represents MT 103 and gCOV represents MT 202COV/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 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 Outbound gpi payments will move to Network Cutoff Queue. If this maintenance is not available, then cutoff time at gpi directory is checked.
Earliest Release Days	Specify the Earliest Release Days for releasing the message.
Earliest Release Time (HR)	Specify the Earliest Release Time in Hour.
Earliest Release Time (Min)	Specify the Earliest Release Time in Minutes.

10.1.2.1 Outbound gpi Payment Receiver Agreement Summary

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

   Outbound gpi Payment Receiver Agreement Summary screen is displayed.

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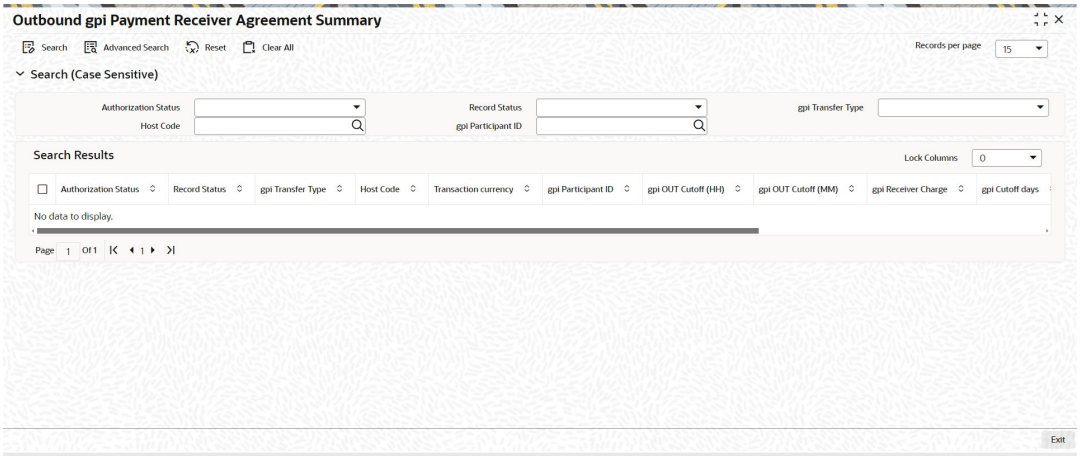
Figure 10-3 Outbound gpi Payment Receiver Agreement Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - gpi Transfer Type
   - Host Code
   - gpi Participant ID
3. Once you have specified the search parameters, click the **Search** button.

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

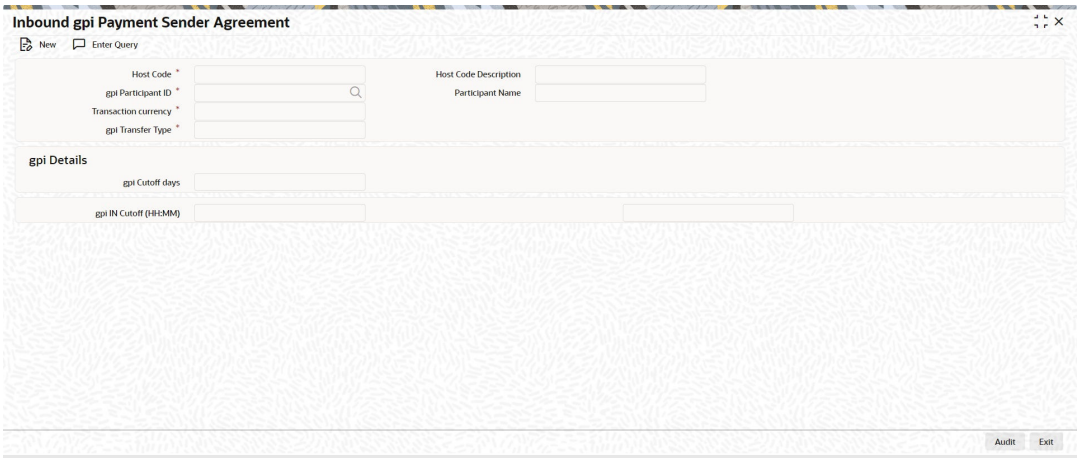
10.1.3 Inbound gpi Payment Sender Agreement

The Inbound gpi Payment Sender Agreement screen allows users to maintain the Inbound payment -sender agreement.

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

   Inbound gpi Payment Sender Agreement screen is displayed.

Figure 10-4 Inbound gpi Payment Sender Agreement



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2. Actions allowed in this screen are:
   - **New**
   - **Save**
   - **Copy**
   - **Enter Query**
   - **Unlock**
   - **Delete**
   - **Authorize**
3. Click **New** button on the Application toolbar.
4. On **Inbound gpi Payment Sender Agreement** screen, specify the fields.

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

Table 10-2 Inbound gpi Payment Sender Agreement - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Host Description	System defaults the Description of the Host Code on clicking New button.
gpi Participant ID	Specify the gpi Participant ID from the list of values. All valid gpi Participant IDs from the gpi directory are listed.
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 Transfer Types from the following: • gCCT • gCOV **Note** gCCT represents MT 103 and gCOV represents MT 202COV/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)).

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Table 10-2 (Cont.) Inbound gpi Payment Sender Agreement - Field Description

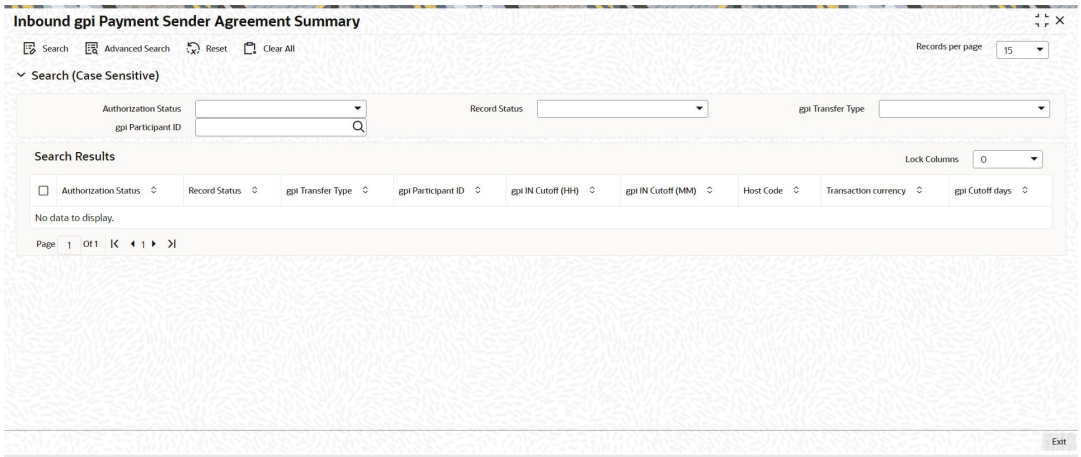
Field	Description
gpi IN Cutoff (HH:MM)	Specify the IN Cutoff time. This is an user input field. Hour Field accepts value between ‘0’ and ‘23’. Minutes field accepts value between ‘0’ and ‘59’.This is maintained in Host Zone. If this is breached, then inbound gpi payments will move to Network Cutoff Queue. If this maintenance is not available, then cutoff time at gpi directory for Receiver BIC is referred.

10.1.3.1 Inbound gpi Payment Sender Agreement Summary

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

   Inbound gpi Payment Sender Agreement Summary screen is displayed.

Figure 10-5 Inbound gpi Payment Sender Agreement Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - gpi Transfer Type
   - gpi Participant ID
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

10.1.4 SWIFT gpi Host Preferences

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

   SWIFT gpi Host Preferences Detailed screen is displayed.

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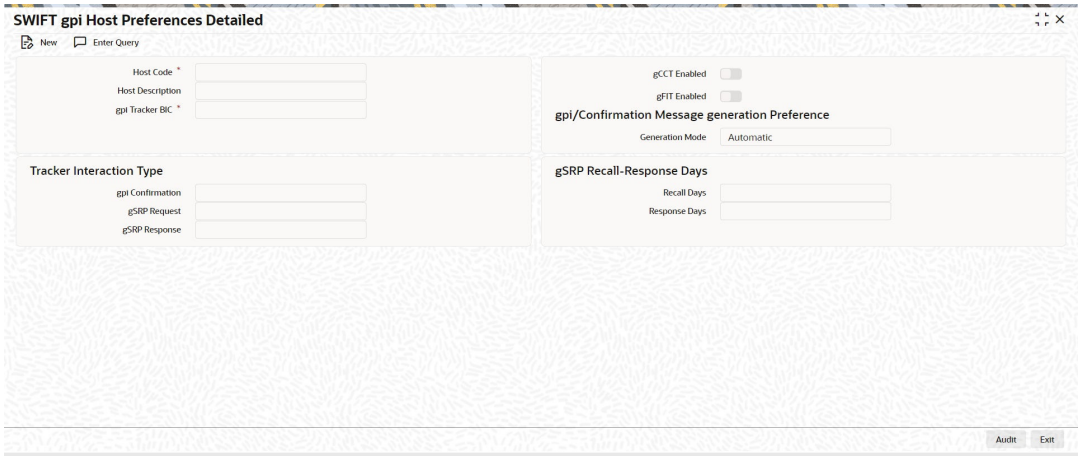
Figure 10-6 SWIFT gpi Host Preferences Detailed



2. Actions allowed in this screen are:
   - New
   - Save
   - Copy
   - Enter Query
   - Unlock
   - Delete
   - Authorize
3. Click **New** button on the Application toolbar.

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

Table 10-3 SWIFT gpi Host Preferences Detailed - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Host Description	System defaults the Description of the Host Code on clicking New button.
gpi/Universal Confirmation Message Generation Preference	--
Generation Mode	Select the gpi/Universal confirmation message generation preference mode as follows: • Automatic • Manual
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.

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Table 10-3 (Cont.) SWIFT gpi Host Preferences Detailed - Field Description

Field	Description
gCCT 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.
gFIT Enabled	This flag is to capture whether the branch BIC is participating in the SWIFT gpi gFIT optional service or not.
Tracker Interaction Type	--
gpi Confirmation	Select Interactions types from the following • FIN Based • API Based
gSRP Request	Select Request Message types from the foloowing • MT 192 • MT 199 • API Based
gSRP Response	Select Response Message types from the following • 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.

10.1.4.1 SWIFT gpi Host Preferences Summary

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

   SWIFT gpi Host Preferences Summary screen is displayed.

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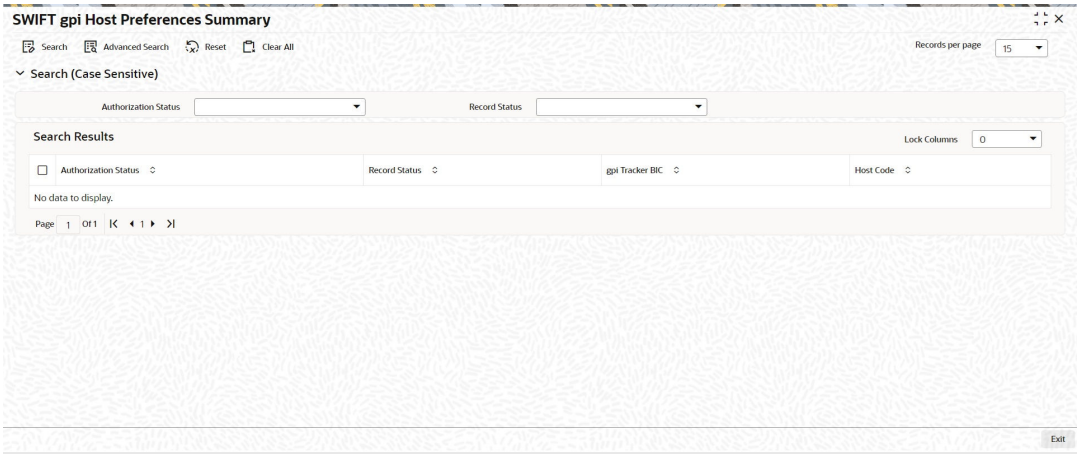
Figure 10-7 SWIFT gpi Host Preferences Summary



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

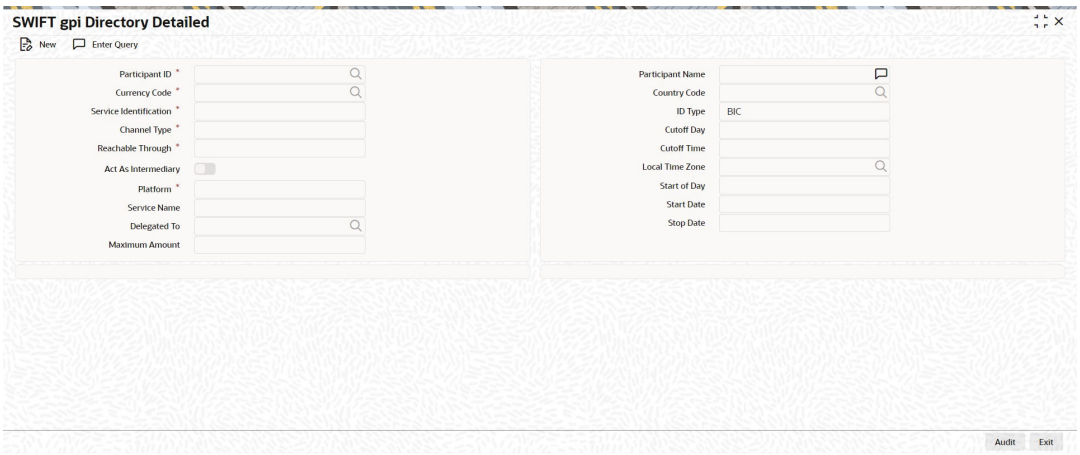
   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

10.1.5 SWIFT gpi Directory

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

   SWIFT gpi Directory Detailed screen is displayed.

Figure 10-8 SWIFT gpi Directory Detailed



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

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

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Table 10-4 SWIFT gpi Directory Detailed - Field Description

Field	Description
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	Specify the Cuttoff Day. It can be empty denoting same day payment or D-n. "D-n" indicates that the participant's listed CUT-OFF TIME is n business day earlier. 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	Specify the Platform that distinguishes the gpi directory from other directories in the SWIFTRef Reach Plus distribution.
Local Time Zone	Specify the Local Time Zone. If the time zone is present in gpi directory, system will pick up the given cutoff time from gpi directory and offset time is taken from the time zone. 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.
Service Identification	Specify the Service Identification. It refers to the value of field 111 in block 3 of the gpi MT message generated (Eg: 001 , 004, 009).
Act As Intermediary	If this check box is checked, the participant acts as the gpi Intermediary Agent for gpi payments in a given currency and over a given REACHABLE THROUGH channel.
Service Name	Specify the Service Name. It denotes to which gpi service (gpi 001/ gpi 004 / gpi 009) the Participant ID is a gpi member.
Delegated To	The BIC must take the action of forwarding the payment or updating the tracker on behalf of the participant, ID. It is a valid BIC of 8 characters. It applies to gpi services 001, 004, and 005.
Maximum Amount	This field contains the maximum amount allowed for a gpi Instant transaction in a given currency. Only applicable to Service ID 005-gpi Instant.
Reachable Through	Specify the channel through which the participant is reachable for gpi payment instructions for one of its gpi currencies. If the Channel type is Intermediary, then reachable through will be another gpi participant ID through which the current participant ID is eligible to do gpi transactions. Allowed values are: • Another gpi participant ID (BIC Code) • D-C (Direct - Cover) • TGT / EBA
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 from the list of values. 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.

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Table 10-4 (Cont.) SWIFT gpi Directory Detailed - Field Description

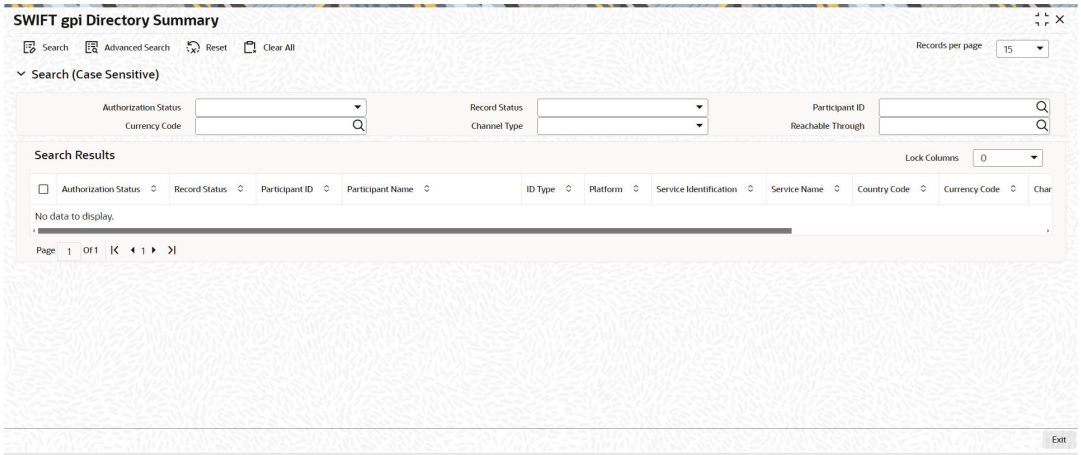
Field	Description
Cutoff Time	System defaults the Cutoff Time for the Participant ID entered. This indicates the Participant's public gpi cut-off time for gpi payments in this currency
Start of Day	Specify the Start of Day.
Start Date	Start Date Specify the Stop Date.
Stop Date	Specify the Stop Date.

10.1.5.1 SWIFT gpi Directory Summary

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

   SWIFT gpi Directory Summary screen is displayed.

Figure 10-9 SWIFT gpi Directory Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Participant ID
   - Currency Code
   - Channel Type
   - Reachable Through
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

10.1.6 Flat File gpi Directory Upload

User can upload gpi file through this screen by specifying a valid file path and file name.

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

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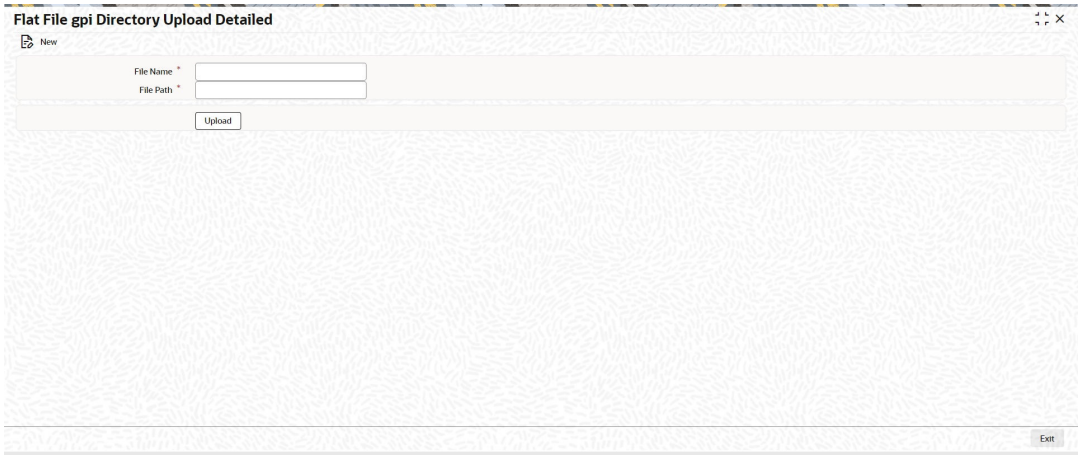
Flat File gpi Directory Upload Detailed screen is displayed.

Figure 10-10 Flat File gpi Directory Upload Detailed



2. Click **New** button on the Application toolbar.
3. On **Flat File gpi Directory Upload Detailed** screen, specify the fields.

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

Table 10-5 Flat File gpi Directory Upload Detailed - Field Description

Field	Description
File Name	Specify the name of the file to be uploaded.
File Path	Specify the path in the server where the file is uploaded.

4. Click the **Upload** button to upload file to the specified File Path.

10.1.7 SWIFT gpi Confirmation Reject Code Mapping

The SWIFT gpi Confirmation Reject Code Mapping screen allows users to capture the reject reason code to be populated in gpi confirmations when auto cancellation is triggered due to reject responses from external systems.

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

   SWIFT gpi Confirmation Reject Code Mapping screen is displayed.

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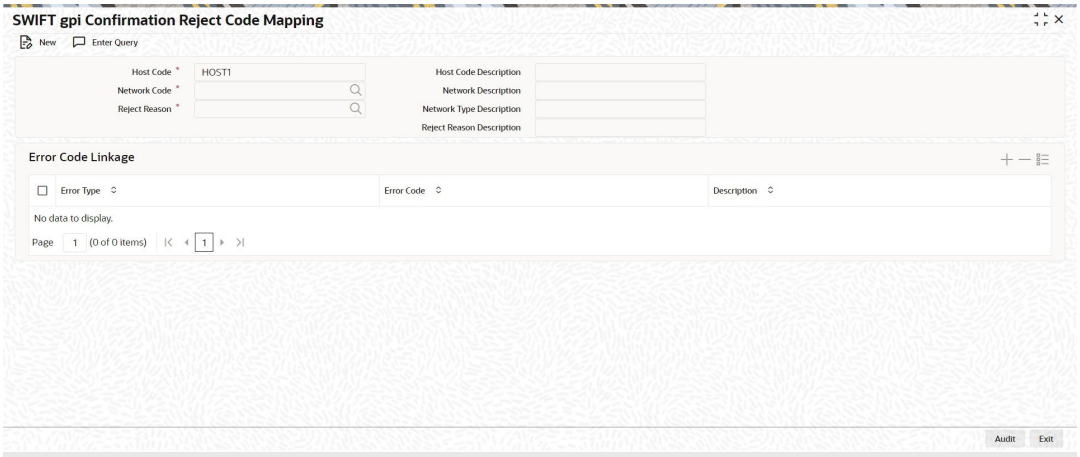
Figure 10-11 SWIFT gpi Confirmation Reject Code Mapping



2. Click **New** button on the Application toolbar.
3. On **SWIFT gpi Confirmation Reject Code Mapping** screen, specify the fields.

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

Table 10-6 SWIFT gpi Confirmation Reject Code Mapping - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Host Description	System defaults the Description of the Host Code on clicking New button.
Network Code	Specify the Network Code from the list of values. Lists all valid (Open / Authorized) Cross Border / RTGS & Fedwire.
Network Code Description	System defaults the Description of the Network Code displayed.
Network Type Description	System defaults the Network Type Description of the Network Code displayed.
Reject Reason	Specify the Reject Reason from the list of values. List all the gpi Confirmation Reject reason codes from SWIFT gpi Static Preferences Detailed (PXDGPIST).
Reject Reason Description	System defaults the Description of the Reject Reason displayed.
Error Code Linkage	--
Error Type	This field displays description of the selected Error Code.
Error Code	Specify the Error Code from the list of values. Lists all the valid (Open/Authorized) Error codes defined in the 'User Defined Error Codes' maintenance (PMDERRCD) for the host code.
Error Description	This field displays description of the selected Error Code. **Note** At least one error code & error description should be maintained for a reject reason code. The error code value received from the external systems like Sanctions, EAC is maintained in the 'User Defined Error Codes' maintenance - PMERRCD.

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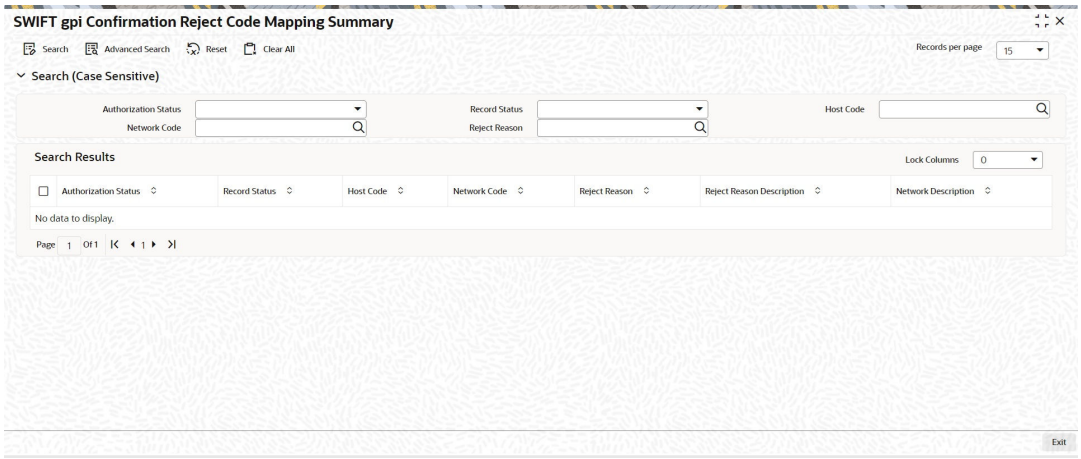
10.1.7.1 SWIFT gpi Confirmation Reject Code Mapping Summary

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

   SWIFT gpi Confirmation Reject Code Mapping Summary screen is displayed.

Figure 10-12 SWIFT gpi Confirmation Reject Code Mapping Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Host Code
   - Network Code
   - Reject Reason
3. 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.

10.1.8 SWIFT gpi/Universal Confirmation - Manual Generation

This screen displays the transaction details and fields related to gpi/Universal confirmation message generation.

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

   SWIFT gpi/Universal Confirmation - Manual Generation screen is displayed.

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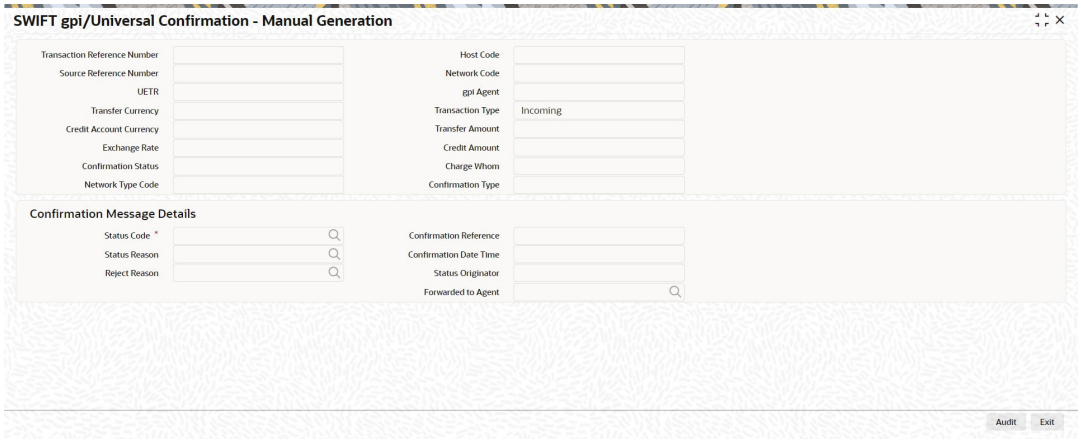
Figure 10-13 SWIFT gpi/Universal Confirmation - Manual Generation



2. Below listed fields of transaction are displayed:
   - Transaction Reference Number
   - Source Reference Number - Field 20 of the Incoming message
   - UETR
   - Host Code
   - Network Code
   - Transaction Type
   - Transfer amount
   - Transfer currency
   - Credit Amount
   - Credit Account currency
   - Exchange Rate
   - Charge Whom
   - Confirmation Status
   - Confirmation Type
   - Network Type Code
3. On **SWIFT gpi/Universal Confirmation - Manual Generation** screen, specify the fields.

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

Table 10-7 SWIFT gpi/Universal Confirmation - Manual Generation - Field Description

Field	Description
Confirmation Message Details	--
Status Code	This field lists all gCCT Confirmation Status Codes from SWIFT gpi Static Preferences (PXDGPIST) maintenances.
Status Reason	This field lists all gCCT Status Reason codes from SWIFT gpi Static Preferences (PXDGPIST) maintenances.

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Table 10-7 (Cont.) SWIFT gpi/Universal Confirmation - Manual Generation - Field Description

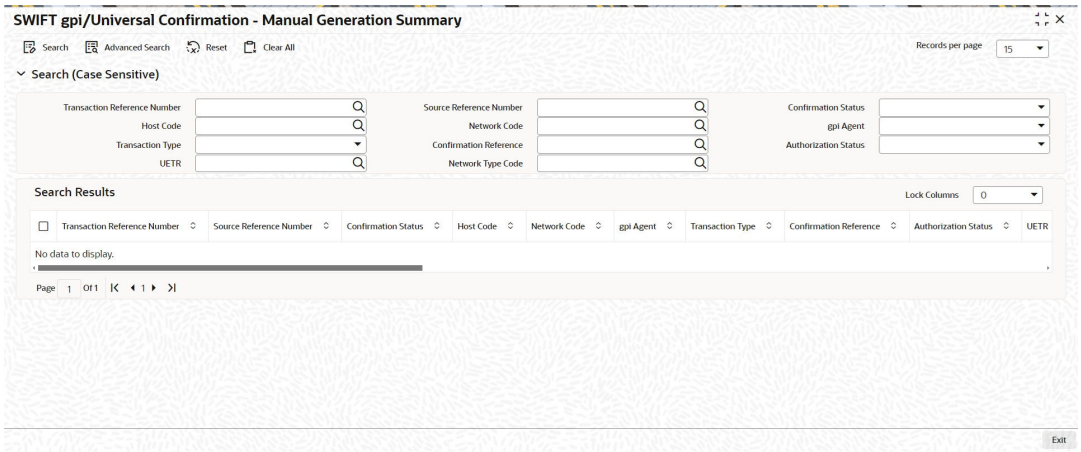
Field	Description
Reject Reason	System displays all the gpi Reject Reason Codes maintained in the SWIFT gpi Static Preferences (PXDGPIST) maintenances.
Confirmation Reference	System displays new Reference number generated for the confirmation message.
Confirmation Date Time	System displays Today's date.
Status Originator	System displays Default Branch BIC.
Forwarded-to-Agent	Select from the list of values for BIC. The list contains all valid open/ authorized BICs.

10.1.8.1 SWIFT gpi/Universal Confirmation - Manual Generation Summary

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

   SWIFT gpi/Universal Confirmation - Manual Generation Summary screen is displayed.

Figure 10-14 SWIFT gpi/Universal Confirmation - Manual Generation Summary



2. Search using one or more of the following parameters:
   - Transaction Reference Number
   - Payment Type
   - Host Code
   - gpi Agent
   - Confirmation Reference
   - UETR
   - Source Reference Number
   - Confirmation Status
   - Network Code
   - Transaction Type
   - Authorization Status

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

   System displays the records that match the search criteria.

4. Double click a record after selecting a record to view the detailed screen.

10.2 gCCT Transaction Processing

10.2.1 Outbound gCCT Processing

gpi enabled Transaction:

At transaction level, the below validation are done when the transfer type is selected as 'Customer Transfer' for 'Cross Border'/'RTGS' payment types.

- System checks if 'gpi Processing Enabled' flag is set to 'Y' at host level (Function ID: PXDGPIPF). If Yes, system applies gpi payments processor logic. If No, it gets processed as normal SWIFT payments.
- If 'gpi Processing Enabled' flag is set to 'Y', then system checks Sender BIC (Processing branch BIC – Default BIC (11-character) linked in Branch Core Parameters screen (STDCRBRN)) and Transfer Currency combination is present in SWIFT gpi Directory (Function ID: PMDGPIDR).
- If 'Yes', then the transaction is stamped as 'gpi enabled' and will be processed as a SWIFT gpi transaction.
- If 'No', then the 'gpi enabled' flag is set as 'No' and the transaction gets processed as normal SWIFT transaction.

Currency Cutoff Time Check:

For 'gpi enabled' transactions,

- If Receiver BIC, Currency is identified as gpi agent, system checks if receiver agreement is present in the new screen (PXDSROAG) for Outbound gpi agreement,
- If present, currency BIC cut-off time is considered from here.
- If not, cutoff time is taken from the gpi directory for the Receiver BIC, Currency combination.
- If the transaction passed this cut-off time, then the transaction is moved to Network cut-off queue.
- If Receiver BIC, Currency is not a gpi agent, then the existing Outbound BIC Cutoff processing is applied.

Cutoff Time Calculation Changes:

For Outbound Cross Border gpi payments (gCCT)

- 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 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
- 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,

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US Bank processing JPY payment	US Bank processing JPY payment	US Bank processing JPY payment	US Bank processing JPY payment	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	Transaction Input Details	Transaction Input Details	Cut off Time Conversion	Cut off Time Conversion	Cut off Time Conversion
Booking Date	**Instruction Date (32A Credit Value date**	**Activation Date Adjusted After subtracting Settlement Days (Cutoff Days) (Message Date)**	**Activation Date Adjusted After adding Settlement Days (Cutoff Days)**	**Conversion to Host Time Zone**	**Processed on Activation Date**
19- Sep-18	20- Sep-18	19- Sep-18	20-Sep-18	2200 hours on 19-Sep-18	Yes

- MT 103 - Block 3 Fields Population:
  - MT 103 - Block 3 Fields Population:
  - System automatically picks up the service id based on the maintenance done in the screen (PXDGPIST) for the message type gCCT.
- MT 103 - Field 57A Population:
- 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:
  - 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

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Set 'Incoming gpi' flag based on (111:001) at transaction level	Check 'gpi processing enabled' flag at host level (PXDGPIPF)	Check if Processing branch 11- Character BIC/Transfer currency is present in gpi Directory (PMDGPIDR)	Set 'gpi agent'at transaction level
Yes	Yes	Yes	Yes
No	Yes	No	No
Yes	No	Skipped	No
No	No	Skipped	No

- System initially checks if 'gpi processing enabled' flag is set to 'Y' at host level (PXDGPIPF) and if it founds the setup then system checks the gpi directory (PMDGPIDR) to verify if the processing branch BIC/Transfer currency is gpi agent or not.
  - System sets the field 'gpi Agent' to 'Yes' if the processing branch 11-Character BIC/ Transfer currency is present in gpi Directory 'PMDGPIDR' and sets to 'No' if processing branch/Transfer currency is not present in gpi Directroy 'PMDGPIDR' (or) 'gpi processing enabled ' flag is 'No'.
- System performs the following if 'gpi Agent' value is 'Yes'
  - Generates MT 199 gCCT confirmation with Field 111:001, 121:UETR of the related transaction in block 3
  - RMA+ validation should not performed for Tracker BIC
- System performs the following if 'gpi Agent' value is 'No'
  - Generates MT 199 gCCT confirmation with Field 121: UETR of the related transaction in block 3
  - Copying of Field 111:001 into block 3 of
  - MT 199 gCCT confirmation message should not be performed if the related transaction contains Field 111:001
  - Performs RMA+ validation for the gpi Tracker BIC to check if this BIC is the Receiver of gCCT MT 199, If the matching RMA+ record for the Tracker BIC founds success, then system designates this BIC as the Receiver of gCCT MT 199.If RMA+ validation fails for Tracker BIC, then system generates blank MT 199 gCCT message with a 'Repair' status.

Charge Option OUR:

For 'gpi enabled' transactions, where 71A is 'OUR'

- If 71G charges is equal to or more than calculated charges, then system deducts for the calculated charges/tax and post receiver charge entries as per current functionality.
- If 71G is less than calculated charges,
  - System suppresses generation of MT 191 charge claim advice for gpi payments. A validation is available to not to trigger or send MT 191 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 MT 103 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

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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 MT 103 messageis 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

10.2.2 Inbound gCCT processing

The Outbound MT 199 gCCT confirmation generation functionality remains same as below:

System performs the following during the incoming MT 103 payment message processing

Set 'Incoming gpi' flag based on (111:001) at transaction level	Check 'gpi processing enabled' flag at host level (PXDGPIPF)	Check if Processing branch 11-Character BIC/Transfer currency is present in gpi Directory(PMDGPIDR)	Set 'gpi agent' at transactio n leve
Yes	Yes	Yes	Yes
No	Yes	No	No
Yes	No	Skipped	No
No	No	Skipped	No

Set 'Incoming gpi' flag based on (111:001) at transaction level	Check 'gpi processing enabled' flag at host level (PXDGPIPF)	Check if Processing branch 11-Character BIC/Transfer currency is present in gpi Directory(PMDGPIDR)	Set 'gpi agent' at transaction level
No	Yes	Yes	Yes
Yes	Yes	No	No

If the 'gpi Agent' sets to 'No' as per above tables functionality, then system generates MT 199 gCCT confirmation messages (without Field 111) after RMA+ validation for Tracker BIC as explained above in the Outbound (pass-through) section.

System sets 'gpi Agent' to 'Yes' if the processing branch BIC/transfer currency is present in gpi directory.

System performs the below operations when 'Incoming gpi flag' is 'No'

- Network Cutoff Time Check is done as for normal SWIFT incoming payments from the Inbound BIC Cutoff time (PXDINCOF)

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- MT 199 gets triggered automatically when the ‘71A’ is ‘OUR’ and 71G is lesser than the calculated charges. This can be triggered manually without any restriction
- Generates gCCT confirmation message with 111:001 (RMA+ validation not required)

Network Cutoff Time Check:

For ‘gpi Enabled’ = ‘Yes’

- Sender BIC (11-Character BIC as received in the Block 2 of the Inbound MT message) is considered from the new screen (PXDSRIAG) for Inbound gpi payments sender agreement, if present.
- If not present, cutoff time is taken from the gpi directory for the Processing branch BIC (11-Character BIC as received in Block1 of the Inbound MT message), Transfer Currency combination.
- If not found as in step (2), cutoff time is taken from the gpi directory for the Processing branch BIC (11-Character BIC maintained as default BIC in STDCRBRN), Transfer Currency combination.
- If the gpi transaction passed this cut-off time, then the transaction moves to Network Cutoff queue.

Charge Option OUR:

For ‘gpi enabled’ transactions, where 71A is ‘OUR’

- If 71G charges is equal to or more than calculated charges, then system deducts for the calculated charges/tax and post receiver charge entries as per current functionality.
- If 71G is less than calculated charges,
  - System suppresses generation of MT 191 charge claim advice for gpi payments. A validation is added to not to trigger or send MT 191 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 MT 103 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.

10.3 gCOV Transaction Processing

10.3.1 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:**

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- 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 (MT 202COV/MT 205COV) has gpi tags (111:001) and is resulting in an Outbound payment (gpi/nongpi).
  - '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 MT 202COV/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 MT 202COV/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 MT 202COV/MT 205COV message generated.

  - Field 52A: In case of pass thru, 52A is added if in the Inbound MT COV this field is absent.

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– Field 57A is populated even if AWI is same as that of Receiver of Outbound cover payment message.

10.3.2 Inbound gCOV Processing

MT 299 gCOV confirmation message gets generated for all statuses(//ACSC, //ACSP, // RJCT) for the below specific case:

When the Incoming gpi is ‘N’ and gpi agent is ‘Y’

- 111:001 gets copied to Block 3 of the message
- RMA+ validation is not performed for Tracker BIC
- Network Cutoff Time Check is done as for normal SWIFT incoming payments from the Inbound BIC Cutoff time (PXDINCOF)

System does not generates MT 299 gCOV confirmation message when Incoming gpi is ‘Y’ and gpi agent is ‘N’.

Network Cutoff Time Check:

For ‘gpi Enabled’ = ‘Yes’

- Sender BIC (11-Character BIC as received in the Block 2 of the inbound MT message) is considered from the screen (PXDSRIAG) for inbound gpi payments sender agreement, if present.
- If not present, cutoff time is taken from the gpi directory for the Processing branch BIC (11-Character BIC as received in Block1 of the inbound MT message), Transfer Currency combination.
- If not found as in step (2), cutoff time is taken from the gpi directory for the Processing branch BIC (11-Character BIC maintained as default BIC in STDCRBRN), Transfer Currency combination.
- If the gpi transaction passed this cut-off time, then the transaction moves to Network Cutoff queue.

Incoming gCOV Payments

Outbound MT 299 gCOV confirmation generation

- System performs the following to set ‘gpi Agent’ to ‘Yes’ or ‘No’ during the process of incoming COV messages

Set ‘Incoming gpi’ flag based on (111:001) at transaction level	Check ‘gpi processing enabled’ flag at host level (PXDGPIPF)	Check if Processing branch 11-Character BIC/ Transfer currency is present in gpi Directory (PMDGPIDR)	Set ‘gpi agent’ flat at transaction level
No	Yes	Yes	Yes
Yes	Yes	No	No

- If gpi Agent is ‘No’ and ‘incoming gpi’ is ‘Y’ then system should not generate MT 299 gCOV confirmation message
- System sets ‘gpi Agent’ to ‘Yes’ if processing branch BIC/transfer currency is present in gpi directory.

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- System performs below operations as per existing functionality when the ‘incoming gpi flag’ is ‘N’
  - Network Cutoff Time Check is done as for normal SWIFT incoming payments from the Inbound BIC Cutoff time (PXDINCOF)
  - Generates gCOV confirmation message with 111:001 (RMA+ validation not required) for all statuses.

10.4 gCCT Confirmations - MT 199

10.4.1 Outbound gCCT Confirmations - MT 199 Generation

> **Note**
>
> The system does not perform RMA validation on the generated gpi/universal confirmation.

Below are the additional changes to MT 199 gCCT confirmation messages generation after processing of inbound or pass through gCCT payments by the gpi bank

- Below are the additional changes to MT 199 gCCT confirmation messages generation after processing of inbound or pass through gCCT payments by the gpi bank
- Below changes are supported when the processing branch is gpi agent as per existing functionality

> **Note**
>
> System do not generate MT 199gCCT confirmations if 'Generate gpi confirmations' value is unchecked (set to 'N').
>
> Inbound transactions initiated either manually through UI or through SOAP/Rest service, 'Generate gpi confirmations' will always be set to 'N' (if not indicated).
>
> Inbound transactions uploaded through SWIFT, 'Generate gpi Confirmations' field value will always be set to 'Y' (Checked).

> **Note**
>
> The Auto job 'PQDPRQUE' - 'Job Code for Process Exception MT 199 transaction' generates the Interim gpi confirmations at EOD. Configure this job to run at a pre-defined time daily.

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Transaction Type	Processing status	Message generated	Status Code/ Reason Code	Date & Time details	Payment Processing Status [PXDGPIST	In Progress Codes – gCCT [PXDGPIST]
Incoming	Processed & credited to beneficiary's account	On accounting completion	ACCC	On accounting completion	PROCEESS ED	NA
	Moved to cover match queue	By EOD, transaction is pending in cover match queue	ACSP/ G004	Message generation Date & time	INPROG RESS	PENDINGC OVER
	If the transaction is on hold for further documents (HOLD option in field 23 E)	By EOD, transaction is pending in Business Override queue	ACSP/ G003	ACSP/ G003	INPROG RESS	PENDI NGDOCS
	Pending by EOD in process exceptions queues(inclu ding Warehouse queue)	By EOD, transaction is pending in any exception queue	ACSP/ G002	Message generation Date & time	INPROG RESS	PENDINGCR EDI T
	Cancelled from any exception queue	On successful cancellation action	RJCT	Message generation Date & time	REJECT ED	NA
	Transaction is Sanctions Seized	After Seizure entry posting	RJCT	Message generation Date & time	REJECT ED	NA
	Transaction is Suppressed	On successful suppression processing	RJCT	Message generation Date & time	REJECT ED	NA
Pass through as SWIFT	Outbound payment Processed & forwarded as a gpi message. Message generation Suppressed	FIN message / FIN Copy service gpi message is sent out (FIN Compatible MI)	ACSP/ G000	Message generation Date & time	NA	NA

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Transaction Type	Processing status	Message generated	Status Code/ Reason Code	Date & Time details	Payment Processing Status [PXDGPIST	In Progress Codes – gCCT [PXDGPIST]
	Outbound payment Processed & forwarded to a non-gpi agent. Message generation Suppressed	On completion of passthrough payment(on FIN/ FIN Compatible MI)	ACSP/ G001	Message generation Date & time	NA	NA
	Moved to cover match queue (new STP queue for Inbound Messages)	By EOD, transaction is pending in cover match queue	ACSP/ G004	Message generation Date & time	INPROG RESS	PENDINGC OVE R
	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	INPROG RESS	PENDINGC OVE R
	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	INPROG RESS	PENDINGCR EDI T
	Cancelled from any exception queue	On successful cancellation action	RJCT	Message generation Date & time	REJECT ED	NA
	Transaction is Sanctions Seized	After Seizure entry posting	RJCT	Message generation Date & time	REJECT ED	NA

- Tracker BIC address is referred from the gpi Host preferences maintenance (PXDGPIPF).
- System picks up the confirmation Status code based on the maintenance done in the screen (PXDGPIST) for the message type gCCT/gCOV.
- System picks up the confirmation Reason code based on the maintenance done in the screen (PXDGPIST) for the message type gCCT when the payment processing status is ‘INPROGRESS’.

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> **Note**
>
> 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. So, OBPM doesn't generate confirmation messages.

10.4.1.1 Reject Confirmation - Reason code population

For manual cancellation from exception queues (Cancel User action), the reason code captured during cancellation processing is populated.

For auto cancellation of transactions, the reason code is populated as below:

- The Error Code received in the external system response is checked against the SWIFT gpi Confirmation Reject Code Mapping (PXDGPIRJ)
- If a valid (Open/Authorized) mapping maintenance is found, then the Reject Reason code is populated.
- If no valid mapping maintenance is found, the default Reject Reason code 'MS03' is populated.

For Reject Confirmation message generated during gSRP cancellation request processing, is done to populate the Confirmation Reject Reason code captured during gSRP cancellation - Accept User action.

Reject Reason code is populated in the Line 2 of Confirmation message.

- E.g. //RJCT/AC01

10.4.2 Inbound gCCT Confirmations - MT 199 Message Processing

For FIN based Tracker Interaction type, Inbound MT 199 gCCT confirmation message is uploaded to daily Message In data store and linked to the original Outbound gCCT MT 103 payment.

- Matching criteria is as follows – From Block 3
  - 121:UETR of gCCT MT 103 = 121:UETR of MT 199 gCCT confirmation
- After successful match, the message is parsed and the same is stored to show them at the Outbound transaction view screen.

The 'Settlement Method' & 'Clearing System Code' values are expected in Field 79 - Line 3. The 'Details of Charges' value is expected in Field 79 - Line 4.

10.4.2.1 Inbound gpi Confirmations Summary

The Inbound gpi Confirmations Summary screen allows users to view all inbound gpi confirmations (MT 199/MT 299) received with match status 'Pending Match', 'Matched'.

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

   Inbound gpi Confirmations Summary screen is displayed.

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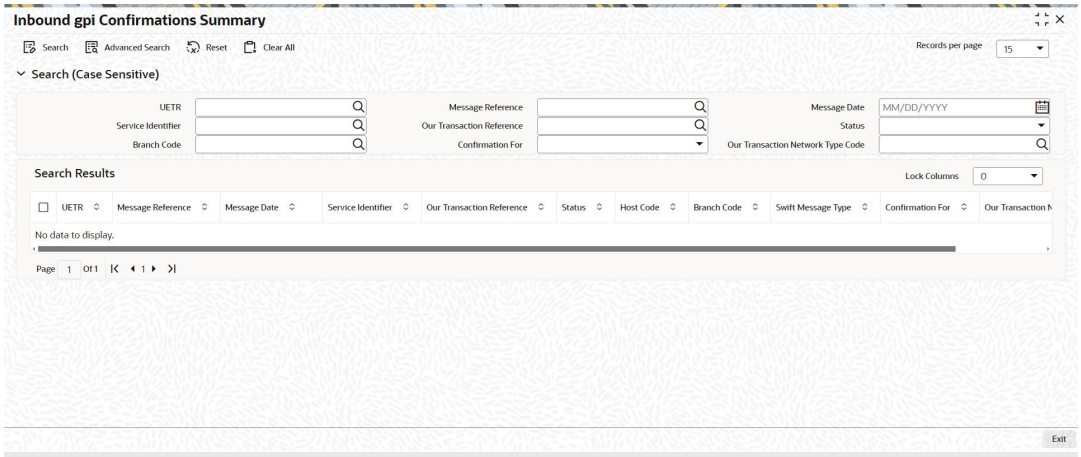
Figure 10-15 Inbound gpi Confirmations Summary



2. Search using one or more of the following parameters:
   - UETR
   - Message Reference
   - Message Date
   - Service Identifier
   - Branch Code
   - Our Transaction Reference
   - Confirmation For
   - Status (Pending Match/ Match)
   - Our Transaction Network Type Code
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

10.4.3 Auto Confirmation Message Generation Processing

Auto generation of gpi/Universal confirmation message is done if the 'gpi/Universal Confirmation Message Generation Preference' is maintained as 'Automatic' in the SWIFT gpi Host level preference. This will be applicable for:

- Interim confirmation messages that are getting generated by the Auto Job 'PQDPRQUE' which should be configured to run at a pre-defined time daily for Interim confirmation generation
- Credit confirmation messages that are getting generated on successful processing of an Incoming transaction
- Reject confirmation messages that are getting generated due to cancellation processing (triggered by reject response from external systems).

Once a gpi/Universal confirmation message is generated successfully, the 'Confirmation Status' value is updated as 'Generated' if the previous status is 'Ungenerated' and 'Confirmation Type' is marked as 'Interim' or 'Reject' or 'Credit' depending on the confirmation message generated.

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In the gpi Confirmations sub screen, the field 'Generation Type' Mode' is marked as 'Automatic'.

> **Note**
>
> For Incoming Cross Border transactions booked via Incoming Cross Border SOAP/ REST services, there is a provision to indicate whether gpi / Universal confirmation generation is required or not. If this option is set as No, then gpi / Universal confirmation do not get generated irrespective of whether the confirmation message generation preference mode is 'Automatic' or 'Manual'.

10.4.4 Manual Confirmation Message Generation Processing

After successful validation and authorization of the Manual Confirmation input by user, the confirmation message generation is done.

A gpi Confirmation message gets generated if the 'gpi Agent' flag is 'Yes'. Otherwise, a Universal confirmation message gets generated.

In case of gpi Confirmation message, the Field 111 in Block 3 is populated with a value of '001' [Value is taken from SWIFT gpi Static preference maintenance (PXDGPIST)]. The value population for other fields is same as done for Universal confirmation message generation.

Once a gpi/Universal confirmation message is generated successfully, the 'Confirmation Status' value is updated as 'Generated' if the previous status is 'Ungenerated' or blank and 'Confirmation Type' is marked as 'Interim' or 'Reject' or 'Credit' depending on the confirmation message generated.

In the gpi Confirmations sub screen, the field 'Generation Type ''Generation Mode' is marked as 'Manual'.

Refer the below table for the supported Status Code and Status Reason/Reject Reason codes for Payment types/Transaction types:

Status Code	Status / Reject Reason	Inbound Cross Border	Inbound Fedwire	Pass-through Fedwire
ACCC	NA	Applicable	Applicable	Not Applicable
RJCT	Any Reject Reason code	Applicable	Applicable	Applicable
ACSP	G000	Not Applicable	Not Applicable	Not Applicable
ACSP	G001	Not Applicable	Not Applicable	Applicable
ACSP	G002	Applicable	Applicable	Applicable
ACSP	G003	Applicable	Applicable	Applicable
ACSP	G004	Applicable	Applicable	Applicable

> **Note**
>
> The manual gpi/Universal confirmation message can be generated even if the gpi/ Universal confirmation message generation preference is 'Automatic' in SWIFT gpi Host preferences maintenance (PXDGPIPF) based on the transaction status. E.g. An interim confirmation can be generated before OBPM generates the same during EOD.

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10.5 gCOV Confirmations - MT 299

> **Note**
>
> The system does not perform RMA validation on the generated gpi/universal confirmation.

10.5.1 Outbound gCOV Confirmations - MT 299 Message Generation

The gCOV MT 299 confirmation message is generated with fields 20,21,79. The Outbound MT 299 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 MT 202COV/MT 205COV) and 79.
- Block 3 of the FIN message has gpi tags 111:001, 121: UETR of gCOV.
- Field 79 of the status confirmation message MT 299, populates the following details:

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

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Transaction Type	Processing status	Message generated	Status Code/ Reason Code	Date & Time details	Payment Processing Status [PXDGPIST]	In-progress Codes – gCOV [PXDGPIST]
Incoming	For the below scenarios, apply this validation before gpi confirmation generation: Check transaction level 'gpi' agent as 'Yes' & 'Incoming gpi' set as 'Yes' OR 'gpi agent' flag as 'Yes' & Incoming gpi set as 'No'	For the below scenarios, apply this validation before gpi confirmation generation: Check transaction level 'gpi' agent as 'Yes' & 'Incoming gpi' set as 'Yes' OR 'gpi agent' flag as 'Yes' & Incoming gpi set as 'No'	For the below scenarios, apply this validation before gpi confirmation generation: Check transaction level 'gpi' agent as 'Yes' & 'Incoming gpi' set as 'Yes' OR 'gpi agent' flag as 'Yes' & Incoming gpi set as 'No'	For the below scenarios, apply this validation before gpi confirmation generation: Check transaction level 'gpi' agent as 'Yes' & 'Incoming gpi' set as 'Yes' OR 'gpi agent' flag as 'Yes' & Incoming gpi set as 'No'	For the below scenarios, apply this validation before gpi confirmation generation: Check transaction level 'gpi' agent as 'Yes' & 'Incoming gpi' set as 'Yes' OR 'gpi agent' flag as 'Yes' & Incoming gpi set as 'No'	--
Incoming	Processed & credited to instructed agent's account [MT 910 generated]	On accounting completion	ASCS	Credit value date & current time	PROCESSED	NA
Incoming	Pending by EOD in process exceptions queues (Including warehouse queue)	EOD job	ACSP/ G002	Message generation Date & time	INPROGRESS	PENDING CREDIT
Incoming	Transaction is Sanctions Seized	After Seizure entry posting	RJCT	Message generation Date & time	REJECT ED	NA
Outgoing (Pass through as SWIFT/ other network messages)	COV Processed & forwarded as a gpi message to gpi agent. Message generation Suppressed	FIN message/FIN Copy service gpi message is sent out	ACSP/ G000	Message generation Date & time	--	--

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Transaction Type	Processing status	Message generated	Status Code/ Reason Code	Date & Time details	Payment Processing Status [PXDGPIST]	In-progress Codes – gCOV [PXDGPIST]
Outgoing (Pass through as SWIFT/ other network messages)	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	--	--
Outgoing (Pass through as SWIFT/ other network messages)	COV transaction is pending by EOD in process exceptions(in cluding warehouse queue)	EOD job	ACSP/ G002	Message generation Date & time	--	INPROGRESS
Outgoing (Pass through as SWIFT/ other network messages)	Transaction is Sanctions Seized	After Seizure entry posting	RJCT	Message generation Date & time	--	REJECTED

gCOV confirmation messages by gCOV Instructed Agent

Transaction Type	Processing status	Message generated	Status Code	Date & Time details	Payment Processing Status [PXDGPIST]	In-progress Codes – gCOV [PXDGPIST]
--	On successful cover matching of a gCCT transaction with gCOV	On successful cover match	ASCS	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:

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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.
>
> The Tracker generates 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.

10.5.1.1 Reject Confirmation - Reason code population

For manual cancellation from exception queues (Cancel User action), the reason code captured during cancellation processing is populated.

For auto cancellation of transactions, the reason code is populated as below:

- The Error Code received in the external system response is checked against the SWIFT gpi Confirmation Reject Code Mapping (PXDGPIRJ)
- If a valid (Open/Authorized) mapping maintenance is found, then the Reject Reason code is populated.
- If no valid mapping maintenance is found, the default Reject Reason code 'MS03' is populated.

For Reject Confirmation message generated during gSRP cancellation request processing, is done to populate the Confirmation Reject Reason code captured during gSRP cancellation - Accept User action.

Reject Reason code is populated in the Line 2 of Confirmation message.

- E.g. //RJCT/AC01

10.5.2 Inbound gCCT Confirmations - MT 199 Message Processing

For FIN based Tracker Interaction type, Inbound MT 199 gCCT confirmation message is uploaded to daily Message In data store and linked to the original Outbound gCCT MT 103 payment.

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- Matching criteria is as follows – From Block 3
  - 121:UETR of gCCT MT 103 = 121:UETR of MT 199 gCCT confirmation
- After successful match, the message is parsed and the same is stored to show them at the Outbound transaction view screen.

The 'Settlement Method' & 'Clearing System Code' values are expected in Field 79 - Line 3.
The 'Details of Charges' value is expected in Field 79 - Line 4.

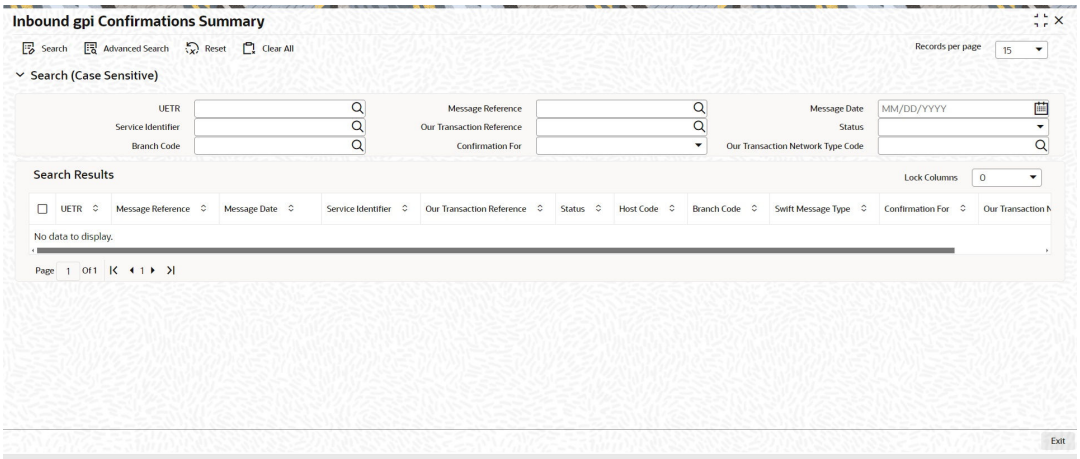
10.5.2.1 Inbound gpi Confirmations Summary

The Inbound gpi Confirmations Summary screen allows users to view all inbound gpi confirmations (MT 199/MT 299) received with match status 'Pending Match', 'Matched'.

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

   Inbound gpi Confirmations Summary screen is displayed.

Figure 10-16 Inbound gpi Confirmations Summary



2. Search using one or more of the following parameters:
   - UETR
   - Message Reference
   - Message Date
   - Service Identifier
   - Branch Code
   - Our Transaction Reference
   - Confirmation For
   - Status (Pending Match/ Match)
   - Our Transaction Network Type Code
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

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10.6 Notifications

For every inbound gpi confirmation message (MT 199 gCCT), notification is trggered (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 Statis Preferences screen (PXDGPIST). 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

- [Following lines //any deducts by status originator(s)]
- The new XML tags listed will be under ‘gpiConfirmInfo” XML node
- gCCT Instructed Bank

MT 199 Field 79 Details	MT 199 Field 79 Details	New XML Tags	XML Data Types
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

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MT 199 Field 79 Details	MT 199 Field 79 Details	New XML Tags	XML Data Types
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.

10.7 gSRP Cancellation Processing

10.7.1 Outbound Cancellation Request Processing

10.7.1.1 Dispatched/ Processed Payments

If the transaction is already dispatched (or) payment message is generated successfully, then the cancellation processing is done based on the payment type.

Cross Border Payment Type

If the payment message generation is suppressed, the cancellation processing is done as below

- Cancellation processing for the transaction is initiated
- Cancellation status of Cancellation request is marked as ‘Cancelled’
- Reversal accounting entries are posted and sent to accounting system

If the Transfer Type is ‘Bank Transfer Own A/c’, the cancellation processing is done as below

- Cancellation status of Cancellation request is marked as ‘Exception’. Error code & error reasons are updated

- The acknowledgement status of the payment message is checked
- If the acknowledgement status is pending from SWIFT, then the system waits for the acknowledgment message. Once the acknowledgement is received, system does the cancellation processing based on the acknowledgment status

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Acknowledgment Status	System Action
ACK	• Recall Status of transaction is marked as 'Recall Requested' • Cancellation status of cancellation request is marked as 'Cancelled' • Initiate a MT Recall Request
NACK	• Cancellation processing for the transaction is initiated • Cancellation status of cancellation request is marked as 'Cancelled'. • Reversal accounting entries are sent to accounting system. • Reversal accounting entries are sent to accounting system. **Note** For Customer transfer with cover transaction, the acknowledgement status of the customer transfer only is checked.

RTGS Payment Type

- The acknowledgement status of the payment message sent out is checked.
- If the acknowledgement status is pending, then the system waits for the acknowledgment message from SWIFT Once the acknowledgement is received, system does 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	• Recall Status of transaction is marked as 'Recall Requested' • Cancellation status of cancellation request is marked as 'Cancelled' • A MT recall request is initiated
NACK	• Cancellation processing for the transaction is initiated • Cancellation status of cancellation request is marked as 'Cancelled'. • Reversal accounting entries are sent to accounting system. • Payment message status is marked as 'Suppressed'

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

Network Acknowledgment Status	System Action
ACK – MT 012	• Recall Status of the transaction is marked as 'Recall Requested' • .Cancellation Processing status is marked as 'Cancelled' • A MT recall request is initiated
NACK – MT 019	• Cancellation processing for the transaction is initiated • Cancellation status of cancellation request is marked as 'Cancelled'. • Reversal accounting entries are sent to accounting system. • Payment message status is marked as 'Suppressed'

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> **Note**
>
> - Payment message status is marked as ‘Suppressed’ to restrict users from repairing and resending the message from Outbound message browser.
> - Upon successful cancellation processing, the transaction status is marked as ‘Canceled’.

10.7.1.2 MT n92 / gSRP Request Message Generation

MT n92 message generation

If the outbound transaction is identified as ‘non-gpi’ message, then system automatically generates MT 192/MT 292 as per standard format.

- If the outbound transaction is identified as ‘non-gpi’ message, then system automatically generates MT 192/MT 292 as per standard format.
- Receiver of the message is populated same as the receiver of the original outbound transaction payment message
- Field 20 sender reference number is populated with cancellation request reference
- Field 21 related reference number is 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 original payment message is populated if the flag ‘Copy of at least the Mandatory Fields of the Original Message is checked

> **Note**
>
> As per the existing functionality, the optional fields also gets populated.

gSRP Request message generation

If the outbound transaction is identified as ‘gpi’ message, then system generates gSRP request as MT 192 message or MT 199 message based on the ‘gSRP Request Message Type’ gpi Host preference (PXDGPIPF).

- Message type is MT 192 if the ‘gSRP Request Message Type’ selected is 192 It is MT 199 if the preference is selected as MT 199.
- Receiver of the message is Tracker BIC (TRCKCHZZ) value populated in gpi Host preference (PXDGPIPF)
- Field 111 is populated with the service type identifier (002) value maintained for gSRP in gpi Static Preference maintenance.
- Field 121 is populated with the UETR of the outbound transaction
- Field 20 sender reference number is populated with cancellation request reference
- Field 21 related reference number is 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.

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- Field 79 with the ‘Narrative (79) Line 1’ value given by user in the Transaction Cancellation request message.

RMA/RMA+ Validation

RMA/RMA+ validation is done for gSRP request messages also. Validation is done based on the gSRP request message type, Branch default BIC, Tracker BIC and message generation date

- Cancellation status is marked as ‘Exception’. Error code & error reason gets updated.
- No gSRP request is generated

Sanction Check

gSRP request messages undergoes Sanctions Check processing. The processing is same as done for the normal MT n92/MT n99 messages.

> **Note**
>
> - For Customer transfer with cover transaction, the gSRP/MT n92 request message is generated only for the customer transfer
> - The successfully generated request messages can be viewed from the ‘Recall Messages’ screen of Outbound Cross Border Payments View (PXDOVIEW)

Recall Request Log

After successful generation of MT n92/gSRP Request message, the recall request is 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.

10.7.2 Outbound Cancellation Response Processing

- MT n96 messages received from SWIFT is treated as Cancellation Response messages and these messages are 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 are also be checked for Cancellation response processing.

10.7.2.1 gSRP Response Message Processing

- Changes are 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 is considered as gSRP response message. The response message is 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 is checked for the response code [‘/’ followed by 4 characters]. Based on the reason code, the response message processing happens

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Response Code	System Action
PDCR	Recall response is logged against original outbound transaction
CNCL	– Recall response is logged against original outbound transaction – Recall status of transaction is updated as 'Accepted'
RJCR	– Recall response is logged against original outbound transaction – Recall status of transaction is updated as 'Rejected'

- The Recall response is logged against the original outbound transaction and is shown under 'Responses' tab of 'Recall Messages' screen.

> **Note**
>
> Field 79 Line 1 starts with '//' in gCCT confirmation message - MT 199.

10.7.2.2 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 is 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 the response codes /FRNA/, then the message is treated as gSRP alert.
  - /RJCR/FRNA (gSRP request does not relate to a gpi payment)
- The status notifications and alerts are logged under recall response against outbound payment transaction and are shown under Tracker Alerts & Status Notifications tab of 'Recall Messages' screen.

10.7.2.3 MT n96 Response Processing

The Inbound MT n96 message is 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 is checked for the response code ['/' followed by 4 characters]. Based on the reason code, the response message processing happens.

Response Code	System Action
PDCR	Recall response is logged against original outbound transaction
CNCL	– Recall response is logged against original outbound transaction – Recall Status of transaction is updated as 'Accepted'
RJCR	– Recall response will be logged against original outbound transaction – Recall Status of transaction is updated as 'Rejected

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- If the Inbound n96 message doesn't have any response code, then the Recall status of transaction is not updated. The Recall response is logged against the original outbound transaction and is shown under 'Responses' tab of 'Recall Message' screen.

10.7.2.4 Recall Response Log

The recall response messages after successful match with original outbound transaction, the response is logged against outbound transaction and is 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 Message Type – Message type of response message [MT 196/MT 296/ MT 199]
- Response Code – Response Status code received in first 4 characters in Field 76 Line 1 of MT n96/Field 79 Line 1 of MT 199
- Recall Reason – Reason code received after the Response status code in Field 76 Line 1 of MT n96/Field 79 Line 1 of MT 199

10.7.3 Inbound Cancellation Request Processing

- All incoming cancellation request messages (MT n92) is parsed and is classified as gSRP request message (or) a non-gSRP request message.
  - If the incoming MT 192 message is having a value '002' in Field 111 and a UETR value in Field 121, then the message is treated as a gSRP request message.
- After successfully parsing and classifying the incoming cancellation request message, the message is populated into the newly introduced 'Inbound Cancellation Browser' with the Process Status as 'Unprocessed'. The gSRP flag value is populated as 'Yes' if the cancellation request message is a gSRP request message.

10.7.3.1 Matching with Inbound Payments

- – For gSRP requests, Field 121 UETR of Incoming message is matched with the UETR of the Inbound transaction
  - For non-gSRP MT n92 requests, Field 21 of the incoming message with the Inbound transaction source reference and sender of the MT n92 request with the Inbound transaction sender bank value
- Once the Incoming MT n92/gSRP request message is successfully matched, then system does below things
  - Process Status value is updated as 'Matched' in the Inbound Cancellation Browser.
  - Queue action log is populated with action as 'MATCH' along with maker/checker ids asl SYSTEM and maker/checker timestamps against the Cancellation Request message
  - A recall request record is logged to show under 'Exception' screen of Inbound Transaction view screen.
- If the matched Inbound transaction status is in Progress (or) transaction status is Exception and in any external queue, the cancellation request is logged in a cross border inbound queue cancellation request table which is referred during inbound processing key steps. The list of external queues considered are:
  - Sanction Check

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  - EAC
  - External Exchange Rate
  - External Pricing
- Cancellation processing for an Inbound transaction is done based on the transaction status and queue code

10.7.3.2 Processed Payments

Transaction Status – Processed

If the transaction status is in ‘Processed’, then

- Recall Status at transaction is updated as ‘Recall Requested’
- Process Status at Inbound Cancellation Browser is updated as ‘Transaction Locked’
- Transaction is moved to the Inbound Cancellation Request queue
- Transaction Status is updated as ‘Processed’, last queue code as ‘##’ and Current status as ‘Pending’ in the Inbound Cancellation Request queue
- Queue action is logged for transaction moving to Inbound Cancellation Request queue

Transaction Status – Seized / Cancelled

If the transaction status is -seized/ cancelled, then

- Recall Status at transaction is updated as ‘Recall Requested’
- Process Status at Inbound Cancellation Browser is updated as ‘Transaction Locked’
- Transaction is moved to the Inbound Cancellation Request queue
- Transaction Status is updated with the current transaction status, last queue code as ‘##’ and Current status as ‘Pending’ in the Inbound Cancellation Request queue
- Queue action is logged for transaction moving to Inbound Cancellation Request queue

10.7.3.3 Unprocessed Payments

Transaction in STP Queue

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

Transaction Status – Future Valued

If the transaction status is ‘Future Valued’ – in ‘Warehouse Queue’, then

- Recall Status at transaction is updated as ‘Recall Requested’.
- Process Status at Inbound Cancellation Browser is updated as ‘Transaction Locked’.
- Transaction is moved out of the Future Dated queue and Transaction is moved to the Inbound Cancellation Request queue.
- Transaction Status is updated as the ‘Future Valued’, last queue code as ‘FV’ and Current status as ‘Pending’ in the Inbound Cancellation Request queue.
- Queue action is logged for transaction moving out of the Future Dated and for moving to Inbound Cancellation Request queue.

Transaction Status – Exception / In Progress

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- If the transaction status is ‘Exception’, then whether the transaction is in an Internal queue or not is checked.
- If the transaction is in an Internal exception queue and the last queue action authorization status is ‘Authorized’, then the following actions are taken on the transaction
  - Recall Status at transaction is updated as ‘Recall Requested’.
  - Process Status at Inbound Cancellation Browser is updated as ‘Transaction Locked’.
  - Transaction is moved of the internal queue and is moved to the Inbound Cancellation Request queue.
  - Transaction Status is updated as ‘Exception’, last queue code as the Internal queue code and Current status as ‘Pending’ in the Inbound Cancellation Request queue.
  - Queue action is logged for transaction moving out of the internal queue and for moving to Inbound Cancellation Request queue.

List of internal queues considered are

- Settlement Review
- Transaction Repair
- Processing Exception
- Business Override
- Authorization Limit 1
- Authorization Limit 2
- Exchange Rate
- Network Cutoff

If the transaction is in an Internal exception queue and the last queue action authorization status is ‘Unauthorized’, then based on the user action cancellation processing happens

User Action	System Action
Delete	System checks if any cancellation request is pending for the transaction. If any cancellation request found, then the following actions are taken on the transaction • Recall Status at transaction is updated as ‘Recall Requested’ • Process Status at Inbound Cancellation Browser is updated as ‘Transaction Locked’ • Transaction is moved of the internal queue and is moved to the Inbound Cancellation Request queue • Transaction Status is updated as ‘Exception’, last queue code as the Internal queue code and Current status as ‘Pending’ in the Inbound Cancellation Request queue • Queue action is logged for transaction moving out of the internal queue and for moving to Inbound Cancellation Request queue
Authorize	No changes are done to the existing processing. In case, the transaction is moving out the queue, the cancellation request check introduced in key processing steps does the cancellation processing.

List of internal queues considered are

- Settlement Review
- Transaction Repair
- Processing Exception

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- Business Override
- Processing Cutoff
- Exchange Rate
- Network Cutoff
- If the transaction is in any external queue, then the cancellation processing is done once the transaction is out of the external queue.
- The cancellation request check introduced in key processing steps of inbound transaction processing does cancellation processing as mentioned below:

Processing Step	System Action
Before Sanctions Check	• Recall Status at transaction is updated as 'Recall Requested' • Process Status at Inbound Cancellation Browser is updated as 'Transaction Locked' • Transaction is moved to the Inbound Cancellation Request queue • Transaction Status is updated as 'In Progress', last queue code as 'SC' and Current status as 'Pending' in the Inbound Cancellation Request queue • Queue action is logged for moving to Inbound Cancellation Request queue
Before Exchange Rate/FX Check	• Recall Status at transaction is updated as 'Recall Requested' • Process Status at Inbound Cancellation Browser is updated as 'Transaction Locked' • Transaction is moved to the Inbound Cancellation Request queue • Transaction Status is updated as 'In Progress', last queue code as 'SC' and Current status as 'Pending' in the Inbound Cancellation Request queue • Queue action is logged for moving to Inbound Cancellation Request queue
Before EAC Check	• Recall Status at transaction is updated as 'Recall Requested' • Process Status at Inbound Cancellation Browser is updated as 'Transaction Locked' • Transaction is moved to the Inbound Cancellation Request queue • Transaction Status is updated as 'In Progress', last queue code as 'SC' and Current status as 'Pending' in the Inbound Cancellation Request queue • Queue action is logged for moving to Inbound Cancellation Request queue
Before Accounting	• Recall Status at transaction is updated as 'Recall Requested' • Process Status at Inbound Cancellation Browser is updated as 'Transaction Locked' • Transaction is moved to the Inbound Cancellation Request queue • Transaction Status is updated as 'In Progress', last queue code as 'SC' and Current status as 'Pending' in the Inbound Cancellation Request queue • Queue action is logged for moving to Inbound Cancellation Request queue

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Processing Step	System Action
Before Messaging	• Recall Status at transaction is updated as 'Recall Requested' • Process Status at Inbound Cancellation Browser is updated as 'Transaction Locked' • Transaction is moved to the Inbound Cancellation Request queue • Transaction Status is updated as 'In Progress', last queue code as 'SC' and Current status as 'Pending' in the Inbound Cancellation Request queue • Queue action is logged for moving to Inbound Cancellation Request queue

In the external queues, the 'Carry Forward' action is not allowed if a cancellation request is found for a transaction.

User Action	System Action	Queues
Carry Forward	This action is not allowed. An error message is shown to user that a cancellation request is registered for the transaction	Sanctions Check, EAC, Exchange Rate

10.7.4 Inbound Cancellation Request - Response Processing

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

10.7.4.1 Cancellation Response Processing

Based on the user action selected in the Inbound Cancellation Request queue and based on the current transaction status, last queue code / action combination, the cancellation response processing is done.

Interim Response

On authorization of the Interim action, the system does the below listed processing steps:

- A gSRP Response message is generated if the recall request is a gSRP request message. Otherwise, a non-gSRP MT n96 response message is generated
- A Recall response is logged to show in the Inbound Transaction view – Under Exception – screen
- Queue action is logged for the Interim action against the transaction reference

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

Accept

On authorization of the Accept action, the following changes are done:

- A gSRP Response message is generated if the recall request is a gSRP request message. Otherwise, a non-gSRP MT n96 response message is generated
- A gCCT reject response message is generated if the recall request is a gSRP request and last queue code is not blank
- Inbound Cancellation queue level Current Status field is updated as 'Accepted'
- Last Response action at Cancellation browser is updated as 'Accepted'

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- Recall status at transaction is updated as ‘Accepted’
- Recall response is logged to show in the Inbound Transaction view – Under Exception – screen
- Transaction is moved out of the cancellation request queue
- Queue action is logged for the ‘Accepted’ action at the transaction level
- Cancellation processing for the transaction initiated if the transaction status is not Processed / Cancelled / Seized [i.e. Transaction Status is ‘In Progress’]

> **Note**
>
> Upon successful cancellation processing, the transaction status is marked as ‘Cancelled’

Reject

On authorization of the Reject action, the following changes are done:

- A gSRP Response message if the recall request is a gSRP request message is generated. Otherwise, a non-gSRP MT n96 response message is generated.
- Inbound Cancellation queue level Current Status field is updated as ‘Rejected’
- Last Response action at Cancellation browser is updated as ‘Rejected’
- Recall status at transaction is updated as ‘Rejected’.
- Recall response is logged to show in the Inbound Transaction view – Under Exception – screen
- Transaction is moved out of the queue
- Queue action is logged for the ‘Reject’ action at the transaction level
- If the transaction has not been processed [Last queue code is not blank]
  - Transaction is reprocessed same as future valued transaction processing done on the value date. During reprocessing, FX Request is not resent if Reject action was taken on same day.
  - Value date/Activation date is re-derived.

10.7.4.2 gSRP Response Message

If the inbound transaction is ‘gpi Enabled’, then system generates gSRP response as MT 196 message or MT 199 message based on the ‘gSRP Response Message Type’ preference in gpi Host preference (PXDGPIPF).

- Message type is MT 196 if the ‘gSRP Response Message Type’ selected is MT 196. It is MT 199 if the preference is selected as MT 199.
- Receiver of the message is Tracker BIC (TRCKCHZZ) value populated in gpi Host preference (PXDGPIPF)
- Field 111 is populated with the service type identifier (002) value maintained for gSRP in gpi Static Preference maintenance.
- Field 121 is populated with the UETR of the inbound cancellation request message
- Field 20 sender reference number is populated with cancellation response reference generated in Cancellation response screen

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- Field 21 related reference number is populated with inbound recall reference (Field 20).
- MT 196 Field 76 Line 1 / MT 199 Field 79 Line 1 is populated with the ‘Answers (76) Line 1’ field value given by user in the Cancellation response screen.
- MT 196 Field 76 Line 2 / MT 199 Field 79 Line 2 is populated with the Branch default BIC.

RMA/RMA+ Validation

- RMA/RMA+ validation is done for gSRP response messages also. Validation is done based on the gSRP response message type, Branch default BIC, Tracker BIC and message generation date. If RMA/RMA+ validation fails, then an error message is shown to the user and the gSRP response message is not generated.

Sanction Check

- gSRP response messages undergoes Sanctions Check processing. The processing is same as done for the normal MT n96/MT n99 messages.

10.7.4.3 Non-gSRP Response Message

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

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

10.7.4.4 Interim gSRP Response Message at EOD

For Inbound gSRP Cancellation requests, System generates an Interim response message at EOD if there is no action taken by the user on the cancellation request message received date [In Inbound Cancellation Browser]

- Message type is MT 196 if the ‘gSRP Response Message Type’ selected is MT 196. It is MT 199 if the preference is selected as MT 199
- Receiver of the message is Tracker BIC (TRCKCHZZ) value populated in gpi Host preference (PXDGPIPF)
- Field 111 is populated with the service type identifier (002) value maintained for gSRP in gpi Static Preference maintenance
- Field 121 is populated with the UETR of the incoming cancellation request message
- Field 20 sender reference number is populated with a newly generated reference number
- Field 21 related reference number is populated with incoming recall reference (Field 20)

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- MT 196 Field 76 Line 1 (or) MT 199 Field 79 Line 1 is populated with Response status as ‘PDCR’ and reason code as ‘RQDA’

> **Note**
>
> The Auto job ‘PQDPRQUE’ – ‘Job Code for Process Exception MT199 transaction’ generates the Interim gSRP response message at EOD. This job should be configured to run at a pre-defined time daily.

10.7.4.5 Recall Response Log

The recall response is logged as below:

- Response Reference – Field 20 of n96/gSRP Response message sent out
- Response Date – Date on which n96/gSRP Response message sent out
- Response Code – Response Status code sent in first 4 characters in Field 76 Line 1 of MT n96/Field 79 Line 1 of MT 199
- Recall Reason – Reason code sent after the Response status code in Field 76 Line 1 of MT n96/Field 79 Line 1 of MT 199

10.7.5 Outbound Pass-through Cancellation Request Processing

The recall response is logged as below:

- Cancellation/Recall request initiation for Outbound pass-through transactions is same as the Cancellation request initiation for Outbound Cross Border/RTGS transactions initiated by our bank. User can initiate the cancellation requests from the Outbound Cross Border Transaction View Summary (PXSOVIEW) by selecting the transactions and using ‘Cancel Request’ action
- The cancellation processing for outbound pass-through transactions are done on the transaction status, current exception queue.

10.7.5.1 Unprocessed Payments

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 process happens

- Transaction is moved out of Warehouse queue and transaction cancellation processing is initiated
- Cancellation status is marked as ‘Cancelled’
- Return GL entries gets posted
- A gpi confirmation message with status code ‘RJCT’ is generated if the transaction is gpi-enabled.

If the transaction booking date is not the same as cancellation request date, the transaction is sent for Sanctions. The cancellation processing is based on response received from Sanctions system.

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Transaction Status – Exception

- If the transaction status is ‘Exception’, then whether the transaction is in an Internal queue or not is checked.
- If the transaction is in an Internal exception queue and the last queue action authorization status is ‘authorized’, then the following actions are taken on the transaction
  - Transaction is moved out of the queue and transaction cancellation processing is initiated
  - Cancellation status is marked as ‘Cancelled’
  - FX Reversal Request is sent out if External Exchange Rate was applicable and if the payment is moved out of Network Cutoff queue
  - Return GL entries gets posted
  - A gpi confirmation message with status code ‘RJCT’ is generated if the transaction is gpi-enabled.

List of internal queues considered are

- Settlement Review
- Transaction Repair
- Processing Exception
- Business Override
- Authorization Limit 1
- Authorization Limit 2
- Exchange Rate
- Network Cutoff

In the internal queues, changes are done for the ‘Delete’ action to check if any pending cancellation request is available for the outbound pass-through transaction in the module specific cancellation request table. If any pending cancellation request found, then the following actions are taken on the transaction.

- Transaction is moved out of the internal queue and transaction cancellation processing is initiated
- Cancellation status is marked as ‘Cancelled’
- ECA Reversal Request is sent out if ECA Check was applicable and transaction is in Network Cutoff queue
- FX Reversal Request is sent out if External Exchange Rate was applicable and transaction is in Network Cutoff queue
- Return GL entries gets posted
- A gpi confirmation message with status code ‘RJCT’ is generated if the transaction is gpi Enabled

List of internal queues considered are

- Settlement Review
- Transaction Repair
- Processing Exception
- Business Override

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- Processing Cutoff
- Exchange Rate
- Network Cutoff
- If the transaction is in any external queue [Sanction Check, ECA, External Exchange Rate, External Pricing], then the cancellation processing is done once the transaction is out of the external queue.
- The cancellation request check introduced in key processing steps of outbound transaction processing does cancellation as mentioned below.

10.7.5.2 Processed Payments

Processing Step	System Action
Before Sanctions Check	• Transaction status is marked as 'Cancelled' • Cancellation status is marked as 'Cancelled' • Return GL entries gets posted • A gpi confirmation message with status code 'RJCT' is generated if the transaction is gpi-enabled
Before ECA Check	• Transaction status is marked as 'Cancelled' • Cancellation status is marked as 'Cancelled' • FX Cancellation Request message is sent to External system if External exchange rate was applicable • Return GL entries gets posted • A gpi confirmation message with status code 'RJCT' is generated if the transaction is gpi-enabled
Before Accounting	• Transaction status is marked as 'Cancelled' • Cancellation status is marked as 'Cancelled' • FX Cancellation Request message is sent to External system if External exchange rate was applicable • ECA Reversal Request is sent out if ECA was applicable • Return GL entries gets posted • A gpi confirmation message with status code 'RJCT' is generated if the transaction is gpi-enabled
Before Dispatch / Message generation	• Transaction status is marked as 'Cancelled' • Cancellation status is marked as 'Cancelled' • Reversal accounting entries is sent to accounting system • Return GL entries gets posted • A gpi confirmation message with status code 'RJCT' is generated if the transaction is gpi-enabled

If the payment message has been generated successfully and sent out, then the cancellation processing is 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 is checked.
- If the acknowledgment status is pending, then the system waits for the acknowledgment message from SWIFT. Once the acknowledgment is received, system does the cancellation processing based on the status.

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Acknowledgment Status	System Action
ACK	• Initiate a MT recall request • Cancellation Request status is marked as ‘Cancelled’ • Recall Status at transaction level is marked as ‘Recall Requested’
NACK	• Cancellation processing for the transaction is initiated • Cancellation status is marked as ‘Cancelled’ • Reversal accounting entries is sent to accounting system • Payment message status is marked as ‘Suppressed’ • Return GL entries gets posted • A gpi confirmation message with status code ‘RJCT’ is generated if the transaction is gpi-enabled

RTGS Payment Type

- The acknowledgement status of the payment message sent out is checked.
- If the acknowledgement status is pending, then the system waits for the acknowledgment message from SWIFT
- Once the acknowledgement is received, system does 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 is done based on the acknowledgement status.

Acknowledgment Status	System Action
ACK	• Initiate a MT recall request • Cancellation Request status is marked as ‘Cancelled’ • Recall Status at transaction level is marked as ‘Recall Requested’
NACK	• Cancellation processing for the transaction is initiated • Cancellation status is marked as ‘Cancelled’ • Reversal accounting entries is sent to accounting system • Payment message status is marked as ‘Suppressed’ • Return GL entries gets posted • A gpi confirmation message with status code ‘RJCT’ is generated if the transaction is gpi-enabled

If the ‘Sender Notification Required’ flag is checked at the network preference level, the cancellation processing is done based on the RTGS network acknowledgement status.

Network Acknowledgment Status	System Action
ACK – MT 012	• Initiate a MT recall request • Cancellation Request status is marked as ‘Cancelled’ • Recall Status at transaction level is marked as ‘Recall Requested’
NACK – MT 019	• Cancellation processing for the transaction is initiated • Cancellation status is marked as ‘Cancelled’ • Reversal accounting entries is sent to accounting system • Payment message status is marked as ‘Suppressed’ • Return GL entries gets posted • A gpi confirmation message with status code ‘RJCT’ is generated if the transaction is gpi-enabled

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> **Note**
>
> Message generation processing and Recall request processing is same as mentioned in section MT n92 / gSRP Request Message Generation.

10.7.5.3 MT n92/ gSRP Request Message Generation

Message generation processing and Recall request processing is same as mentioned in section MT n92 / gSRP Request Message Generation (4.7.1.4)

10.7.6 Outbound Pass-through Cancellation Response Processing

Cancellation response processing is same as mentioned in section Outbound Cancellation Response Processing (4.7.2).

10.7.7 Inbound Pass-through Cancellation Request Processing

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

10.7.7.1 Matching with Outbound Pass-through Payments

- The classification of gSRP request and Non-gSRP request are done based on the message type and Block 3 fields 111 & 121.
- When the incoming MT n92/gSRP message is not matched with any Inbound Cross Border/RTGS transaction, then the matching is done against Outbound Cross Border/ RTGS pass-through payments based on the Inbound SWIFT Payments view tables. Matching criteria used for gSRP request and non-gSRP messages are different.
  - For gSRP requests, Field 121 UETR of incoming message is matched with the UETR of the Outbound pass-through transaction.
  - For non-gSRP MT n92 requests, Field 21 of the incoming message with the Outbound pass-through transaction source reference and sender of the MT n92 request with the Outbound pass-through transaction sender bank field value.
- Once the Incoming MT n92/gSRP request message is successfully matched, then system performs the following:
  - Process Status value is updated as ‘Matched’ in the Inbound Cancellation Browser.
  - Queue action log is populated with action as ‘MATCH’ along with maker/checker ids as SYSTEM and maker/checker timestamps against the Cancellation Request message.
  - A recall request record is logged to show under ‘Exception’ screen of outbound Transaction view screen.
- Cancellation processing of an Outbound pass-through transaction is done based on its transaction status and current queue.

10.7.7.2 Processed Payments

Transaction Status – Processed / Cancelled / Seized

If the transaction status is in any of the above listed statuses, then

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- Incoming Cancellation request process status in the Inbound Cancellation Browser is updated as ‘Rejected’

10.7.7.3 Unprocessed Payments

Transaction in STP Queue

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

Transaction Status – Future Valued

If the transaction status is ‘Future Valued’ – in ‘Warehouse Queue’, then

- Recall Status at transaction is updated as ‘Recall Requested’.
- Process Status at Inbound Cancellation Browser is updated as ‘Transaction Locked’.
- Transaction is moved of the Future Valued queue and
- Transaction is moved to the Inbound Cancellation Request queue
- Transaction Status is updated as the ‘Future Valued’, last queue code as ‘FV’ and Current status as ‘Pending’ in the Inbound Cancellation Request queue.
- Queue action is logged for transaction moving out of the Future Dated and for moving to Inbound Cancellation Request queue.

Transaction Status – Exception / In Progress

- If the transaction status is ‘Exception’, then whether the transaction is in an Internal queue or not is checked.
- If the transaction is in an Internal exception queue and the last queue action authorization status is ‘Authorized’, then the following actions are taken on the transaction
  - Recall Status at transaction is updated as ‘Recall Requested’.
  - Process Status at Inbound Cancellation Browser is updated as ‘Transaction Locked’.
  - Transaction is moved of the internal queue and is moved to the Inbound Cancellation Request queue.
  - Transaction Status is updated as ‘Exception’, last queue code as the Internal queue code and Current status as ‘Pending’ in the Inbound Cancellation Request queue.
  - Queue action is logged for transaction moving out of the internal queue and for moving to Inbound Cancellation Request queue.

List of internal queues considered are

- Settlement Review
- Transaction Repair
- Processing Exception
- Business Override
- Authorization Limit 1
- Authorization Limit 2
- Processing Cutoff
- Network Cutoff

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If the transaction is in an Internal exception queue and the last queue action authorization status is ‘Unauthorized’, then based on the user action cancellation processing happens

User Action	System Action
Delete	System checks if any cancellation request is pending for the transaction. If any cancellation request found, then the following actions are taken on the transaction • Recall Status at transaction is updated as ‘Recall Requested’ • Process Status at Inbound Cancellation Browser is updated as ‘Transaction Locked’ • Transaction is moved of the internal queue and is moved to the Inbound Cancellation Request queue • Transaction Status is updated as ‘Exception’, last queue code as the Internal queue code and Current status as ‘Pending’ in the Inbound Cancellation Request queue • Queue action is logged for transaction moving out of the internal queue and for moving to Inbound Cancellation Request queue
Authorize	No changes are done to the existing processing. In case, the transaction is moving out the queue, the cancellation request check introduced in key processing steps does the cancellation processing.

List of internal queues considered are:

- Settlement Review
- Transaction Repair
- Processing Exception
- Business Override
- Processing Cutoff
- Network Cutoff
- If the transaction is in any external queue, then the cancellation processing is done once the transaction is out of the external queue
- The cancellation request check introduced in key processing steps of inbound transaction processing does cancellation processing as mentioned below

Processing Step	System Action
Before Sanctions Check	• Recall Status at transaction is updated as ‘Recall Requested’ • Process Status at Inbound Cancellation Browser is updated as ‘Transaction Locked’ • Transaction is moved to the Inbound Cancellation Request queue • Transaction Status is updated as ‘In Progress’, last queue code as ‘SC’ and Current status as ‘Pending’ in the Inbound Cancellation Request queue • Queue action is logged for moving to Inbound Cancellation Request queue

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Processing Step	System Action
Before EAC Check	• Recall Status at transaction is updated as 'Recall Requested' • Process Status at Inbound Cancellation Browser is updated as 'Transaction Locked' • Transaction is moved to the Inbound Cancellation Request queue • Transaction Status is updated as 'In Progress', last queue code as 'EA' and Current status as 'Pending' in the Inbound Cancellation Request queue • Queue action is logged for moving to Inbound Cancellation Request queue
Before Accounting	• Recall Status at transaction is updated as 'Recall Requested' • Process Status at Inbound Cancellation Browser is updated as 'Transaction Locked' • Transaction is moved to the Inbound Cancellation Request queue • Transaction Status is updated as 'In Progress', last queue code as 'EA' and Current status as 'Pending' in the Inbound Cancellation Request queue • Queue action is logged for moving to Inbound Cancellation Request queue

In the external queues, the 'Carry Forward' action is not allowed if a cancellation request is found for a transaction

User Action	System Action	Queues
Carry Forward	This action is not allowed. An error message is shown to user that a cancellation request is registered for the transaction	Sanctions Check, EAC, Exchange Rate

10.7.8 Inbound Pass-through Cancellation Request - Response Processing

Based on the user action selected in Inbound Cancellation Request queue and on the transaction status/last queue code/action combination, the Cancellation Response processing is done.

10.7.8.1 Cancellation Response Processing

Interim Response

On authorization of the Interim action, the system does the below listed processing steps

- A gSRP Response message is generated if the recall request is a gSRP request message. Otherwise, a non-gSRP MT n96 response message is generated
- A Recall response is logged to show in the Inbound Transaction view – Under Exception – screen
- Queue action is logged for the Interim action against the transaction reference

Accept

On authorization of the Accept action, the following changes are done

- A gSRP Response message is generated if the recall request is a gSRP request message. Otherwise, a non-gSRP MT n96 response message is generated

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- A gCCT reject response message is generated if the recall request is a gSRP request and last queue code is not blank
- Current Status at Inbound Cancellation queue is updated as ‘Accepted’
- Last Response action at Cancellation browser is updated as ‘Accepted’
- Recall status at transaction is updated as ‘Accepted’
- Recall response is logged to show in the Outbound Transaction view – Under Exception – screen
- Transaction is moved out of the cancellation request queue
- Queue action is logged for the ‘Accepted’ action at the transaction level
- Cancellation processing for the transaction initiated if the transaction status is not Processed

Reject

On authorization of the Reject action, the following changes are done

- A gSRP Response message if the recall request is a gSRP request message is generated. Otherwise, a non-gSRP MT n96 response message is generated.
- Current Status at Inbound Cancellation queue level is updated as ‘Rejected’
- Last Response action at Cancellation browser is updated as ‘Rejected’
- Recall status at transaction is updated as ‘Rejected’.
- Recall response is logged to show in the Outbound Transaction view – Under Exception – screen
- Transaction is moved out of the queue
- Queue action is logged for the ‘Reject’ action at the transaction level
- If the transaction has not been processed [Last queue code is not blank]
  - Transaction is reprocessed same as future valued transaction processing done on the value date. During reprocessing, FX Request is not resent if Reject action was taken on same day.
  - Value date/Activation date is re-derived

10.7.8.2 gSRP Response Message

If the inbound transaction is ‘gpi Enabled’, then system generates gSRP response as MT 196 message or MT 199 message based on the ‘gSRP Response Message Type’ preference in gpi Host preference (PXDGPIPF).

- Message type is MT 196 if the ‘gSRP Response Message Type’ selected is MT 196. It is MT 199 if the preference is selected as MT 199.
- Receiver of the message is Tracker BIC (TRCKCHZZ) value populated in gpi Host preference (PXDGPIPF)
- Field 111 is populated with the service type identifier (002) value maintained for gSRP in gpi Static Preference maintenance.
- Field 121 is populated with the UETR of the inbound cancellation request message
- Field 20 sender reference number is populated with cancellation response reference generated in Cancellation response screen
- Field 21 related reference number is populated with inbound recall reference (Field 20).

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- MT 196 Field 76 Line 1 / MT 199 Field 79 Line 1 is populated with the ‘Answers (76) Line 1’ field value given by user in the Cancellation response screen.
- MT 196 Field 76 Line 2 / MT 199 Field 79 Line 2 is populated with the Branch default BIC.

RMA/RMA+ Validation

- RMA/RMA+ validation is done for gSRP response messages also. Validation is done based on the gSRP response message type, Branch default BIC, Tracker BIC and message generation date. If RMA/RMA+ validation fails, then an error message is shown to the user and the gSRP response message is not generated.

Sanction Check

- gSRP response messages undergoes Sanctions Check processing. The processing is same as done for the normal MT n96/MT n99 messages.

10.7.8.3 Non-gSRP Response Message

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

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

10.7.8.4 Interim gSRP Response Message at EOD

For Inbound gSRP Cancellation requests, System generates an Interim response message at EOD if there is no action taken by the user on the cancellation request message received date [In Inbound Cancellation Browser]

- Message type is MT 196 if the ‘gSRP Response Message Type’ selected is MT 196. It is MT 199 if the preference is selected as MT 199
- Receiver of the message is Tracker BIC (TRCKCHZZ) value populated in gpi Host preference (PXDGPIPF)
- Field 111 is populated with the service type identifier (002) value maintained for gSRP in gpi Static Preference maintenance
- Field 121 is populated with the UETR of the incoming cancellation request message
- Field 20 sender reference number is populated with a newly generated reference number
- Field 21 related reference number is populated with incoming recall reference (Field 20)
- MT 196 Field 76 Line 1 (or) MT 199 Field 79 Line 1 is populated with Response status as ‘PDCR’ and reason code as ‘RQDA’

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> **Note**
>
> The Auto job ‘PQDPRQUE’ – ‘Job Code for Process Exception MT199 transaction’ generates the Interim gSRP response message at EOD. This job should be configured to run at a pre-defined time daily.

10.8 gFIT Processing

10.8.1 Outbound Cross Border/RTGS Transaction Processing

Cross Border/RTGS Transaction Processing for Bank Transfer type transactions.

- The 'gpi Agent' flag is set as 'Yes' when the below conditions met:

- The 'gFIT Enabled' flag is 'Yes' at the SWIFT gpi Host Preference maintenance (PXDGPIPF).
- An entry is available in SWIFT gpi Directory for the default branch BIC (maintained at STDCRBRN) and Transfer Currency combination.

Impact in Bank Transfer message generation MT 202/205 as below:

Block 3 - Field 111

- If transaction level 'gpi Agent' flag is 'Yes', then the Field 111 is populated with the service id value ('004') for gFIT service.

Field 57A

- For gpi enabled 'Cross Border' payment transactions,

- Field 57A is populated even if Account with Institution is same as that of Receiver of outgoing payment message.

> **Note**
>
> For 'RTGS' payment transactions irrespective of gpi enabled or not, population of 57A field is based on the RTGS network guidelines.

Field 58A

- Field 58 is populated option A. BIC is populated.

Field 21

- For pass-through payments, Field 21 is populated with the incoming message Field 21.

- This processing is applicable for both originated as well as for pass-through outbound bank transfer transactions.

10.8.2 Inbound gFIT Confirmation Message Processing

Incoming MT 299 message is identified as a gFIT confirmation message if the Block 3 - Field 111 is present with a value '004'.

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Once the Incoming MT 299 message is identified as gFIT confirmation message, then the same is matched against an Outbound bank transfer transaction. Matching criteria is as follows:

- Block 3 - Field 121: UETR of Incoming MT 299 gFIT confirmation = UETR of Outbound Bank Transfer transaction.

Once the matching is successful, the Inbound confirmation message is parsed and populated in gFIT confirmation table to show in 'Tracker Confirmations' - gFIT Confirmations section.

All received gFIT confirmation message is shown in the Inbound gpi Confirmations Summary (PXSIGPCN) screen with the matched status and the matched transaction reference (if matched).

- If the matching is unsuccessful, the 'Confirmation For' field is populated with a value 'Beneficiary Institution'
- If the matching is successful, the 'Confirmation For' field is populated with a value 'Instructed Agent'

Impact on gCCT/gCOV Confirmation Message Processing

If the Inbound gCCT/gCOV confirmation message is matched against an Outbound transaction, the 'Confirmation For' field value is populated with a value 'Instructed Agent'.

10.8.3 Inbound gFIT Message Processing

Incoming MT 202/205 message is identified as a gFIT payment message if the Block 3 - Field 111 is present with a value '004'.

After receiving a message and after creating an Inbound (or) an Outbound pass-through Bank Transfer transaction, the 'Incoming gpi' flag is marked as Yes if the Incoming MT 202/205 message is identified as gFIT message.

10.9 SWIFT gLowValue Transactions

10.9.1 Outbound Cross Border gLowValue Payment Transaction Input

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

   Outbound Cross Border gLowValue Payment Transaction Input Detailed screen is displayed.

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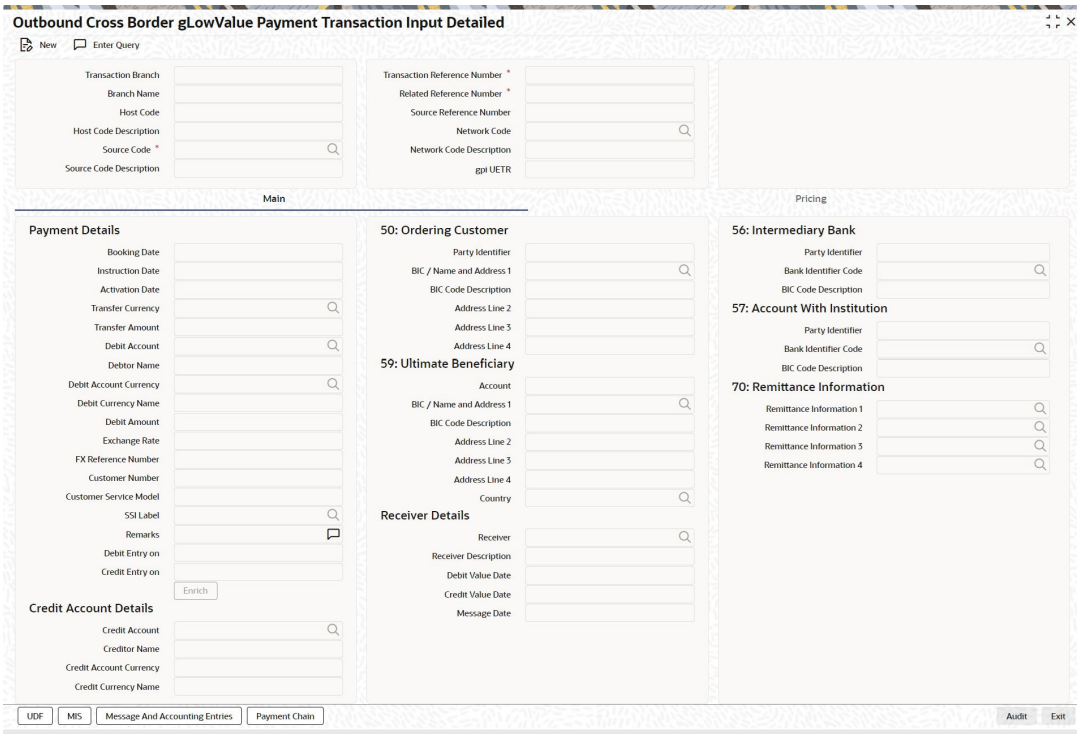
Figure 10-17 Outbound Cross Border gLowValue Payment Transaction Input Detailed



2. Click **New** button on the Application toolbar.
3. On **Outbound Cross Border gLowValue Payment Transaction Input Detailed** screen, specify the fields.

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

Table 10-8 Outbound Cross Border gLowValue Payment Transaction Input Detailed - Field Description

Field	Description
Transaction Branch Code	System defaults the current branch of the logged in user.
Branch Name	System defaults the transaction branch Name.
Host Code	System defaults the Host Code of transaction branch on clicking **New** button.
Host Description	System defaults the Description of the Host Code on clicking **New** button.
Source Code	Specify the Source Code, via which the transaction is to be booked. 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.

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Table 10-8 (Cont.) Outbound Cross Border gLowValue Payment Transaction Input Detailed - Field Description

Field	Description
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. Specify the reference number manually, if required.
Source Reference Number	On clicking **New**, this field will be blank. 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.
Network Code	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 UETR	Specify the UETR for the pass-through transaction.

10.9.1.1 Main Tab

1. Click the **Main tab** in the Outbound Cross Border gLowValue Payment Transaction Input Detailed screen.

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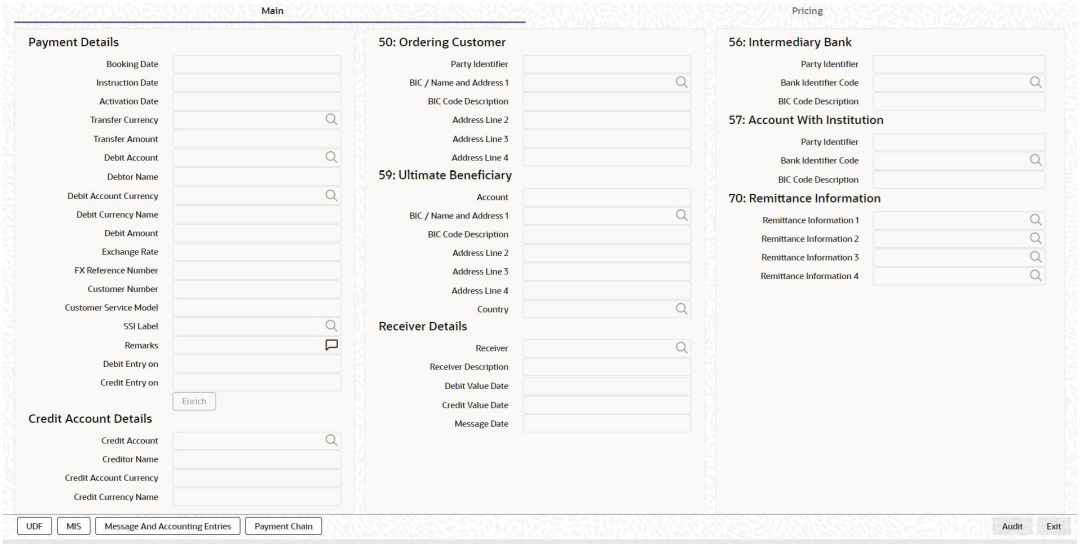
Figure 10-18 Outbound Cross Border gLowValue Payment Transaction Input Detailed_Main Tab



2. On **Main** tab, specify the fields.

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

Table 10-9 Outbound Cross Border gLowValue Payment Transaction Input Detailed_Main tab - Field Description

Field	Description
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 calender widget.

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Table 10-9 (Cont.) Outbound Cross Border gLowValue Payment Transaction Input Detailed_Main tab - Field Description

Field	Description
Activation Date	System retains the Activation Date input by the user. Also, Activation date is an optional field. If the activation date is not provided, system derives 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 entered validation fails. 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 re-derives the activation date and will proceed with the payment. • If the transaction is moved to Network cut off queue, it is possible to provide Activation Date and Instruction date while performing Carry Forward action. • The' Value Date change' action from Future Valued Queue allows providing a new Activation date & Instruction date. • For cross border transactions on Force release with a new instruction date, messages will be generated with new instruction date in field 32A.
Transfer Currency	Specify the currency in which the payment needs to be made. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system. **Note** • If Transfer Currency is specified as CNH in an outbound transaction, then system will check whether CNH Conversion is required at host level. • If CNH Conversion is maintained as yes in PXDCNHCN, then transaction is created with the currency as CNH. In the Outgoing message generated, the transfer currency is converted to CNY. • If CNH Conversion is maintained as No in PXDCNHCN, transaction is processed and message is generated with CNH currency as per current functionality.

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Table 10-9 (Cont.) Outbound Cross Border gLowValue Payment Transaction Input Detailed_Main tab - Field Description

Field	Description
Transfer Amount	Specify the 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	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. In case if Debtor Account selected is a GL account, you can specify it from the list of values.
Debit Currency Name	System defaults account currency name based on the debit account number selected.
Debit Account Branch	System defaults Debit Account Branch 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	System defaults the Customer Number of the Debit Account selected.
Customer Service Model	System defaults the Customer Number of the Debit Account selected.
Charge Account Number	Specify the Charge Account Number by selecting an account number from the list of values. Charge/ tax amounts are debited to this Charge Account Number. If Charge Account is not available charge amounts are debited to the transaction debit account.
Charge Account Branch	System defaults the Branch of the Charge Account selected.
Charge Account Currency	System defaults the Account Currency of the Charge 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.
Remarks	Specify any Operations remark or additional info pertaining to this transaction. **Note** On Outgoing Cross Border Transaction liquidation, Debit Advice is generated as per current advice framework, to the debtor, Advice tag '_REMARKS_' for Remark is available in the generated mail advice

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Table 10-9 (Cont.) Outbound Cross Border gLowValue Payment Transaction Input Detailed_Main tab - Field Description

Field	Description
Debit Entry on	Select Debit entry posting date preference from the following: • On Activation Date • On Value Date
Credit Entry on	Select Credit entry posting date preference from the following: • On Activation Date • On Value Date
Enrich Button	Click the **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 is 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. If a valid Customer Preference maintenance (open & authorized) is found, then the Pricing account, Pricing account's currency and Pricing account's branch gets defaulted into Charge Account Number, Charge Account currency and Charge Account Branch respectively. Charge account defaulting is done only if the Charge Account number is not provided by user at the time of clicking Enrich button.
Credit Account Details	--
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	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 and displays it here along with the cut-off time.
50: Ordering Customer	--

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Table 10-9 (Cont.) Outbound Cross Border gLowValue Payment Transaction Input Detailed_Main tab - Field Description

Field	Description
Party Identifier	Specify the party identifier details.
BIC / Name and Address 1	Specify the BIC from the list of values.
BIC Code Description	BIC Description is defaulted as BIC selected.
Name and Address 2 - 4	Specify the name and address of the Beneficiary Institution in the lines specified.
59: Ultimate Beneficiary	--
Account	Specify the Ultimate Beneficiary Account Number.
BIC / Name and Address 1	Specify the BIC from the list of values.
BIC Code Description	BIC Description is defaulted as BIC selected.
Name and Address 2 - 4	Specify the name and address of the Ultimate Beneficiary in the lines specified.
Country	Specify the country from the list of values.
56: Intermediary Bank	--
Party Identifier	Specify the Party identifier details.
Bank Identifier Code	Specify the BIC from the list of values.
BIC Code Description	BIC Description is defaulted as BIC selected.
57: Account With Institution	--
Party Identifier	Specify the Party identifier details.
Bank Identifier Code	Specify the BIC from the list of values.
BIC Code Description	BIC Description is defaulted as BIC selected.
70: Remittance Information	--
Remittance Information 1-4	Specify the sender to receiver details. **Note** • The beneficiary details related fields in the main screen are disabled for input if the network selected is of payment type SWIFT/RTGS. • If the Receiver provided in SSI label is not a currency correspondent, then cover is sent to default currency correspondent. • Field 58 Beneficiary institution details can be specified only if the customer selected is of type ‘Bank’. • If Receiver correspondent is part of SSI label, then it is mandatory to provide Nostro Credit account details in the SSI label maintenance.
Receiver Details	--

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Table 10-9 (Cont.) Outbound Cross Border gLowValue Payment Transaction Input Detailed_Main tab - Field Description

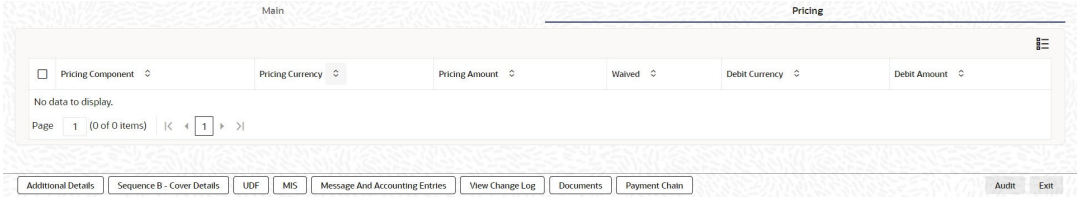
Field	Description
Receiver	System derives the Receiver (bank) of the Outbound payment message as part of Payment chain building activity and populates the BIC code of this bank in this field. This field is also populated on clicking Enrich button. User can select to override the system derived Receiver 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.

10.9.1.2 Pricing Tab

User 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.

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

Figure 10-19 Pricing Tab



2. For the Transaction initiated, system displays the fees/tax charged in this section.
3. On **Pricing** screen, specify the fields.

Table 10-10 Pricing

Field	Description
Pricing Component	System displays each Pricing component of the Pricing code from the Pricing Code maintenance.
Pricing Currency	System defaults the pricing currency of the component from the Pricing code maintenance.
Pricing Amount	System displays the calculated Charge amount for each Pricing component of the Pricing code.
Waived	System displays if charges for any Pricing component are waived in the Pricing maintenance.
Debit Currency	System displays the currency of the Charge account to be debited for the charges.
Debit Amount	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, you can manually trigger some of the processing steps mentioned in the table above, and thereby enrich the transaction. On

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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
User 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.

Transaction Preview Details
On clicking of this button, below sub screen is launched.

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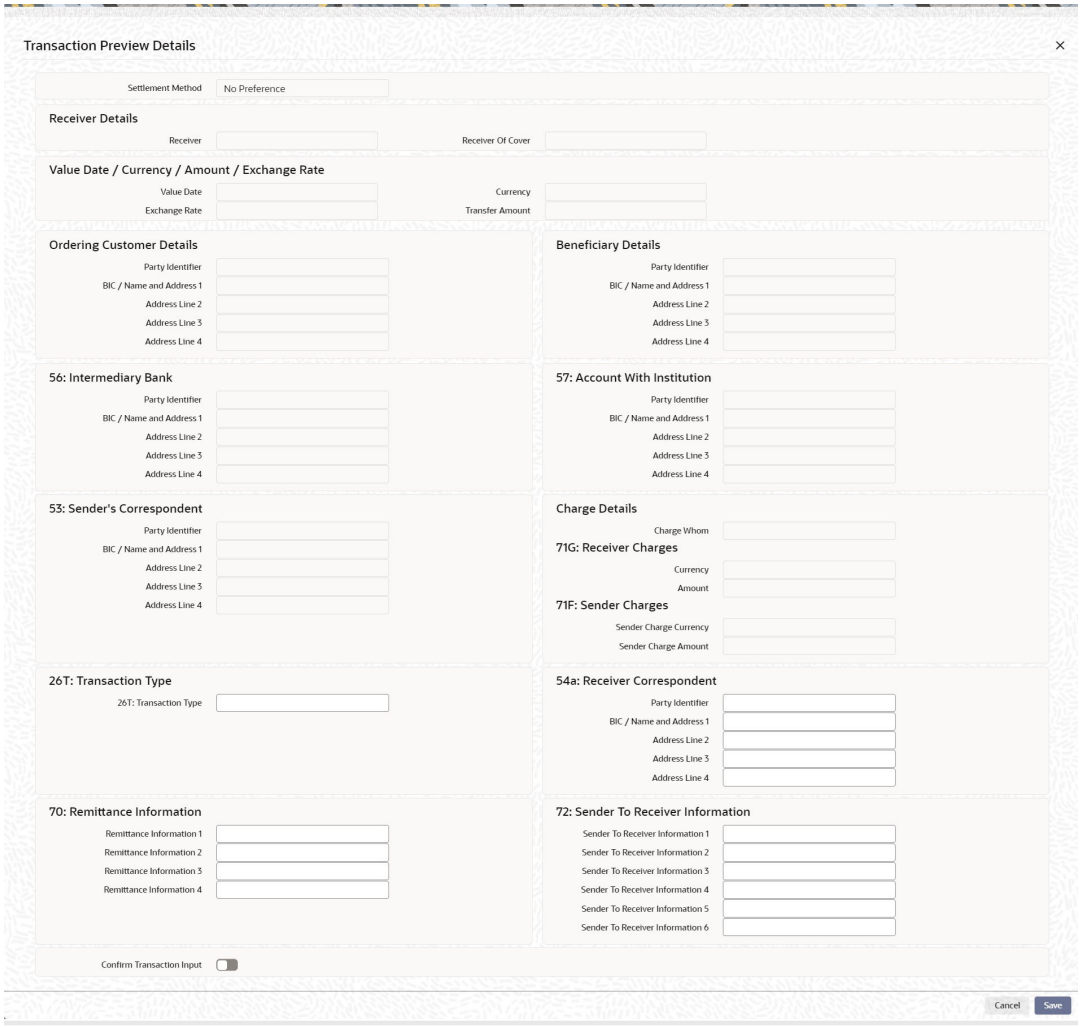
Figure 10-20 Transaction Preview Details



This sub screen displays below fields:

- Settlement Method
  - Displaying Settlement Method : Serial / Cover
- Receiver Details
  - Receiver & Receiver Description
  - Receiver of Cover & Receiver of Cover Description
- Value Date / Currency / Amount / Exchange Rate
  - Value Date (32A Date)
  - Transfer Currency
  - Transfer Amount
  - Exchange Rate
- Ordering Customer Details
  - For MT 103 - Field 50 : Ordering Customer details - Party Identifier / BIC / Name / Address Line 1 to 4

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  - For MT 202 - Field 52 : Ordering Institution details - Party Identifier / BIC / Name / Address Line 1 to 4
- Beneficiary Details
  - For MT 103 - Field 59 : Beneficiary details - Party Identifier / BIC / Name / Address Line 1 to 4
  - For MT 202 - Field 58 : Beneficiary Institution details - Party Identifier / BIC / Name / Address Line 1 to 4
- Intermediary Bank Details - Field 56 : Intermediary Bank
  - Party Identifier / BIC / Name / Address Line 1 to 4
- Account with Institution Details - Field 57 : AWI
  - Party Identifier / BIC / Name / Address Line 1 to 4
- Sender's Correspondent Details - Field 53
  - Party Identifier / BIC / Name / Address Line 1 to 4
- Charge Details
  - Charge Whom
  - Receiver's charges
  - Sender's charges (Our charges)
- Confirm Transaction Input - A checkbox field
  - This field is editable only if Transaction Preview is required.

On clicking of **OK**, then the transaction preview validations is done.

10.9.1.3 UDF Button

1. This sub-screen defaults values of UDF fields that are part of the UDF group specified for the ‘Manual’ source.
2. Click the **UDF button** to invoke the ‘UDF’ sub-screen.
3. On **UDF Button**, specify the fields.

Figure 10-21 UDF Button

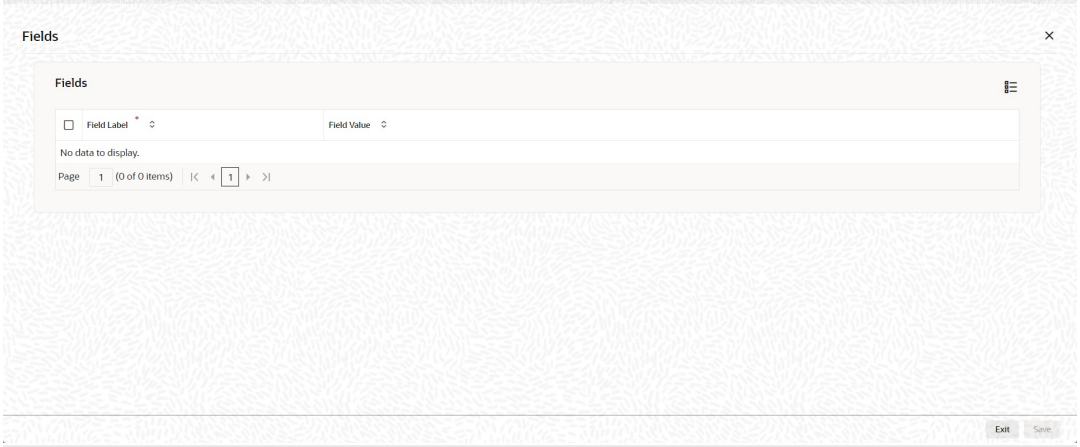

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Table 10-11 UDF Button - Field Description

Field	Description
Field Label	System displays all fields that are part of the associated UDF group.
Field Value	System displays the default value, where exists for the UDF fields. You can change the default value or specify value for other fields (where default value does not exist).

10.9.1.4 MIS Button

1. You can maintain the MIS information for the Transaction. If the MIS details are not entered for the Transaction the same is defaulted from the product maintenance.
2. Click the **MIS** button to invoke the 'MIS' sub-screen.
3. On **MIS Button**, specify the fields.

Figure 10-22 MIS Button

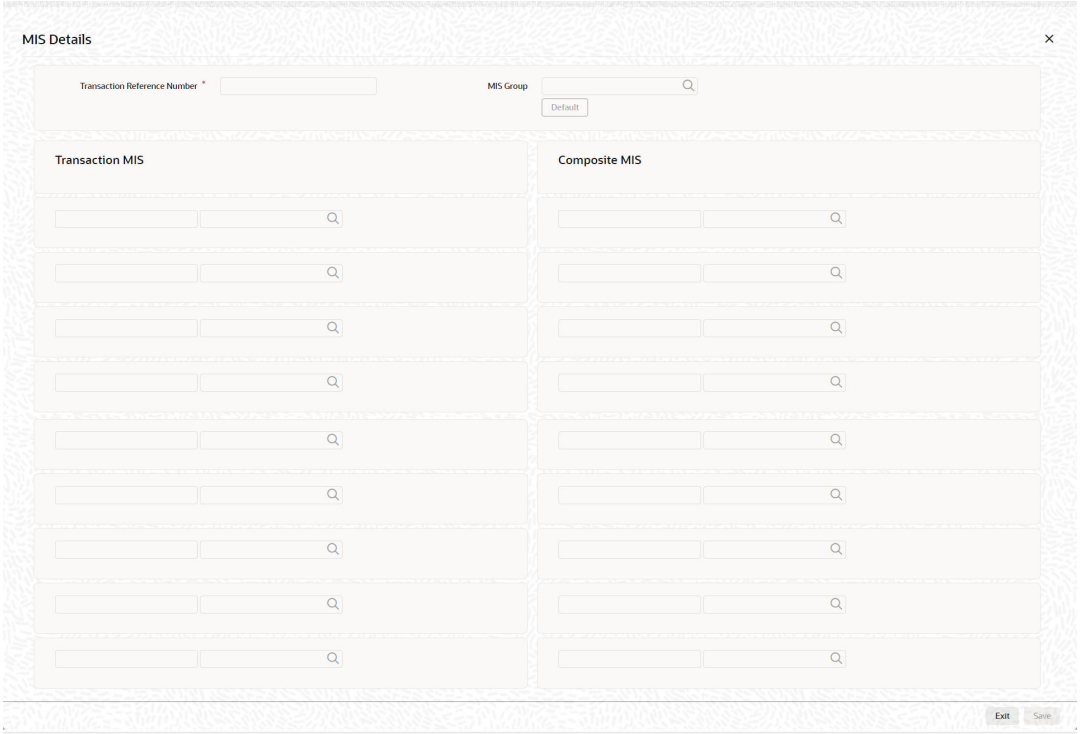

Table 10-12 MIS Button - Field Description

Field	Description
Transaction Reference	System displays the transaction reference number of the transaction.
MIS Group	Select the MIS group code from the option list, or specify the code for the MIS group in the Source maintenance. The system displays all valid MIS groups for different sources in the MIS group list in the Source maintenance. When booking a transaction from this screen, the MIS group linked to the 'Manual' source is populated by default.

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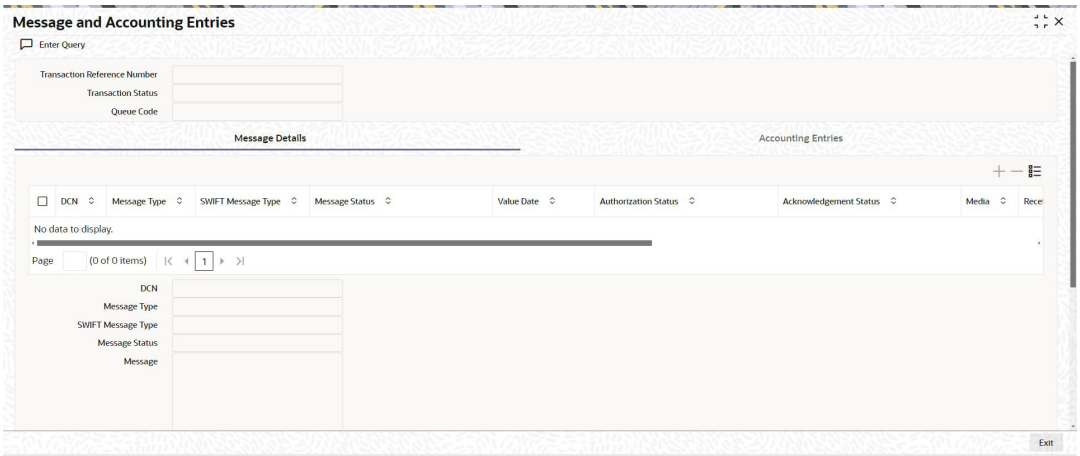
Table 10-12 (Cont.) MIS Button - Field Description

Field	Description
Default button	After selecting a MIS group different from the default MIS Group, click this button to populate any default MIS values and link them to the Transaction MIS and Composite MIS classes.
Transaction MIS	You can populate the default MIS values for Transaction MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list.
Composite MIS	You can populate the default MIS values for Composite MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list.

10.9.1.5 Messaging and Accounting Entries

1. User can invoke this screen by clicking ‘Messaging and Accounting Entries’ tab in the screen.

Figure 10-23 Messaging and Accounting Entries



2. Specify the Transaction Reference Number and click on **Execute Query** to obtain the Message details.
3. 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

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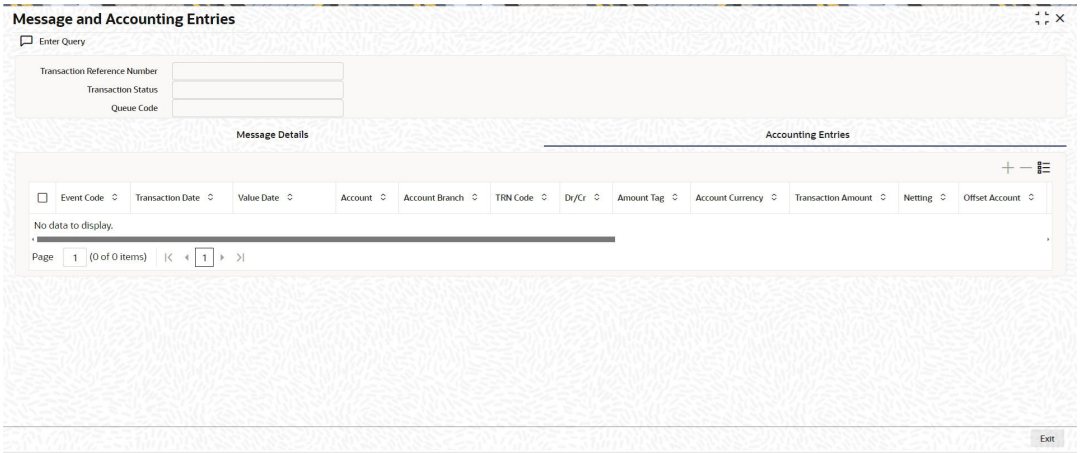
- Receiver or Sender
- PDE Flag
- Suppressed

4. Following Message details are also displayed on clicking the **Execute Query** button:
   - DCN
   - Message Type
   - SWIFT Message Type
   - Message Status
   - Message

Accounting Entries
You can invoke the “Accounting Entries” tab by clicking the “Accounting Entries” tab in the Message and Accounting Entries sub screen

Figure 10-24 Accounting Entries



Specify the Transaction Reference Number, Transaction Status, Queue Code and click on **Execute Query** to obtain the Message details.

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

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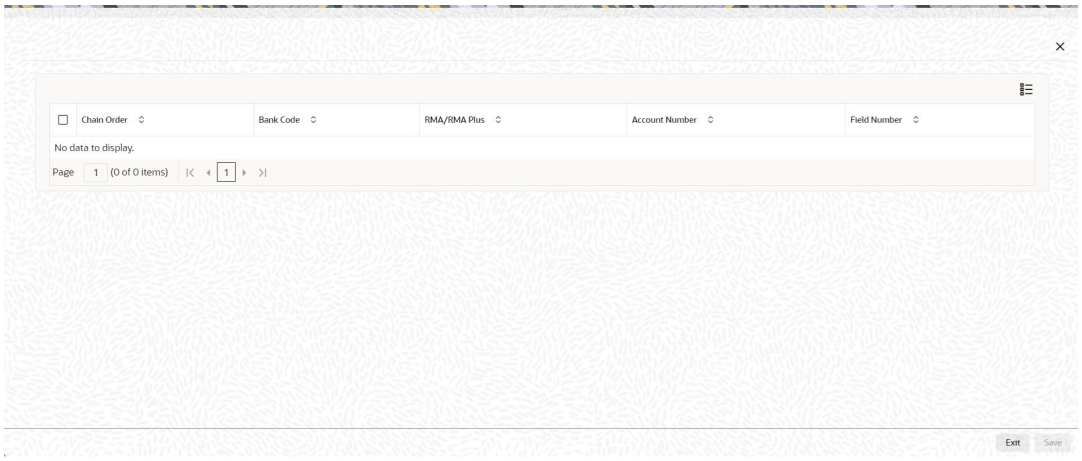
- Netting
- Offset Account
- Offset Account Branch
- Offset TRN Code
- Offset Amount Tag
- Offset Currency
- Offset Amount
- Offset Netting
- Handoff Status

10.9.1.6 Payment Chain

User can view the Payment Chain details for the transaction in this screen.

1. Click the Payment Chain tab in the Transaction Input screen to invoke this sub-screen.

Figure 10-25 Payment Chain



2. On **Payment Chain** sub-screen, specify the fields..

Table 10-13 Payment Chain - Field Description

Field	Description
Chain Order	Specifies the order of banks/institutions in the payment chain.
Bank Code	System displays the BIC code of the bank/institution.
RMA/RMA Plus	System displays if Sending bank has RMA/RMA Plus maintenance with the particular bank in the payment chain.
Account Number	System displays the Nostro (mirror) /Vostro account number associated with the particular bank.
Field Number	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.

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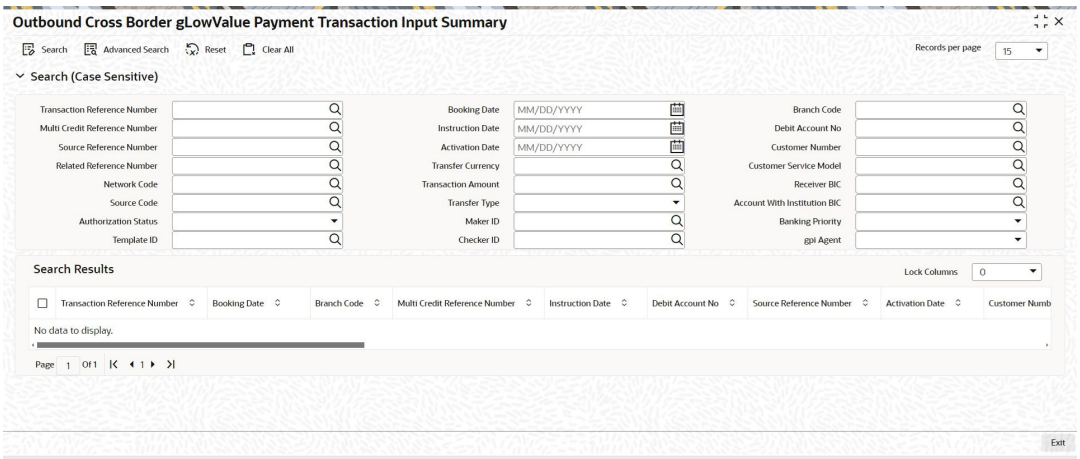
10.9.1.7 Outbound Cross Border gLowValue Payment Transaction Input Summary

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

   Outbound Cross Border gLowValue Payment Transaction Input Summary screen is displayed.

Figure 10-26 Outbound Cross Border gLowValue Payment Transaction Input Summary



2. 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

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- Customer Service Model
- Receiver BIC
- Account With Institution BIC
- Banking Priority
- gpi Agent

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

   System displays the records that match the search criteria.

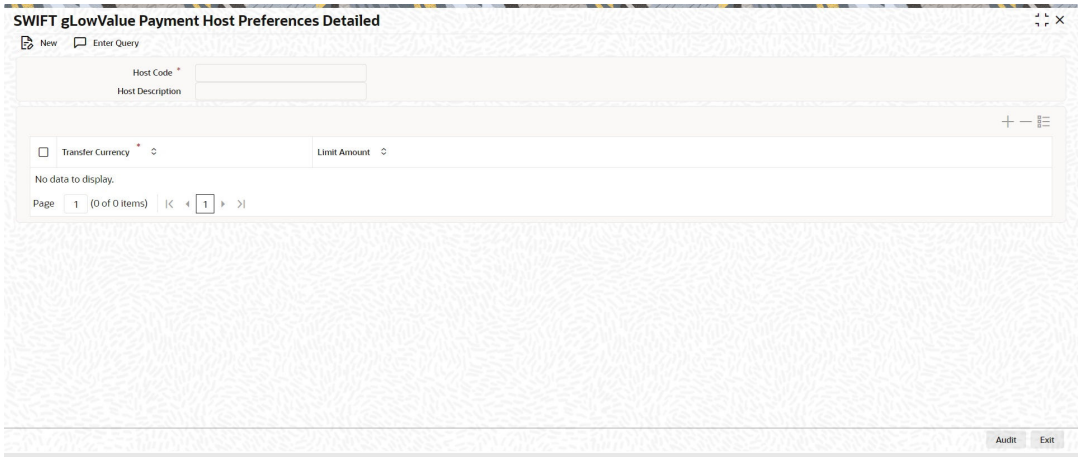
4. Double click a record after selecting a record to view the detailed screen.

10.9.2 SWIFT gLowValue Payment Host Preferences

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

   SWIFT gLowValue Payment Host Preferences screen is displayed.

Figure 10-27 SWIFT gLowValue Payment Host Preferences



2. On **SWIFT gLowValue Payment Host Preferences** screen, specify the fields.

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

Table 10-14 SWIFT gLowValue Payment Host Preferences - Field Description

Field	Description
Confirmation Message 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.
Transfer Currency	Specify the Transfer Currency from the list of values. This field represents both transfer currency and limit currency.
Limit Amount	Specify the Maximum transfer amount allowed per currency.

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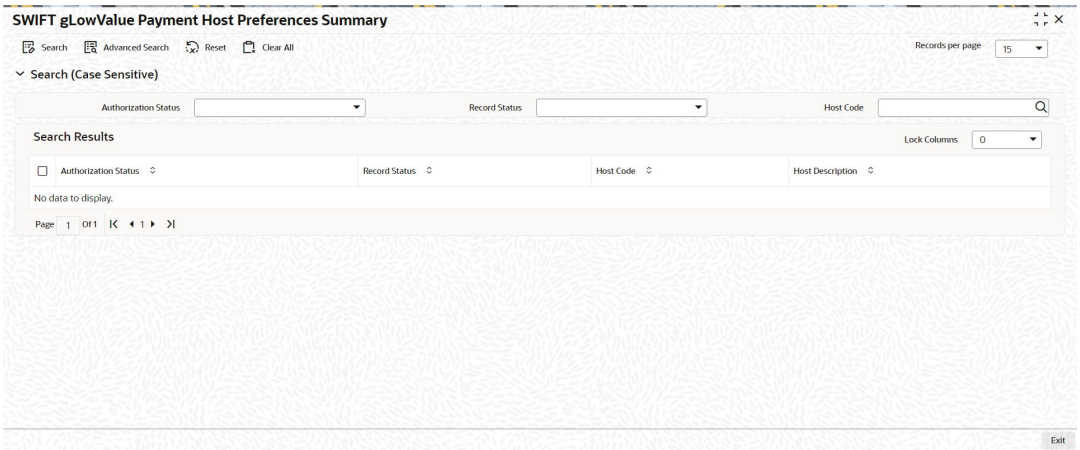
10.9.2.1 SWIFT gLowValue Payment Host Preferences Summary

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

   SWIFT gLowValue Payment Host Preferences Summary screen is displayed.

Figure 10-28 SWIFT gLowValue Payment Host Preferences Summary



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

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

10.9.3 Inbound Cross Border gLowValue Payment Processing

- The inbound cross border gLowValue payment processor performs following gLowValue Payment specific processing steps and validations.
- In case of any validation failure at STP layer, system moves the transaction to Process Exception queue of STP Layer and mark it as Exception . You can view the transaction from PSSIVIEW.

10.9.3.1 Incoming gpi & gpi Payment Type Check

- If an incoming payment (MT 103) has gpi tags (111:009):
  - gpi Payment Type' field set to 'gLowValue'. 'gpi Payment Type' is resolved as follows:

Incoming Message	Field 111 Value	gpi Payment Type populated
103	001	gCCT
103	009	gLowValue
202	004	gFIT

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Incoming Message	Field 111 Value	gpi Payment Type populated
202 COV	001	gCOV

  - If the incoming gpi flag is set to ‘Y’. There are no further processing validations based on the ‘incoming gpi’ check for gLowValue payments.
- If Field 111 does not have gpi tags, ‘gpi Payment Type’ remain ‘blank’.

10.9.3.2 Host Level Check

If 'gpi Payment Type' is 'gLowValue', the system performs the following steps:

- The system checks for the record at the 'SWIFT gLowValue Payment Host Preferences' (PXDGPSPF) screen. If no record exists, the system moves the transaction to Process Exception queue with the error message “gLowValue Payment Preferences are not maintained”.
- The system checks for transfer currency. If no record is found for the transfer currency (only USD/GBP/EUR), it moves the transaction to the Process Exception queue with the error message “gLowValue Payment transfer currency is not maintained”.
- The system skips the above condition if transfer amount is within the allowed limit per currency or not at host level.

10.9.3.3 gpi Agent check

If 'gpi Payment Type' is 'gLowValue':

- Set 'gpi agent' to 'Yes'. If processing branch BIC, Transfer Ccy, gpi service id 009 combination is found in gpi directory.
- Set 'gpi agent' to 'No'. If no record found for the above combination, the system moves the transaction to Process Exception queue.

10.9.3.4 Cover Matching

- Cover Matching and Inbound Messages STP queues (PQSSTPQU)/ conditions are not applicable, since MT103 Simple does not have field 53A,54A,55A.
- If the debit nostro account is not found for the sender BIC, system moves the transaction to Repair Queue, as per current support.

10.9.3.5 Network Cuttoff Check

If ‘gpi Payment Type’ is ‘gLowValue’, the system performs the below steps for the network cutoff check:

- Network cutoff check based on Inbound gpi Payment Sender Agreement from the screen (PXDSRIAG) will be skipped for Sender BIC (11-Character BIC as received in Block 2 of the incoming MT message).
- The system checks if the Processing branch BIC (11-Character BIC as received in Block1 of the incoming MT message), Transfer Currency, gpi service id ‘009’ combination is present in gpi Directory (PMDGPIDR).
- If not found in the above step, the system checks if Processing branch BIC (11- Character BIC maintained as default BIC in STDCRBRN), Transfer Currency, gpi service id ‘009’ combination is present in gpi Directory.

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- If found and the ‘gLowValue Payment’ transaction passed this cut-off time, then the transaction moves to the Network Cutoff.

10.9.3.6 Pricing

If ‘gpi Payment Type’ is ‘gLowValue’, the system skips the Pricing Computation (Internal/External). However, the system parses the 71A value as received (SHA) in the incoming payment for the ‘charge whom’ option (PXDIVIEW).

10.9.3.7 Generate gLowValue Payment confirmations

If 'gpi Payment Type' is 'gLowValue':

- The system generates MT199 (FIN) with gLowValue Payment service id '009' in field 111 of Block 3 or API confirmations (as applicable).
- RMA+ validation for Tracker BIC is not done.
- There are no Sanctions Check validation done for the gpi Confirmation messages.
- The system populates 71F as '0' in the repetitive lines of gLowValue Payment confirmations (after Line 1-5).

  //:71F:USD0,

  //:71F:USD0,

- **Note**

  71F : (currency)(amount)

  For 'currency' part, the system use 32A currency (transfer currency)

10.9.4 Outbound Pass Through gLowValue Payment Processing

- The outbound pass-through cross border gLowValue payment processor performs following gLowValue Payment specific processing steps and validations.
- In case of any validation failure at STP layer, system moves the transaction to Process Exception queue of STP Layer and mark it as Exception . You can view the transaction from PSSIVIEW.

10.9.4.1 Incoming gpi & gpi Payment Type Check

- If an incoming payment (MT 103) has gpi tags (111:009):
  - gpi Payment Type’ field set to 'gLowValue'. ‘gpi Payment Type’ is resolved as follows:

Incoming Message	Field 111 Value	gpi Payment Type populated
103	001	gCCT
103	009	gLowValue
202	004	gFIT
202 COV	001	gCOV

  - If the incoming gpi flag is set to ‘Y’. There are no further processing validations based on the ‘incoming gpi’ check for gLowValue payments.

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- If Field 111 does not have gpi tags, ‘gpi Payment Type’ remain ‘blank’.

10.9.4.2 Host Level Check

If 'gpi Payment Type' is 'gLowValue', the system performs the following steps:

- The system checks for the record at the 'SWIFT gLowValue Payment Host Preferences' (PXDGPSPF) screen. If no record exists, the system moves the transaction to Process Exception queue with the error message “gLowValue Payment Preferences are not maintained”.
- The system checks for transfer currency. If no record is found for the transfer currency (only USD/GBP/EUR), it moves the transaction to the Process Exception queue with the error message “gLowValue Payment transfer currency is not maintained”.
- The system skips the above condition if transfer amount is within the allowed limit per currency or not at host level.

10.9.4.3 gpi Agent check

If 'gpi Payment Type' is 'gLowValue':

- Set 'gpi agent' to 'Yes'. If processing branch BIC, Transfer Ccy, gpi service id 009 combination is found in gpi directory.
- Set 'gpi agent' to 'No'. If no record found for the above combination, the system moves the transaction to Process Exception queue.

10.9.4.4 Payment Chain Lookup

- If ‘gpi Payment Type’ is ‘gLowValue’, the system look up the payment chain.
- There is no change to the original parties as received in the incoming MT103. Payment is passed without altering original payment parties [BICs].

10.9.4.5 Network Cuttoff Check

If ‘gpi Payment Type’ is ‘gLowValue’, the system performs the below steps for the network cutoff check:

- Network cutoff check based on Outbound gpi Payment Receiver Agreement from the screen (PXDSROAG) is skipped for Receiver BIC, even if receiver BIC is identified as gLowValue Payment agent based on gpi directory (BIC/CCY/gpi service id '009' combination).
- Cutoff time is taken from gpi directory (PMDGPIDR).
- If not found in gpi directory, the system process the payment as applicable for normal outgoing SWIFT payments (PXDCYCOF)
- The system takes Cutoff time from network maintenance (PMDNWMNT) for FIN RTGS (TARGET 2, EURO1) payments, as per existing support.

10.9.4.6 Pricing

If ‘gpi Payment Type’ is ‘gLowValue’, the system skips the Pricing Computation (Internal/External). The system parses the 71A value as received (SHA) in the incoming payment for the ‘charge whom’ option (PXDOVIEW) and also generate MT103 gLowValue Payment message with Field as 71A:SHA.

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10.9.4.7 Field 71F

If 'gpi Payment Type' is 'gLowValue', The system populates Field 71F as '0' in the outbound pass-through MT103 gLowValue Payment message generated.

> **Note**
>
> 71F : (currency)(amount)
>
> For 'currency' part, the system use 32A currency (transfer currency)

10.9.4.8 Generate gLowValue Payment confirmations

If 'gpi Payment Type' is 'gLowValue':

- The system generates MT199 (FIN) with gLowValue Payment service id '009' in field 111 of Block 3 or API confirmations (as applicable).
- RMA+ validation for Tracker BIC is not done.
- There are no Sanctions Check validation done for the gpi Confirmation messages.
- The system populates 71F as '0' in the repetitive lines of gLowValue Payment confirmations (after Line 1-5).

  //:71F:USD0,

  //:71F:USD0,

10.9.4.9 Field 23B, 23E

If 'gpi Payment Type' is 'gLowValue':

- Field 23B (Bank operation code) with default value 'CRED' get added in pass-thru MT103 gLowValue Payment message generated.
- Field 23E (Instruction Code) is not added/present in pass-thru MT103 gLowValue Payment message generated.

10.9.4.10 Field 52A, 57A, 72

If 'gpi Payment Type' is 'gLowValue':

- Field 52A (Ordering Institution) get populated in the pass-thru outbound MT103 simple message generated.
- Field 57A get populated even if Account with Institution is same as that of Receiver of pass-thru outbound payment message.
- Field 72 is not added in pass-thru MT103 gLowValue Payment message generated.

10.10 SWIFT gpi Tracker API services

OBPM supports below SWIFT gpi Tracker API services Version 4.x:

- Status Confirmations: Payment Transactions - Updating the Status of a Payment Transaction Purpose of the API

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- Transaction cancellation request (gSRP request).
- Transaction cancellation response (gSRP response) status update for incoming gSRP cancellation requests
- SWIFT gpi Status Reading via API
- gpi Tracker Enquiry by UETR
- No support for previous API versions

10.11 SWIFT gpi Status Reading via API

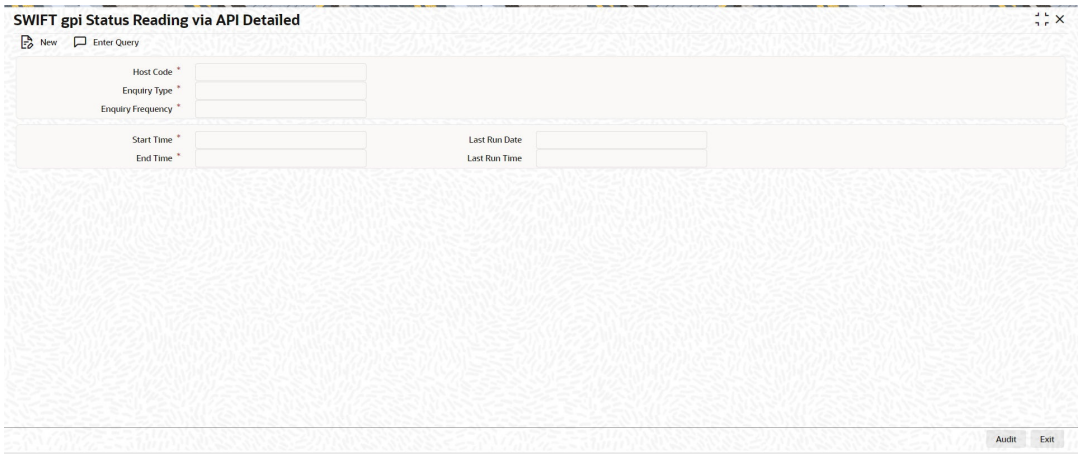
10.11.1 SWIFT gpi Status Reading via API

The SWIFT gpi Status Reading via API screen allows users to capture the preferences like enquiry frequency, start time, end time and type of the payment scenario to be sent in the gpi Changed Payment Transactions enquiry API.

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

   SWIFT gpi Status Reading via API Detailed screen is displayed.

Figure 10-29 SWIFT gpi Status Reading via API Detailed



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

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

Table 10-15 SWIFT gpi Status Reading via API Detailed - Field Descrption

Field	Description
Host Code	System defaults the Host code of the selected branch on clicking 'New' button.
Enquiry Type	Select Enquiry Type from the following: • ALL • gCCT • gCOV • gCOV • gSRP

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Table 10-15 (Cont.) SWIFT gpi Status Reading via API Detailed - Field Descrption

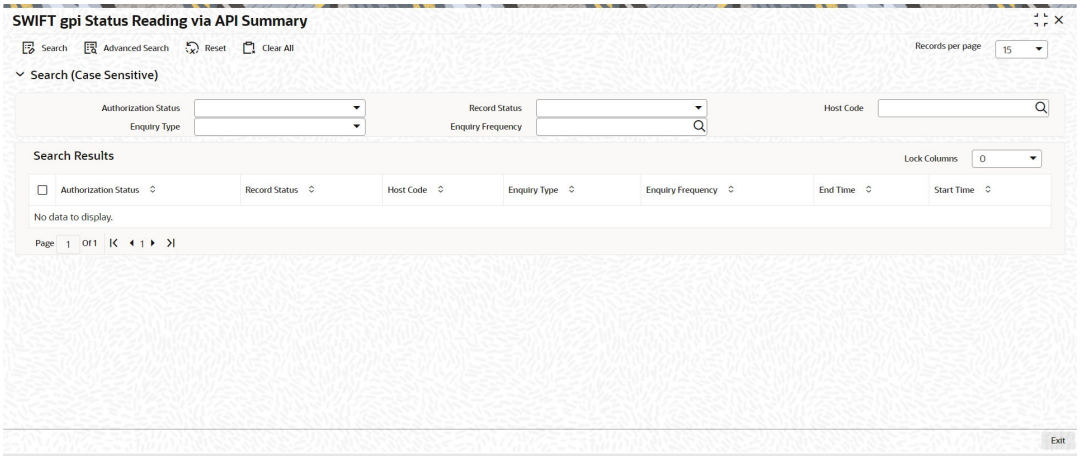
Field	Description
Enquiry Frequency	Specify the Frequency of querying the Tracker for getting latest statuses. Frequency is given in minutes. The Minimum value specified can be 30 and Maximum value can be 300. Specify the Value in multiple of 30.
Start Time	Specify the Start time of the day when the first enquiry to gpi Tracker to be made for a day.
End Time	Specify the Start time of the day when the first enquiry to gpi Tracker to be made for a day.
Last Run Date	Last Run Date is displayed.
Last Run Time	Last Run Time is displayed.

10.11.1.1 SWIFT gpi Status Reading via API Summary

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

   SWIFT gpi Status Reading via API Summary screen is displayed.

   Figure 10-30 SWIFT gpi Status Reading via API Summary



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

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

10.11.2 SWIFT gpi API Tracker Status Browser

The SWIFT gpi API Tracker Status Browser screen allows users to view the requests that are generated/sent out and responses received from SWIFT gpi Tracker.

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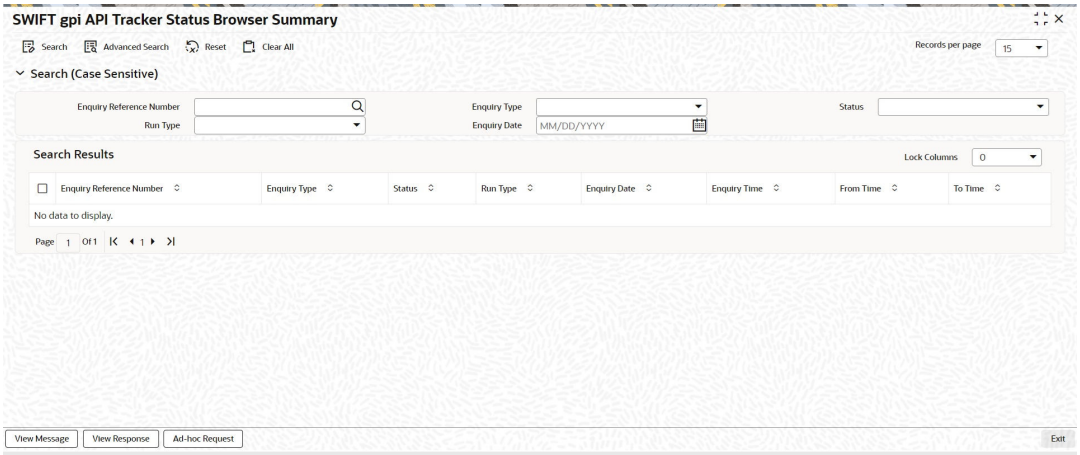
1. On Homepage, specify **PXSGPTRB** in the text box, and click next arrow.

   SWIFT gpi API Tracker Status Browser Summary screen is displayed.

Figure 10-31 SWIFT gpi API Tracker Status Browser Summary



2. Search using one or more of the following parameters:
   - Enquiry Reference Number
   - Status
   - Enquiry Date
   - Enquiry Type
   - Run Type
3. Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

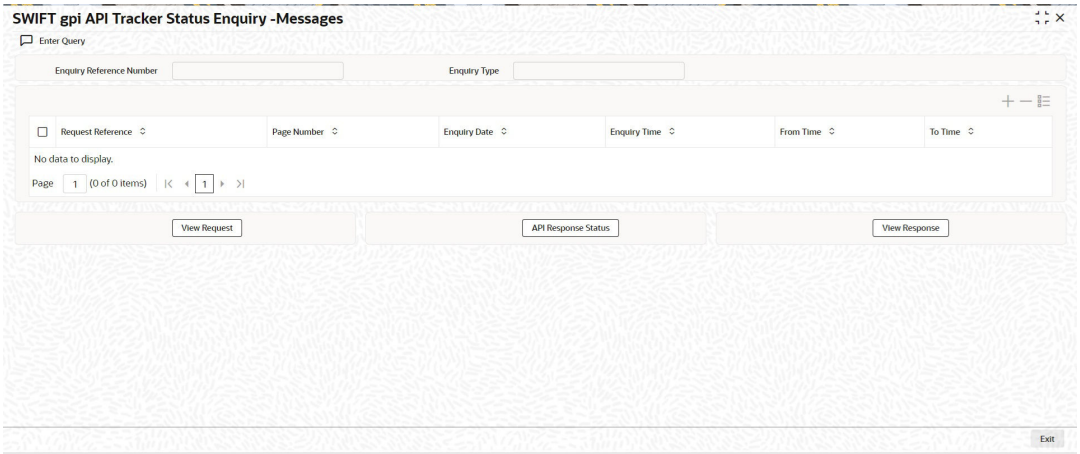
   User can perform the following action:

10.11.2.1 View Message

1. Click the **View Message** button on the SWIFT gpi API Tracker Status Browser screen.

   SWIFT gpi API Tracker Status Enquiry -Messages sub-screen is displayed.

Figure 10-32 SWIFT gpi API Tracker Status Enquiry -Messages



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2. Below are the actions on this sub screen:

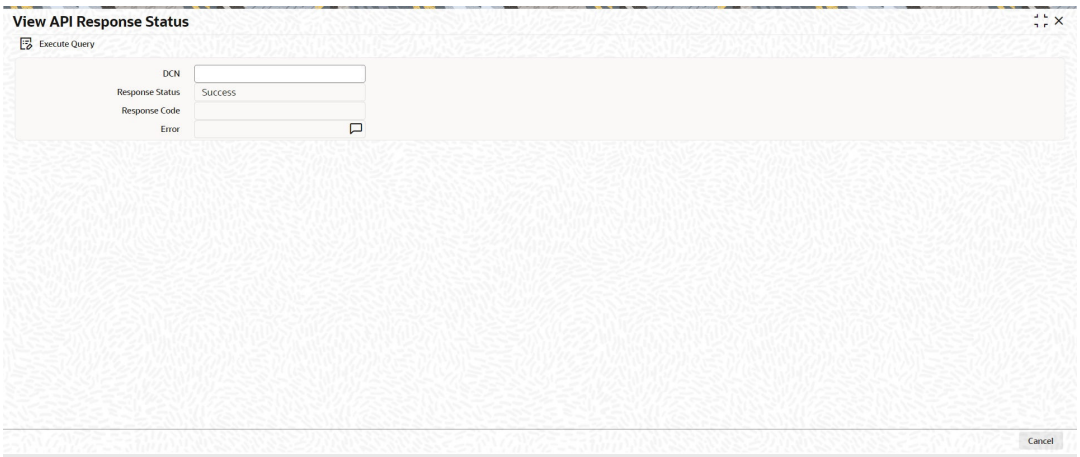
   View Request

   On clicking of the button, a sub screen is displayed that displays the request JSON message generated and sent out.

   API Response Status

   Click on ‘API Response Status’ button, to View API Response Status screen for status enquiry message that was generated and sent out.

Figure 10-33 View API Response Status



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

Table 10-16 View API Response Status - Field Description

Field	Description
DCN	System displays Document Number value of the API message.
Response Status	This field displays value as ‘Success’ or ‘Failure’.
Response Code	This field displays HTTP Response code.
Error	This field displays HTTP Error message.
View Response	On clicking of the button, a sub screen is displayed that displays the response JSON message received from Tracker.

10.11.2.2 View Response

- Click the **View Response** button on the SWIFT gpi API Tracker Status Browser screen.

  SWIFT gpi Tracker Status Enquiry - Responses sub-screen is displayed.

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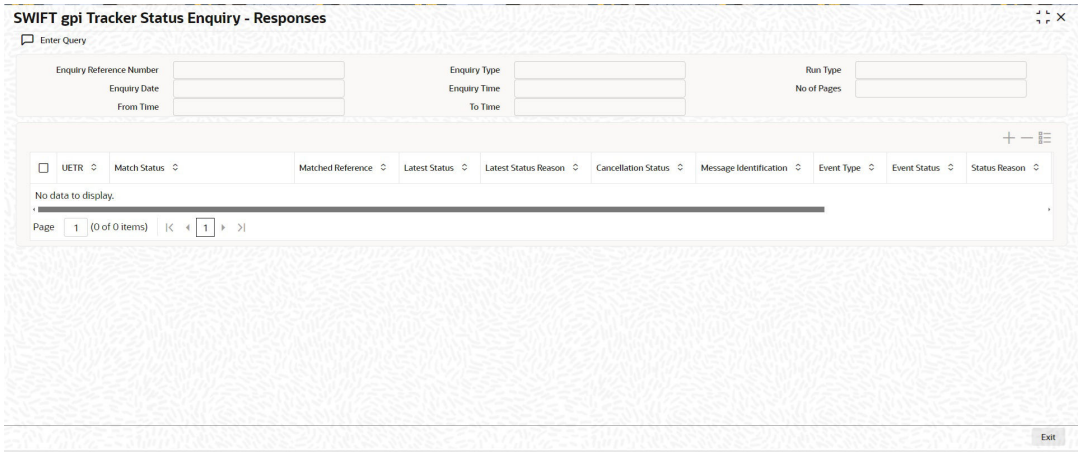
Figure 10-34 SWIFT gpi Tracker Status Enquiry - Responses

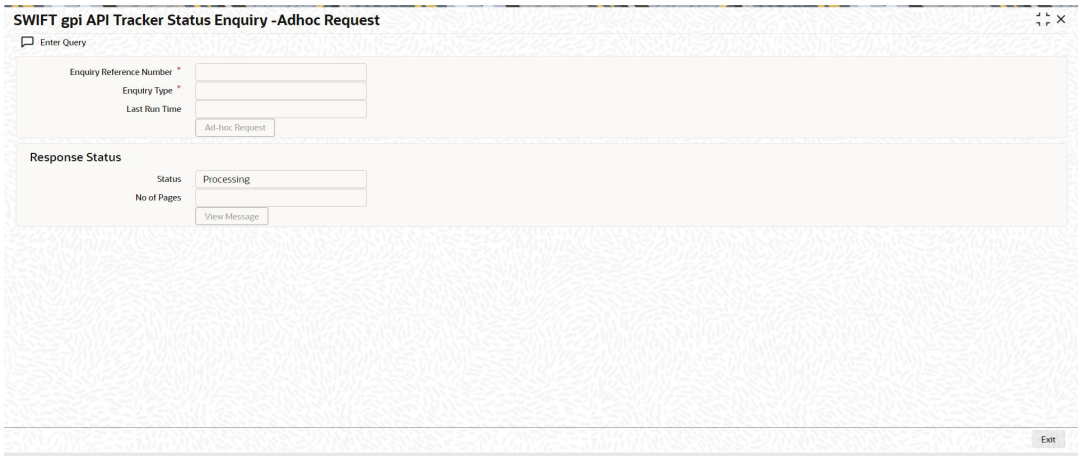


10.11.2.3 Ad-hoc Request

1. Click the **Ad-hoc Request** button on the SWIFT gpi API Tracker Status Browser screen.

   SWIFT gpi API Tracker Status Enquiry -Adhoc Request sub-screen is displayed.

Figure 10-35 SWIFT gpi API Tracker Status Enquiry -Adhoc Request



2. Below are the action on this sub screen:

   Ad-hoc Request

   On clicking of the 'Ad-hoc Request' button, the Tracker Changed Payment Transactions API request message is generated, and the API call is made.

   The request is logged into the status enquiry log table and the status is marked as 'In Progress'. Once the response is received, the status is marked as 'Processed' if all the pages are read successfully. The status is marked as 'Failed' if there is a negative response.

   View Message

   On clicking of 'View Message' action, the ‘SWIFT gpi API Tracker Status Enquiry - Messages’ sub screen is displayed.

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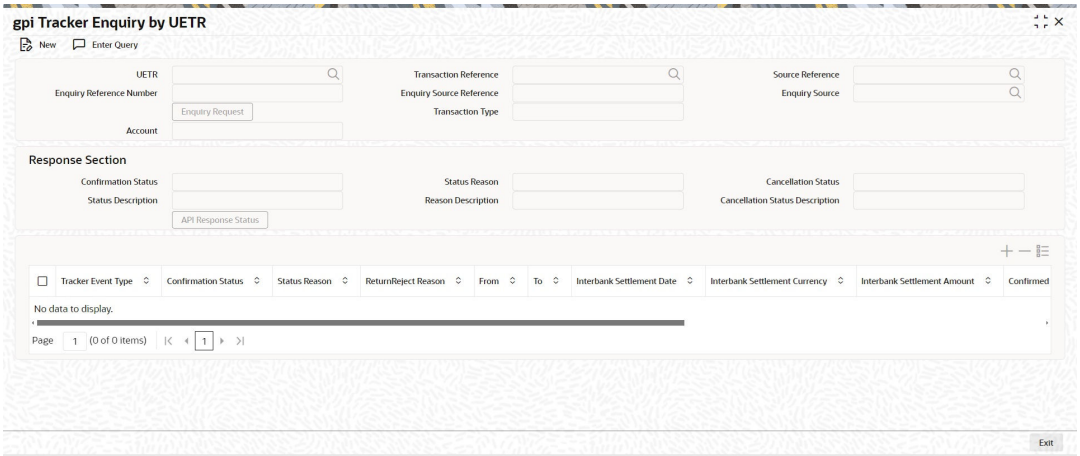
10.12 gpi Tracker Enquiry by UETR

10.12.1 gpi Tracker Enquiry by UETR

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

   gpi Tracker Enquiry by UETR screen is displayed.

Figure 10-36 gpi Tracker Enquiry by UETR



2. If this screen is launched from the Outbound Cross Border/RTGS Transaction View Summary screen (PXSOVIEW), then the below fields are populated with the values of the selected Outbound Cross border/RTGS transaction:
   - UETR
   - Enquiry Reference Number
   - Transaction Reference
   - Enquiry Source Reference
   - Source Reference
   - Enquiry Source
   - Transaction Type
   - Account
   - Confirmation Status
   - Status Description
   - Status Reason
   - Reason Description
   - Cancellation Status
   - Cancellation Status Description

   A reference number (16 digit) gets generated and populated as Enquiry reference Number. The enquiry request message gets framed and sent to the Tracker. The response received from the Tracker is parsed and selected information is displayed in this screen.

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If this screen is launched from the application menu, then you can specify the UETR. Below validations will be done on this field.

- Format of this field should be xxxxxxxx-xxxx-4xxx-yxxx-xxxxxxxxxxxx where x is any hexadecimal character (lower case only) and y is one of 8, 9, a, or b.
- UETR should not be the UETR value of any Outbound/Inbound Cross Border/RTGS transactions.

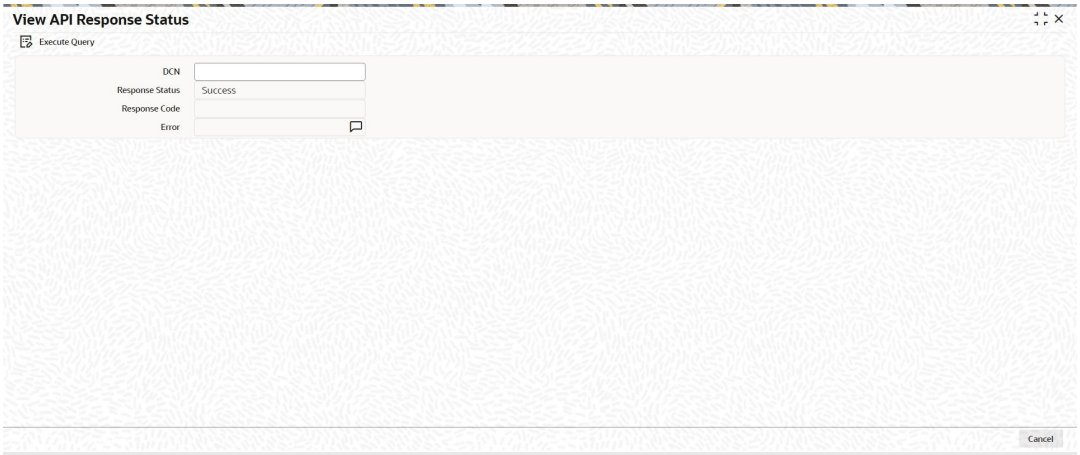
Enquiry Request

On clicking of Enquiry Request, the enquiry reference (16 digit) gets generated and then enquiry request message gets framed or is sent to the Tracker. The response received from the Tracker is parsed and selected information is displayed in this screen.

API Response Status Button

Click on ‘API Response Status’ button, to View API Response Status screen for UETR enquiry message that was generated and sent out.

Figure 10-37 View API Response Status



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

Table 10-17 View API Response Status - Field Description

Field	Description
DCN	System displays Document Number value of the API message.
Response Status	This field displays value as ‘Success’ or ‘Failure’.
Response Code	This field displays HTTP Response code.
Error	This field displays HTTP Error message.

10.12.1.1 Transaction Type Processing

- The system performs the below validation for the transaction type 'Outbound':
  - UETR value is present in one of the outbound transactions.
  - The source of the outbound transaction is the same as the source value given in the service request.

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  - The debit account of the original transaction is the same as the account given in the service request.
  - In case any of the above-listed validations fail, then the Enquiry Service request gets rejected and an error code/description is sent in the response.
- The system performs the below validation for the transaction type 'Inbound':
  - UETR length is 36 characters and as per for the UETR format ([a-f0-9]{8}-[a-f0- 9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}).
  - UETR value is not present in one of the outbound transactions.
  - UETR value is not present in one of the Inbound transactions.
  - In case any of the validations fail, the Enquiry request gets rejected.
- In the received response, the system looks for the below-listed data:
  - Any payment event record with Tracker Event Type as ‘CTPT’.
  - In the ‘CTPT’ event type record, the Creditor Account value is present.
- If Creditor Account value is present, the system performs below listed validations:
  - Creditor Account IBAN value is not blank and the IBAN value is the same as IBAN of the Account Number given in the request (or) Creditor Account Identification value is not blank and the value is same as the Account Number given in the request.
- If any of the above validations fail, then the response to the enquiry request from the channel shows an error code/error description.
- After successful validations of the gpi Tracker API response, Oracle Banking Payments frame the response message to be sent to the channels.

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11
Charge Claim

When an Inbound MT 103 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 MT 103 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 MT 103. 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.

11.1 Maintenances

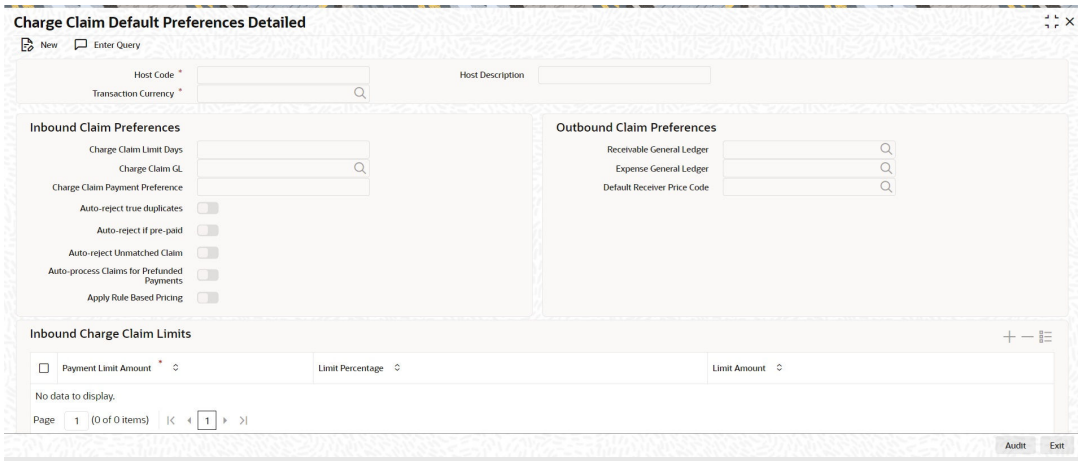
11.1.1 Charge Claim Default Preferences

System allows to maintain Default Claim preferences for Inbound and Outbound transactions.

1. On Homepage, specify **PXD191PF** in the text box, and click next arrow.

   Charge Claim Default Preferences Detailed screen is displayed.

Figure 11-1 Charge Claim Default Preferences Detailed



2. Click **New** button on the Application toolbar.
3. On **Charge Claim Default Preferences Detailed** screen, specify the fields.

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

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Table 11-1 Charge Claim Default Preferences Detailed - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Host Description	System displays the description of the Host Code.
Transaction Currency	Select the specific transaction currency from the list of values.
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 MT n91 for charge claim can be received.
Charge Claim GL	Select the Charge Claim GL from the list of values. 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.
Charge Claim Payment Preference	Select Preference for the Charge Claim from the list of values. The list of values lists following values: • Pay up to Limit Amount • Move to Claim Queue
Auto-reject true-duplicates	A true duplicate claim is where the Sender BIC, Related Reference, Currency, Amount and 71B code are matching with an earlier claim received. Check this box, if a true duplicate inbound claim to be auto rejected. If not checked, an inbound claim is parked in Inbound Claim queue for manual action by user. **Note** Auto reject true duplicate set at Inbound Claim preference is given preference. If Inbound Claim preference is not maintained for a sender BIC 11/8, Default Charge claim preference is considered to check if a true duplicate claim is to be auto rejected or not.
Auto-reject if pre-paid	An inbound claim is considered pre-paid, if while sending the message itself 71G is paid. Check this box to auto reject such pre-paid inbound claims. If not checked, an inbound claim is parked in Inbound Claim queue for manual action by user. **Note** Auto reject pre-paid set at Inbound Claim preference is given preference. If Inbound Claim preference is not maintained for a sender BIC 11/8, Default Charge claim preference is considered to check if a pre-paid is to be auto rejected or not.
Auto-reject Unmatched Claim	Check this box to auto reject the non-matching claims.
Outbound Claim Preferences	--

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Table 11-1 (Cont.) Charge Claim Default Preferences Detailed - Field Description

Field	Description
Receivable General Ledger	Select the Receivable General Ledger from the list of values. 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 list of values.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.
Default Receiver Price Code	To populate the Receiver Price Code for inbound messages with charge option as 'OUR', Default Receiver Price code maintained is considered. **Note** Receiver Price Code set at Outbound Claim preference is given preference. If Outbound Claim preference is not maintained for a sender BIC 11/8, Default Receiver Price Code at Charge Claim Default preference is considered to calculate Receiver Price code.
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 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.

11.1.1.1 Charge Claim Default Preferences Summary

1. On Homepage, specify **PXS191PF** in the text box, and click next arrow.

   Charge Claim Default Preferences Summary screen is displayed.

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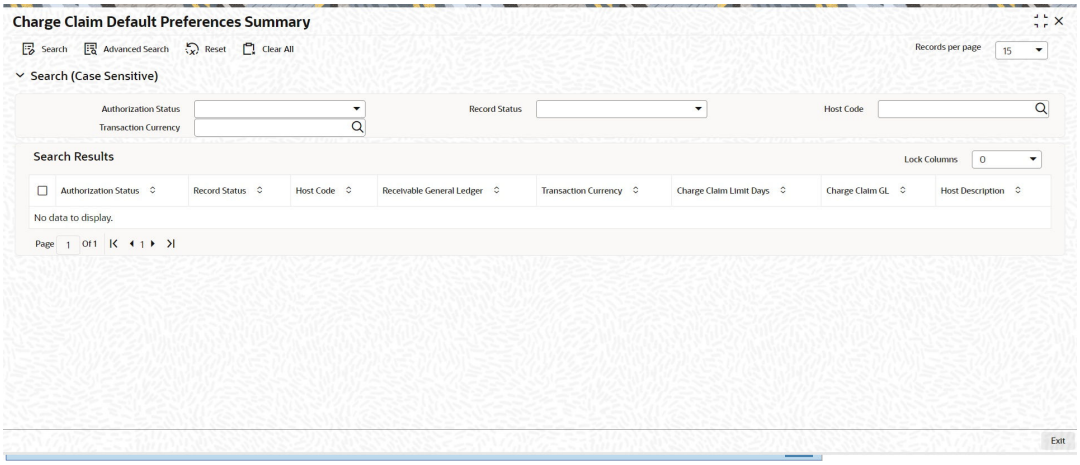
Figure 11-2 Charge Claim Default Preferences Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Host Code
   - Transaction Currency
3. Once you specified the parameters, click the **Search** button. 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
4. Double click a record after selecting a record to view the detailed screen.

11.1.2 Inbound Claim Preferences

The Inbound Claim Preferences screen allows users to maintain inbound claim sender preferences.

1. On Homepage, specify **PXD191SR** in the text box, and click next arrow.

   Inbound Claim Preferences Detailed screen is displayed.

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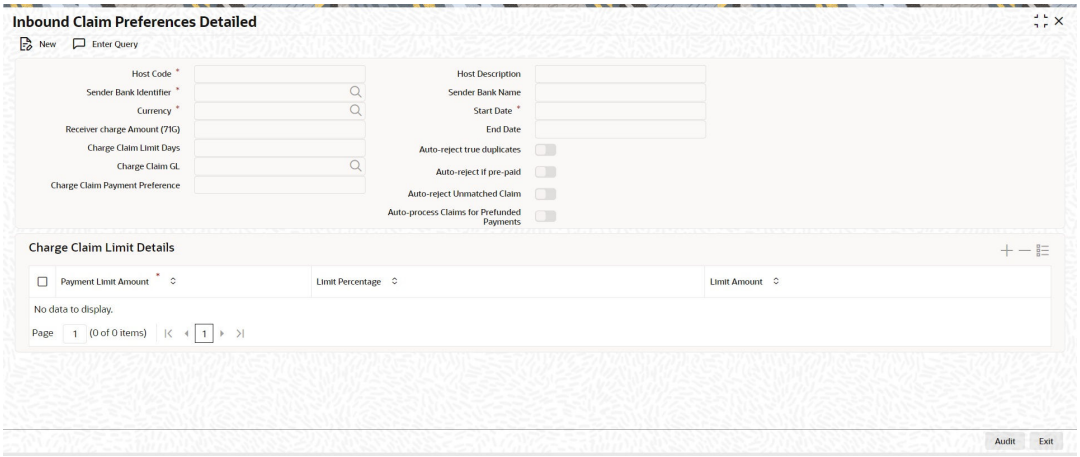
Figure 11-3 Inbound Claim Preferences Detailed



2. Click **New** button on the Application toolbar.
3. On **Inbound Claim Preferences Detailed** screen, specify the fields.

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

Table 11-2 Inbound Claim Preferences Detailed - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Host Description	System displays the description of the Host Code.
Sender Bank Identifier	Specify the Sender Bank Identifier from the list of values. Select the BIC Code from the list. This is a mandatory field.
Sender Bank Name	Bank name of the selected BIC code is displayed.
Currency	Select the currency from the list of values. 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. You 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.

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Table 11-2 (Cont.) Inbound Claim Preferences Detailed - Field Description

Field	Description
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 list of values. 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 Payment Preference	Select the Preference for the Charge Claim from the list of values. The LOV lists following values: • Pay up to Limit Amount • Move to Claim Queue
Auto-reject true-duplicates	Check this box, if a true duplicate inbound claim is to be auto rejected. If not checked, an inbound claim is parked in Inbound Claim queue for manual action by user. **Note** True match check is performed only if code word is available as part of field, else inbound claim is moved to queue for the user to review.
Auto-reject if pre-paid	Check this box to auto reject the pre-paid inbound claims. If not checked, an inbound claim is parked in Inbound Claim queue for manual action by the user.
Auto-reject Unmatched Claim	Check this box to auto reject the non-matching claims.
Auto-process Claims for Prefunded Payments	Check this box to indicate if inbound charge claim is required to be auto processed in case if original payment was a pre-funded payment.
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.

11.1.2.1 Inbound Claim Preferences Summary

1. On Homepage, specify **PXS191SR** in the text box, and click next arrow.

   Inbound Claim Preferences Summary screen is displayed.

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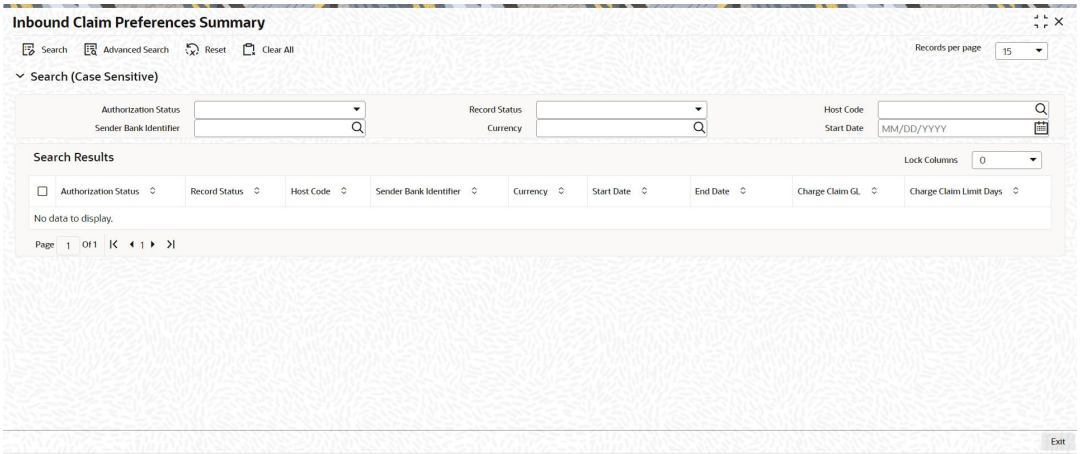
Figure 11-4 Inbound Claim Preferences Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Host Code
   - Sender Bank Identifier
   - Currency
   - Start Date
3. Once you specified the parameters, click the **Search** button. The system displays the records that match the search criteria.
   - Authorization Status
   - Record Status
   - Host Code
   - Sender Bank Identifier
   - Currency
   - Start Date
   - End Date
   - Charge Claim GL
   - Charge Claim Limit Days

11.1.3 Outbound Claim Preferences

The Outbound Claim Preferences screen allows users to validate and apply the receiver charges when an inbound payment is received with Charge whom option as ‘OUR’.

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

   Outbound Claim Preferences Detailed screen is displayed.

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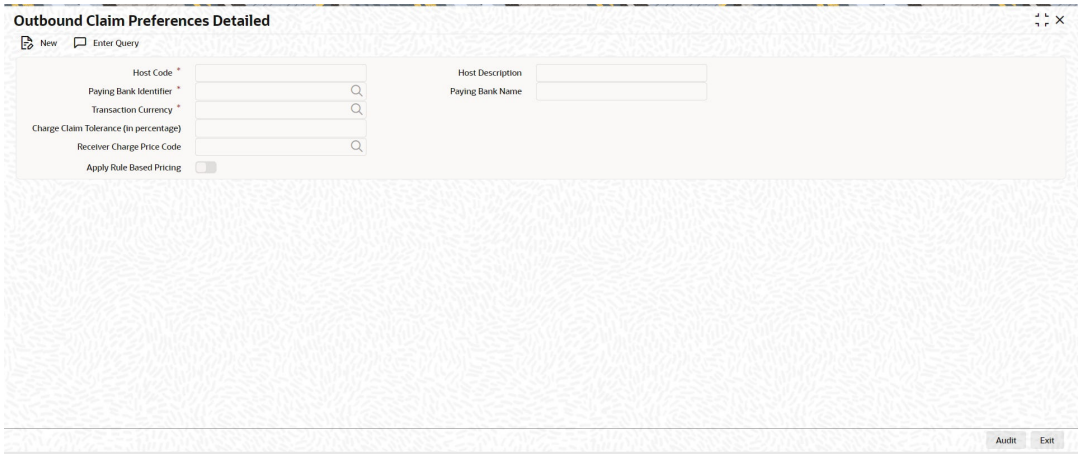
Figure 11-5 Outbound Claim Preferences Detailed



2. Click **New** button on the Application toolbar.
3. On **Outbound Claim Preferences Detailed** screen, specify the fields.

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

Table 11-3 Outbound Claim Preferences Detailed - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Host Description	System displays the description of the Host Code.
Paying Bank Identifier	All the valid BIC codes are listed in the list of values. 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 list of values 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 is 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'.

11.1.3.1 Outbound Claim Preferences Summary

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

   Outbound Claim Preferences Summary screen is displayed.

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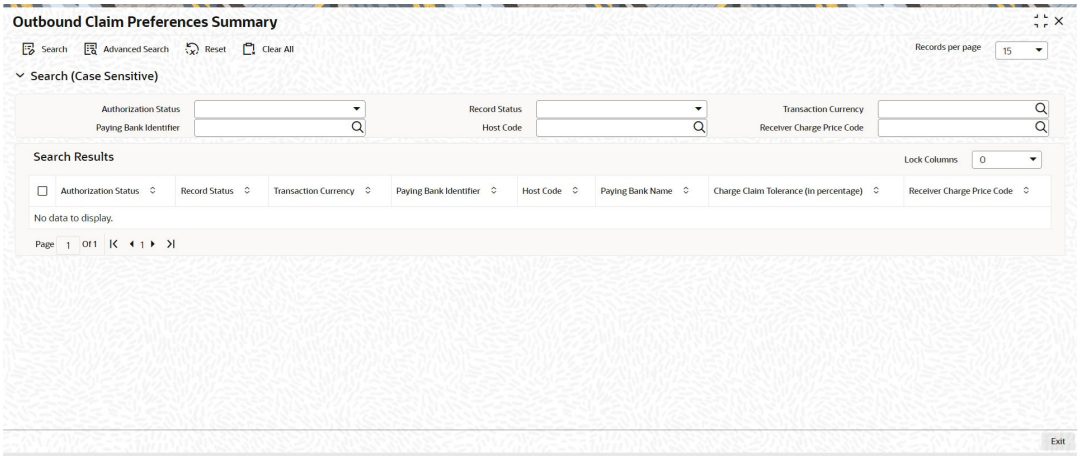
Figure 11-6 Outbound Claim Preferences Summary



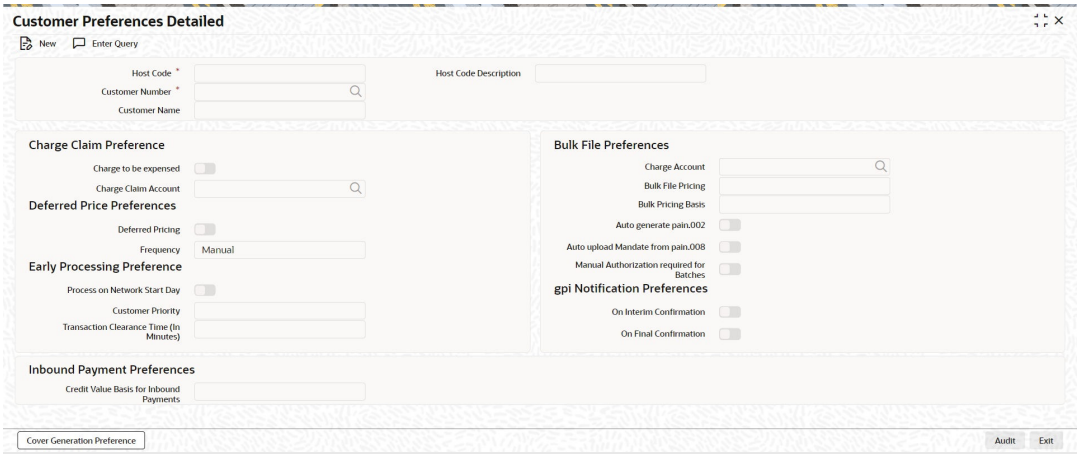
2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Transaction Currency
   - Paying Bank Identifier
   - Host Code
   - Receiver Charge Price Code
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

11.1.4 Customer Preferences Detailed

- This section refers to the Charge Claim Preferences 'Charge to be expensed' and 'Charge Claim Account' fields defined in Customer Preferences (PMDFLPRF). User can refer to the Customer Preferences (PMDFLPRF) maintenance in Section 2.4.5 of the *Payments Core User Guide* for details of this maintenance.

Figure 11-7 Customer Preferences Detailed



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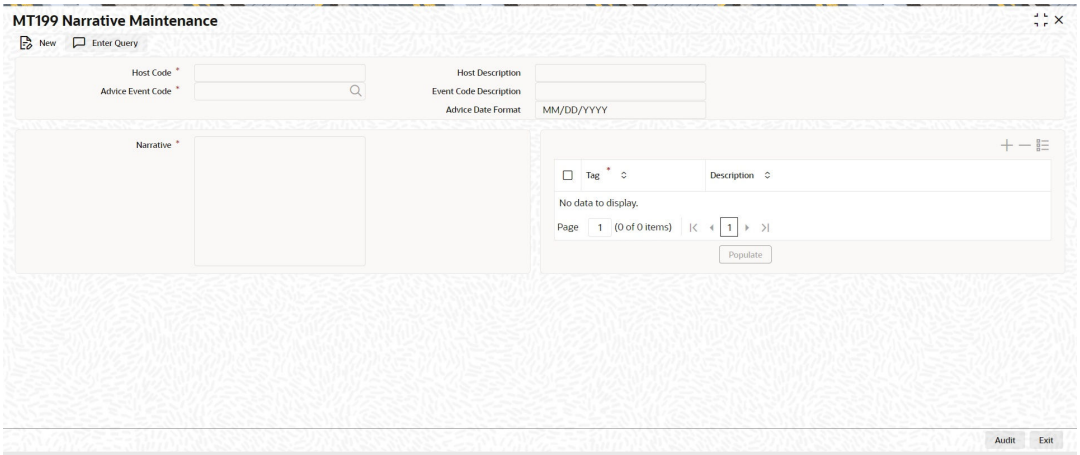
11.1.5 Narrative Maintenance

The Narrative Maintenance screen allows users to maintain the Advice Event code and its narrative tags for auto generation of MT 199.

1. On Homepage, specify **PMDNR199** in the text box, and click next arrow.

   MT 199 Narrative Maintenance screen is displayed.

Figure 11-8 MT 199 Narrative Maintenance



2. Click **New** button on the Application toolbar.
3. On **MT 199 Narrative Maintenance** screen, specify the fields.

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

Table 11-4 MT 199 Narrative Maintenance - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Host Description	System displays the description of the Host Code.
Advice Event Code	Select the Advice Event Code from the list of values. All the valid advice event codes are listed here. The Advice Event Codes listed are: • AGEDCLAIM • CAPAMOUNT • CCYDIF • CODEWORD • DUPCLAIM • NSTP • PARTSETTLE • PREPAID • SHABEN • SHORTRCVD • TRUEDP • UNMATCHED

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Table 11-4 (Cont.) MT 199 Narrative Maintenance - Field Description

Field	Description
Event Code Description	System defaults the Event Code description, based on the Advice Event Code selected.
Advice Date Format	Select the date format in which the date is to be displayed in the message generated. The options listed are: • MM/DD/YYYY (Default value) • DD/MM/YYYY • YYYYMMDD • DD-MON-YYYY
Narrative	Specify the narratives in this field, with allowed message tags manually. Specify all the allowed SWIFT characters and up to length of 1700. Also, user can auto populate the narratives, by selecting a tag and clicking ‘ Populate’ button. The narratives populated can also be edited.
Tag	Select the narrative tag from the list of values. All the valid tags pertaining to the advice event codes are listed.
Description	System defaults the description of the tag selected.
Populate Button	Click on ‘Populate’ button to auto populate the tags selected in the Narrative field. **Note** • As the advice event codes are processed, MT 199 is auto-generated • MT 199 messages generated can be viewed in both Inbound and Outbound Claim view screens in the All Messages section. But the same cannot be viewed in Transaction View screen - All Messages tab • Sanction screening is not applicable for auto MT 199 messages generated

Below are the Advice Event codes and Tags supported for each Advice Event Code:

Advice Event Code	Tag
TRUEDUP / DUPCLAIM	OGLCLAIMREF
TRUEDUP / DUPCLAIM	_OGLCLAIMRECDDATE_
TRUEDUP / DUPCLAIM	OGLCLAIMPAIDDATE
TRUEDUP / DUPCLAIM	_OGLCLAIMPAIDAMT_
TRUEDUP / DUPCLAIM	-OGLCLAIMPAIDREF
PREPAID /CODEWORD	71GAMT
All	_PAYMENTREF_
All	TRNAMOUNT_
All	_TRNVALUEDATE_
All	CLAIMAMOUNT
All	_CLAIMREFERENCE

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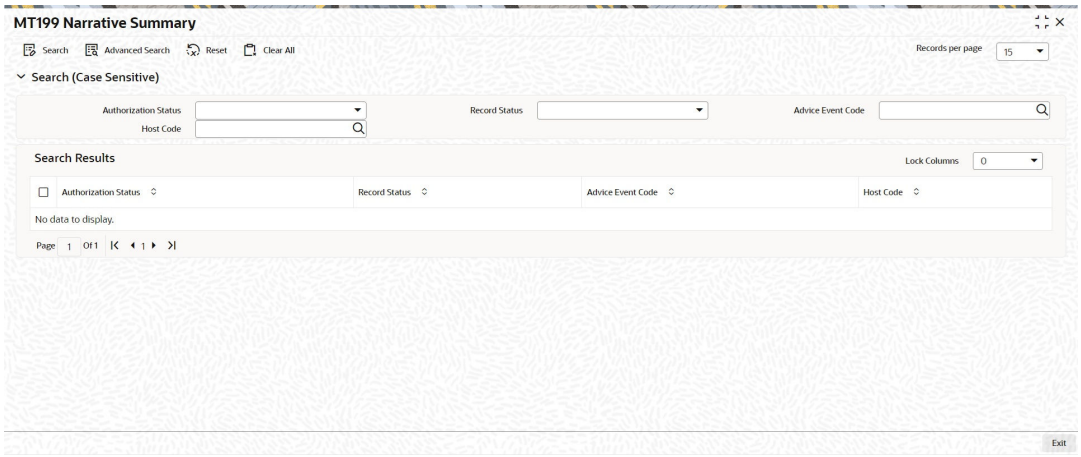
Advice Event Code	Tag
UNMATCHED	_CLAIMRELATEDREF_
All	_CLAIMDATE_
CAPAMOUNT,PARTSETTLE	PAIDCLAIMAMT
CAPAMOUNT,PARTSETTLE	_CLAIMPAIDDATE_
CAPAMOUNT,PARTSETTLE	CLAIMPAYMODE
CAPAMOUNT,PARTSETTLE	_CLAIMPAYREF_
CAPAMOUNT	_CAPAMT_
SHORTRCVD	RECDCLAIMAMT
SHORTRCVD	_OUTCLAIMAMT_
AGEDCLAIM	_LIMITDAYS

11.1.5.1 Narrative Summary

1. On Homepage, specify **PMSNR199** in the text box, and click next arrow.

   MT 199 Narrative Summary screen is displayed.

Figure 11-9 MT 199 Narrative Summary



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

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

11.1.6 Charge Claim Advice Format Preference

The Charge Claim Advice Format Preference screen allows users to capture the format of the advice.

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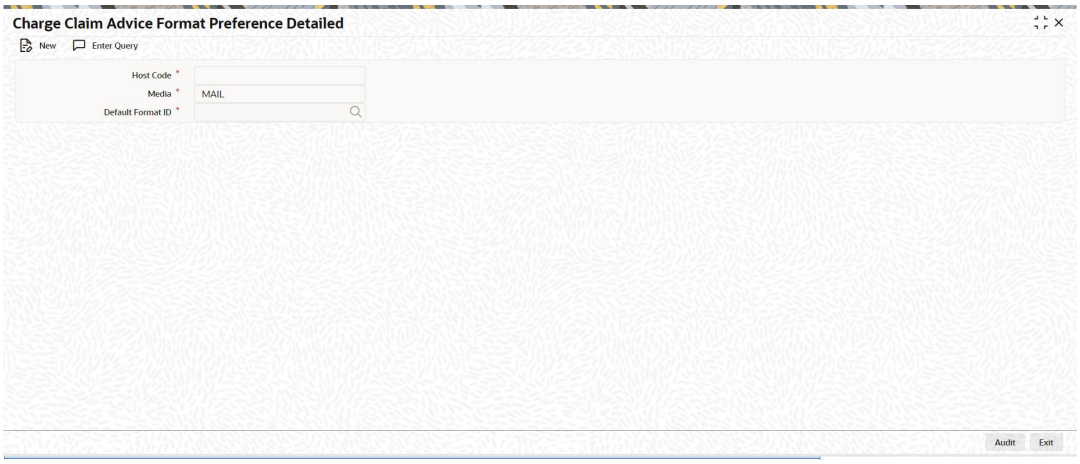
1. On Homepage, specify **PMDCCAFM** in the text box, and click next arrow.

   Charge Claim Advice Format Preference Detailed screen is displayed.

Figure 11-10 Charge Claim Advice Format Preference Detailed



2. Click **New** button on the Application toolbar.
3. On **Charge Claim Advice Format Preference Detailed** screen, specify the fields.

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

Table 11-5 Charge Claim Advice Format Preference Detailed - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Media	Media field list all the media maintained. Currently available scope is MAIL.
Default Format ID	Specify Default Format ID from the list of values. Default format is maintained for Charge Claim Advice.

11.1.6.1 Charge Claim Advice Format Preference Summary

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

   Charge Claim Advice Format Preference Summary screen is displayed.

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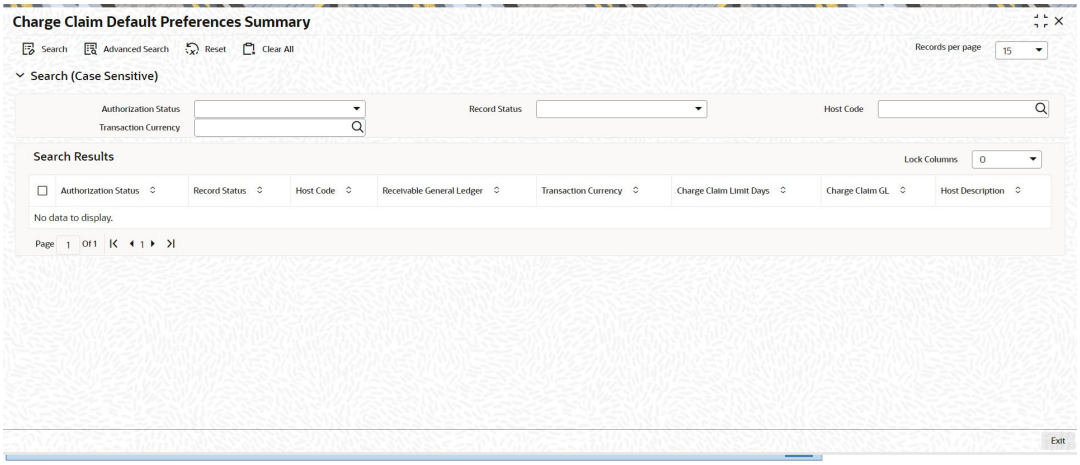
Figure 11-11 Charge Claim Advice Format Preference Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
3. Once you specified the parameters, click the **Search** button. System displays the records that match the search criteria for the following .
   - Authorization Status
   - Record Status
   - Host Code
   - Media
   - Default Format ID
4. Double click a record after selecting a record to view the detailed screen.

11.1.7 Customer Charge Claim Advice Preferences

The Customer Charge Claim Advice Preferences screen allows users to capture the customer preference for generating the Charge Claim Advice.

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

   Customer Charge Claim Advice Preferences screen is displayed.

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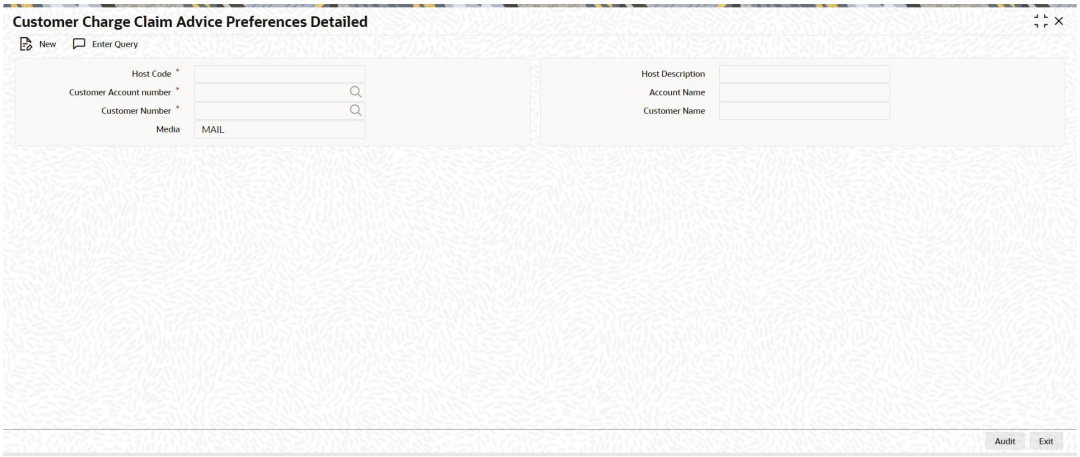
Figure 11-12 Customer Charge Claim Advice Preferences



2. Click **New** button on the Application toolbar.
3. On **Customer Charge Claim Advice Preferences** screen, specify the fields.

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

Table 11-6 Customer Charge Claim Advice Preferences - Field Description

Field	Description
Host Code	Ssystem defaults the Host Code of transaction branch on clicking ‘New’.
Host Description	Specify the Host Description.
Customer Account number	Specify the Customer Account Number from the list of values.
Account Name	System defaults the Account Name on selecting Customer Account Number.
Customer Number	Specify the Customer Number from the list of values.
Customer Name	System defaults the Account Name on selecting Customer Number.
Media	System defaults the Media as ‘MAIL’.

11.1.7.1 Customer Charge Claim Advice Preferences Summary

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

   Customer Charge Claim Advice Preference Summary screen is displayed.

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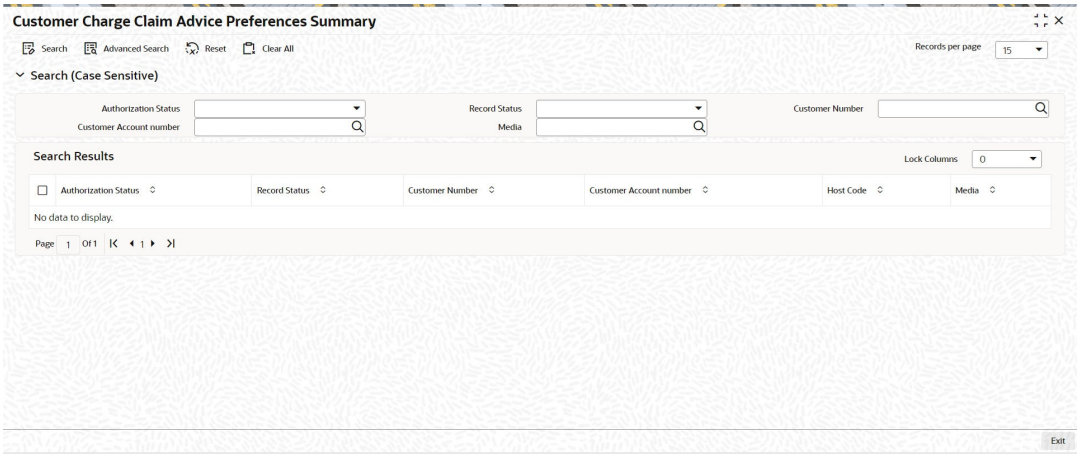
Figure 11-13 Customer Charge Claim Advice Preference Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Customer Number
   - Customer Account Number
   - Media
3. Once you specified the parameters, click the **Search** button. System displays the records that match the search criteria for the following .
   - Authorization Status
   - Record Status
   - Customer Number
   - Customer Account Number
   - Host Code
   - Media
4. Double click a record after selecting a record to view the detailed screen.

11.2 Outbound Charge Claim Processing

11.2.1 Outbound Charge Claim Processing

When outbound charge claim is being auto processed or the claim messages MT 191/291/ 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
- Claim Settlement Account Validation for Multi-Currency

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Claims that are 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.

> **Note**
>
> When an inbound message is received from a sender holding a Vostro account, any claim amount computed for 'OUR' option is directly debited to Vostro account of Sender. MT 191 claim generation is not applicable in this case.

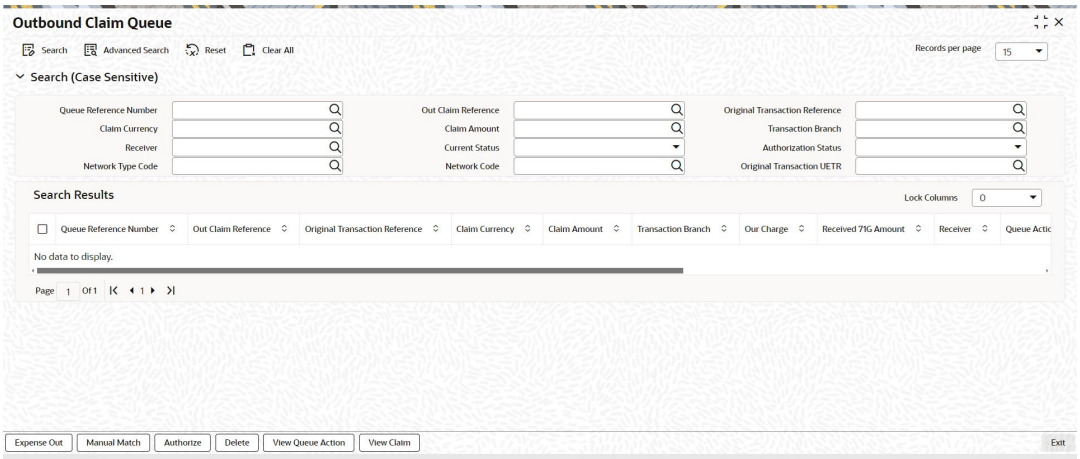
11.2.2 Outbound Charge Claim Queue

All the outbound charge claim message sent is logged in Outbound Charge Claim Queue.

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

  Outbound Claim Queue sub-screen is displayed.

Figure 11-14 Outbound Claim Queue



Refer to *Exception Queue User Guide* for more details on this screen.

11.2.3 Outbound Charge Claim View

Outbound Claim generated is available in Charge Claim Out details screen. User can view the Claim details, Claim status and Claim Settlement accounting entries.

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

   Outbound Charge Claim View screen is displayed.

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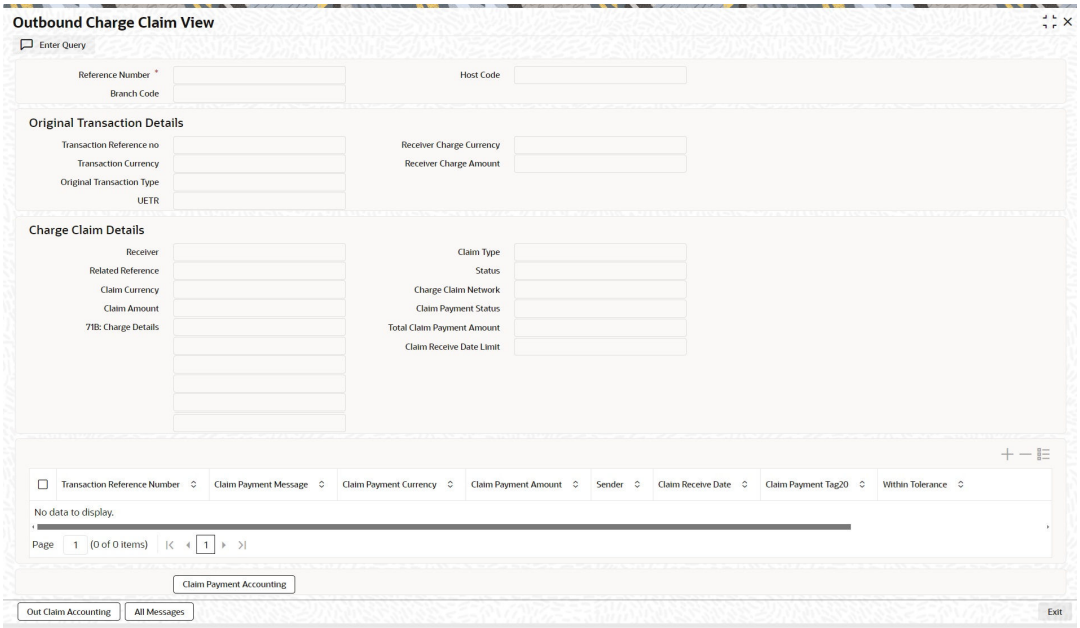
Figure 11-15 Outbound Charge Claim View



2. Click **New** button on the Application toolbar.
3. On **Outbound Charge Claim View** screen, specify the fields.

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

Table 11-7 Outbound Charge Claim View - Field Description

Field	Description
Reference Number	Specify the Reference Number.
Host Code	System defaults the Host Code of transaction branch on clicking **New**.
Branch Code	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	Also in the grid, for the reference number entered, following details are 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

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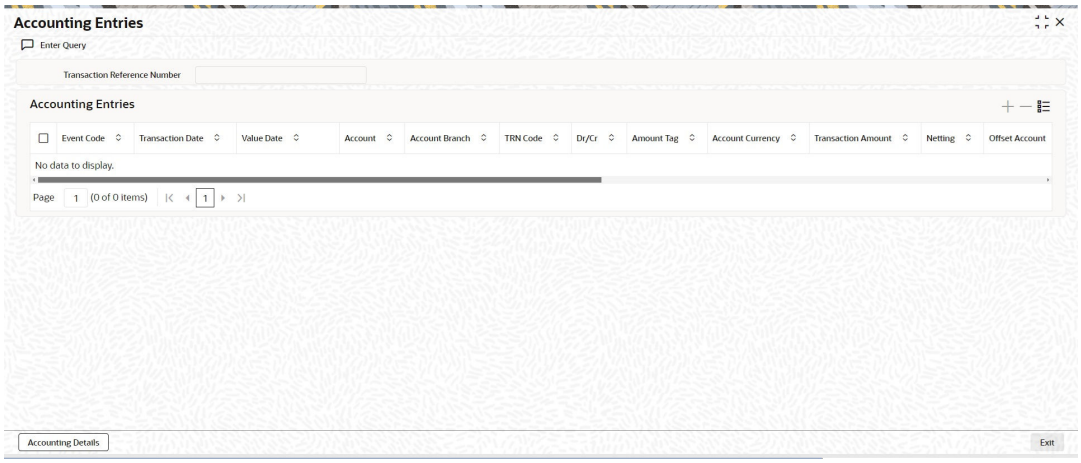
4. On clicking **Claim Payment Accounting**, system displays the sub screen with Claim payment accounting details.

11.2.3.1 Out Claim Accounting

- User can view the accounting entries for the outbound claim by clicking **Out Claim Accounting** tab.

Figure 11-16 Accounting Entries

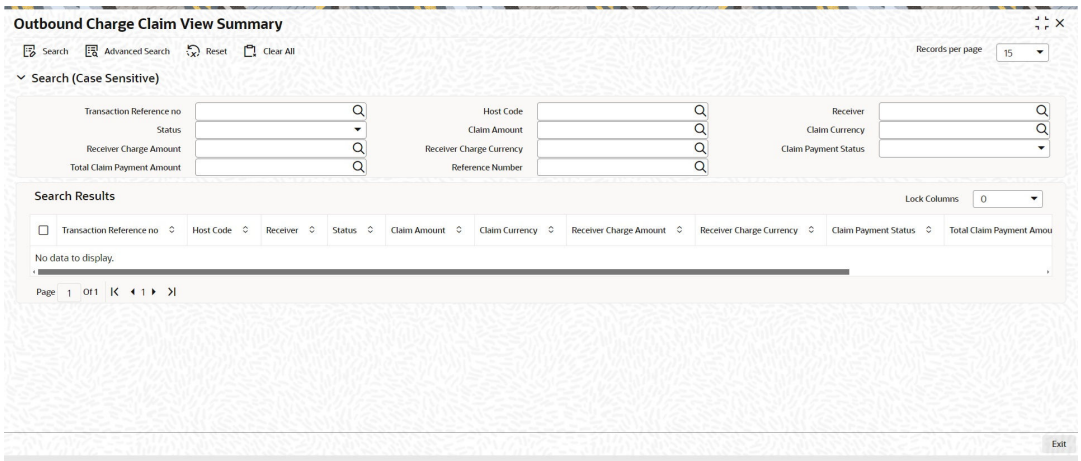


11.2.3.2 Charge Claim Out Details Summary

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

   Outbound Charge Claim View Summary screen is displayed.

Figure 11-17 Outbound Charge Claim View Summary



2. Search using one or more of the following parameters:
   - Transaction Reference Number
   - Host Code
   - Receiver

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- Status
- Claim Amount
- Claim Currency
- Receiver Charge Amount
- Receiver Charge Currency
- Claim Payment Status
- Total Claim Payment Amount
- Reference Number

3. Once you specified the parameters, click the **Search** button. 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
4. Double click a record after selecting a record to view the detailed screen.

11.2.4 Charge Claim Based on Statement Entries

Charge Claim settlement for Outbound charge claims (MT 191) is supported with MT940 / MT950 messages.

On receiving new credit entries, the system initiates the matching of the outbound charge claims for which payment is not yet received.

Account Owner Reference received for the credit entry is matched with the field 21 of the outbound charge claim message sent. If the reference is matched, the claim payment gets processed.

If the amount received is less than the claim sent, then tolerance is checked.

- If the amount received is within the tolerance limit maintained for the sender BIC and the transaction currency then auto processing of the claim settlement can be done. The difference amount is expensed out.
- If the difference is more than the tolerance allowed, accounting can be done for the received amount. The claim is outstanding.
- The tolerance limit is checked only if the claim received is less. If the claim received is more, the excess amount is credited to income GL by debiting Nostro account.

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Whenever claim payment is processed, the corresponding statement entry is marked as matched.

The unmatched statement entries are listed along with MT 202/MT 910 in the Outbound Charge Claim Queue (PQSCOCLQ) screen for manual match action.

- The received statement entry details are captured in Statement Browser (PMDSTBRW) screen.

11.2.5 Duplicate Claim Settlement Check

11.2.5.1 Inbound MT910 Credit Confirmation Claim Settlement

In MT910 STP layer processing:

- If the MT910 is matched with an Outbound claim (MT191) which is partially liquidated (pending), then the duplicate check is done on the Inbound MT910 message.
- The received MT910 fields are checked against the previous claim settlement messages. The previous claim settlement fields in Outbound Claim View (PXDCLMVW) are compared.
- If the inbound claim settlement entry matches with any of the previous claim settlement entry, then the 'Message Status' of the incoming MT910 message is marked as 'Suppressed' in the Inbound Message Browser (PMSINBRW).

11.2.5.2 Inbound Statement Entry for Claim Settlement

For Inbound Statement Browser entries (Uploaded or Manually Inputted through Statement Browser (PMDSTBRW):

- If the statement entry is matched with an Outbound claim (MT191) which is partially liquidated (pending), then the duplicate check is done on the Inbound statement message entry.
- The statement entry fields are checked against the previous claim settlement messages. The previous claim settlement fields in Outbound Claim View (PXDCLMVW) are compared.
- If the inbound claim settlement entry matches with any of the previous claim settlement entry, then the same is not processed further and the statement entry reference is not populated in the manual match table.

11.2.5.3 Inbound MT202 Bank Transfer as Claim Settlement

In the Inbound MT202 Bank transfer message STP layer processing:

- If the incoming MT202 is matched with an Outbound claim (MT191) which is partially liquidated (pending), then the duplicate check is done on the Inbound MT202 message.
- The received MT202 fields are checked against the previous claim settlement messages. The previous claim settlement fields in Outbound Claim View (PXDCLMVW) are compared.
- If the inbound claim settlement entry matches with any of the previous claim settlement entry, then the 'Message Status' of the incoming MT202 message is marked as 'Suppressed' in the Inbound Message Browser (PMSINBRW).

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11.2.6 Mail Advice for Charge Claim Liquidation

If the charge claim is debited from a customer account, then the Charge claim advice is generated. Charge Claim advice is not generated, if Debit Account is a GL account.

For generating the Charge Claim Advice, customer Advice Preference as maintained in the Customer Charge Claim Advice Preferences Detailed (PMDCCCAP) screen is verified for the account & message type. If maintenance is available, Media maintained for the customer account is fetched for generating advice.

Format ID for generating the advice is fetched from Charge Claim Advice Format Preference Detailed (PMDCCAFM) maintenance.

The Advice is generated in the format maintained for the Format ID and Language combination in Advice Format (PMDADVFM) maintenance screen.

The generated advice is viewed from View Messages screen of the Transaction (i.e. PXDOVIEW, PXDCHGCM) screen. All Messages Button will open a new All Messages (PXDALMSG) sub screen. This displays all the advices that are generated for the transaction. This screen have a View Message button.

Selecting an advice message and click on Message button opens a new sub screen displaying the advice contents.

The generated advice is also be viewed from Outbound Browser Summary (i.e. PMSOUTBR) screen after searching for the Message Type as "Charge Claim Advice" (i.e. CHGLIQD_ADVICE).

Entry for Advice is visible in Outbound Browser Summary (i.e. PMSOUTBR) screen with Reference Number = Charge Claim Reference Number.

You can take below action on the advice displayed in Outbound Browser Summary (i.e. PMSOUTBR) screen.

- **View**: You can view the advice after clicking View action button.
- **Print**: After clicking this action button local print dialogue is launched using which you can print the advice.
- You are not allowed to take any other action apart from View & Print on the advice.

Mapping of advice tags to fields in Charge Claim Transaction is listed below:

Advice Tag Name	Payment type /Field mapping
CUSTOMER	Customer Number of Debit Account
CUSTOMERNAME	Debit account's Customer Name from STDCIFCR
ADDRESS1 to _ADDRESS4_	Account's Address lines 1 to 4 as in STDCRAC
BANKNAME	Bank Name from STDCRBNK
BRANCHNAME	Branch Name from STDCRBRN
BRANCHDATE	Branch Date
TRNREF	Transaction Reference Number of the original underlined transaction
DRVALUEDATE	Value date when Debit (Claim amount liquidated) is done from customer account
PAYERACCOUNT	Debit Account
PAYERNAME	Debit Account Name

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Advice Tag Name	Payment type /Field mapping
CLAIMCCY	Charge Claim Currency
CLAIMAMT	Charge Claim Amount received in the n91 message
CLMSTLDAMT	Charge Claim Settled Amount - Debited from the account
PAYMENTDETAILS1	Payment Details Line 1 of the original underlined transaction
PAYMENTDETAILS2	Payment Details Line 2 of the original underlined transaction
PAYMENTDETAILS3	Payment Details Line 3 of the original underlined transaction
PAYMENTDETAILS4	Payment Details Line 4 of the original underlined transaction
BENEFICIARY1	Beneficiary Line1 - Party Identifier of the original underlined transaction
BENEFICIARY2	Beneficiary Line1 - BIC / Name and Address 1 of the original underlined transaction
BENEFICIARY3	Beneficiary Line1 - Address Line2 of the original underlined transaction
BENEFICIARY4	Beneficiary Line1- Address line 3 of the original underlined transaction
BENEFICIARY5	Beneficiary Line1- Address line 4 of the original underlined transaction
AWIACCOUNT	Account with Institution Line 1 - Account of the original underlined transaction
AWIID	Account with Institution Line 1 -Party Identifier of the original underlined transaction
AWIBIC	Account with Institution Line 2 - BIC / Name and Address 1 of the original underlined transaction
AWINAME	Bank Name as available from ISDBICDE of the original underlined transaction
AWIADDRESS1	Account with Institution Line 3 -Address Line2 of the original underlined transaction
AWIADDRESS2	Account with Institution Line 4 -Address line3 of the original underlined transaction
AWIADDRESS3	Account with Institution Line 5 -Address Line4 of the original underlined transaction

11.3 Inbound Charge Claim Processing

11.3.1 Duplicate Check

Duplicate check validation is performed for following fields:

- Host Code
- Sender
- Reference Number (Field 20)
- Message Index (28D)
- Message Total (28D)

If the above-mentioned field values match any inbound message or inbound MT101 transaction with Sequence A, the incoming MT101 sequence A leg moves to Business Override.

11.3.2 Inbound Charge Claim Processing

On upload of any MT 191, MT 291 or MT 991, following process is followed:

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- Sanction screening
- Matching with existing transactions
- Reject Type Validations
- Repair Type Validations
- Claim amount limit check
- Settlement through MT 202 / MT 910
- Claim Settlement Account Validation for Multi-Currency

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.

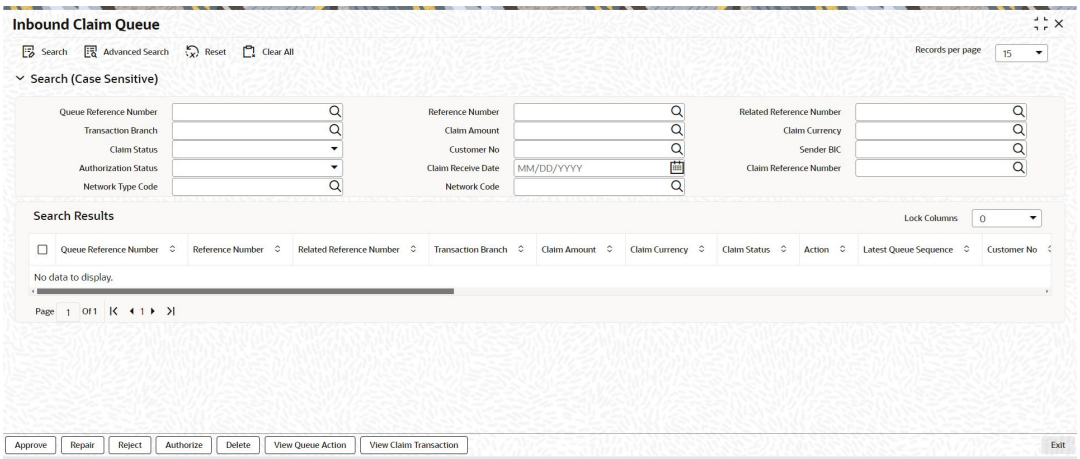
11.3.3 Inbound Charge Claim Queue

Any repair type validation failure is encountered while processing inbound claims, the claim is move to Inbound Charge Claim Queue.

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

   Inbound Claim Queue screen is displayed.

Figure 11-18 Inbound Claim Queue



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

   Refer to *Exception Queues User Guide* for more details.

11.3.4 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.

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

   Inbound Claim View screen is displayed.

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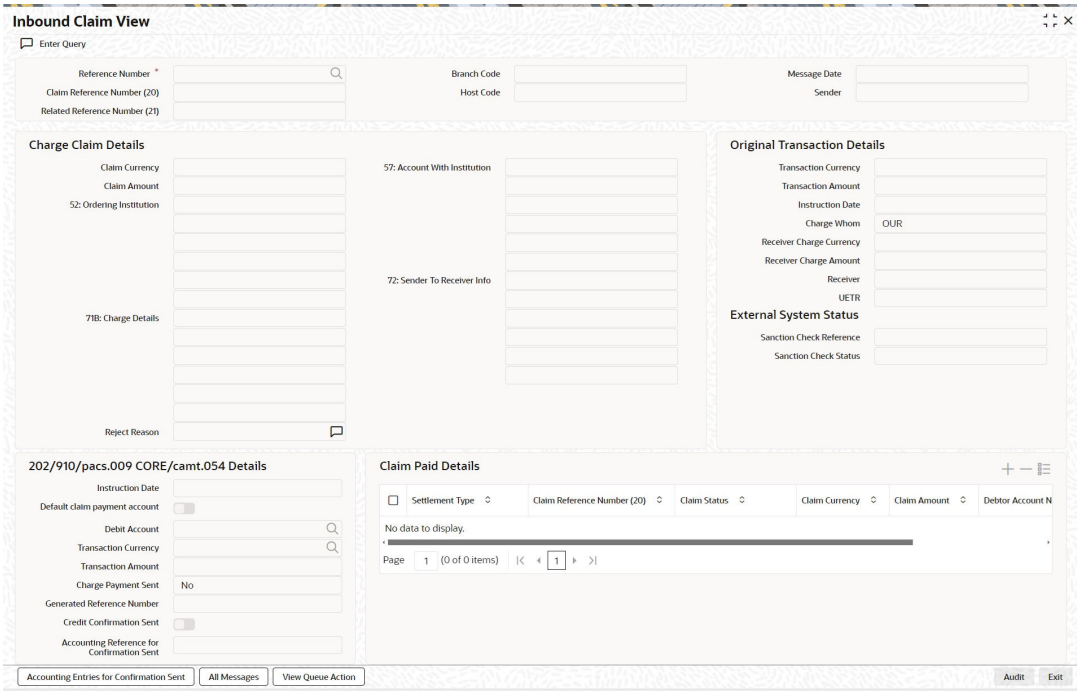
Figure 11-19 Inbound Claim View



2. Click **Enter Query** button on the Application toolbar.
3. Alternatively, user can select a Charge Claim record in the Charge Claim Summary screen explained above to view its details in this screen.
4. On **Inbound Claim View** screen, specify the fields.

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

Table 11-8 Inbound Claim View - Field Description

Field	Description
Charge Claim Details	--
Reference No	System displays the reference number (field 20) of the MT 191 message.
Message Date	System displays the date on which the MT 191 message was sent.
Related Reference Number	System displays the field 20 reference of the MT 103 (Transaction Reference number) sent earlier.
Claim Currency	This filed indicates the currency of claim amount.
DCN	System displays the unique DCN number assigned by the system to the Inbound MT 191.
Claim Amount	System displays the amount claimed in the MT 191.
Branch Code	System displays the branch code of the identified processing branch of the MT 191.
Sender	System displays the BIC of Sender of MT 191 message.
52: Ordering Institution	System displays the Ordering Institution details if mentioned in the MT 191 message.
57: Account With Institution	System displays the Account with Institution details if mentioned in the message.
71B: Charge Details	System displays the Charge Details from the MT 191 message.

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Table 11-8 (Cont.) Inbound Claim View - Field Description

Field	Description
72: Sender To Receiver Info	Indicates the sender to receiver details.
202/910/pacs.009 CORE/ camt.054 Details	--
Instruction Date	System defaults the message date of the MT 191 as the instruction date.
Transaction currency	System defaults the currency of the Claimed amount in MT 191.
Debit Account	System defaults the GL code (if maintained) from the Currency Correspondent maintenance for the Sender of MT 191.
Transaction Amount	System defaults the claimed amount in the MT 191 message.
Charge Payment Sent	This filed indicates whether the Charge Payment was sent or not.
Generated Reference Number	System displays the generated reference number of the Outbound Charge payment transaction after it is auto created on approval of this Charge Claim record.
Credit Confirmation Sent	This filed indicates whether the Credit Confirmation was sent or not.
Accounting Reference for Confirmation Sent	This filed indicates whether the Accounting Reference for Confirmation Sent was sent or not.

The following operations are available in this screen:

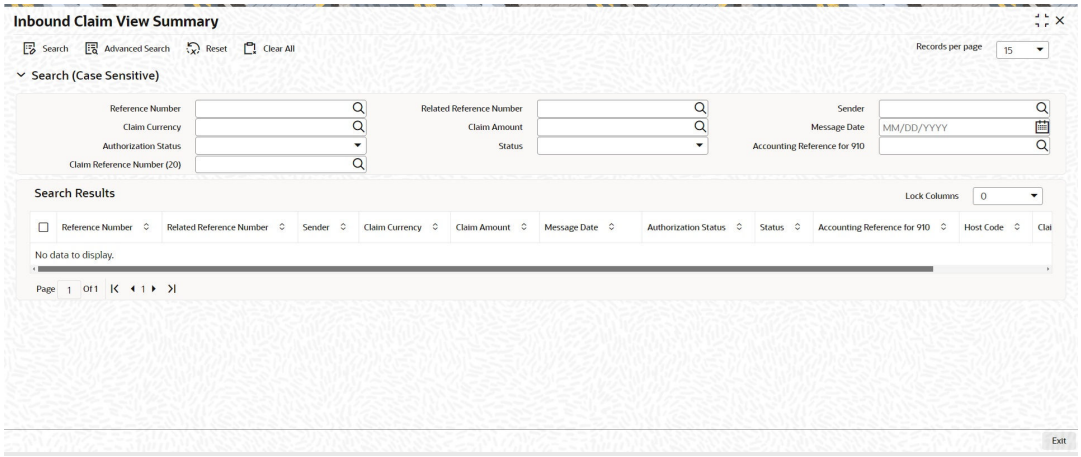
Operation	Functions
Accounting Entries for Credit Confirmation	You can view the accounting entries for the transaction initiated.
All Messages	You can view the MT 910 message generated for the respective transaction initiated.
View Queue Action	You can view all the queue actions for the respective transaction initiated.

11.3.4.1 Inbound Claim View Summary

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

   Inbound Claim View Summary screen is displayed.

Figure 11-20 Inbound Claim View Summary



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2. Search using one or more of the following parameters:
   - Reference Number
   - Related Reference Number
   - Sender
   - Claim Currency
   - Claim Amount
   - Message Date
   - Authorization Status
   - Status
   - Accounting Reference for 910
   - Claim Reference Number (20)
3. Once you have specified the search parameters, click the **Search** button.

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

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12
MT 101 Processing

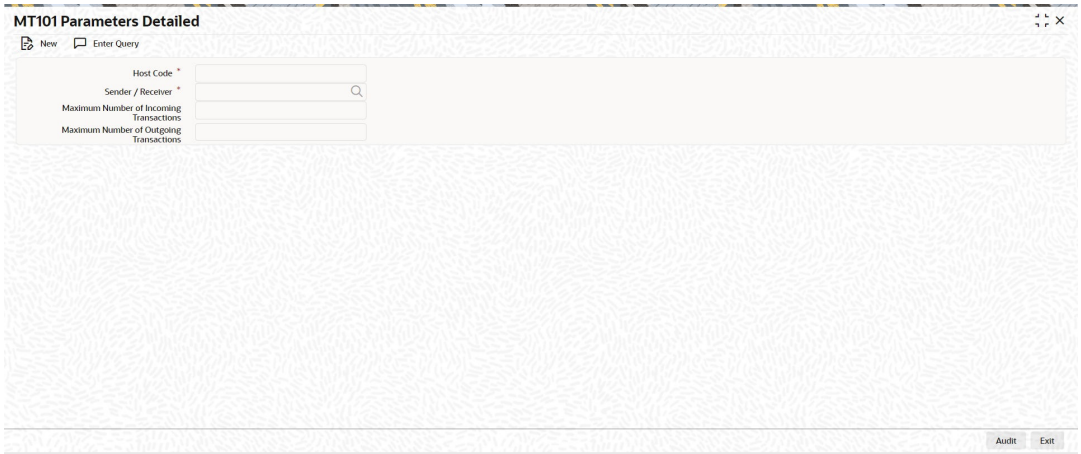
12.1 MT101 Maintenances

12.1.1 MT 101 Parameters

1. On Homepage, specify **PXD101PM** in the text box, and click next arrow.

   MT 101 Parameters Maintenance screen is displayed.

Figure 12-1 MT 101 Parameters Maintenance



2. Click **New** button on the Application toolbar.
3. On **MT 101 Parameters Maintenance** screen, specify the fields.

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

Table 12-1 MT 101 Parameters Maintenance - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
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.

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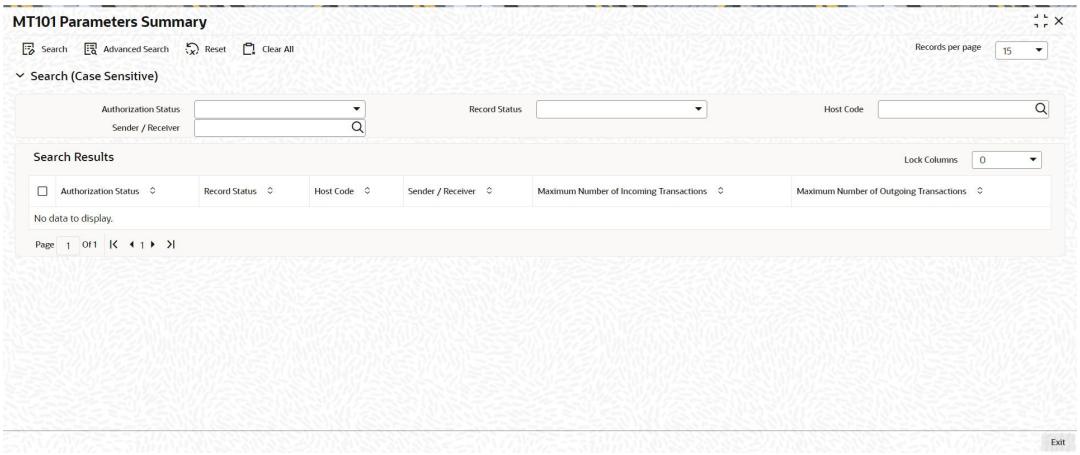
12.1.1.1 MT 101 Parameters Summary

1. On Homepage, specify **PXS101PM** in the text box, and click next arrow.

   MT 101 Parameters Summary screen is displayed.

Figure 12-2 MT 101 Parameters Summary



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

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

12.1.2 External Customer Account List

The External Customer Account List screen captures the list of banks and the accounts in each bank for a corporate customer.

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

   External Customer Account List Detailed screen is displayed.

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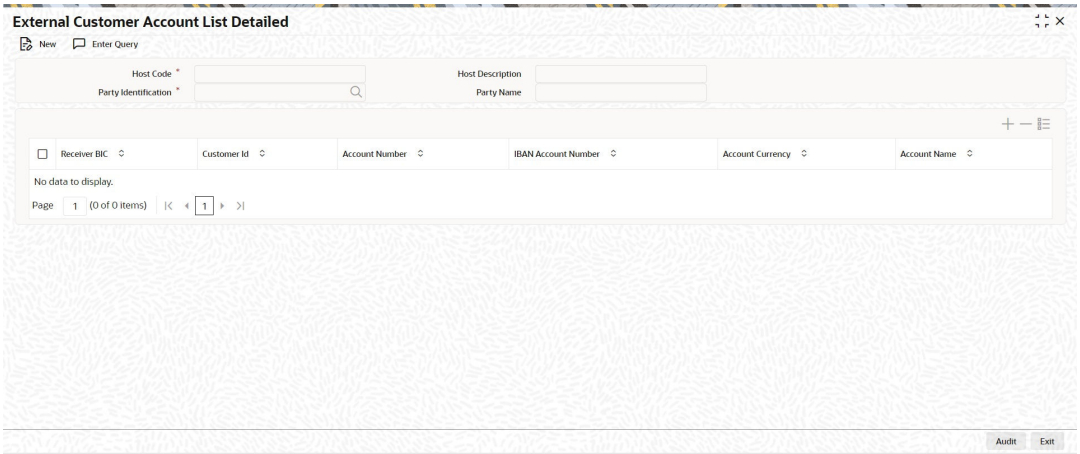
Figure 12-3 External Customer Account List Detailed



2. Click **New** button on the Application toolbar.
3. On **External Customer Account List Detailed** screen, specify the fields.

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

Table 12-2 External Customer Account List Detailed - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Host Code Description	System display the description of the selected Host Code.
Party Identification	Specify Party Identification from the list of values. It lists all the valid (Open/Authorized) customers.
Party Name	System display the name of the selected customer.
Receiver BIC	Specify Receiver BIC from the list of values. It lists all the valid (Open/Authorized) BICs.
Customer Id	Specify the Customer ID value in the Receiver bank.
Account Number	Specify the Account Number value in the Receiver bank.
IBAN Account Number	Specify the IBAN of the customer account in the Receiver bank.
Account Currency	Specify Account Currency from the list of values. It lists all the valid (Open/Authorized) currency codes.
Account Name	Specify the name of the customer account in the Receiver bank.

12.1.2.1 External Customer Account List Summary

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

   External Customer Account List Summary screen is displayed.

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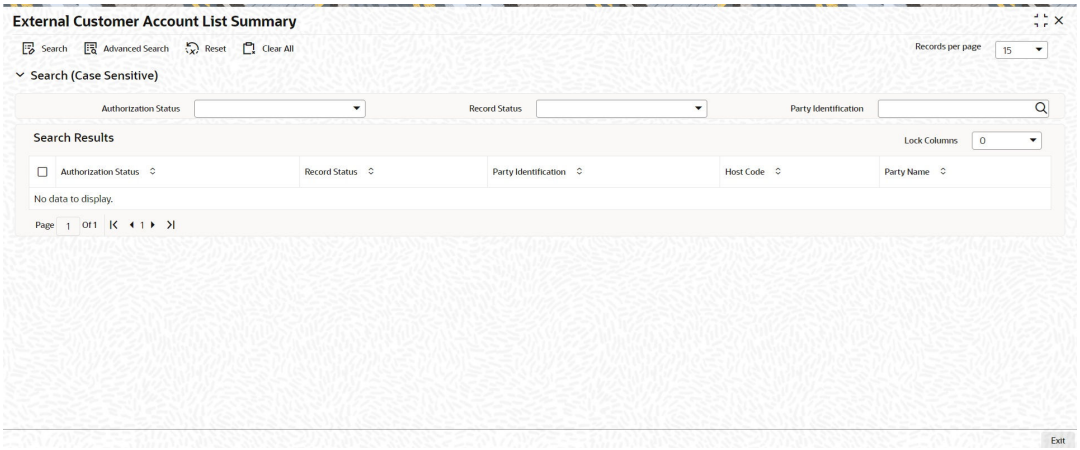
Figure 12-4 External Customer Account List Summary



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

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

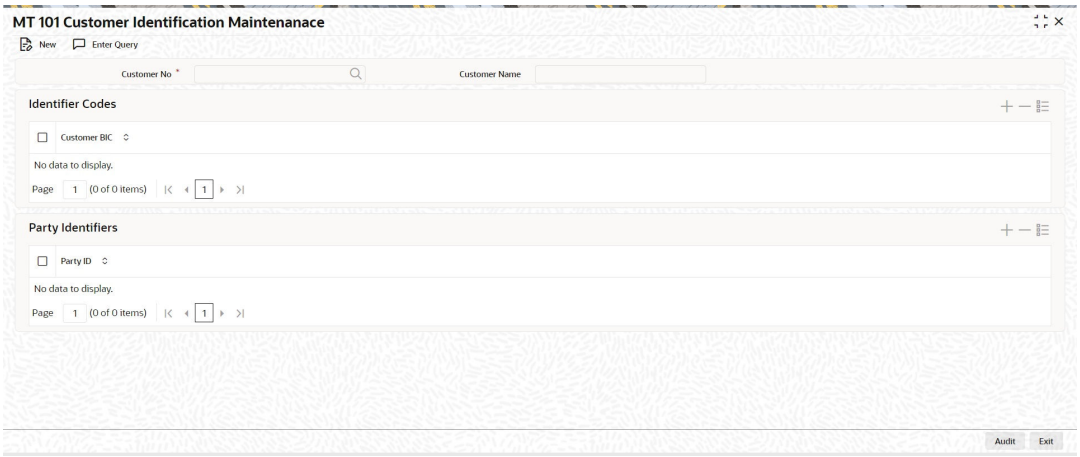
12.1.3 MT 101 Customer Identification

User 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.

1. On Homepage, specify **PXD101CS** in the text box, and click next arrow.

   MT 101 Customer Identification Maintenance screen is displayed.

Figure 12-5 MT 101 Customer Identification Maintenance



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

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3. On **MT 101 Customer Identification Maintenance** screen, specify the fields.

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

Table 12-3 MT 101 Customer Identification Maintenance - Field Description

Field	Description
Customer No	Select the Customer number from the list of values. All the valid customer numbers are listed in the list of values.
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. 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 Id	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.

12.1.3.1 MT 101 Customer Identification Summary

1. On Homepage, specify **PXS101CS** in the text box, and click next arrow.

   MT 101 Customer Identification Summary screen is displayed.

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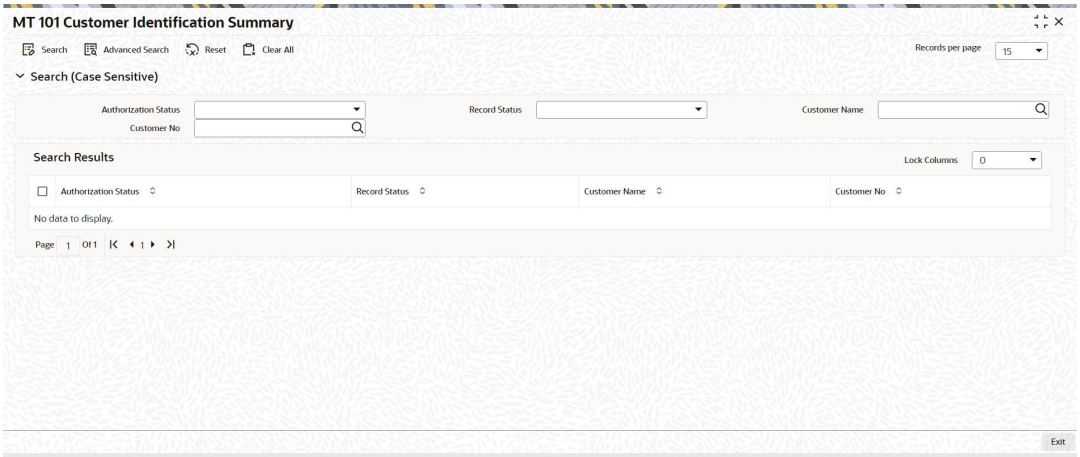
Figure 12-6 MT 101 Customer Identification Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Customer Name
   - Customer No
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

12.1.4 MT 101 Inbound Agreement

User 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 MT 101 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.

1. On Homepage, specify **PXD101IM** in the text box, and click next arrow.

   MT 101 Inbound Agreement screen is displayed.

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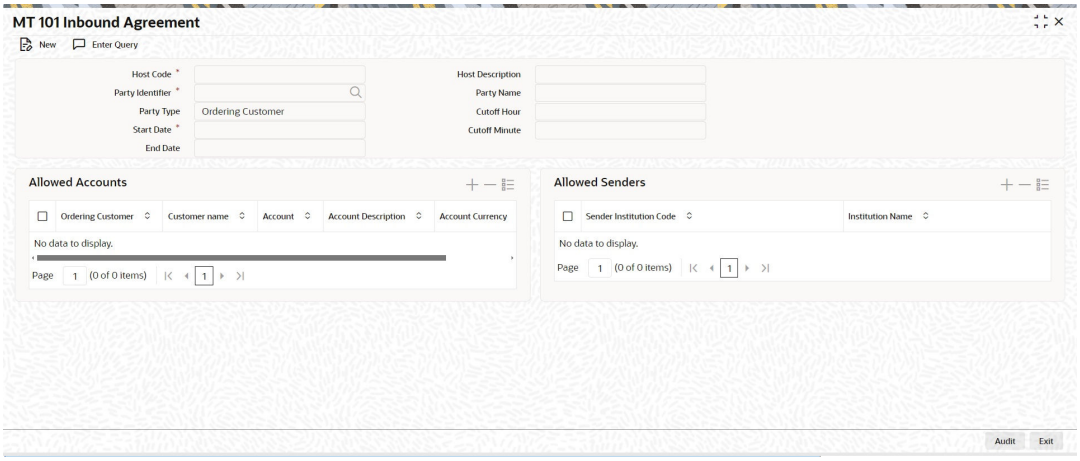
Figure 12-7 MT 101 Inbound Agreement



2. Click **New** button on the Application toolbar.
3. On **MT 101 Inbound Agreement** screen, specify the fields.

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

Table 12-4 MT 101 Inbound Agreement - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Host Description	System defaults the host description of the user's logged in branch Host.
Party Identifier	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 from the following: • Ordering Customer (Default) • Instructing Party
Start Date	Start Date is a mandatory field. Specify the 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 MT 101 message. If the cutoff is passed, the requested execution date is moved ahead to next branch working day.

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Table 12-4 (Cont.) MT 101 Inbound Agreement - Field Description

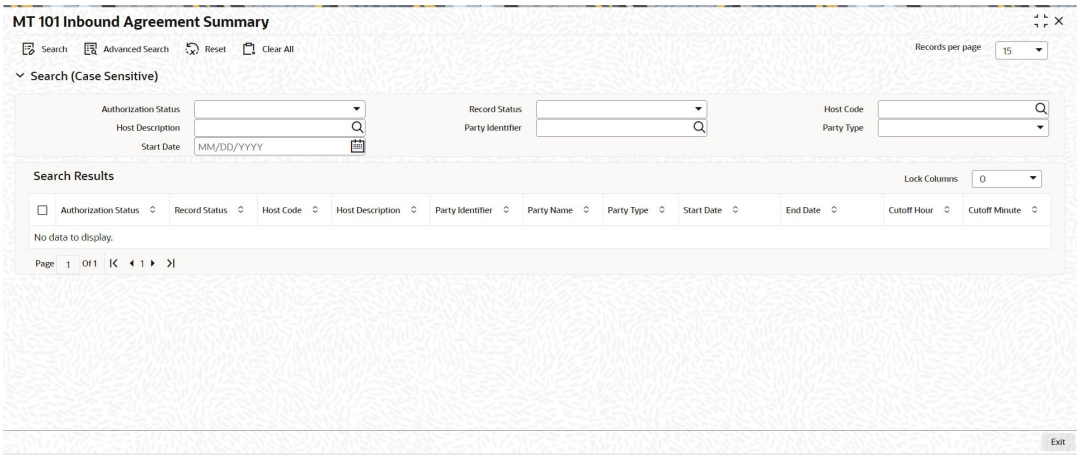
Field	Description
Allowed Accounts	Allowed Account grid can be used for maintaining the accounts for which the debit authority is available, depending on the party type - Instructing Party/Ordering Customer. Specify the following fields in the Allowed Accounts grid:
Ordering Customer	If the party type 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 are listed for the field.
Customer Name	System defaults the Customer Name based on the Ordering Customer selected.
Account	Select a valid account from the list of values. All the valid accounts for Instructing Party/Ordering Customer are listed.
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	Select the Sender Institution code from the list of values. User can maintain 6/8/ 11characters 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.

12.1.4.1 MT 101 Inbound Agreement Summary

1. On Homepage, specify **PXS101IM** in the text box, and click next arrow.

   MT 101 Inbound Agreement Summary screen is displayed.

Figure 12-8 MT 101 Inbound Agreement Summary



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

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

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

   System displays the records that match the search criteria.

4. Double click a record after selecting a record to view the detailed screen.

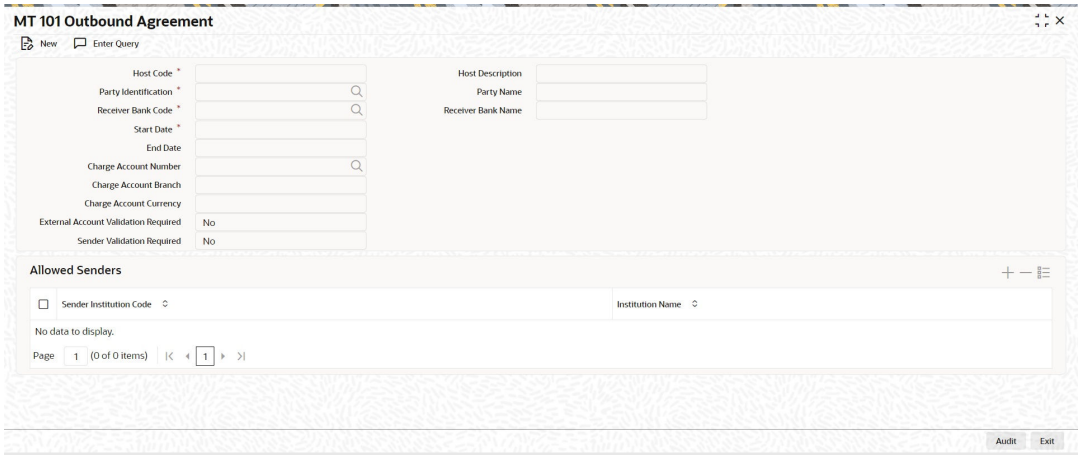
12.1.5 MT101 Outbound Agreement

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

1. On Homepage, specify **PXD101OM** in the text box, and click next arrow.

   MT 101 Outbound Agreement screen is displayed.

Figure 12-9 MT 101 Outbound Agreement



2. Click **New** button on the Application toolbar.
3. On **MT 101 Outbound Agreement** screen, specify the fields.

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

Table 12-5 MT 101 Outbound Agreement - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Host Description	System defaults the host description of the user’s logged in branch Host.

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Table 12-5 (Cont.) MT 101 Outbound Agreement - Field Description

Field	Description
Party Identification	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 / 11characters of BICs and the receiver of Outbound MT 101 is checked against the 6 / 8 / 11character BIC's maintained. If no agreement is maintained, then Outbound MT 101 moves to Business Override Queue. Receiver Bank Code entered on the this screen is validated to check if the RMA/RMA Plus is maintained in RMA/RMA Plus Detailed (PMDRMAUP) for the Receiver Bank Code.
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.
Charge Account Number	Specify the Charge Account Number from the list of values. Lists all the valid (Open/ Authorized) customer accounts defined in the host code.
Charge Account Branch	System defaults the Charge Account Branch based on the Charge Account Number selected.
Charge Account Currency	System defaults the Charge Account Currency based on the Charge Account Number selected.

12.1.5.1 MT 101 Outbound Agreement Summary

1. On Homepage, specify **PXS101OM** in the text box, and click next arrow.

   MT 101 Outbound Agreement Summary screen is displayed.

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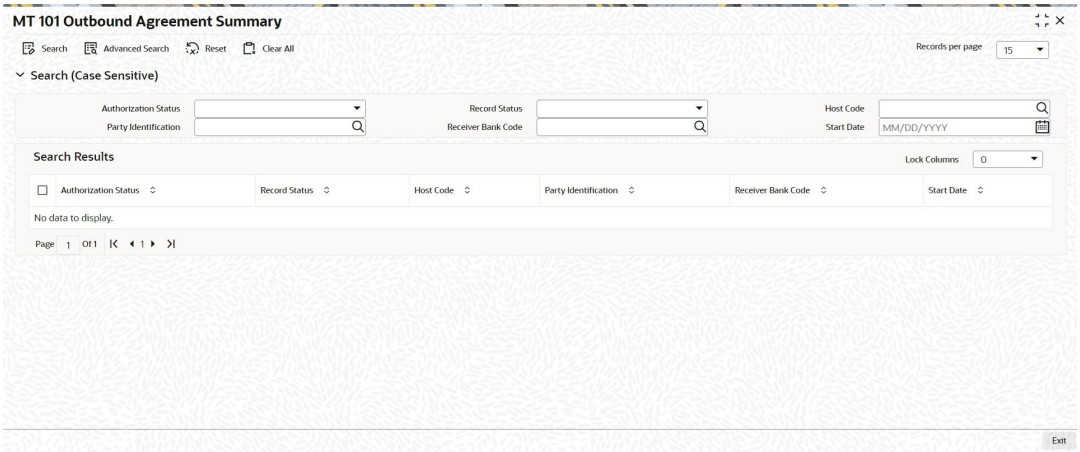
Figure 12-10 MT 101 Outbound Agreement Summary



2. Search using one or more of the following parameters:
   - Authorization Status
   - Record Status
   - Host Code
   - Party Identification
   - Receiver Bank Code
   - Start Date
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

12.1.6 MT 101 Outbound Pricing Preference

The MT 101 Outbound Pricing Preference screen allows users to capture the Pricing preferences for MT101 Outbound messages.

1. On Homepage, specify **PXD101OP** in the text box, and click next arrow.

   MT 101 Outbound Pricing Preference screen is displayed.

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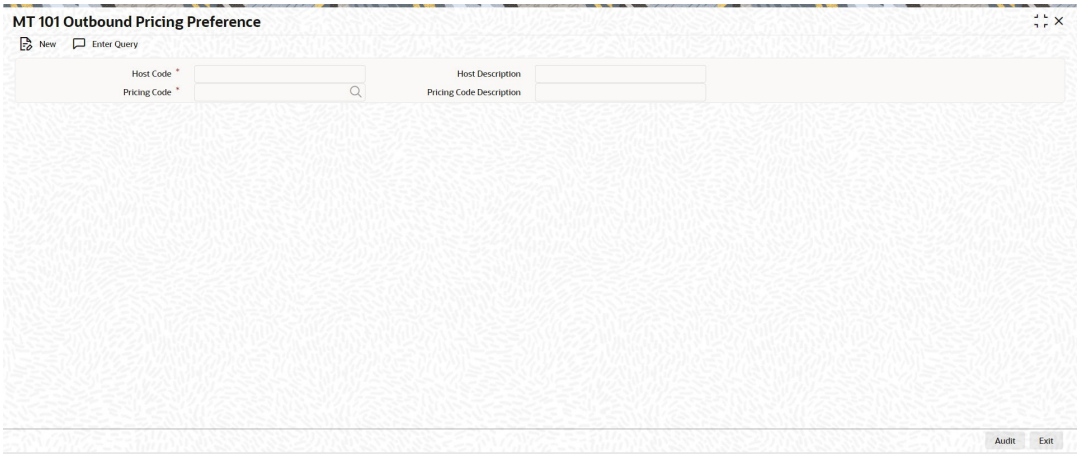
Figure 12-11 MT 101 Outbound Pricing Preference



2. Click **New** button on the Application toolbar.
3. On **MT 101 Outbound Pricing Preference** screen, specify the fields.

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

Table 12-6 MT 101 Outbound Pricing Preference - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
Host Description	System defaults the host description of the user's logged in branch Host.
Pricing Code	Specify the Pricing Code from the list of values. Lists all the valid (Open/Authorized) pricing codes defined in the Pricing Code Definition.
Pricing Code Description	Description of the selected Pricing Code is defaulted.

12.1.6.1 MT 101 Outbound Pricing Preference Summary

1. On Homepage, specify **PXS101OP** in the text box, and click next arrow.

   MT 101 Outbound Pricing Preference Summary screen is displayed.

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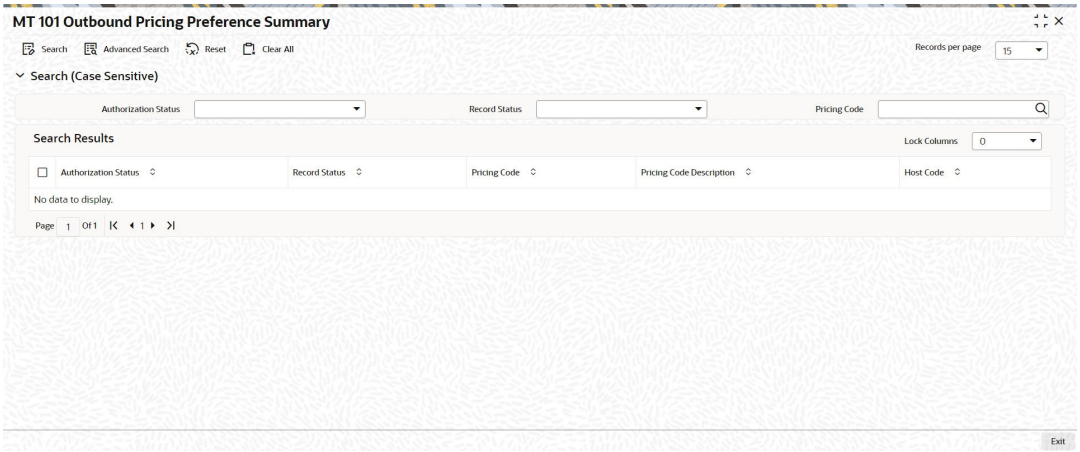
Figure 12-12 MT 101 Outbound Pricing Preference Summary



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

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

12.2 MT101 Inbound Transactions

12.2.1 Inbound Cross Border MT 101 View

The Inbound Cross Border MT 101 View screen allows users to view the uploaded MT 101 messages. This screen lists all the messages received with the same sender's reference and the transactions in each message.

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

   Inbound Cross Border MT 101 View screen is displayed.

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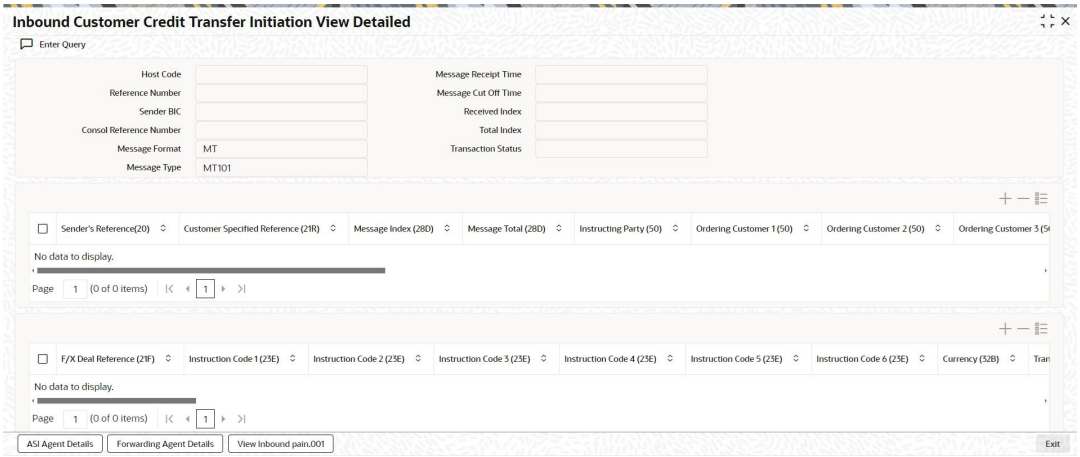
Figure 12-13 Inbound Cross Border MT 101 View



2. Specify the following fields:

Table 12-7 Inbound Cross Border MT 101 View - Field Description

Field	Description
Consol Reference Number	Specify a valid Consol Reference Number and click on **Execute Query** button.

3. 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

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- 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

12.2.1.1 ASI Agent Details

The ASI Agent Details screen allows users to view the MT 101 uploaded message details.

1. Click the **ASI Agent Details** button in the Inbound Customer Credit Transfer Initiation View Detailed screen.

   Inbound Customer Credit Transfer Initiation Upload Detailed View screen is displayed.

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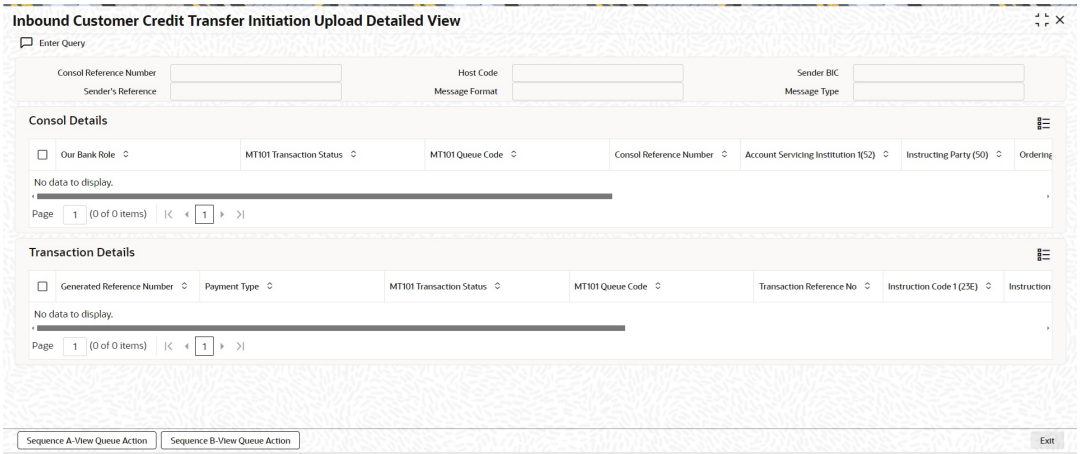
Figure 12-14 Inbound Customer Credit Transfer Initiation Upload Detailed View



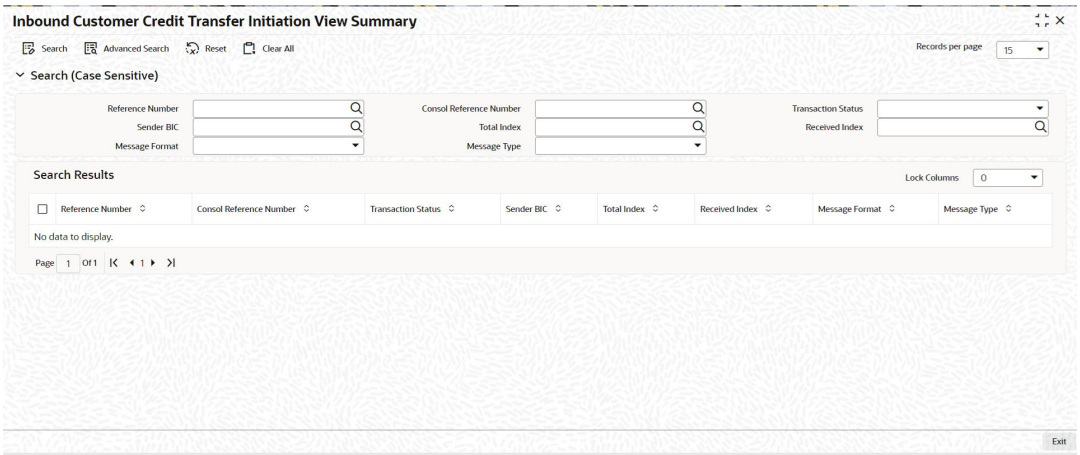
2. In this screen, transactions are segregated and consolidated based on whether the bank acts as ASI or Forwarding Agent. For FA transactions the transactions are grouped based on the receiver BIC.
3. The consol details are listed in the first grid and the related transactions are displayed in the second grid.

12.2.1.2 SWIFT MT 101 Inbound Summary

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

   SWIFT MT 101 Inbound Summary screen is displayed.

Figure 12-15 SWIFT MT 101 Inbound Summary



2. Search using one or more of the following parameters:
   - Reference Number
   - Consol Reference Number
   - Transaction Status
   - Sender BIC
   - Total Index

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- Received Index

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

   System displays the records that match the search criteria.

4. Double click a record after selecting a record to view the detailed screen.

12.3 MT 101 Inbound Processing

The system parses the Incoming MT messages and populates the Incoming MT101 Message Browser (PMSINRFT).

The system derives the bank role at the message or transaction level based on the Field 52 in Sequence A or in Sequence B. If the field has a BIC that is not a valid branch BIC for the Host then such transactions are marked for forwarding. The rest of the transactions are processed as the receiving bank acting as Account Servicing Institution (ASI).

Inbound MT 101 processing as Account Servicing Institution

In the inbound MT 101,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:Seque nce 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
Processing Level	Transacti on	Messag e	Transacti on	Messag e	Transacti on	Message

Based on the Instructing party / ordering party details received, the processing level is decided.

If the validations are done at message level, there is only single (Sequence A level) record pending in Exception Queue.

Inbound MT101 follows the below listed processing steps:

- Agreement Validation (page 17)
- Cutoff Time Check (page 18)
- Transaction Amount Limit check (page 18)
- Future Value Check (page 18)
- Sanction Check Validation (page 18)
- Network Resolution and Transaction Booking (page 18)
- FX Handling for Inbound MT 101 (page 19)

12.3.1 Agreement Validation

- The system validates the open and authorized MT101 Inbound Agreement record availability for the party ID. Party ID is the customer ID of the instructing party if present, else the Ordering Customer ID.
- The system validates a valid record with start and end dates.

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- If agreement validation fails, system moves the MT101 transaction to Business Override Queue (BO).

12.3.2 Cutoff Time Check

System validates whether the message is received within the cutoff time specified in the agreement for a current dated record. If cutoff time is over requested, execution date moves to the next branch working day.

12.3.3 Transaction Amount Limit check

- The system validates whether the transfer amount / equivalent amount is within the transaction limit maintained.
- If transaction amount limit check fails for only a few transactions within a message and the transactions are cancelled from BO queue, system skips those transactions from further processing.

12.3.4 Future Value Check

System validates whether the requested execution date, which is considered as the activation date is in future.

12.3.5 Sanction Check Validation

- The system performs the sanction check for individual transactions in the MT101.
- The sanctions rejected/seized records are skipped from further processing.
- The system populates the MT101 Console Reference Number field in Inbound Cross Border MT 101 View (PMDINRFT) as the File Reference Number of the queue record. The Console Reference Number also gets populated as File Reference Number even for Sequence B record moving to these queues.

12.3.6 Network Resolution and Transaction Booking

- The system resolves the network for each transaction by applying the network rule defined for channel MT101.
- After successfully resolving the network, the system books the transaction with the respective payment processor.
- The list of applicable payment processors is as follows:
  - Book
  - Cross-border MT
  - RTGS FIN
  - SWIFT CBPRPlus
  - TARGET2 ISO

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12.3.7 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 MT 101 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 MT 101 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.

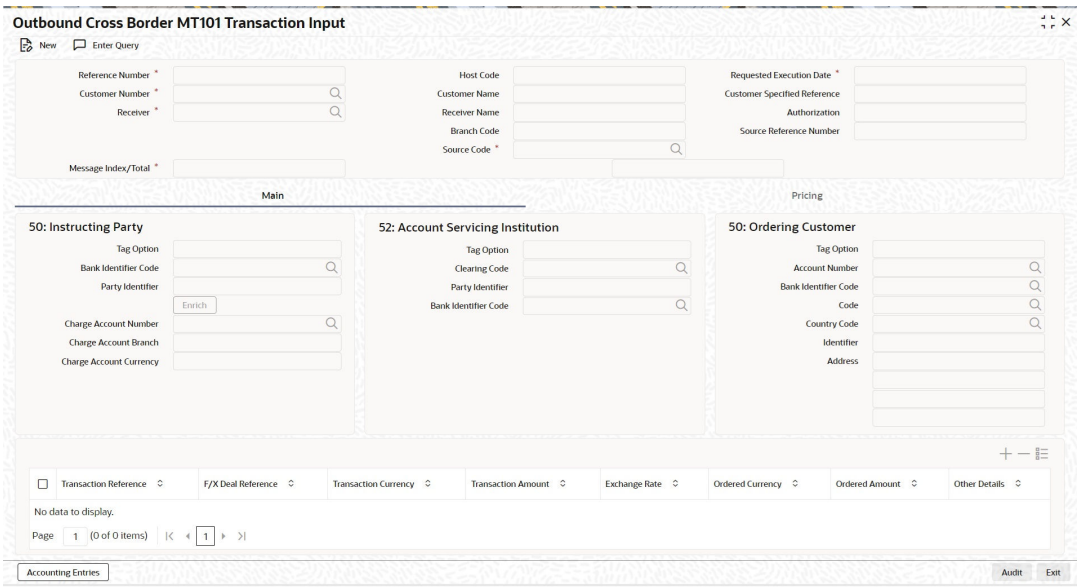
12.4 MT101 Outbound Transactions

12.4.1 Outbound MT 101 Transaction Input

1. On Homepage, specify **PXDMT101** in the text box, and click next arrow.

   Outbound Cross Border MT 101 Transaction Input screen is displayed.

Figure 12-16 Outbound Cross Border MT 101 Transaction Input



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2. Click **New** button on the Application toolbar.
3. On **Outbound Cross Border MT 101 Transaction Input** screen, specify the fields.

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

Table 12-8 Outbound Cross Border MT 101 Transaction Input - Field Description

Field	Description
Reference Number	This is auto-generated by the system once you click on New.
Host Code	System defaults the Host Code of transaction branch on clicking 'New'.
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 MT 101 transactions need to be created. Search and select from the list of available customers.
Customer Name	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 MT 101 requests. Search and select from the list of available banks. Receiver field lists all distinct Receiver BIC's for which Outbound agreement is maintained in screen. It lists only BIC's that are having Record Status as Open and Authorization Status as Authorized in MT 101 outbound agreement (PXD101OM) screen.
Receiver Name	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.
Sequence A Queue Code	This filed indicates the exception queue in which the transaction is currently present and awaiting manual action for further processing.
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.

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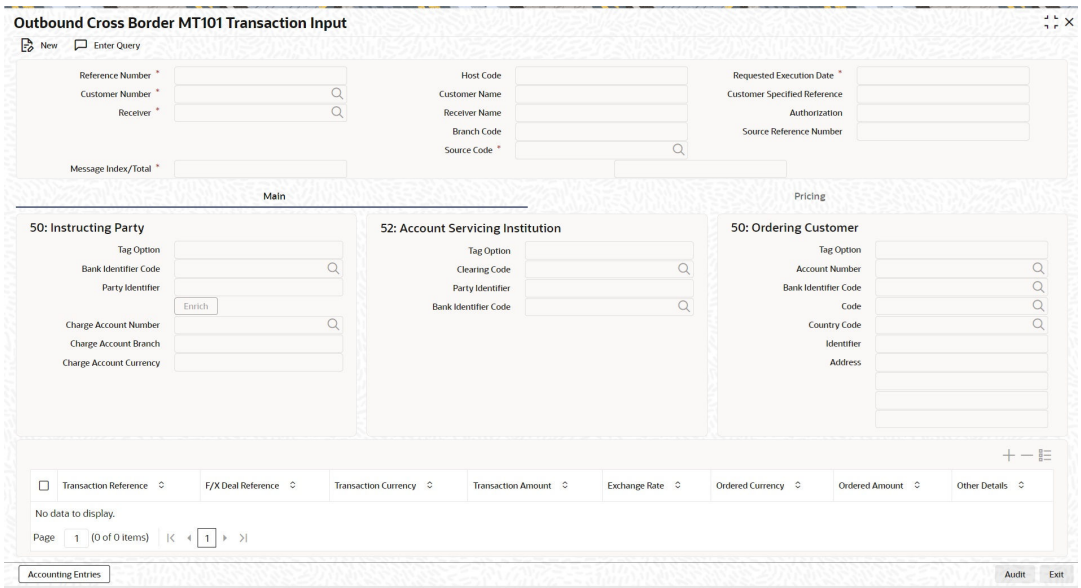
12.4.1.1 Main Tab

1. Click the **Main tab** in the Outbound Cross Border MT 101 Transaction Input screen.

Figure 12-17 Outbound Cross Border MT 101 Transaction Input_Main Tab



2. On **Main** tab, specify the fields.

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

Table 12-9 Outbound Cross Border MT 101 Transaction Input_Main tab - Field Description

Field	Description
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, specify the Instructing party details 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’.
Enrich	Enrich user action is mandated before save. On Enrich, charges are calculated. **Note** If charge account is changed or charge amount / waiver flag is updated, then Enrich user action is mandated again.

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Table 12-9 (Cont.) Outbound Cross Border MT 101 Transaction Input_Main tab - Field Description

Field	Description
Charge Account Number	Specify the Charge Account Number from the list of values. Lists all the valid (Open/ Authorized) customer accounts defined in the host code.
Charge Account Branch	System defaults the Charge Account Branch based on the Charge Account Number selected.
Charge Account Currency	System defaults the Charge Account Currency based on the Charge Account Number selected.
52: Account Servicing Institution	If the Account Servicing Institution (ASI) is different than the Receiver of MT 101 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 ASI details could be specified for individual transactions where it is different from the Receiver of MT 101.
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.
Enrich Button	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 details of the fields of the individual transactions in the MT 101 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.

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Table 12-9 (Cont.) Outbound Cross Border MT 101 Transaction Input_Main tab - Field Description

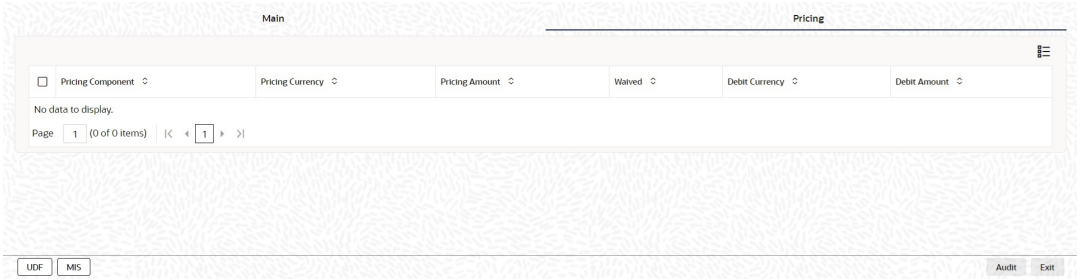
Field	Description
F/X Deal Reference	Specify the FX Deal Reference of the FX transaction between the ordering customer and the ASI if FX conversion was done to arrive at the transaction amount.
Transaction Currency	Specify the Transaction Currency.
Transaction Amount	Specify the amount of the transaction that needs to be transferred to the beneficiary.
Exchange Rate	Specify the exchange rate that was used to perform FX conversion to arrive at the transaction amount.
Ordered Currency	Select the specify Currency from the list of value, in which currency, the amount is to be ordered.
Ordered Amount	Specify the Original ordered amount of the transaction.
Other Details	Click the Other Details button for the transaction to specify other details like Instruction Codes, Charge Account Details, Beneficiary details and so on. **Note** Field 21F is an optional field for MT 101.When 21F value is available will be considered as the FX reference for the payment transaction created for inbound message. If External FX rate is applicable, system will send this reference in the FX fetch request.

12.4.1.2 Pricing Tab

User can view the lists all the pricing components applicable for the outbound MT101 transaction.

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

Figure 12-18 Pricing



2. On **Pricing** screen, specify the fields.

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Table 12-10 Pricing

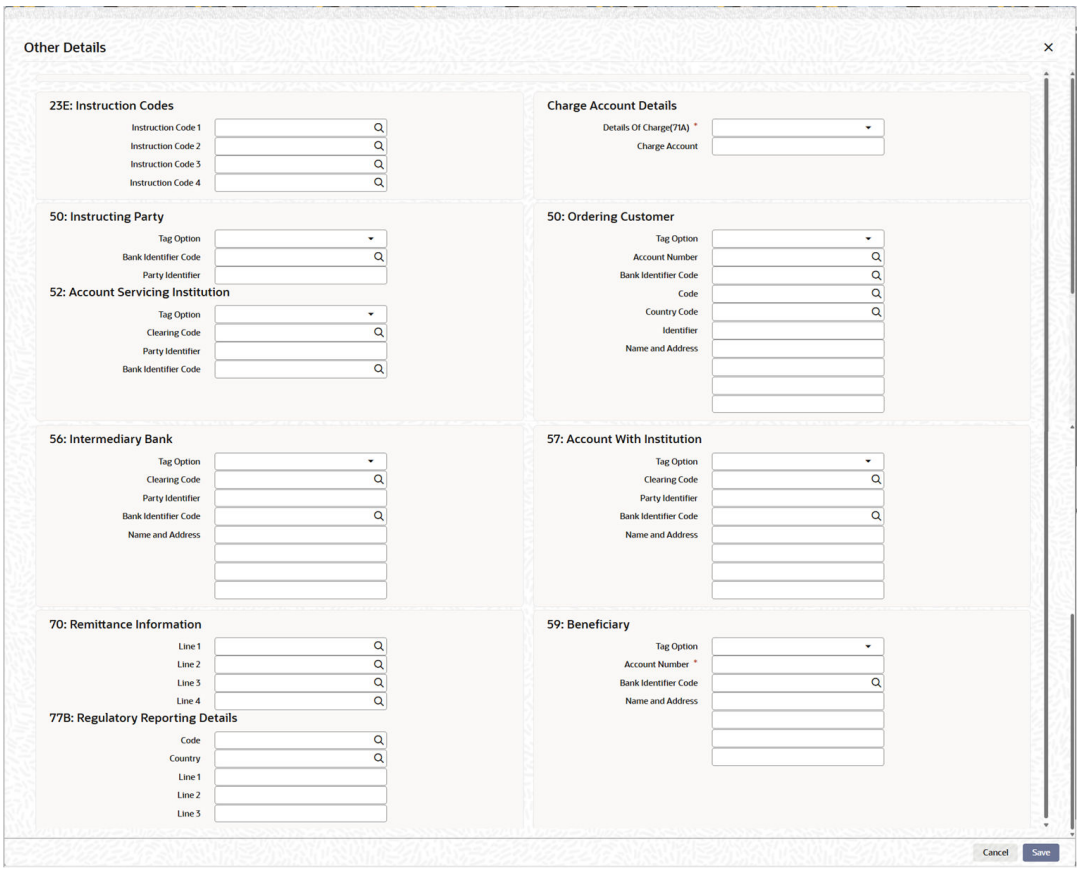
Field	Description
Pricing Component	System defaults the pricing component based on the Pricing Calculation.
Pricing Currency	System defaults the pricing currency of the component from the Pricing Calculation.
Pricing Amount	This field displays the charge amount in Component currency defaulted from Pricing Calculation. User can modify the value. Only non-zero value is allowed.
Waived	This field displays the Waived flag value defaulted from Pricing calculation.
Debit Currency	This field dsiplays the charge account currency.
Debit Amount	This field displays the charge amount in charge account's currency.

12.4.1.3 Sequence B - Other Details

1. Click the **Other Details** button in the transaction record.

   The **Other Details** sub-screen is displayed.

Figure 12-19 Outbound Cross Border MT 101 Transaction Input - Other Details



2. On **Outbound Cross Border MT 101 Transaction Input** screen, specify the fields.

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

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Table 12-11 Other Details - Field Description

Field	Description
23E: Instruction Codes	--
Instruction Code 1 - 4	Specify a standard Instruction code in each field and then input additional information preceded by "/".
Charge Account Details	--
Details of Charge	Select any of the following Charge Whom types. This is 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.
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.
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.

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Table 12-11 (Cont.) Other Details - Field Description

Field	Description
Clearing Code 1	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.
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.
Address	If the tag option is selected as 'D' then specify the name and address of the Intermediary Bank.
70: Remittance Information	--
Remittance Information 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.
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.
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.
Regulatory Report 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.

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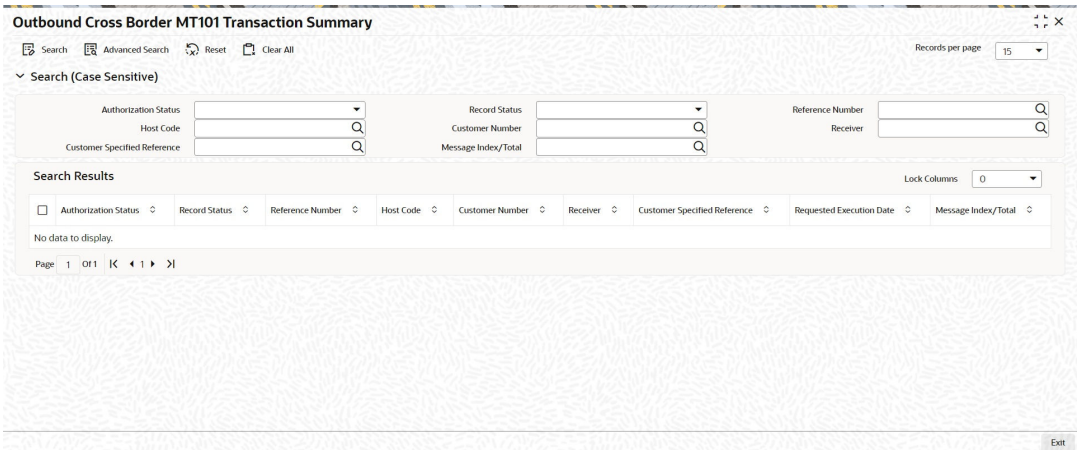
12.4.1.4 Outbound MT 101 Transaction Summary

1. On Homepage, specify **PXSMT101** in the text box, and click next arrow.

   Outbound Cross Border MT 101 Transaction Summary screen is displayed.

Figure 12-20 Outbound Cross Border MT 101 Transaction Summary



2. 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
3. Once you have specified the search parameters, click the **Search** button.

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

12.4.2 Outbound Cross Border MT 101 View

1. On Homepage, specify **PXD101VW** in the text box, and click next arrow.

   Outbound Cross Border MT 101 View screen is displayed.

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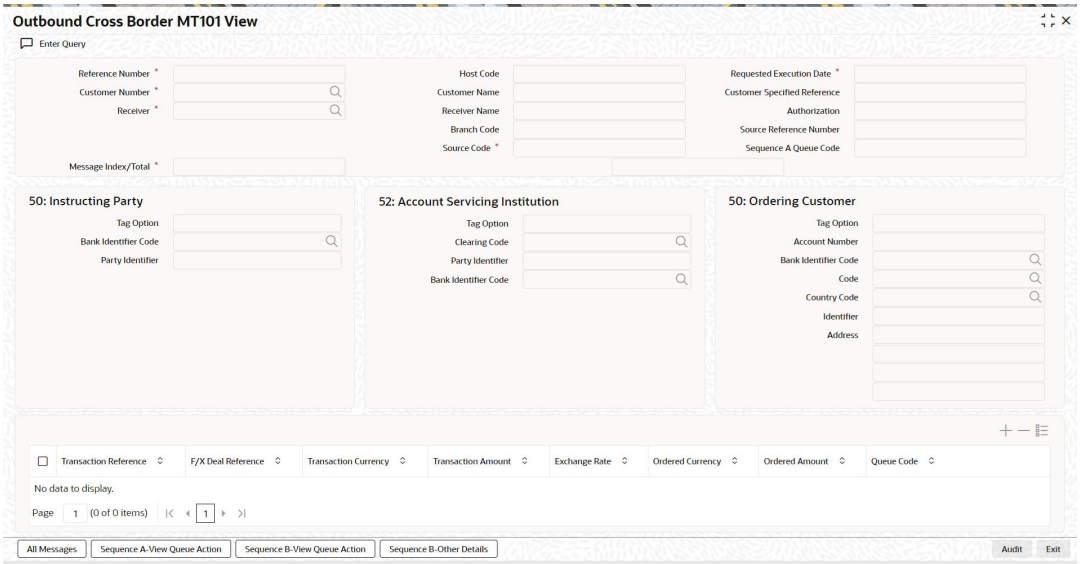
Figure 12-21 Outbound Cross Border MT 101 View

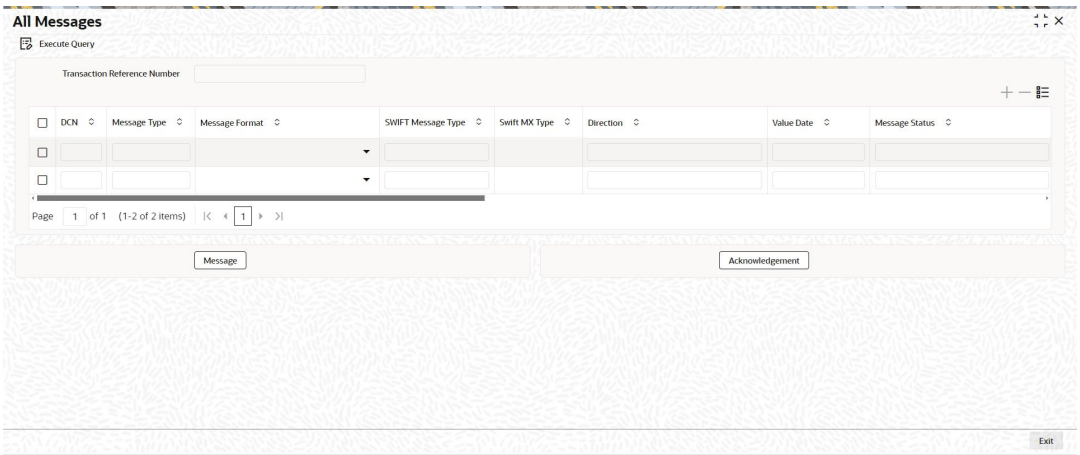


2. From this screen, click the **Enter Query** button. The Reference Number and Message Index/Total values field gets enabled, for the user to specify the Reference Number.
3. Click the **Execute Query** button and the system defaults the value for all the fields for the Reference number specified. Also, user can click on All Messages tab to view the Message details for that respective Reference Number.
4. The fields are similar to Outbound MT 101 Transaction Input (PXDMT101) screen.

12.4.2.1 All Messages

- You can invoke this screen by clicking ‘All Messages’ tab in the screen.

Figure 12-22 All Messages



12.4.2.2 Sequence A & B -View Queue Action

User can view all the queue actions for the respective transaction initiated.

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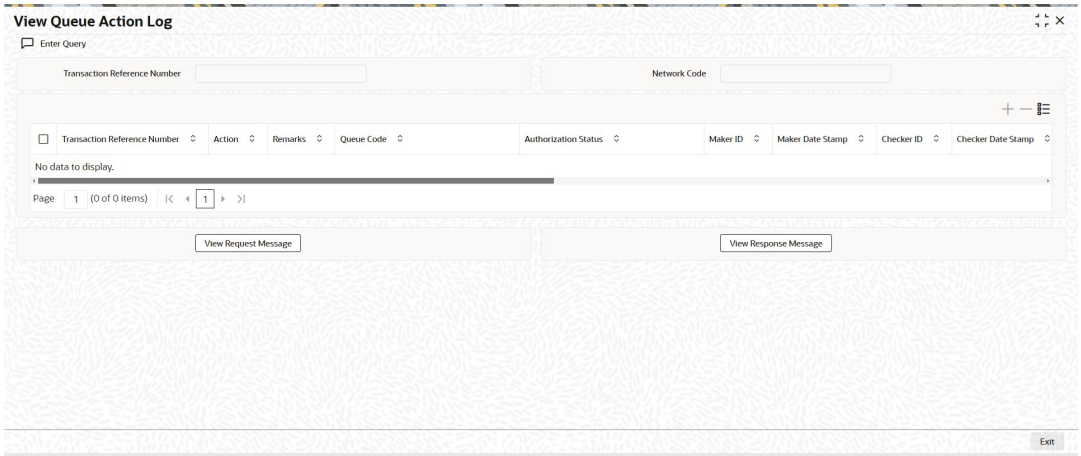
Click on Sequence A - View Queue Action, you can view the details of all manual or system actions taken on the Sequence A in different exception queues as part of processing along with the request and response messages.

Similarly, on clicking the button Sequence B - View Queue Action, you can view the details of all manual / system actions taken on the selected Sequence B transaction in different exception queues as part of processing along with the request and response messages. Only one Sequence B transaction should be selected for viewing the queue actions.

1. User can invoke this screen by clicking the 'View Queue Action' tab in PXD101VW screen, where the Transaction Reference Number is auto populated and Queue movement related details are displayed.
2. Click the 'Sequence A - View Queue Action' or Sequence B - View Queue Action button to invoke the sub-screen.

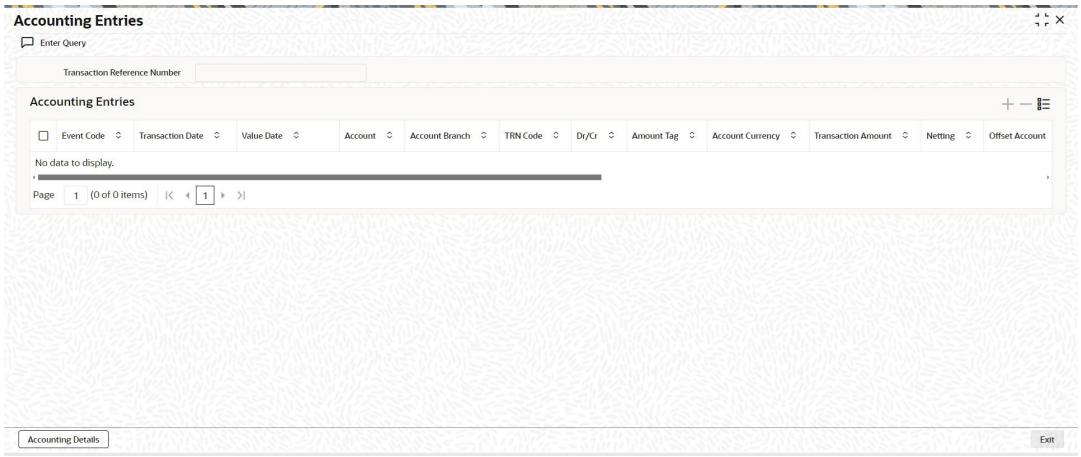
Figure 12-23 View Queue Action Log



12.4.2.3 Accounting Details

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

Figure 12-24 Accounting Entries



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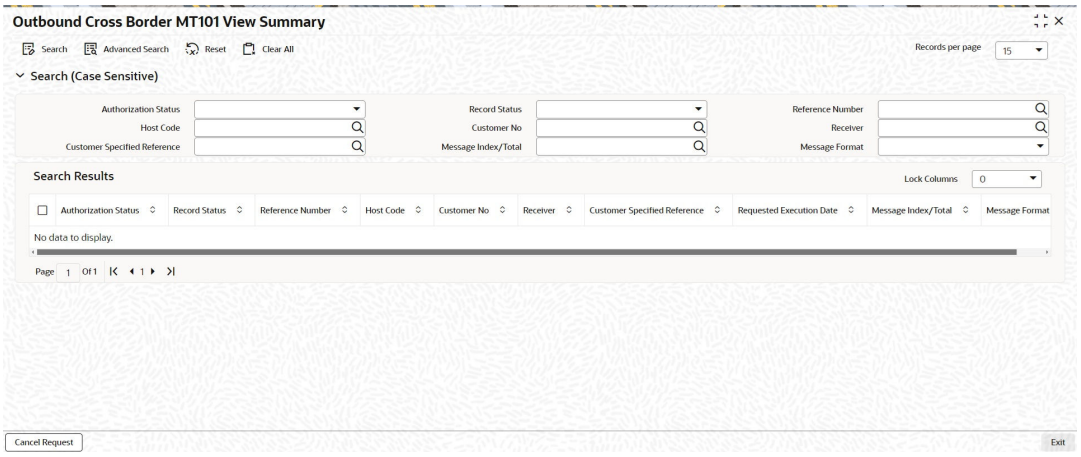
2. By default, the following attributes are displayed:
   - Event Code
   - Transaction Date
   - Value Date
   - Account
   - Account Branch
   - TRN Code
   - Dr/Cr
   - Amount Tag
   - Account Currency
   - Transaction Amount
   - Netting
   - Offset Account
   - Offset Account Branch
   - Offset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

12.4.2.4 Outbound MT 101 View Summary

1. On Homepage, specify **PXS101VW** in the text box, and click next arrow.

   Outbound Cross Border MT 101 View Summary screen is displayed.

Figure 12-25 Outbound Cross Border MT 101 View Summary



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

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

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

   System displays the records that match the search criteria.

4. Double click a record after selecting a record to view the detailed screen.

12.5 MT101 Outbound Processing

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:

Outbound MT101 follows the below listed processing steps:

- Agreement Validation (page 31)
- Sanction Check Validation (page 31)
- Message Generation (page 32)

12.5.1 Agreement Validation

- The system validates the open and authorized MT101 outbound Agreement record availability for the party ID/Sender BIC. Party ID is the customer ID of the instructing party if present, else the Ordering Customer ID.
- The system validates the valid record with start and end dates.
- If agreement validation fails, system moves the MT101 transaction to Business Override Queue (BO).

12.5.2 Sanction Check Validation

- A Sanctions request XML is prepared and sent to the Sanction System. A record is logged into the Sanction Queue. The request remains in Sanction Queue till the final response (Accept / Reject / Seizure) is received.
- The system populates the MT101 Console Reference Number field in Inbound Cross Border MT 101 View (PMDINRFT) as the File Reference Number of the queue record. The Console Reference Number also gets populated as File Reference Number even for Sequence B record moving to these queues.

> **Note**
>
> Seizure accounting is not applicable for outbound MT 101.

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12.5.3 Message Generation

System generates the Outbound MT101 message and populates in Outbound Message Browser (PMSOUTBR).

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13

MT 204 Processing

13.1 Maintenances

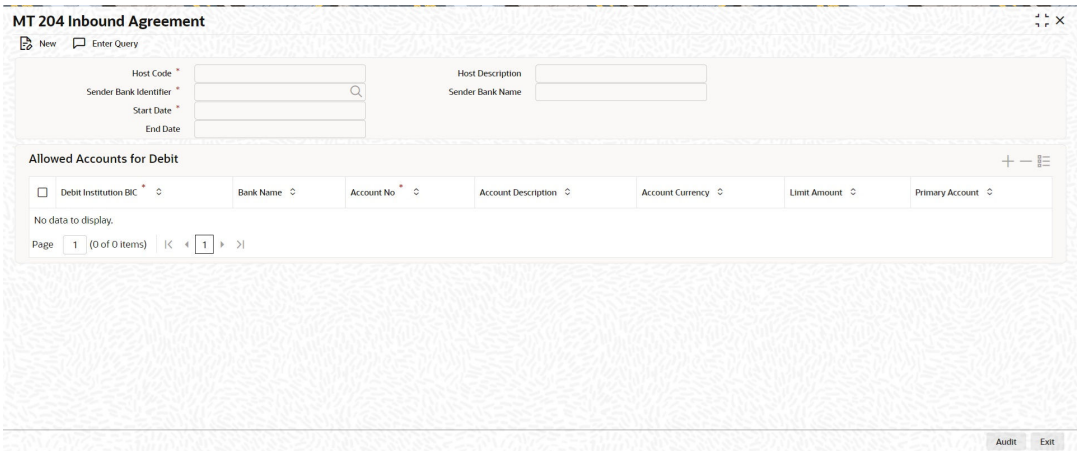
13.1.1 Inbound MT 204 Agreement

The Inbound MT 204 Agreement screen allows users to capture the agreement details with the Sender Financial Institution for the inbound payments.

1. On Homepage, specify **PXD204IM** in the text box, and click next arrow.

   Inbound MT 204 Agreement screen is displayed.

Figure 13-1 Inbound MT 204 Agreement



2. Click **New** button on the Application toolbar.
3. On **Inbound MT 204 Agreement** screen, specify the fields.

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

Table 13-1 Inbound MT 204 Agreement - Field Description

Field	Description
Host Code	System defaults the Host Code of transaction branch on clicking ‘New’.
Host Code Description	System defaults the host description of the user’s logged in branch Host.
Sender Bank Identifier	Select the Sender Bank Identifier from the list of values. All valid BICs are listed.
Sender Bank Name	System defaults the Sender Bank Name based on the bank Identifier selected.

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Table 13-1 (Cont.) Inbound MT 204 Agreement - Field Description

Field	Description
Start Date	Start date is defaulted to current date. User can edit the Start Date to future date before authorizing the record. No two maintenances is allowed for the same sender BIC with overlapping periods.
End Date	Select the End Date. Specifying End Date is not mandatory.
Allowed Accounts For Debit	--
Debit Institution BIC	Select the Debit Institution BIC from the list of values. All the valid BICs are listed. Details of Debit institution BICs which can be received in field 53a of MT204 can be maintained in the multi entry block.
Bank Name	System defaults the Bank Name based on the Debit Institution BIC selected.
Account No	Select the Account Number from the list of values. All valid accounts are listed. Debit account can be linked against each BIC. Multiple records can be maintained for the same BIC with different accounts.
Account Description	System defaults the description of the Account selected.
Account Currency	System defaults the Currency of the Account selected.
Limit Amount	Specify the Limit Amount for the account selected. Any debit to the account is validated against the limit amount, if maintained.
Primary Account	When multiple accounts for the same BIC are maintained, it is mandatory to mark one record as primary.

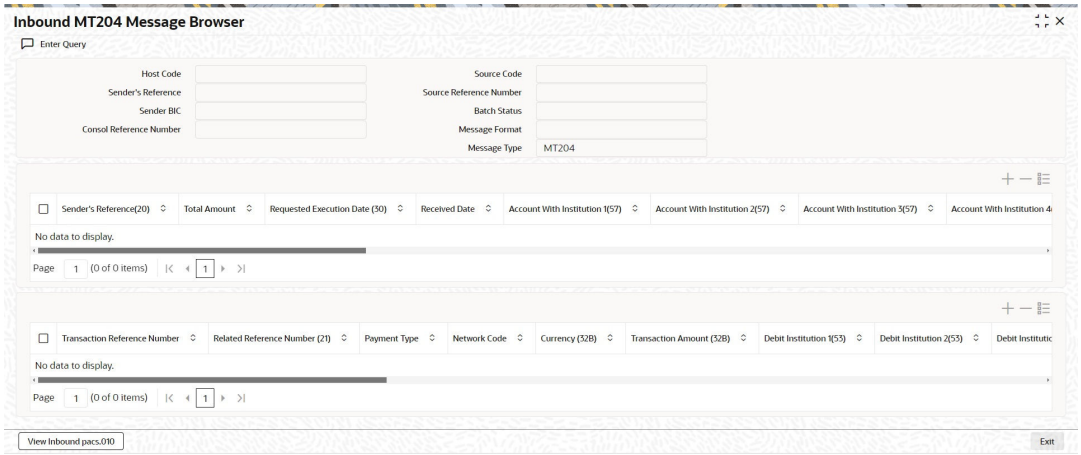
13.2 Inbound MT204

13.2.1 Inbound MT204 Message Browser

1. On Homepage, specify **PXD204BR** in the text box, and click next arrow.

   Inbound MT204 Message Browser screen is displayed.

Figure 13-2 Inbound MT204 Message Browser



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2. Click **New** button on the Application toolbar.
3. Following fields are displayed from incoming pacs.010 message in Sequence A (Credit Instruction):
   - Sender's Reference)
   - Total Amount
   - Requested Execution Date (30)
   - Received Date
   - Account With Institution 1(57)
   - Account With Institution 2(57)
   - Account With Institution 3(57)
   - Account With Institution 4(57)
   - Account With Institution 5(57)
   - Account With Institution 6(57)
   - Account With Institution 7(57)
   - Beneficiary 1 (58)
   - Beneficiary 2 (58)
   - Beneficiary 3 (58)
   - Beneficiary 4 (58)
   - Beneficiary 5 (58)
   - Beneficiary 6 (58)
   - Beneficiary 7 (58)
   - Line 1 (72)
   - Line 2 (72)
   - Line 3 (72)
   - Line 4 (72)
   - Line 5 (72)
   - Line 6 (72)
   - Batch Status
   - Queue Code
   - Error Code
   - Error Description

   Following fields are displayed from incoming pacs.010 message in Sequence B (Direct Debit Transaction Information):
   - Transaction Reference No
   - Related Reference Number (21)
   - Payment Type
   - Network Code
   - Currency (32B)

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- Transaction Amount (32B)
- Debit Institution 1(53)
- Debit Institution 2(53)
- Debit Institution 3(53)
- Debit Institution 4(53)
- Debit Institution 5(53)
- Debit Institution 6(53)
- Debit Institution 7(53)
- Line 1 (72)
- Line 2 (72)
- Line 3 (72)
- Line 4 (72)
- Line 5 (72)
- Line 6 (72)
- Customer Account Number
- Customer Number
- Activation Date
- Instruction Date
- Transaction Status
- Queue Code
- SC Auto Approved
- Sanction Seizure
- Error Code
- Error Description

13.2.1.1 Inbound MT204 Message Browser Summary

Inbound MT204 Message Browser Summary (PXS204BR) screen displays the incoming pacs.010 message.

1. On Homepage, specify **PXS204BR** in the text box, and click next arrow.

   Inbound MT204 Message Browser Summary screen is displayed.

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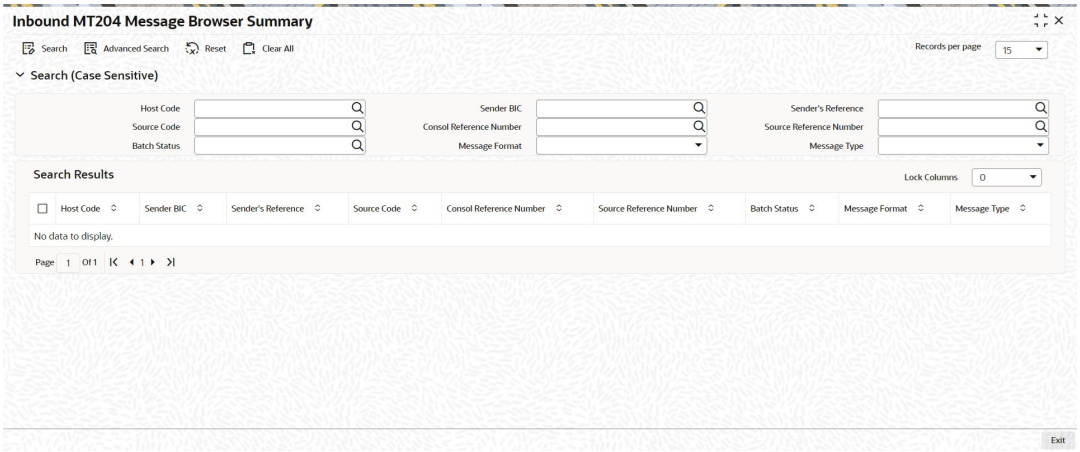
Figure 13-3 Inbound MT204 Message Browser Summary



2. Search using one or more of the following parameters:
   - Host Code
   - Sender BIC
   - Sender's Reference
   - Source Code
   - Consol Reference Number
   - Source Reference Number
   - Batch Status
   - Message Format
   - Message Type
3. Once you specified the parameters, click the **Search** button.

   System displays the records that match the search criteria.
4. Double click a record after selecting a record to view the detailed screen.

13.2.2 Inbound MT204 Processing

This section contains the following sub-sections:

- Message Upload and Parsing (page 5)
- Credit Instruction Processing (page 6)
- Direct Debit Transaction Information Processing (page 6)

13.2.2.1 Message Upload and Parsing

- The MT204 message is logged in the Incoming Message Browser (PMSINBRW).
- You can view the incoming message status from Inbound Browser Summary (PMSINBRW) screen.
- The system do the format validations for received incoming MT204 message based on the schema details maintained for the message in File Parameter Detailed (PMDFLPRM) maintenance.

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- After completing the format validations, the MT204 message is parsed and uploaded in Inbound MT204 Message Browser Summary (PXS204BR) screen.
- You can select a record from MT204 browser summary screen and double click it to view the details for the selected record with Sequence A and Sequence B details on Inbound MT204 Message Browser (PXD204BR) screen. Sequence A details can be viewed in first block and the sequence B details can be viewed in the second block.

13.2.2.2 Credit Instruction Processing

- For each Reimbursement Details received in a MT204 message, Sequence A transaction entry get created.
- The source code for the incoming transaction is derived based on the Source code Maintenance (PMDSORCE). The source code for which the 'Incoming SWIFT' flag is checked is considered as the source code for the MT204 message.
- The following processing is done for the Sequence A records:

Duplicate Check Validation

- Transaction Reference Number is validated to check if another transaction with same Credit Identification is already present in the application.
- In case if another transaction with same Transaction Reference Number is already present in the application, then transaction is treated as duplicate transaction and moves to Business Override Queue.

Agreement Check Validation

- Agreement validation at sequence A level is done for the Sender BIC.
- The system verifies if an agreement is maintained for Sender BIC. First, the system checks the 11-character BIC. If BIC is not found, the system checks for 8-character BIC.
- If the agreement is unavailable the transaction moves to the Business Override queue.

13.2.2.3 Direct Debit Transaction Information Processing

- Subsequent to Sequence A validations, the message splits into individual debit requests.
- For each Sequence B Transaction Details received in a MT204 message, Sequence B transaction entry get created.
- The following processing is done for the Sequence B records:

BIC derivation

- The system tries to derive the BIC using existing D to A Conversion maintenance, if it is not received in the Debtor - Financial Institution Identification -BIC field.
- If BIC is not derived using D to A Conversion maintenance, the system uses Clearing Code Maintenance (ISDCTMEX) for deriving BIC from the clearing code received in the incoming message.
- If BIC is derived, the transaction moves to the Process Exception queue. You can Process the transaction again, after doing the required maintenance.

Agreement Check Validation

- Agreement validation at sequence B level is done for the BIC and account combination received in Debtor - Financial Institution Identification - BIC and Debtor Account - Other - Identification.

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- If the account is not specified in Debtor Account - Other - Identification, the system debit 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 transaction moves into the Business Override queue.

Network Rule Evaluation

- MT204 messages are routed through Network resolution.
- The existing Channel “MT204” is used to evaluate the network rule to resolve the resultant outbound payment network. The segregation of Networks to Book Transfer, Cross Border Bank Transfer, RTGS, and SWIFT CBPRPlus is done at this level.

Date Derivation

- The value date for the transaction is derived as per the current Value Date derivation logic used in Cross Border messages for Inbound transactions.
- The activation Date for the transaction is derived as per the current Activation Date derivation logic used in Cross Border messages.

Cutoff Check

- The System derives the current Branch Date for the transaction.
- Branch Date derived is compared with derived Activation Date.
- If Activation Date is not equal to Branch Date and Activation Date is a future date, then the transaction is termed as the future dated transaction.

Sanction Check (Only for Future Dated Transactions)

- “Sanctions Check Required” flag at the Source Network Preference referred for the Host code, Source code, Network code, and Transaction Type as “Incoming” is referred.
- If the flag is set as Yes, then the sanction system picks from the Sanction System mapping maintenance – Default Sanctions System / Network specific Sanction System.
- A Sanctions request XML is prepared and sent to the Sanction System. A record is logged into the Sanction Queue. The request is in Sanction Queue till the final response (Accept / Reject / Seizure) is received.

MIS/UDF Population

- MIS & UDFs defaulted based on the MIS Group / UDF Group defined in the Source Network Code maintenance (PMDSORNW). If MIS Group/UDF Group values are not maintained, then the MIS Group/UDF Group values maintained at Source Code maintenance (PMDSORCE) are referred.
- For manual transaction input, user can edit the MIS & UDF values defaulted.

Outbound Transaction Field Mapping

- When the network is derived as Book Transfer, the system creates the transaction as Book Transfer. The system displays Outbound Book Transfer transaction details on the Outbound Book Transfer View (PBDOVIEW) screen.
- When the network is derived as Cross Border Bank Transfer, the system creates the transaction as Cross Border Bank Transfer. The system displays Cross Border Bank Transfer transaction details on the Outbound Cross Border Payments View (PXDOVIEW) screen.

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- When the network is derived as RTGS, the system creates the transaction as RTGS. The system displays RTGS transaction details on the Outbound Cross Border Payments View (PXDOVIEW) screen.
- When the network is derived as SWIFT CBPRPlus, the system creates the transaction as SWIFT CBPRPlus. The system displays the SWIFT CBPRPlus transaction details on the Cross Border Outbound FI to FI Customer Credit Transfer View (PSDOCBVW) screen.

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14
Annexure

14.1 PSD2 Compliance

14.1.1 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**	**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	**INTRA EU/EEA Both Legs IN**	**INTRA EU/EEA Both Legs IN**	**INTRA EU/EEA Both Legs IN**	**INTRA EU/EEA Both Legs IN**

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Payment Scenarios	Charges	Charges	Outbound payments - Execution time and Value dating *	Inbound payments - Value dating and Availability of funds
In EU/EEA currencies – no FX	• Outbound payments - SHA • For pass through payments charge option will be retained as is • For pass inbound payments charge option will be changed to SHA • Applicable for SWI	No deductions for BEN/SHA the calculated charges will be waived For BEN/SHA	Maximum execution D+1 **Note** Not Applicable for Outbound Origination	• 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. • 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.

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Payment Scenarios	Charges	Charges	Outbound payments - Execution time and Value dating *	Inbound payments - Value dating and Availability of funds
	FT/RTGS	The option OUR will work the same way as the normal payment		

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Payment Scenarios	Charges	Charges	Outbound payments - Execution time and Value dating *	Inbound payments - Value dating and Availability of funds
In EU/EEA currencies – with FX	• Outbound payments - SHA • For pass through payments charge option will be retained as is • For pass inbound payments charge option will be changed to SHA • Applicable for SWI	No deductions for BEN/SHA the calculated charges will be waived For BEN/SHA	Maximum execution D+1 **Note** Not Applicable for Outbound Origination	• 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. • 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.

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Payment Scenarios	Charges	Charges	Outbound payments - Execution time and Value dating *	Inbound payments - Value dating and Availability of funds
	FT/RTGS	The option OUR will work the same way as the normal payment		

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Payment Scenarios	Charges	Charges	Outbound payments - Execution time and Value dating *	Inbound payments - Value dating and Availability of funds
In Non-EU/EEA currencies – no FX	• Outbound payments - SHA • For pass through payments charge option will be retained as is • For pass inbound payments charge option will be changed to SHA • Applicable for SWI	Similar to normal transactiondeductions allowed	Not Applicable Note Not Applicable for Outbound Origination	• 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. • 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.

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Payment Scenarios	Charges	Charges	Outbound payments - Execution time and Value dating *	Inbound payments - Value dating and Availability of funds
	FT/RTGS			

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Payment Scenarios	Charges	Charges	Outbound payments - Execution time and Value dating *	Inbound payments - Value dating and Availability of funds
In Non-EU/EEA currencies – with FX	• Outbound payments - SHA • For pass through payments charge option will be retained as is • For pass inbound payments charge option will be changed to SHA • Applicable for SWI	Similar to normal transactiondeductions allowed	Not Applicable **Note** Not Applicable for Outbound Origination	Not Applicable

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Payment Scenarios	Charges	Charges	Outbound payments - Execution time and Value dating *	Inbound payments - Value dating and Availability of funds
	FT/RTGS			
One Leg Out (Outbound payments) Receiving Bank Outside EU/EEA	**One Leg Out (Outbound payments) Receiving Bank Outside EU/EEA**	**One Leg Out (Outbound payments) Receiving Bank Outside EU/EEA**	**One Leg Out (Outbound payments) Receiving Bank Outside EU/EEA**	**One Leg Out (Outbound payments) Receiving Bank Outside EU/EEA**
In EU/EEA currencies – no FX	• 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

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Payment Scenarios	Charges	Charges	Outbound payments - Execution time and Value dating *	Inbound payments - Value dating and Availability of funds
In EU/EEA currencies – with FX	• 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

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Payment Scenarios	Charges	Charges	Outbound payments - Execution time and Value dating *	Inbound payments - Value dating and Availability of funds
In Non-EU/EEA currencies – no FX	• 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	Not Applicable

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Payment Scenarios	Charges	Charges	Outbound payments - Execution time and Value dating *	Inbound payments - Value dating and Availability of funds
In Non-EU/EEA currencies – with FX	• 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	Not Applicable
One Leg Out (inbound payments) Sending bank outside EU/EEA	**One Leg Out (inbound payments) Sending bank outside EU/EEA**	**One Leg Out (inbound payments) Sending bank outside EU/EEA**	**One Leg Out (inbound payments) Sending bank outside EU/EEA**	**One Leg Out (inbound payments) Sending bank outside EU/EEA**

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Payment Scenarios	Charges	Charges	Outbound payments - Execution time and Value dating *	Inbound payments - Value dating and Availability of funds
In EU/EEA currencies – no FX	• 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

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Payment Scenarios	Charges	Charges	Outbound payments - Execution time and Value dating *	Inbound payments - Value dating and Availability of funds
In EU/EEA currencies – with FX	• 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

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Payment Scenarios	Charges	Charges	Outbound payments - Execution time and Value dating *	Inbound payments - Value dating and Availability of funds
In Non-EU/EEA currencies – no FX	• 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

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Payment Scenarios	Charges	Charges	Outbound payments - Execution time and Value dating *	Inbound payments - Value dating and Availability of funds
In Non-EU/EEA currencies – with FX	• 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	Not Applicable

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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.

14.1.1.1 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.

14.2 Accounting changes

14.2.1 Inbound Cross Border/RTGS Transactions

This is applicable for Non-Reverse message transactions booked via Incoming SWIFT messages/via Incoming REST/SOAP services.

The flag 'Early Nostro/Vostro entry posting' in the Network Preferences maintenance (PMDNWPRF) is referred for the transaction network code and for the transaction type 'Incoming' combination. This is done after resolving the debit account. The debit accounting entry processing is done based on this flag and also based on the debit account type. i.e. 'Account Class' field value of the account in External Account Input (STDCRACC) screen.

14.2.1.1 Debit Account is of type Nostro

If the network maintenance level flag value is 'Yes', then the early debit entry posting (DRLQ) is done. This is done after resolving the debit account. If the transaction is moving to Non STP queue (PQSNSTPQ) due to the Non STP rule evaluation, then the debit entry posting is done

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before moving the transaction to Non STP queue. If the transaction is not moving to Non STP queue, then this debit entry posting is done during initial validations processing. After posting the debit entries, the transaction level 'Debit Liquidation Status' flag is updated as 'Liquidated'.

If the flag value is set as 'No', then the debit entry posting is not done immediately after resolving debit account (Before moving the transaction to Non STP Queue or during the initial validations processing). The debit entry posting is done along with credit entry posting (after the EAC - External Account Check / Pricing processing steps are done).

14.2.1.2 Debit Account is of type Vostro (Account Class - Normal)

For Vostro accounts, the ECA - External Credit Approval request is sent to the ECA system for the debit account / debit amount (Transfer Amount).

If the network level 'Early Nostro/Vostro entry posting' flag value is 'Yes', then the ECA check is done first after resolving debit account. Debit liquidation entries are posted before moving the transaction to Non STP queue if the transaction is moving to Non STP queue (PQSNSTPQ) due to the Non STP rule evaluation or during the initial validations processing.

The transaction data is populated in the host table and made available to view the transaction details in transaction view screens (For Inbound transactions - Inbound Cross Border / RTGS Transaction View Screen - PXDIVIEW).

- Once the response (positive) is received from the ECA system, the debit accounting entry posting is done. The accounting entries are handed off to accounting system. The transaction gets processed further.

- If the transaction is booked via Incoming SWIFT messages, then the Non STP rule gets evaluated and the transaction is moved to Non STP if the rule gets satisfied.
- If the transaction is booked via incoming services (SOAP/REST) or via manual input screen, then the initial repair validations are done.
- If the ECA system response is negative, then the transaction cancellation processing gets triggered

If the flag value is set as 'No', then the ECA - External Credit Approval request is sent to the ECA system before the EAC - External Account Check validation for credit account / Pricing processing steps.

- If the ECA system response is positive, then the EAC processing step gets triggered. The debit accounting entry posting along with credit entry posting is done. The accounting entries gets handed off to accounting system. The transaction is processed further. i.e. advice message generation / notification generation steps are done. Queue action log is populated.
- If the ECA system response is negative, then the transaction cancellation processing is triggered.

14.2.2 Pass-through Cross Border/RTGS Transactions

This is applicable for Non-Reverse message transactions booked via Incoming SWIFT messages.

The flag 'Early Nostro/Vostro entry posting' in the Network Preferences maintenance (PMDNWPRF) will be referred for the transaction's network code and for the transaction type 'Incoming' combination. This will be done after resolving the debit account.

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14.2.2.1 Debit Account is of type Nostro

If the network maintenance level flag value is 'Yes', then the early debit entry posting (DRLQ) is done. This is done after resolving the debit account. If the transaction is moving to Non STP queue (PQSNSTPQ) due to the Non STP rule evaluation, then the debit entry posting is done before moving the transaction to Non STP queue. If the transaction is not moving to Non STP queue, then this debit entry posting is done during initial validations processing. After posting the debit entries, the transaction level 'Debit Liquidation Status' flag is updated as 'Liquidated'.

If the flag value is set as 'No', then the debit entry posting is not done immediately after resolving debit account (Before moving the transaction to Non STP Queue or during the initial validations processing). The debit entry posting is done along with credit entry posting (after the EAC - External Account Check / Pricing processing steps are done).

14.2.2.2 Debit Account is of type Vostro (Account Class - Normal)

For Vostro accounts, the ECA - External Credit Approval request will be sent to the ECA system for the debit account / debit amount (Transfer Amount) before posting debit liquidation entries.

If the network level 'Early Nostro/Vostro entry posting' flag value is 'Yes', then the ECA check is done first after resolving debit account. Debit liquidation entries are posted before moving the transaction to Non STP queue if the transaction is moving to Non STP queue (PQSNSTPQ) due to the Non STP rule evaluation or during the initial validations processing.

The transaction data will be populated in the host table and will be made available to view the transaction details in transaction view screen (Outbound Cross Border / RTGS Transaction View Screen - PXDOVIEW).

Once the response (positive) is received from the ECA system, the debit accounting entry posting will be done. The accounting entries will get handed off to accounting system. The transaction will get processed further.

If the transaction is booked via Incoming SWIFT messages, then the Non STP rule will get evaluated and the transaction will be moved to Non STP if the rule gets satisfied.

If the transaction is booked via incoming services (SOAP/REST) / via manual input screen, then the initial repair validations will be done.

If the ECA system response is negative, then the transaction cancellation processing will get triggered (Refer the Section Transaction Cancellation - Credit Entry Posting).

If the flag value is set as 'No', then the ECA - External Credit Approval request will be sent to the ECA system before the accounting entry posting processing step.

If the ECA system response is positive, then the accounting entry posting will be done. The debit accounting entry posting along with credit entry posting will be done. The accounting entries will get handed off to accounting system. The transaction will get processed further. i.e. network cutoff validation, payment message generation steps will get triggered. Queue action log will be populated for the ECA request and response.

If the ECA system response is negative, then the transaction cancellation processing will get triggered. (Refer the Section Transaction Cancellation - Credit Entry Posting).

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> **Note**
>
> If the ECA system response (positive) is received on a later date, the ECA Undo (or) ECA Reversal Request will be sent to the ECA system and the transaction processing will be done again.

14.2.3 Inbound Cross Border/RTGS Transactions

This is applicable to the Inbound / Pass-through Cross Border payment debit accounting entry posting processing for transactions created due to Reverse MT 103/202 messages.

The ECA - External Credit Approval request will be sent to the ECA system for the debit account / debit amount. This will be done before the EAC - External Account Check validation for credit account.

If the ECA system response is positive, then the EAC validation will get triggered. The debit accounting entry posting will be done along with credit entry posting after the successful EAC validation. The accounting entries will get handed off to accounting system. The transaction will get processed further. i.e. advice message generation / notification generation steps will be done. Queue action log will be populated.

If the ECA system response is negative, then the transaction cancellation processing will get triggered. (Refer the Section Transaction Cancellation - Credit Entry Posting).

14.2.4 Pass-through Cross Border/RTGS Transactions

This is applicable to the Pass-through Cross Border payment debit accounting entry posting processing for transactions created due to Reverse MT 103/202 messages.

The ECA - External Credit Approval request will be sent to the ECA system for the debit account / debit amount. This is done after the Pricing processing step (before doing accounting entry posting processing step).

If the ECA system response is positive, then the debit accounting entry posting will be done along with credit accounting entry posting. The accounting entries will get handed off to accounting system. The transaction will get processed further. i.e. network cutoff, payment message generation, advice message generation and notification generation steps will get triggered. Queue action log will be populated for the ECA request/response processing.

If the ECA system response is negative, then the transaction cancellation processing will get triggered.

14.2.5 Pass-through Cross Border/RTGS Transactions booked via Fedwire Incoming

This is applicable to the Cross Border/RTGS payment debit accounting entry posting processing for the pass-through transactions booked due to Incoming Fedwire Messages.

The flag 'Early Nostro/Vostro entry posting' in the Fedwire Network Preferences maintenance (PWDNWPRF) will be referred for the network code 'FEDWIRE' (hard-coded) and for the transaction type 'Incoming' combination. The network code value will be hard coded as 'FEDWIRE' while looking up the Fedwire Network preferences maintenance.

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If the network maintenance level flag value is 'Yes', then the debit entry posting (DRLQ) will be done immediately after resolving the debit account. If the transaction is moving to Non STP queue (PQSNSTPQ) due to the Non STP rule evaluation, then the debit entry posting will be done before moving the transaction to Non STP queue. If the transaction is not moving to Non STP queue, then this debit entry posting is done during initial validations processing. After posting the debit entries, the transaction level 'Debit Liquidation Status' flag will be updated as 'Liquidated'.

If the flag value is set as 'No', then the debit entry posting will not be done immediately after resolving debit account (Before moving the transaction to Non STP Queue or during the initial validations processing). The debit entry posting will be done along with credit entry posting [before network cutoff processing step].

14.2.6 Accounting Entry Posting Processing

Cross Border payment performs debit accounting entry posting immediately after resolving debit account only if the Early Nostro/Vostro Posting' field from Network Preferences maintenance (PMDNWPRF) is set as 'Yes'.

14.3 Message Type

14.3.1 Incoming Messages

Message Type	Message Description
MT101	Request for Transfer
MT102	Multiple Customer Credit Transfer
MT102+	STP Multiple Customer Credit Transfer
MT103	Single Customer Credit Transfer
MT103+	STP Single Customer Credit Transfer
MT103 REMIT	REMIT Single Customer Credit Transfer
MT110	Advice of Cheque(s)
MT111	Request for Stop Payment of a Cheque
MT200	Financial Institution Transfer for its Own Account
MT201	Multiple Financial Institution Transfer for its Own Account
MT202	General Financial Institution Transfer
MT202 COV	COV General Financial Institution Transfer
MT203	Multiple General Financial Institution Transfer
MT204	Financial Markets Direct Debit Message
MT205	Financial Institution Transfer Execution
MT205 COV	COV Financial Institution Transfer Execution
MT210	Notice to Receive
MT900	Confirmation of Debit
MT910	Confirmation of Credit
MTn90	Advice of Charges, Interest and Other Adjustments
MTn91	Request for Payment of Charges, Interest and Other Expenses
MTn92	Request for Cancellation
MTn95	Queries
MTn96	Answers

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Message Type	Message Description
MTn98	Proprietary Message
MTn99	Free Format Message

14.3.2 Outgoing Messages

Message Type	Message Description
MT101	Request for Transfer
MT102	Multiple Customer Credit Transfer
MT102+	STP Multiple Customer Credit Transfer
MT103	Single Customer Credit Transfer
MT103+	STP Single Customer Credit Transfer
MT103 REMIT	REMIT Single Customer Credit Transfer
MT110	Advice of Cheque(s)
MT111	Request for Stop Payment of a Cheque
MT200	Financial Institution Transfer for its Own Account
MT201	Multiple Financial Institution Transfer for its Own Account
MT202	General Financial Institution Transfer
MT202 COV	COV General Financial Institution Transfer
MT203	Multiple General Financial Institution Transfer
MT204	Financial Markets Direct Debit Message
MT205	Financial Institution Transfer Execution
MT205 COV	COV Financial Institution Transfer Execution
MT210	Notice to Receive
MT900	Confirmation of Debit
MT910	Confirmation of Credit
MTn90	Advice of Charges, Interest and Other Adjustments
MTn91	Request for Payment of Charges, Interest and Other Expenses
MTn92	Request for Cancellation
MTn95	Queries
MTn96	Answers
MTn98	Proprietary Message
MTn99	Free Format Message

14.4 Notifications

Notifications are generated in the following scenarios:

- Upon successful processing of the payment
- When the payment is cancelled from any queue
- When the payment is moved to future valued queue

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