

Cross Border Payments User Guide
Oracle Banking Payments
Release 12.5.0.0.0

Part No. E90599-01

January 2018

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

Oracle Park

Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India
Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

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

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

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

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

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

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

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

Contents

1. About this Manual	1-1
1.1 Introduction.....	1-1
1.2 Audience.....	1-1
1.3 Organization	1-1
1.4 Glossary of Icons.....	1-2
2. Cross Border Processing	2-1
2.1 Currency Correspondent	2-2
2.1.1 <i>Maintaining Currency Correspondent</i>	2-2
2.1.2 <i>Viewing Currency Correspondent Summary</i>	2-3
2.2 Global Correspondent	2-4
2.2.1 <i>Maintaining Global Correspondent</i>	2-4
2.2.2 <i>Viewing Global Correspondent Summary</i>	2-5
2.3 BIC Cutoff	2-6
2.3.1 <i>Outgoing BIC Cutoff</i>	2-6
2.3.2 <i>Viewing Outgoing BIC Cutoff Summary</i>	2-7
2.3.3 <i>Incoming BIC Cutoff</i>	2-8
2.3.4 <i>Viewing Incoming BIC Cutoff Summary</i>	2-9
2.4 PSD Preferences.....	2-9
2.5 Sender Receiver Agreement	2-10
2.5.1 <i>Maintaining Sender Receiver Agreement</i>	2-10
2.5.2 <i>Viewing Sender-Receiver Agreement Summary</i>	2-12
2.6 Special Instructions	2-12
2.6.1 <i>Maintaining Special Instructions</i>	2-13
2.6.2 <i>Viewing Special Instructions Summary</i>	2-14
2.7 Cover Suppression Maintenance	2-14
2.7.1 <i>Invoking Cover Suppression Maintenance Screen</i>	2-15
2.7.2 <i>Viewing Cover Suppression Summary</i>	2-17
2.8 Message Enrich Rules.....	2-17
2.8.1 <i>Maintaining Message Enrich Rules</i>	2-18
2.8.2 <i>Viewing Message Enrich Rules Summary</i>	2-21
2.8.3 <i>Invoking D to A Converter</i>	2-21
2.8.4 <i>Viewing D to A Converter Summary</i>	2-23
2.9 Cover Queue Rule Maintenance	2-23
2.9.1 <i>Invoking Cover Queue Rule Maintenance Screen</i>	2-24
2.9.2 <i>Invoking Error Screen</i>	2-25
2.9.3 <i>Invoking Rule Maintenance</i>	2-25
2.9.4 <i>Viewing Cover Queue Rule Summary</i>	2-26
2.9.5 <i>Maintaining Clearing Code</i>	2-27
2.9.6 <i>Viewing Clearing Code Summary</i>	2-28
2.10 Reconciliation External Accounts Maintenance.....	2-29
2.10.1 <i>Maintaining Reconciliation External Accounts Maintenance</i>	2-29
2.10.2 <i>Viewing Reconciliation External Accounts Maintenance Summary</i>	2-30
2.11 MT 101 Maintenances	2-31
2.11.1 <i>MT101 Parameters Maintenance</i>	2-31

2.11.2	<i>Viewing MT101 Parameters Summary</i>	2-32
2.11.3	<i>ASI-Instructing Agent Agreement</i>	2-33
2.11.4	<i>Viewing MT101-Instructing Agent Agreement Summary</i>	2-34
2.11.5	<i>ASI-Ordering Customer Agreement</i>	2-35
2.11.6	<i>Viewing MT101-Ordering Customer Agreement Summary</i>	2-36
2.11.7	<i>Forwarding Agent-ASI Agreement</i>	2-37
2.11.8	<i>Viewing MT101-Forwarding Agent-ASI Agreement Summary</i>	2-38
2.12	RMA /RMA + Maintenance	2-39
2.12.1	<i>Maintaining RMA or RMA Plus Details Maintenance</i>	2-39
2.12.2	<i>Viewing RMA or RMA Plus Details Summary</i>	2-42
2.12.3	<i>Alpha Code Maintenance</i>	2-43
3.	Transactions Input	3-1
3.1	Outgoing Transaction Input	3-1
3.1.1	<i>Capturing Transaction Details</i>	3-1
3.1.2	<i>Main Tab</i>	3-2
3.1.3	<i>Additional Details Button</i>	3-6
3.1.4	<i>Pricing Tab</i>	3-10
3.1.5	<i>MIS section</i>	3-11
3.1.6	<i>UDF Section</i>	3-11
3.1.7	<i>Payment Chain</i>	3-12
3.1.8	<i>Viewing Cross Border Outgoing Transaction Summary</i>	3-13
3.1.9	<i>Cross Border Outgoing Transaction View Screen</i>	3-15
3.1.10	<i>Cross Border Outgoing Transaction View Summary</i>	3-16
3.1.11	<i>MIS section</i>	3-17
3.1.12	<i>Fields Section</i>	3-18
3.1.13	<i>Payment Chain</i>	3-19
3.1.14	<i>All Messages</i>	3-20
3.1.15	<i>Transaction Activities Log</i>	3-22
3.1.16	<i>Transaction Exceptions</i>	3-22
3.1.17	<i>Transaction Notes</i>	3-23
3.1.18	<i>Accounting Entries</i>	3-23
3.1.19	<i>Transaction Activities</i>	3-24
3.1.20	<i>Saving a Transaction</i>	3-24
3.1.21	<i>Performing operation</i>	3-24
3.1.22	<i>Transaction Authorization/Verification (Outgoing)</i>	3-26
3.1.23	<i>Transaction Authorization/Verification (Incoming)</i>	3-27
3.2	MT101 Processing.....	3-29
3.2.1	<i>Outgoing Transaction Input - MT101</i>	3-29
3.2.2	<i>Viewing Swift MT101 Outgoing Transaction Summary</i>	3-36
3.2.3	<i>Swift MT101 Outgoing Transaction View Screen</i>	3-37
3.3	Incoming Transaction Input	3-37
3.3.1	<i>Capturing Transaction Details</i>	3-37
3.3.2	<i>Main Tab</i>	3-39
3.3.3	<i>Additional Details Button</i>	3-42
3.3.4	<i>Pricing Tab</i>	3-44
3.3.5	<i>Viewing Cross Border Incoming Transaction Summary</i>	3-45
3.3.6	<i>Cross Border Incoming Transaction View Screen</i>	3-47
3.4	Manual Liquidation of Consolidated Transaction Batch	3-50
3.4.1	<i>Transaction Consol Summary</i>	3-50
3.4.2	<i>Transaction Console View Summary</i>	3-52

3.5	STP of Incoming Messages.....	3-53
3.5.1	<i>STP of Incoming Messages.....</i>	3-53
3.5.2	<i>Processing of MT200 message</i>	3-54
3.5.3	<i>Processing Of MT203 message</i>	3-54
3.5.4	<i>Processing of MT205 message</i>	3-54
3.5.5	<i>Cover Matching</i>	3-54
3.5.6	<i>Charge Claim Processing.....</i>	3-54
3.5.7	<i>Charge Claim Authorization.....</i>	3-55
3.5.8	<i>Charge Claim Preference</i>	3-56
3.5.9	<i>Viewing Charge Claim Summary.....</i>	3-57
3.5.10	<i>Invoking Charge Claim Details</i>	3-58
3.5.11	<i>Charge Claim Manual Match</i>	3-60
3.5.12	<i>Charge Claim Status Change</i>	3-61
3.5.13	<i>Charge Claim Out Details.....</i>	3-62
3.6	Common Group Messages.....	3-63
3.6.1	<i>Advice of Charges</i>	3-64
3.6.2	<i>Viewing Advice of Charges Summary</i>	3-65
3.6.3	<i>Request for Payment of Charges</i>	3-66
3.6.4	<i>Viewing Request for Payment of Charges Summary</i>	3-67
3.6.5	<i>Free Format Message</i>	3-68
3.6.6	<i>Viewing Free Format Message Summary</i>	3-69
3.6.7	<i>Request for Cancellation</i>	3-69
3.6.8	<i>Viewing Request for Cancellation Summary</i>	3-71
3.6.9	<i>Queries</i>	3-72
3.6.10	<i>Viewing Queries Summary</i>	3-74
3.6.11	<i>Answers.....</i>	3-75
3.6.12	<i>Viewing Answers Summary.....</i>	3-76
3.6.13	<i>Proprietary Message</i>	3-77
3.6.14	<i>Viewing Proprietary Message Summary</i>	3-78
3.6.15	<i>Free Format Message – MT99x</i>	3-78
3.6.16	<i>Network Character Validation for Outgoing Common Group SWIFT messages</i>	3-79
3.6.17	<i>Sanction Scanning of Outbound Admin (Common Group) Messages</i>	3-79
3.6.18	<i>Sanction Scanning of Inbound Messages</i>	3-80
3.7	103 Remit message processing	3-81
3.7.1	<i>Support Outgoing MT103 Remit.....</i>	3-81
3.7.2	<i>Support Incoming MT103 Remit.....</i>	3-81
3.8	SWIFT GPI	3-82
3.8.1	<i>Outgoing gpi payment Processing.....</i>	3-82
3.8.2	<i>Incoming gpi payment Processing.....</i>	3-83
3.8.3	<i>Charge Processing.....</i>	3-83
3.8.4	<i>MT199 Messages</i>	3-83
3.8.5	<i>GPI Directory Maintenance</i>	3-83
3.8.6	<i>Viewing GPI Directory Summary</i>	3-85
3.8.7	<i>GPI Directory Upload.....</i>	3-86
3.9	Branch Holiday Parameter	3-86
4.	Function ID Glossary	4-1

1. About this Manual

1.1 Introduction

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

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

1.2 Audience

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

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

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.3 Organization

This manual is organized into the following chapters:

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

1.4 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Cross Border Processing

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

- Incoming Cross Border Payment
- Outgoing Cross Border Payment

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

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

Key Features of Cross Border Product Processor

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

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

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

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

2.1 Currency Correspondent

Usage of this screen

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

2.1.1 Maintaining Currency Correspondent

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

You can specify the following fields:

Host Code

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

Currency

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

Account Type

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

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

Account Number

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

Alternatively, you can select the parent account number from the option list. The list displays all Nostro accounts for Account type OUR and valid normal accounts for account type THEIR. The account currency displayed in the list should be same as the currency specified.

Accounts maintained per currency correspondent to be unique. Same account cannot be maintained across multiple BIC's.

Account Name

The system displays the account name of the account number.

Primary Correspondent

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

MT210 required?

Check this box to indicate if MT210 is required to be sent to the Currency Correspondent in the scenarios where it is auto-generated like generation of outgoing MT200/MT201. Only if this check box is checked, the system would generate the MT210 as per the existing behavior, else system would not generate MT210.

Max Claim Amount

Specifies the maximum amount that can be claimed by the correspondent in MT191 message.

Charge Claim GL

Specifies the GL code that is used to debit the charges as part of processing of the outgoing Bank transfer Transaction for the charge claim.

2.1.2 Viewing Currency Correspondent Summary

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

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

- Authorization Status
- Record Status
- Account Type
- Bank Code
- Account Number
- Primary Correspondent

- Currency
- Max Claim Amount
- Charge Claim GL
- Host Code

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

- Authorization Status
- Record Status
- Branch
- Account Type
- Bank Code
- Account Number
- Primary correspondent
- Branch
- Primary Account
- Currency
- Max Claim Amount

2.2 Global Correspondent

Usage of this screen

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

2.2.1 Maintaining Global Correspondent

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

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

You can specify the following fields:

Host Code

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

Bank Code

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

Currency

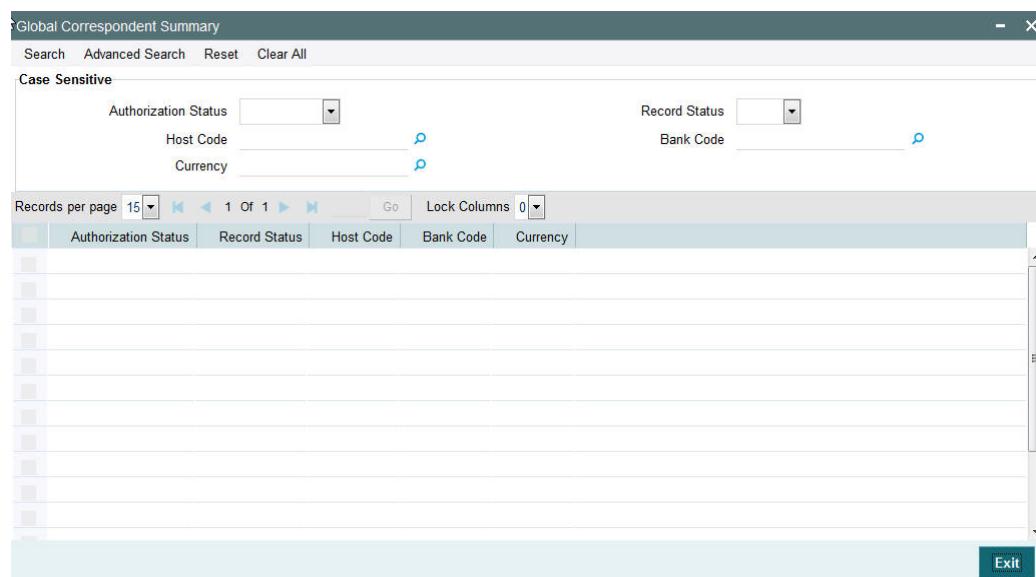
Specify the currency. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.

Correspondent Bank

The system displays the name of the correspondent Bank based on the specified BIC code.

2.2.2 Viewing Global Correspondent Summary

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



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

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

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

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

2.3 BIC Cutoff

Usage of this screen

- You can capture Currency cutoff days and time for each currency in this screen, and additionally a BIC of sender/receiver bank.
- For a currency specific or All BICs, Cut-off time is maintained.
- Cut off time maintained in BIC Cutoff Maintenance (PXDCYCOF) is used for Network cut-off check for cross-border payments.
- Outgoing BIC cutoff maintenance is mandatory for Outgoing Cross border payments.
- Cross border outgoing payments would be logged to Network cutoff queue, when Outgoing BIC cutoff not maintained for the BIC / Currency.

2.3.1 Outgoing BIC Cutoff

You can invoke “Outgoing BIC Cutoff” screen by typing ‘PXDCYCOF’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button

You can specify the following details:

Host Code

Displays the Host Code of the selected branch of the logged in user.

BIC Code

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

Currency Code

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

The list displays all valid currency codes maintained in the system for the selected country.

Limit Amount

Specify the limit amount for the transaction amount.

Cutoff Hour

Specify the hours for the transaction cut-off time.

Cutoff Minute

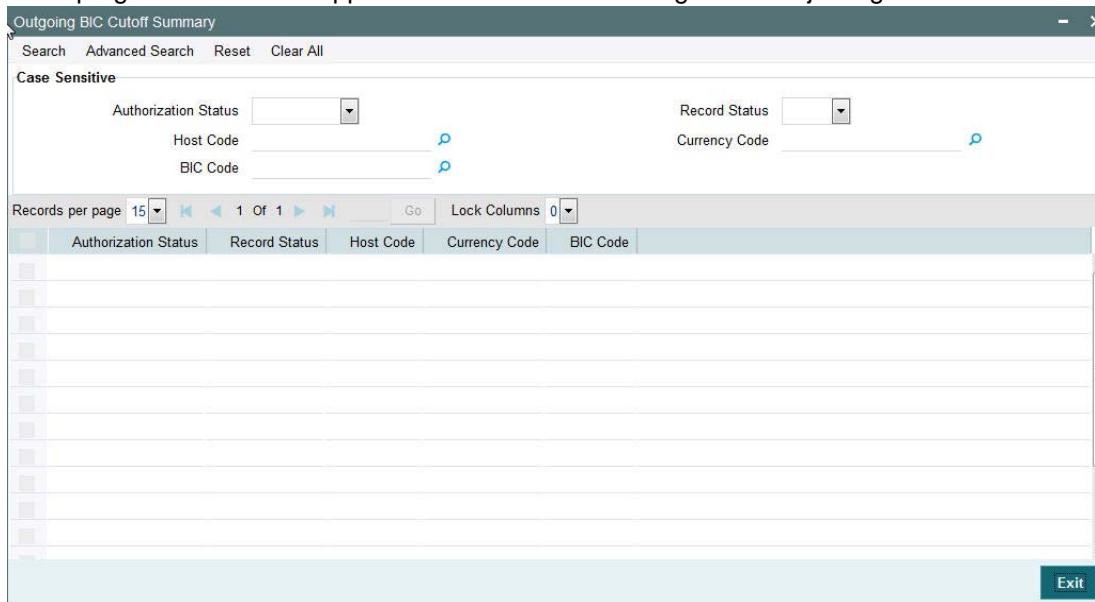
Specify the minutes for the transaction cut-off time.

Settlement Days

Specify the number of days in advance of the current day on which the settlement is applicable that the payment request needs to be received or the transaction booked from screen.

2.3.2 Viewing Outgoing BIC Cutoff Summary

You can invoke "Outgoing BIC Cutoff Summary" screen by typing 'PXSCYCOF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Authorization Status
- Record Status
- Host Code
- Currency Code
- BIC Code

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

- Authorization Status
- Record Status
- Currency Code
- BIC Code
- Host Code

2.3.3 Incoming BIC Cutoff

You can invoke “Incoming BIC Cutoff” screen by typing ‘PXDINCOF’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button

You can specify the following details:

Host Code

Displays the Host Code of the selected branch of the logged in user.

BIC Code

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

Currency Code

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

The list displays all valid currency codes maintained in the system for the selected country.

Limit Amount

Specify the limit amount for the transaction amount.

Cutoff Hour

Specify the hours for the transaction cut-off time.

Cutoff Minute

Specify the minutes for the transaction cut-off time.

Settlement Days

Specify the number of days in advance of the current day on which the settlement is applicable that the payment request needs to be received or the transaction booked from screen.

2.3.4 Viewing Incoming BIC Cutoff Summary

You can invoke “Incoming BIC Cutoff Summary” screen by typing 'PXSINCOF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

- Authorization Status
- Record Status
- Host Code
- Currency Code
- BIC Code

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

- Authorization Status
- Record Status
- Currency Code
- BIC Code
- Host Code

2.4 PSD Preferences

Usage of this screen

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

- Hence, PSD check to be introduced for Incoming Cross Border Payments before currency cut off check
- Currency Cut off check for Incoming Cross Border Payments should be skipped, if payment is identified as 'PSD'
- Charge bearer option change currently supported for Outgoing payment will continue. And, this is not supported for Incoming payments.
- This is applicable for both Customer & Bank transfer messages.

2.5 Sender Receiver Agreement

2.5.1 Maintaining Sender Receiver Agreement

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

You can invoke "Sender Receiver Agreement" screen by typing 'PXDSRAGM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details.

Host Code

Displays the Host code of the selected branch.

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

Specify the transaction currency.

Bank Name

Specify the name of the bank.

SWIFT Message Type

Specify the SWIFT Message Type. You can select MT102 for Console or MT 103 for GPI transactions.

Transactions per message

Specifies the maximum number of transactions in one Multi-credit Customer Transfer MT102 message.

Receiver Charge Amount

If you select the option for settlement of the Receiver Charges as "Included in Settlement amount, then you must specify the charge amount.

Transactions per message

Specify the number of transactions allowed for a single MT102 message.

Console Limit Amount

Specify the limit for console transactions.

Console Debit Accounting Code

Specify the Debit Accounting Code.

Console Credit Accounting Code

Specify the Credit Accounting Code.

Console Cutoff (Hours)

Specify the hours for Console Cutoff.

Console Cutoff (Minutes)

Specify the minutes for Console Cutoff.

GPI Details**GPI Allowed**

Check this box to indicate that the receiver of the MT103 message can accept gpi payment from our bank.

GPI Receiver Charge

The receiver charge to be populated for outgoing payment when the charge bearer option is OUR.

GPI IN Cutoff Days

No of days to be considered for gpi cut off for incoming gpi payment.

GPI OUT Cutoff Days

No of days to be considered for gpi cut off for outgoing gpi payment.

GPI IN Cutoff (Hours)

Specify the hours to be considered for gpi cut off for incoming gpi payment.

GPI IN Cutoff (Minutes)

Specify the minutes to be considered for gpi cut off for incoming gpi payment.

GPI OUT Cutoff (Hours)

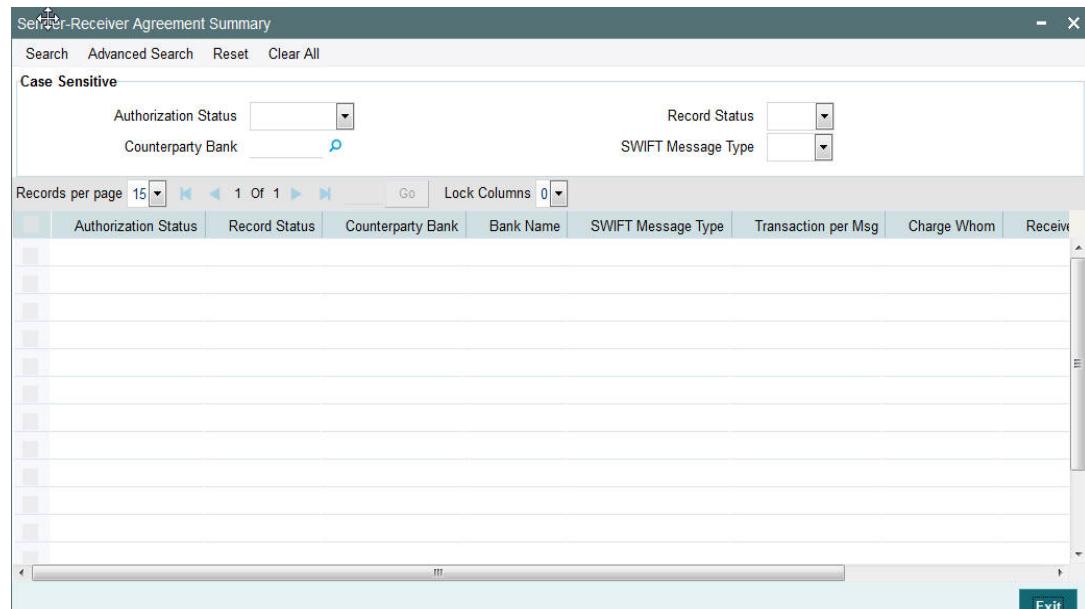
Specify the hours to be considered for gpi cut off for outgoing gpi payment.

GPI OUT Cutoff (Minutes)

Specify the minutes to be considered for gpi cut off for outgoing gpi payment.

2.5.2 Viewing Sender-Receiver Agreement Summary

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



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

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

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

- Authorization Status
- Record Status
- Counterparty Bank
- Bank Name
- SWIFT Message Type
- Transaction per Msg
- Charge Whom
- Receiver Charge Option

2.6 Special Instructions

Usage of this screen

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

- Once the special instruction for the account has been processed, the same can be closed in the maintenance. The same record can be re-opened to maintain any new special instructions.

2.6.1 Maintaining Special Instructions

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

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

You can specify the following fields:

Host Code

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

Branch

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

Account Number

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

Currency

The system displays the currency of the selected account number.

Special Instructions

Specify the special instruction in free format text.

2.6.2 Viewing Special Instructions Summary

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

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

- Authorization Status
- Record Status
- Branch
- Account number

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

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

2.7 Cover Suppression Maintenance

Usage of this screen

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

2.7.1 Invoking Cover Suppression Maintenance Screen

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

You can specify the following fields:

Host Code

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

Rule Number

Specify the Rule Number.

Rule Exception

Specify the Rule Exception.

Condition

Specify the rule condition using a combination of Elements, Operators, Functions and Logical Operators.

Element

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.

Operators

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

- =
- <>
- >

- \geq
- $<$
- \leq
- $+$
- $-$
- $/$
- $*$

Functions

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

- ABS
- Round
- Floor
- Cell
- Greatest
- Least
- Power
- Mod
- Truncate

Logical Operators

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

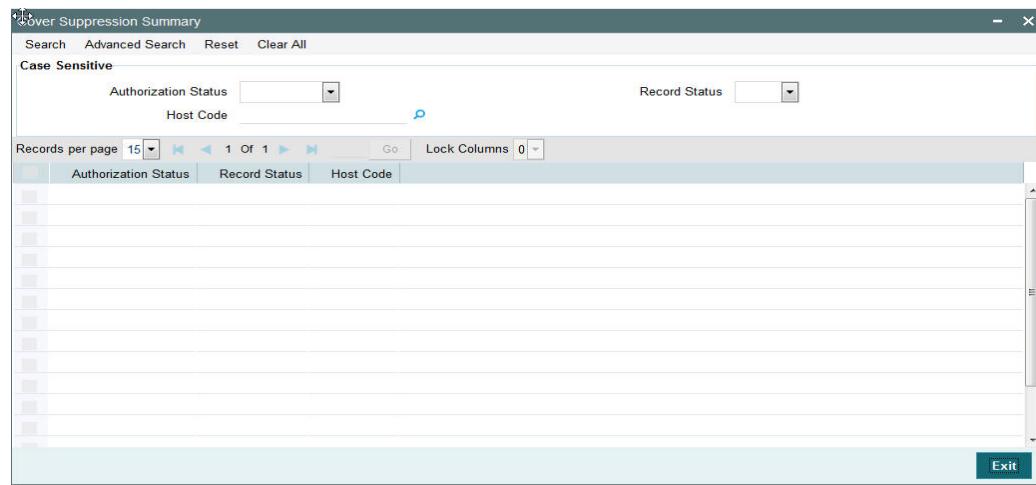
- AND
- OR
- NOT

Cover

Check this box to indicate whether cover message is suppressed or not.

2.7.2 Viewing Cover Suppression Summary

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



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

- Authorization Status
- Record Status
- Host Code

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

- Authorization Status
- Record Status
- Host Code

2.8 Message Enrich Rules

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

2.8.1 Maintaining Message Enrich Rules

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

Specify the following details

Message Type

Message Type

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

Field Rules

Message Tag

Specify the tag or field of the selected message type.

Sequence

Displays the sequence of this tag in the message.

Status

Displays the condition of the tag.

Priority

Specify the priority of the enrichment condition.

Condition

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

String Functions

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

Logical Operators

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

- AND
- OR
- NOT

Operators

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

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

Action Elements

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

Parameter 1

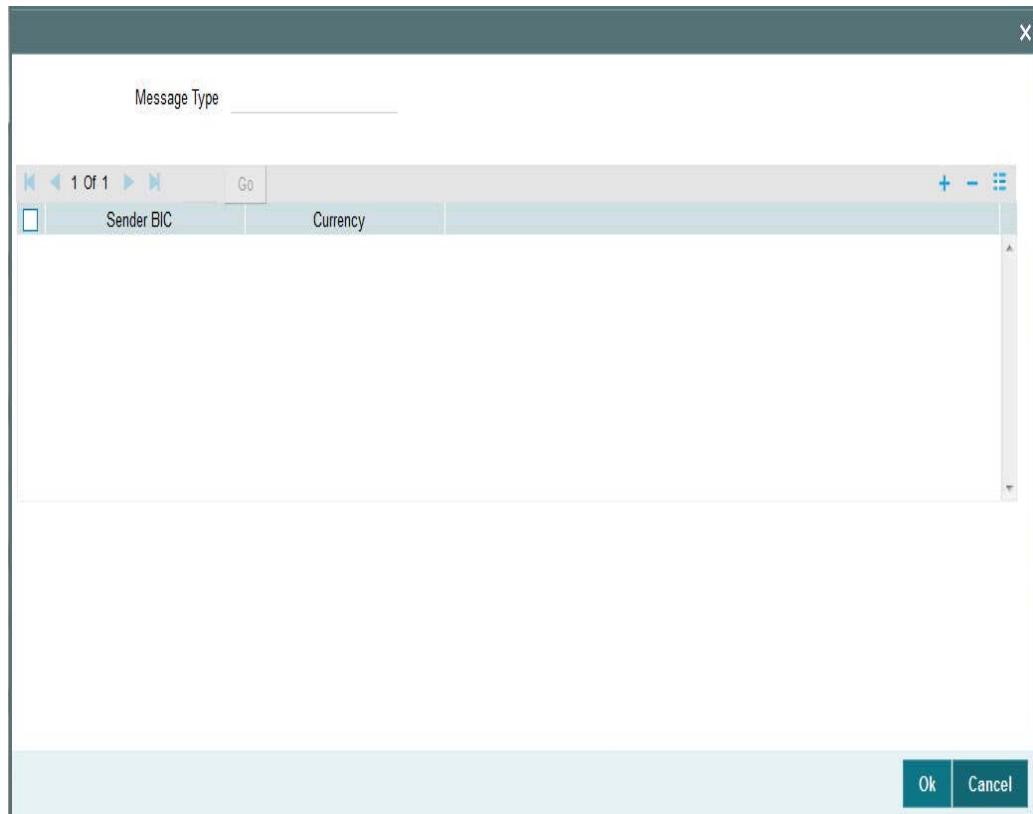
Specify the parameter 1 value if expected by the selected enrichment function.

Parameter 2

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

Exclusion Button

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



Specify the following details

Message Type

Displays the message type.

Sender BIC

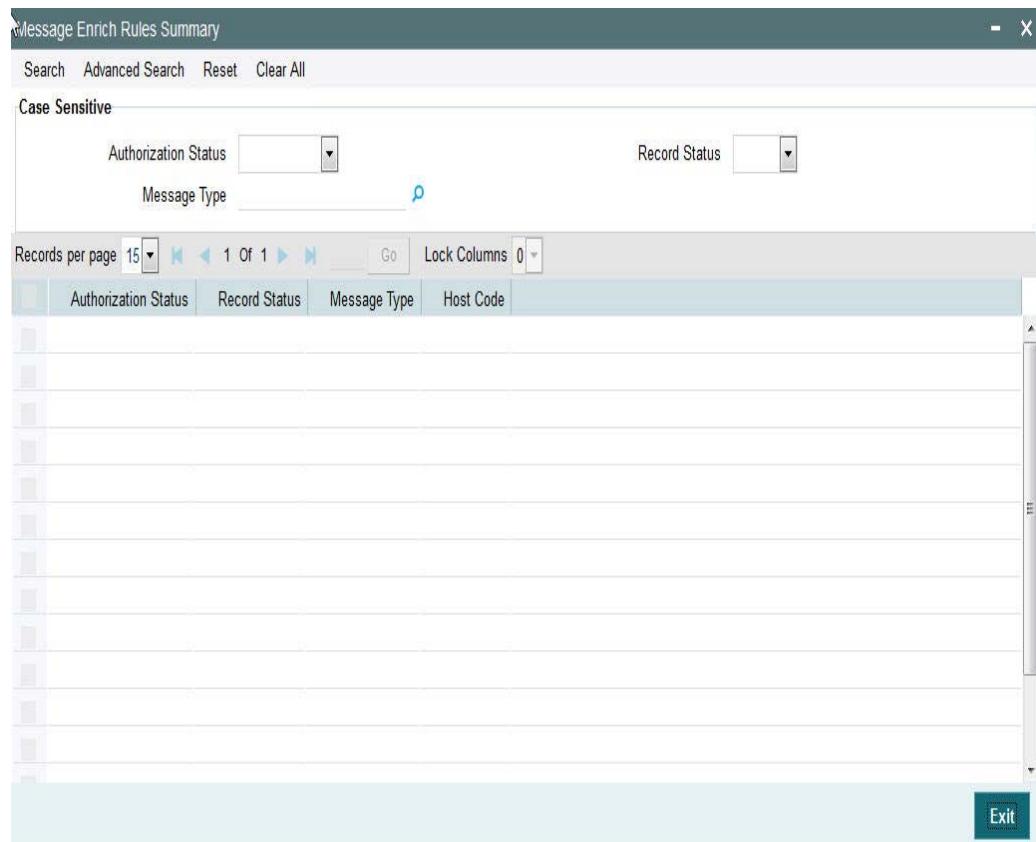
Specify the sender BIC. Alternatively you can select the sender BIC from the option list. The list displays all valid BICs maintained in the system.

Currency

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

2.8.2 Viewing Message Enrich Rules Summary

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



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

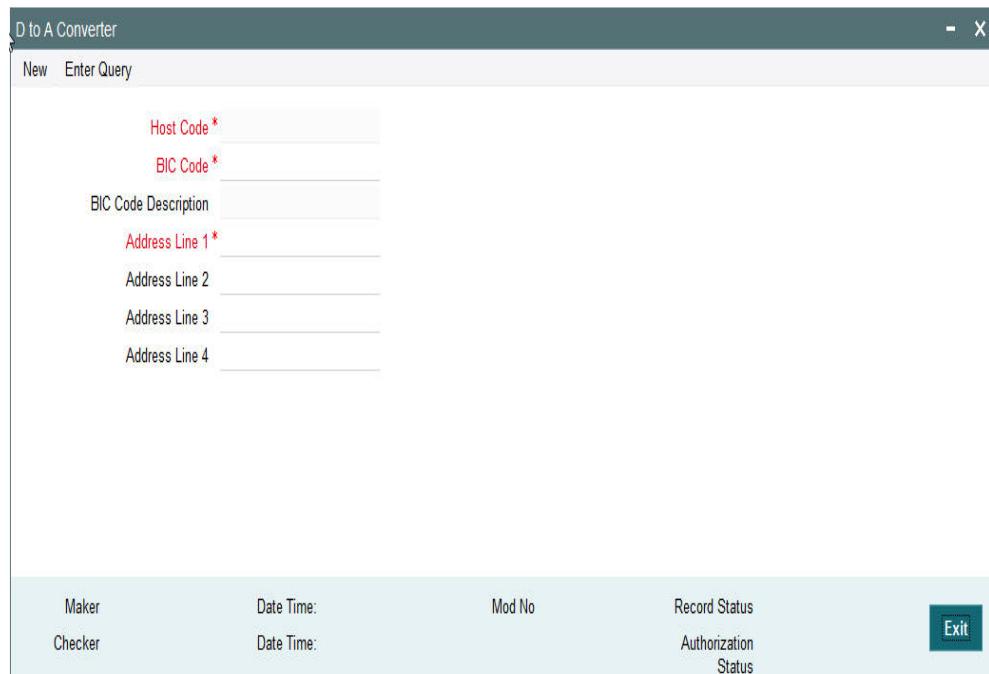
- Authorization Status
- Record Status
- Message Type
- Host Code

2.8.3 Invoking D to A Converter

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

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

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



The screenshot shows the 'D to A Converter' application window. At the top, there are 'New' and 'Enter Query' buttons. Below them are several input fields: 'Host Code *' (red asterisk), 'BIC Code *' (red asterisk), 'BIC Code Description', 'Address Line 1 *' (red asterisk), 'Address Line 2', 'Address Line 3', and 'Address Line 4'. At the bottom of the screen, there is a status bar with the following information: 'Maker', 'Date Time:', 'Mod No', 'Record Status', 'Checker', 'Date Time:', 'Authorization Status', and a blue 'Exit' button.

You can specify the following fields:

Host Code

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

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.

BIC Code Description

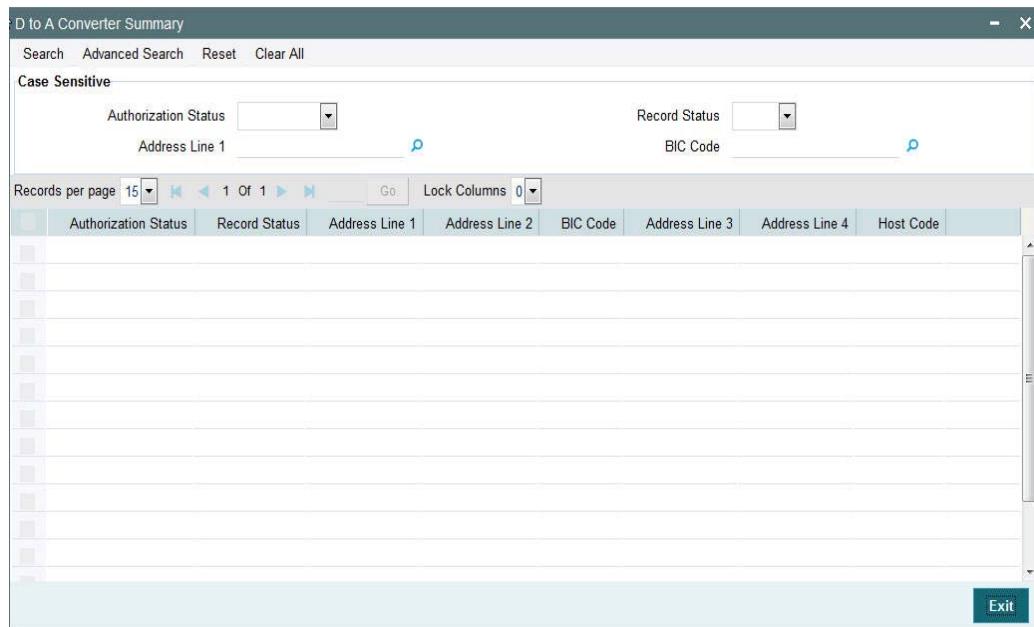
The system displays the description (name of the entity) of the BIC codes.

Address Line1 through to Address Line4

Specify the address line 1 to 4 maintained for the BIC code Address Details mentioned in all of the input lines is compared with name and address received in the message to resolve the BIC Code. The details in these lines should match for successful conversion.

2.8.4 Viewing D to A Converter Summary

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



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

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

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

- Authorization Status
- Record Status
- BIC Code
- Address Line1
- Address Line2
- Address Line3
- Address Line4

2.9 Cover Queue Rule Maintenance

Usage of this screen

- This rule maintenance screen is used for segregating the incoming message to a designated Queue.
- This maintenance screen is also used to set up rules for moving ‘Cover matching required’ messages to a separate queue so that auto straight through processing does not happen for such messages before cover matching.
- The message type of the rule, in the rule maintenance must be specified. For example, 103 and so on. This is a host level maintenance.

- In the rule maintenance, after specifying the conditions, the message is mapped to a valid queue name. The queue specified here is maintained with auto STP required as 'No' in the relevant Queue maintenance.
- If a message is identified as cover required and auto STP is maintained as 'No', then further upload of message into cross border payment tables does not happen. The message will be put on hold till the cover matching is done for the message. Messages without cover required, are processed as usual.

2.9.1 Invoking Cover Queue Rule Maintenance Screen

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

Field Name	Field Type	Field Logic

You can specify the following fields:

Host Code

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

Message Type

Specify the Message type from the list of values.

Field Name

Specify the name of the field.

Field Type

Select the required field type. Choose between the following:

- Text
- Number
- Date

Field Logic

Specify the field logic.

Error

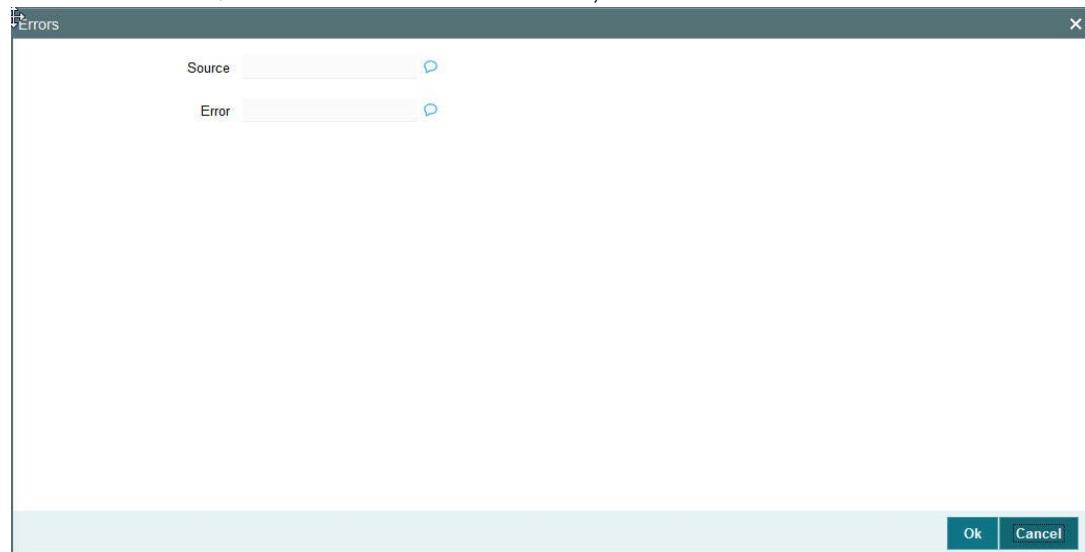
Click the Error link to specify any error messages.

Show Rule

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

2.9.2 Invoking Error Screen

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



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

Source

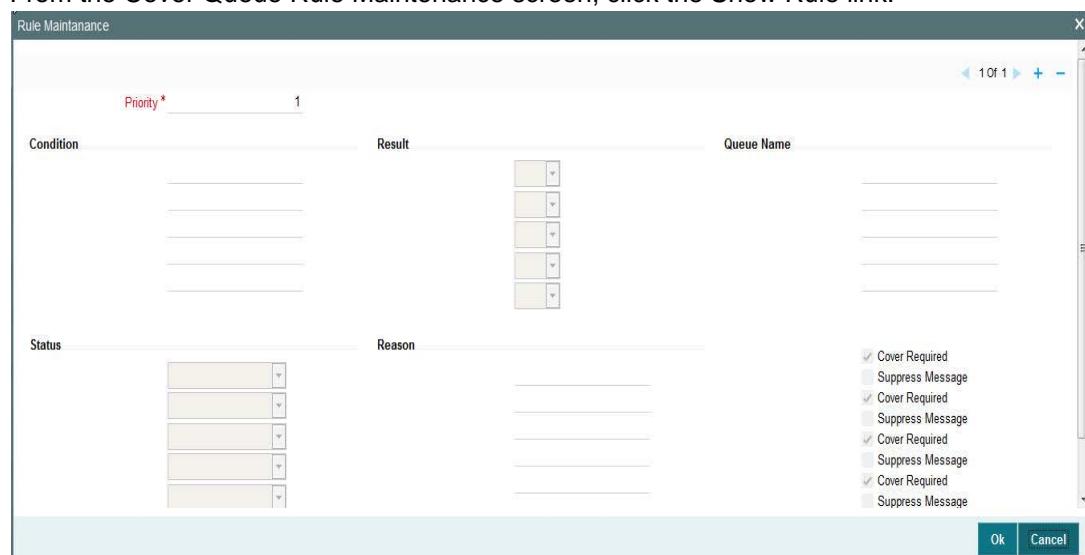
Displays the source of error.

Error

Displays the error details.

2.9.3 Invoking Rule Maintenance

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



You can specify the following fields:

Priority

The system specifies the priority by default.

Condition

Specify the Rule Condition.

Result

Select the required result. Choose among the following:

- True
- False

Queue Name

Specify the required Queue Name from the list of values.

Status

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

- Repair
- Pending Cover Match
- Suppressed
- Unprocessed

Reason

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

Cover Required

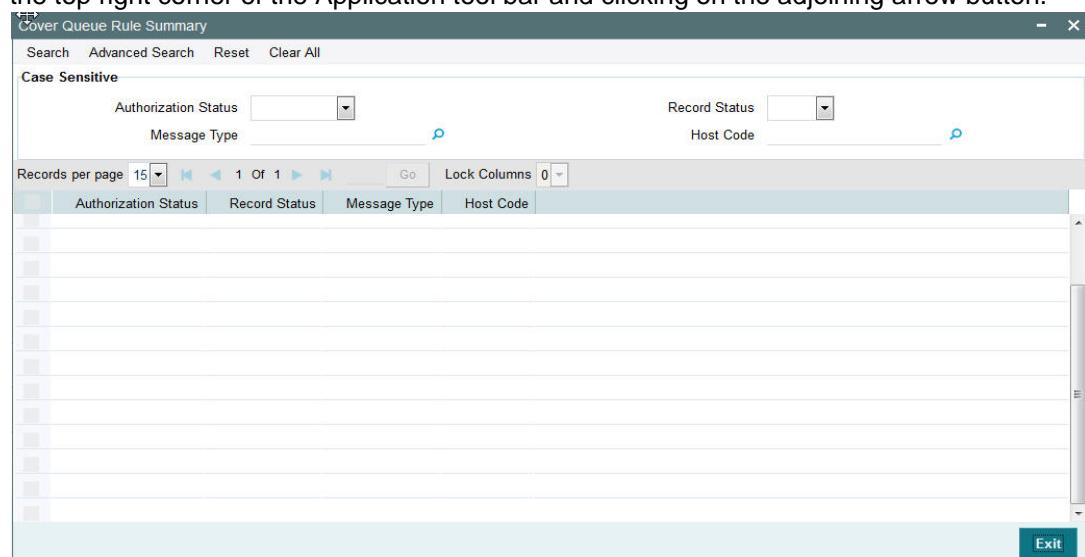
Check this box if cover is required for a particular rule condition.

Suppress Message

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

2.9.4 Viewing Cover Queue Rule Summary

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



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

- Authorization Status
- Record Status
- Message Type

- Host Code

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

- Authorization Status
- Record Status
- Message Type

2.9.5 Maintaining Clearing Code

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

You can specify the following fields:

Country Code

Select the required code from the LOV.

Member ID/Clearing Code

Specify the Member Id/Clearing Code.

Member ID/Clearing Code Description

Specify the description of Member Id/Clearing Code.

Network Code

Select the required network code from the LOV.

Network Description

Specify the description of network.

Bank Name

Specify the name of the bank.

Address 1 -4

Specify the address of the bank in the lines specified.

Own Clearing Code

Specify the required code from the LOV.

Clearing Code Indicator

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

Bank ID code

Specify the required code from the LOV.

BIC Code Description

Specify the description of the BIC Code.

Customer Number

Select the Customer Number from the LOV.

Country Name

Specify the name of the country.

Clearing Code Type

Specify the Clearing Code Type.

Clearing System Proprietary

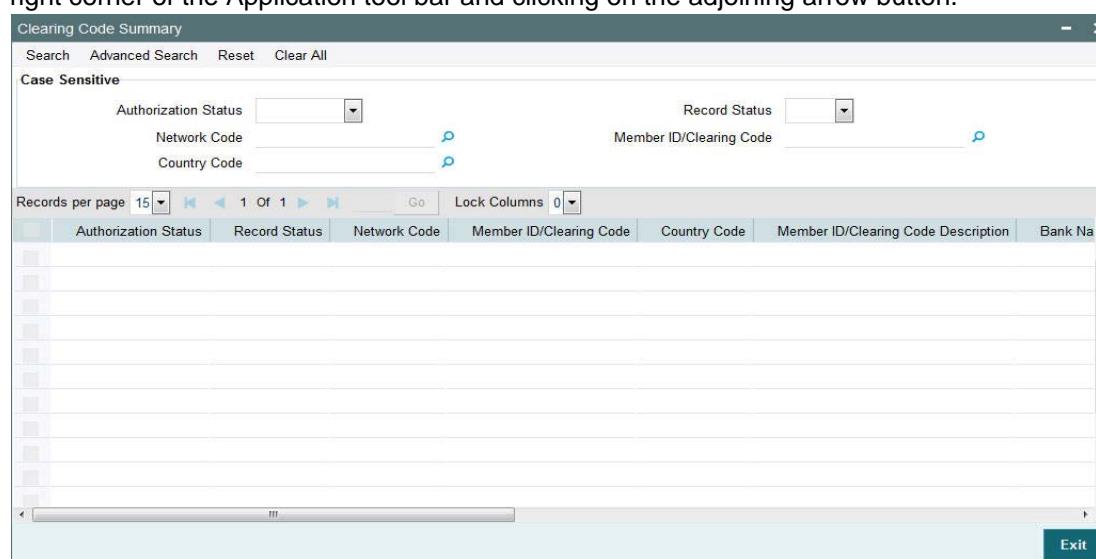
Specify the Clearing System Proprietary details.

Clearing system Code

Specify the clearing system code details.

2.9.6 Viewing Clearing Code Summary

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



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

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

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

- Authorization Status
- Record Status
- Network Code
- Member ID/Clearing Code
- Country Code
- Member ID/Clearing Code Description
- Bank Name
- Address 1
- Address 2
- Address 3
- Address 4
- Own Clearing Code
- Clearing Code Indicator
- Bank Id Code
- Customer Number

2.10 Reconciliation External Accounts Maintenance

2.10.1 Maintaining Reconciliation External Accounts Maintenance

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

You can specify the following fields:

Reconciliation Class

Specify the Reconciliation Class.

External Account

Specify the External Account.

External Entity

Specify the External Entity

Alternate External Account

Specify the Alternate External Account

Home Branch

Specify the Home Branch.

2.10.2 Viewing Reconciliation External Accounts Maintenance Summary

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

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

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

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

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

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

- BIC Codes (ISSBICDE)
- Customer Summary (STSCIFCR)
- ECA - CIF Account Mapping (STDCRACC)
- Customer Service Model (PMDSRMDL)
- Customer Service Model Linkage (PMDCSMLK)

- Host Parameters (PMDHSTPR)
- Network Maintenance (PMDNWMNT)
- Network Preferences (PMDNWPRF)
- Network Currency Preferences (PMDNCPRF)
- Network Holidays (PMDNWHOL)
- Source Maintenance (PMDSORCE)
- Source Network (PMDSORNW)
- Pricing Code (PPDCMNT)
- Pricing Value (PPDVLMNT)
- Payment Processing Cut off Time (PMDCTOFF)
- External Credit Approval System (PMDECAMT)
- Exchange Rate System (PMDERTMT)
- Sanction Check System (PMDSNCKM)
- Bank Redirection (PMDBKRED)
- Account Redirection (PMDACRED)
- Role (PMDROLDF)
- System Parameters (PMDSYSPM)
- User Maintenance (PMDUSRDF)
- Time Zone (PMDTMZON)

2.11 MT 101 Maintenances

2.11.1 MT101 Parameters Maintenance

You can invoke the 'MT101 Parameters Maintenance' screen by typing 'PXD101PM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

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

Specify the following fields:

Host Code

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

Sender / Receiver

Specify or search and select a Bank from the list of values which can be either the Sender or Receiver of incoming/outgoing MT101. The value to be input or selected is a 6 digit bank identifier which is actually the first 6 digits of a BIC code. This bank identifier would refer to all of the bank's branches (BICs) in a country.

Maximum Number of Incoming Transactions

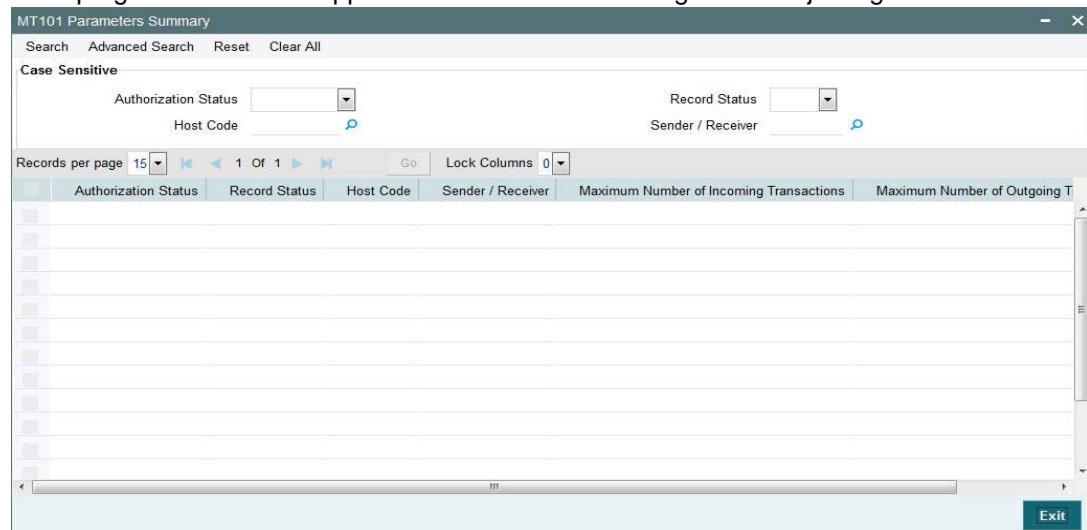
Specify the Maximum Number of Incoming Transactions allowed in an incoming MT101 from the Bank specified above.

Maximum Number of Outgoing Transactions

Specify the Maximum Number of Outgoing Transactions allowed in an outgoing MT101 to the Bank specified above.

2.11.2 Viewing MT101 Parameters Summary

You can invoke "MT101 Parameters Summary" screen by typing 'PXS101PM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

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

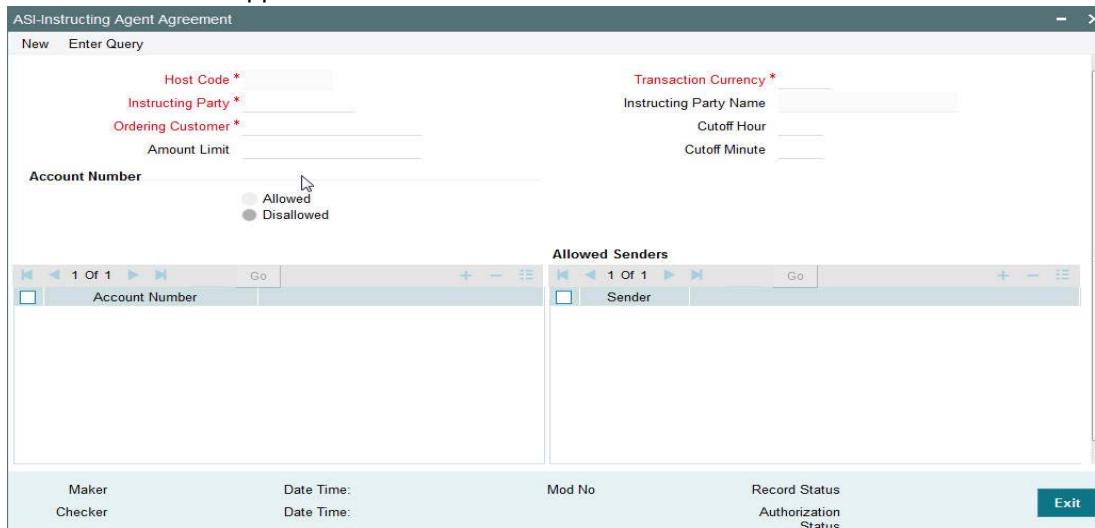
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria with the following details:

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

2.11.3 ASI-Instructing Agent Agreement

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

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



Specify the following fields:

Host Code

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

Instructing Party

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

Ordering Customer

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

Amount Limit

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

Transaction Currency

Specify the currency to be used for the transaction in the incoming MT101.

Instructing Party Name

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

Cutoff Hour

Specify the cut off hour for the transaction in the specified currency present in the incoming MT101.

Cutoff Minute

Specify the cut off minute for the transaction in the specified currency present in the incoming MT101.

Account Number

Allowed

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

Disallowed

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

Account number

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

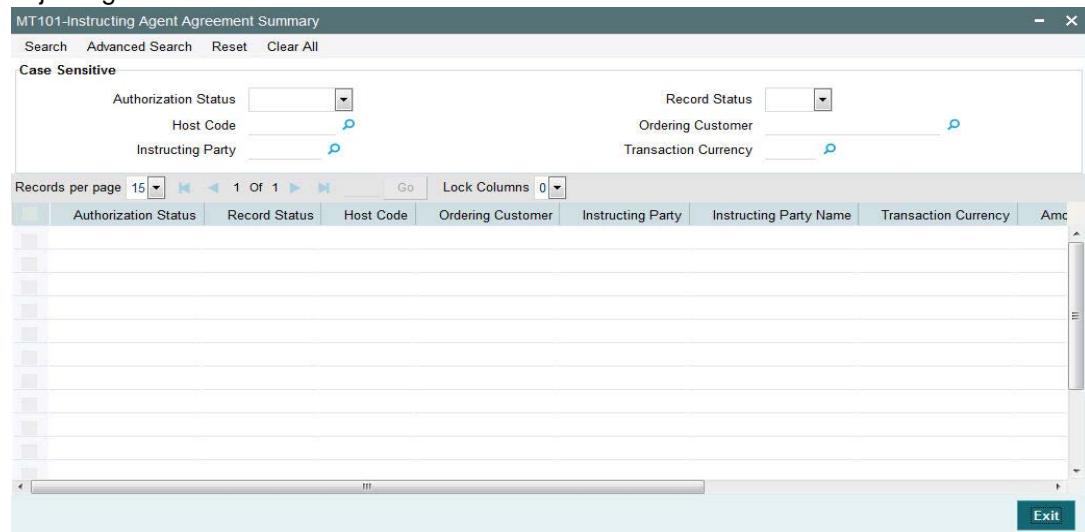
Allowed Senders

Sender

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

2.11.4 Viewing MT101-Instructing Agent Agreement Summary

You can invoke "MT101-Instructing Agent Agreement Summary" screen by typing 'PXSINAGM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

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

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

- Authorization Status

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

2.11.5 ASI-Ordering Customer Agreement

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

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

Specify the following fields:

Host Code

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

Transaction Currency

Specify or search and select the currency used for transaction in the incoming/outgoing MT101 message, from the list of values.

Ordering Customer

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

Ordering Customer Name

This is automatically displayed once you select the Ordering Customer.

Amount Limit

Specify the Amount Limit for each transaction in the incoming/outgoing MT101 message.

Cutoff Hour

Specify the cut off hour for the transaction in the incoming/outgoing MT101 message.

Cutoff Minute

Specify the cut off minute for the transaction in the incoming/outgoing MT101 message MT101.

Allow Only Outgoing MT101

Check this box if only Outgoing MT101 message is allowed for the ordering customer.

Allowed Senders

This grid captures the allowed Sender BICs for receiving MT101 on behalf of the ordering customer. This could be the BIC of the ordering customer or any other bank including Forwarding agent.

Bank Code

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

2.11.6 Viewing MT101-Ordering Customer Agreement Summary

You can invoke “MT101-Ordering Customer Agreement Summary” screen by typing ‘PXSORAGM’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

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

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

- Authorization Status

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

2.11.7 Forwarding Agent-ASI Agreement

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

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

Specify the following fields:

Host Code

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

Account Servicing Institution Bank

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

Amount Limit

Specify the Amount Limit of each transaction in the outgoing MT101 message.

Transaction Currency

Specify the currency used for transaction in the outgoing MT101.

Account Servicing Institution Bank Name

Specify the name of the Account Servicing Institution.

Cutoff Hour

Specify the cut off hour for the transaction in the specified currency included in the outgoing MT101.

Cutoff Minute

Specify the cut off minute for the transaction in the specified currency included in the outgoing MT101.

Account Number

These are accounts of the ordering customers at the ASI for which MT101 can be processed by the ASI. This is an optional set of fields.

Allowed

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

Disallowed

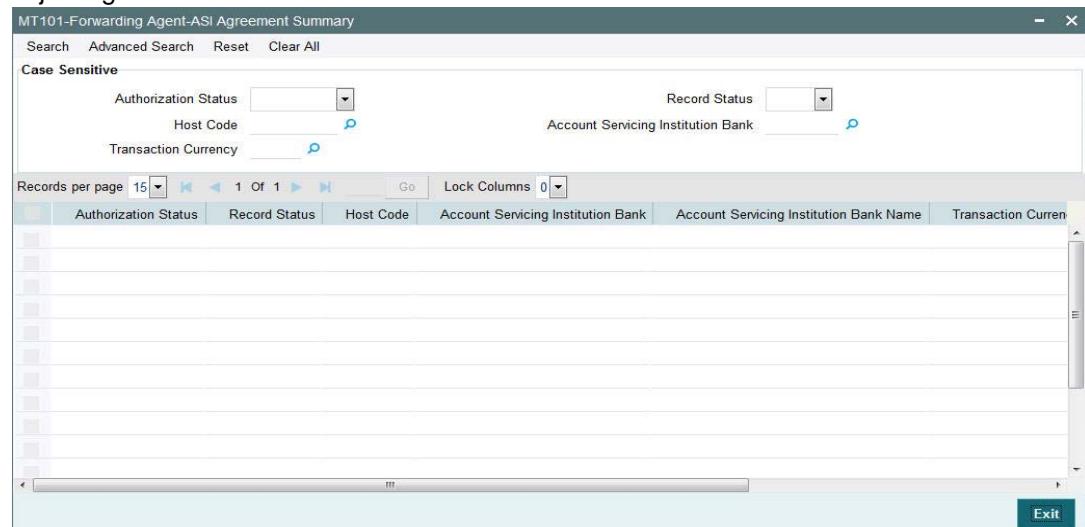
Click this button to indicate that the account number(s) added to the Account number grid are disallowed for the transaction.

Account Number

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

2.11.8 Viewing MT101-Forwarding Agent-ASI Agreement Summary

You can invoke “MT101-Forwarding Agent-ASI Agreement Summary” screen by typing ‘PXSFWAGM’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

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

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

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

2.12 RMA /RMA + Maintenance

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

2.12.1 Maintaining RMA or RMA Plus Details Maintenance

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

You can specify the following fields:

RMA Record Type

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

Note

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

Issuer

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

RMA Type

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

Valid From Date

Specify the start date of validity of RMA authorization

Correspondent

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

RMA Status

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

Note

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

Valid To Date

Specify the End date of validity of RMA authorization.

Message Category Details Grid**Message Category**

Select the required Message Category from the drop down.

Include/Exclude Flag

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

Message Type Details**Message Type**

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

Note

- If All MTs within a Message Category are to be included then the Include/Exclude flag should indicate "Exclude" and no MTs should be selected in the Message Type Details grid. This would mean 'Exclude – Nothing' i.e. all MTs within the category are included in the RMA+ authorization.
- If All MTs within a Message Category are to be excluded then the Include/Exclude flag should indicate "Include" and no MTs should be displayed in the Message Type

Details grid. This would mean 'Include – Nothing' i.e. none of the MTs within the category are included in the RMA+ authorization.

- The screen should not list any Message Category that is not allowed as part of the RMA+ authorizations issued by the Issuer bank.

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

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

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

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

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

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

2.12.1.1 RMA/RMA+ Validation

- In addition to the RMA/RMA+ validation for the Receiver of payment message (say, MT103), RMA/RMA+ validation is done for the Receiver of Cover (MT202COV) if a Cover message is required to be sent to the currency correspondent, in addition to the MT103 message. The same is applicable for MT205 and MT103+.
 - If the RMA/RMA+ validation for Receiver of Cover fails, then the outgoing transaction is sent to an exception queue.
 - RMA+ validation, if applicable, for Receiver of Cover is for sending out MT202
- RMA/RMA+ validation is done for the following Transfer types –
 - Multi-Credit Customer Transfer – for determining the Receiver of MT102/MT102+.
 - Bank Transfer payments – for determining the Receiver of MT202/MT203, and Receiver of Cover (another MT202) if applicable.
 - Bank Transfer for Own Account transfers – for verifying MT200/MT201 can be sent to the Receiver i.e. Currency Correspondent.
- For manually initiated Common Group Messages (MT19x/MT29x), the system performs RMA/RMA+ validation on the selected Receiver BIC.
- For a Charge Claim message (MT191) that is automatically generated for an incoming MT103 message, the system performs RMA/RMA+ validation on the Receiver of MT191 (Sender of incoming MT103).

Note

If RMA+ validation fails, then MT191 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.

- MT210 – After generation of MT210 (Notice to Receiver) as part of processing outgoing MT200/MT201, the system performs an RMA/RMA+ validation for the Receiver of MT210 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.

- MT900/MT910 – No RMA/RMA+ authorizations are required for sending or receiving Debit Advice (MT900) or Credit Advice (MT910).

2.12.2 Viewing RMA or RMA Plus Details Summary

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

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

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

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

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

2.12.3 Alpha Code Maintenance

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

Identifier	Description	Bank Code

Specify the following fields:

Alpha Code

Specify the Alpha Code.

Description

Specify the Description.

Short Code

Specify the Short Code.

Identifier

Specify the Identifier.

Description

Specify the Description.

Bank Code

Specify the Bank Code

3. Transactions Input

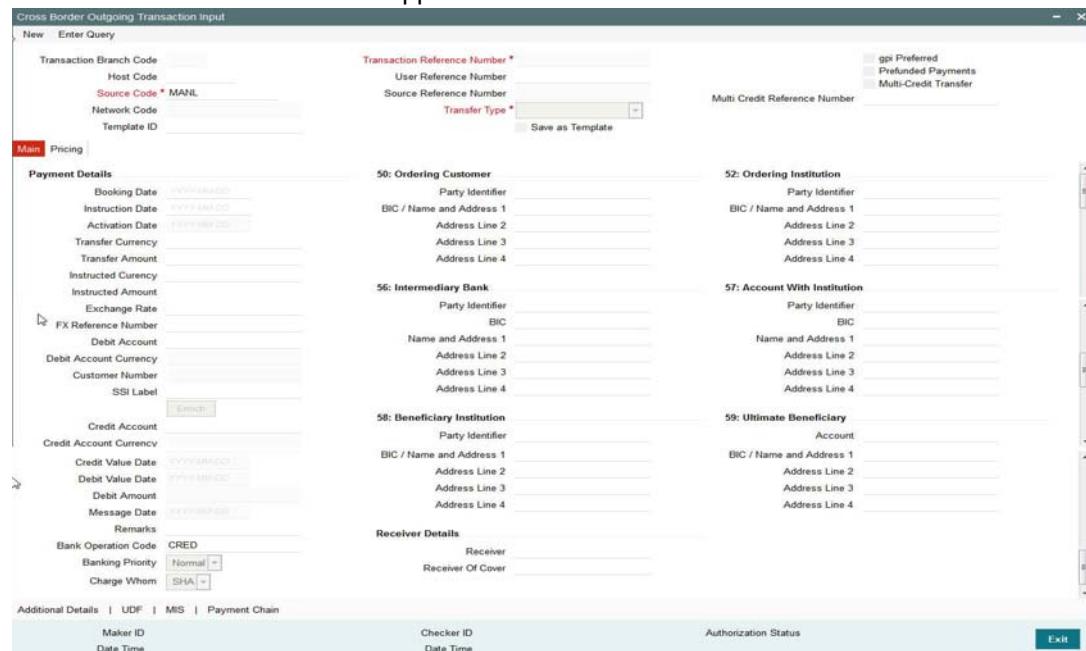
You can perform below mentioned activities in the Oracle Banking Payments.

3.1 Outgoing Transaction Input

3.1.1 Capturing Transaction Details

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

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



Specify the following details.

Branch Code

Displays the branch of the transaction.

Host Code

Displays the host code of the logged in user.

Source Code

The system displays the source code as MANL by default.

Transaction Reference Number

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

Unique Reference Number

The system displays the auto-generated unique reference number.

Related Reference Number

After specifying Source code and clicking the Process (P) button, system generates and displays 10 digit reference numbers. The system generated value can be changed to any reference number desired by the user.

Transfer Type

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

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

gpi Preferred

Check this box to indicate that this transaction is SWIFT GPI compliant.

Multi-Credit Transfer

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

Multi Credit Reference Number

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

Template ID

Specify the template ID.

Save as Template

Check this box to facilitate creation of new templates.

3.1.2 Main Tab

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

Specify the following details.

Payment Details

Booking Date

Select the booking date of transaction from the adjoining calendar.

Instruction Date

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

Note

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

Activation Date

The system derives the activation date of the transaction.

Note

- If activation date is equal to booking date, the transaction will be processed today
- If activation date is greater than booking date then the instruction would be processed on the derived processing date

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.

Transaction Amount

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

Instructed Currency

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

Exchange Rate

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

FX Reference

Specify the foreign exchange reference.

Debit Account

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

Debit Account Currency

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

SSI Label

Select the required SSI label from the list of values.

Note

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

Credit Account

Specify the credit 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.

Credit Account Currency

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

Credit Value Date

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

Debit Value Date

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

Message Date

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

Remarks

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

Bank Operation Code

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

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

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

Note

This is applicable only for customer transfers.

Banking Priority

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

Charge Whom

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

- OUR
- BEN
- SHA

50:Ordering Customer

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

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

52:Ordering Institution

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

56: Intermediary Bank

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

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

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

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

57: Account with Institution

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

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

58: Beneficiary Institution

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

This is applicable only to Bank Transfers.

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

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

59: Ultimate Beneficiary

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

You can capture below mentioned details of the Beneficiary here.

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

- Instead of the Name and Address, you can also specify the BIC code of the Beneficiary in line 2.
- IBAN validations is conditional mandatory for Cross Border Outgoing Payments
- IBAN validation for ultimate beneficiary account is done by the system when BIC is present in tag 57(AWI) and IBAN check is set as required for AWI BIC's country. System fetches the ISO country code from BIC code (5th & 6th char).
- IBAN validation is done based on the data maintained in the existing IBAN Information Maintenance (ISDESBAN)
- If BIC code is not present in tag 57, system fetches the ISO country code from the receiver of the payment. If IBAN check is required for the receiver country then system validates IBAN for ultimate beneficiary account.
- These validations are applied on Customer & Bank Transfer transactions, both on Origination from the system & for pass through cases.

Receiver

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

This field is also populated on clicking Enrich button.

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

Receiver of Cover

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

This field is also populated on clicking Enrich button.

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

3.1.3 Additional Details Button

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

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

Specify the following details.

53: Sender Correspondent

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

Note

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

54a: Receiver Correspondent

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

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.

Transaction Type Code

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

55: Third Reimbursement Institution

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

71G: Receiver charges

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

Currency

Specify the charge currency.

Amount

Specify the charge amount due to the receiver.

Amount Collected

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

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.

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.

71F: Sender Charges**Sender Charge Ccy 1 through to Sender Charge Ccy 6**

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

Sender charge Amount 1 through to Sender Charge Amount 6

The system displays the amount of Sender's charges.

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

72:Sender to Receiver Information

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

77T: Envelope Contents Details

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

The clearing code and mask validation failure results in error.

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

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 MT202COV and MT205COV.

Debit Confirmation

The message that gets suppressed is MT 900.

Receive Notice

The message that gets suppressed is MT 210.

3.1.4 Pricing Tab

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



Additional Details | MIS | Fields | Payment Chain

Pricing Component	Pricing Currency	Pricing Amount	Waived	Debit Currency	Debit Amount

Maker ID
Maker Date Stamp Checker ID
Checker Date Stamp Authorization Status

Cancel

Specify the following details:

Pricing Component

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

Pricing Currency

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

Pricing Amount

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

Waived

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

Debit Currency

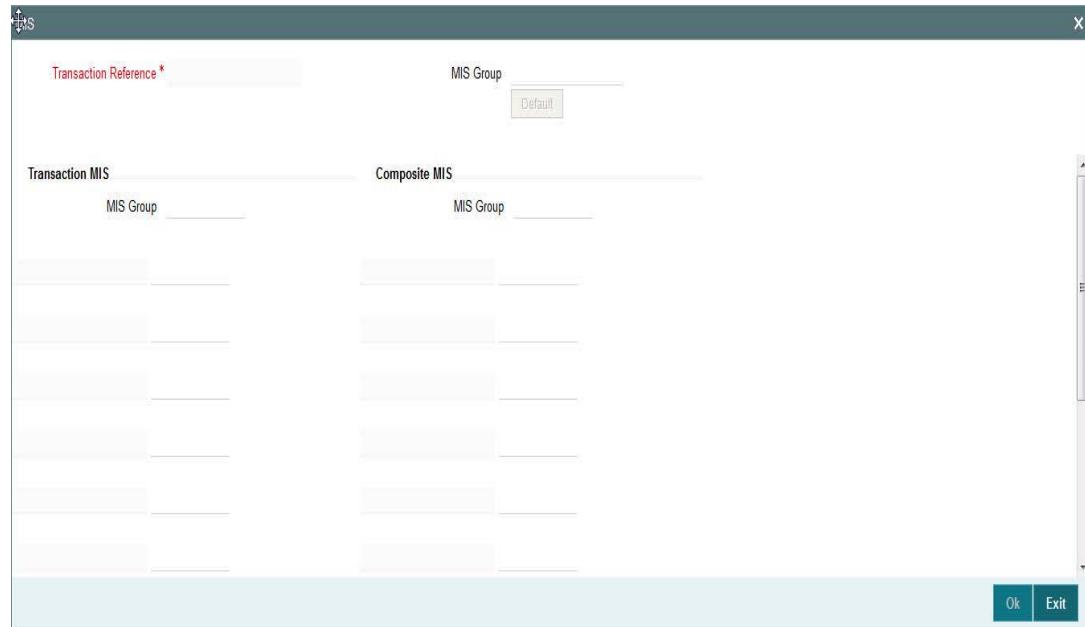
The system displays the currency of the Charge account to be debited for the charges.

Debit Amount

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

3.1.5 MIS section

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



The screenshot shows the 'MIS' sub-screen. At the top, there is a header with the word 'MIS' and a close button 'X'. Below the header, there are two main sections: 'Transaction MIS' and 'Composite MIS'. Each section has a label 'MIS Group' and a button labeled 'Default'. The 'Default' button for the 'Transaction MIS' section is highlighted with a red box. At the bottom right of the screen, there are two buttons: 'Ok' and 'Exit'.

Specify the following details

Transaction Reference

The system displays the transaction reference number of the transaction.

MIS Group

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

Default button

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

Transaction MIS

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

Composite MIS

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

3.1.6 UDF Section

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

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

Field Label *	Value

Ok Cancel

Specify the following details.

Fields

Field Label

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

Value

The system displays the default value, where exists for the UDF fields. You can change the default value or specify value for other fields (where default value does not exist).

3.1.7 Payment Chain

You can view the Payment Chain details for the transaction in this screen. Click the "Payment Chain" link in the Transaction Input screen to invoke this sub-screen

Chain Order	Bank Code	RMA/RMA Plus	Account Number	Field Number

Ok Cancel

Displays the following details.

Transaction Reference Number

Displays the transaction reference number.

Version Number

Displays the version number.

Chain Order

Specifies the order of banks/institutions in the payment chain

Bank Code

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

SWIFT Key Arrangement

The system displays if Sending bank has SWIFT Key Arrangement with the particular bank in the payment chain.

Account Number

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

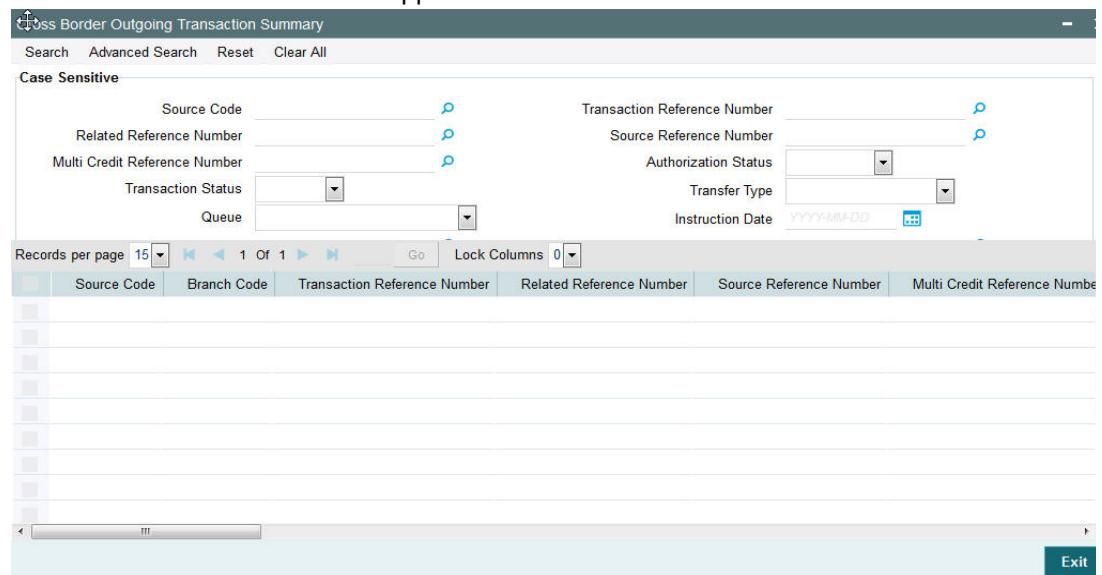
Field Number

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

3.1.8 Viewing Cross Border Outgoing Transaction Summary

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

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



The screenshot shows the 'Cross Border Outgoing Transaction Summary' screen. At the top, there is a toolbar with buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the toolbar, there are search criteria fields: 'Source Code', 'Related Reference Number', 'Multi Credit Reference Number', 'Transaction Status' (with dropdowns for 'Queue' and 'Transfer Type'), 'Authorization Status', 'Source Reference Number', and 'Instruction Date' (with a date picker). There is also a 'Case Sensitive' checkbox. Below these fields, there is a 'Records per page' dropdown set to 15, and a 'Lock Columns' button. The main area of the screen is a grid table with columns: 'Source Code', 'Branch Code', 'Transaction Reference Number', 'Related Reference Number', 'Source Reference Number', and 'Multi Credit Reference Number'. The grid shows several rows of transaction data. At the bottom right of the screen, there is an 'Exit' button.

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

- Source Code
- Transaction Reference Number

- Related Reference Number
- Source Reference Number
- Multi Credit Reference Number
- Authorization Status
- Contract Status
- Transfer Type
- Queue
- Instruction Date
- Booking Date
- Activation Date

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

- Source Code
- Branch Code
- Transaction Reference Number
- Related Reference Number
- Source Reference Number
- Multi Credit Reference Number
- Authorization Status
- Contract Status
- Network
- Transfer Type
- Queue
- Instruction Date
- Transfer Currency
- Debit Account Number
- Credit Account Number
- Debit Account Currency
- Credit Account Currency
- Debit Value Date
- Credit Value Date
- Booking Date
- File Reference Number
- Rate Status
- SNCK Status
- ECA Status
- Cut Off Status
- Exchange Rate
- Transaction Amount
- Host Code
- Activation Date
- Maker Id
- Checker Id

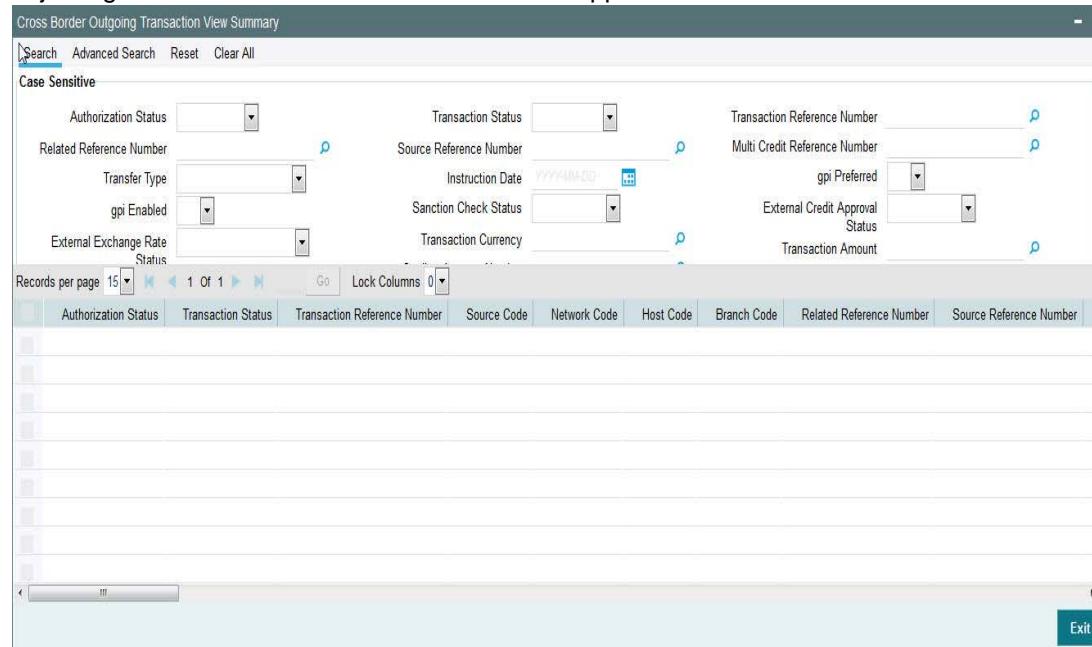
3.1.9 Cross Border Outgoing Transaction View Screen

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

- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required value.
- Click Execute Query to populate the details of the transaction in the Cross Border Outgoing Transaction View screen.

3.1.10 Cross Border Outgoing Transaction View Summary

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



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

- Authorization Status
- Transaction Status
- Transaction Reference Number
- Related Reference Number
- Source Reference Number
- Multi Credit Reference Number
- Transfer Type
- Instruction Date
- gpi Preferred
- gpi Enabled
- Sanction Check Status
- External Credit Approval Status
- External Exchange Rate Status
- Transaction Currency
- Transaction Amount
- Debtor Account Number
- Creditor Account Number
- Consolidation Reference Number
- Consolidation Status
- Queue Code
- Sanction Seizure
- Prefunded Payments
- File Reference Number

- SSI Label
- PSD Handling Required
- PSD Country Option
- PSD Currency Option
- Payment Batch ID

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

3.1.11 MIS section

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

Specify the following details

Transaction Reference

The system displays the transaction reference number of the transaction.

MIS Group

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

Default button

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

Transaction MIS

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

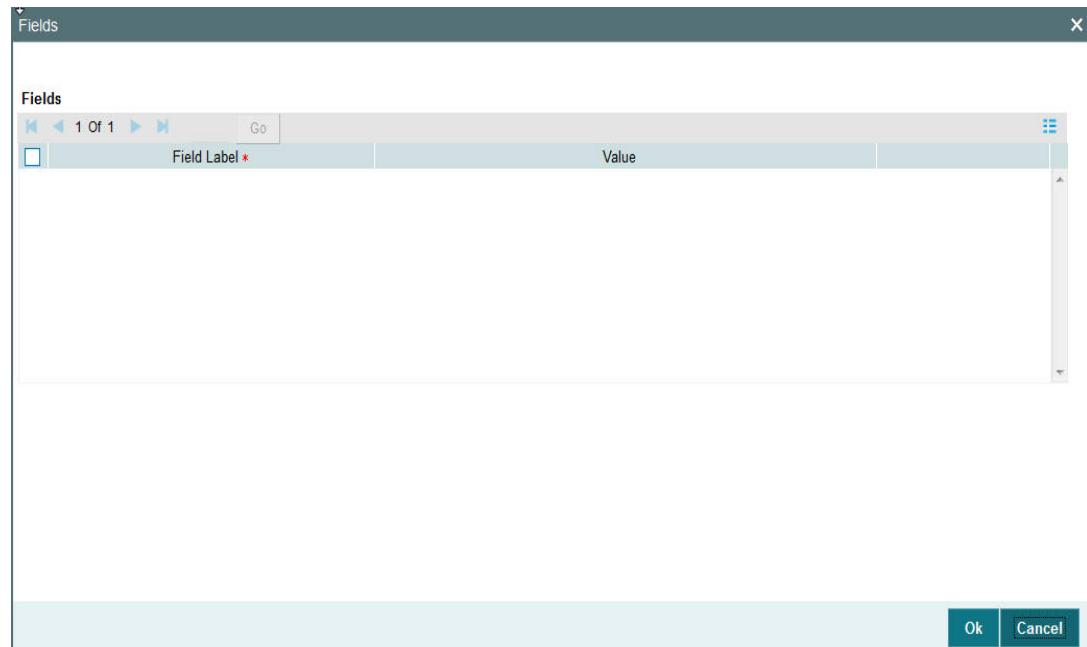
Composite MIS

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

3.1.12 Fields Section

Click the 'Fields' Section in the Transaction Input screen to invoke the 'Fields' sub screen.

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



Field Label *	Value

Specify the following details.

Fields

Field Label

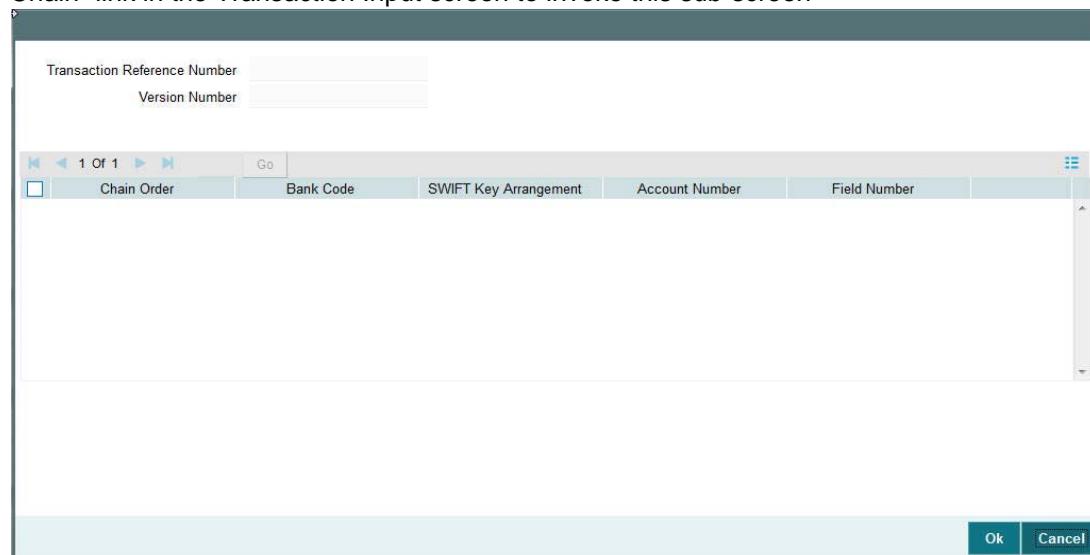
The system displays all fields that are part of the associated UDF group.

Value

The system displays the default value, where exists for the UDF fields. You can change the default value or specify value for other fields (where default value does not exist).

3.1.13 Payment Chain

You can view the Payment Chain details for the transaction in this screen. Click the “Payment Chain” link in the Transaction Input screen to invoke this sub-screen



Displays the following details.

Transaction Reference Number

Displays the transaction reference number.

Version Number

Displays the version number.

Chain Order

Specifies the order of banks/institutions in the payment chain

Bank Code

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

SWIFT Key Arrangement

The system displays if Sending bank has SWIFT Key Arrangement with the particular bank in the payment chain.

Account Number

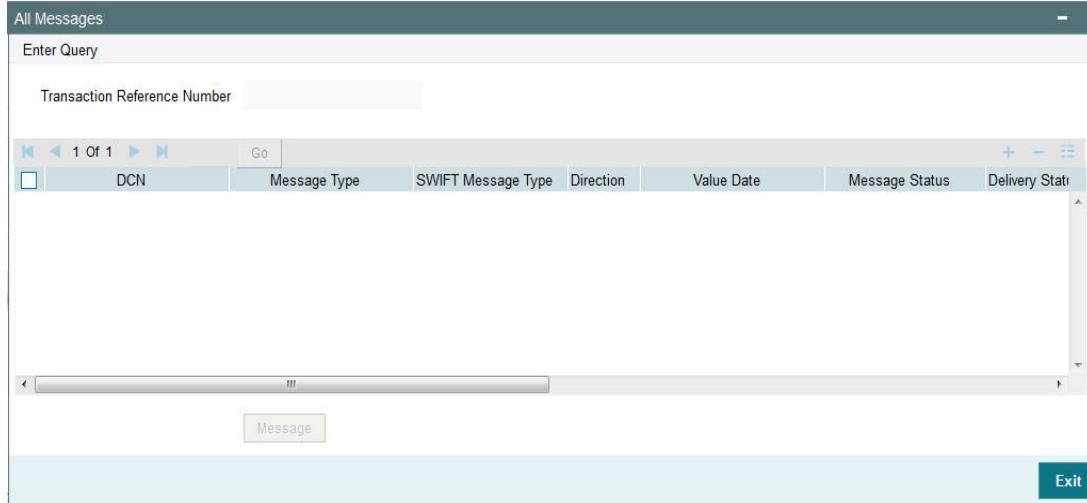
The system displays the Nostro (mirror) /Vostro account number associated with the particular bank.

Field Number

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

3.1.14 All Messages

Click the “All Messages” link in the transaction input screen to invoke this sub-screen. Alternately, you can invoke “this screen by typing PXDALMSG in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The system displays the following details in a grid form containing one or multiple rows

Contract Reference

Displays the contract (transaction) reference number.

DCN

Displays the unique DCN number assigned by the system to each generated message.

Message Type

Displays the system defined message type e.g. Cust_Transfer, Cover etc.

SWIFT Message Type

Specify the SWIFT message type of the generated message e.g. MT103, MT202COV etc.

Direction

Displays if the message is outgoing or incoming.

Media

Displays the message generation date.

Message Status

The system displays the message status. e.g. Hand-off, Repair etc.

Authorization Status

The system displays the authorization status. i.e. Authorized or Unauthorized. For incoming messages which fall into Repair or a user defined queue, this status may be “Unauthorized” if the message has been manually repaired and awaiting authorization.

Acknowledgment Status

The system displays whether Acknowledgement from SWIFT (ACK/NAK) is required or not for the outgoing SWIFT message. This value is displayed based on the message level configuration.

Media

The system displays the media of the message which is “SWIFT”.

Receiver/Sender

Displays the Customer ID of the Receiver of an outgoing SWIFT message or of the Sender of an incoming SWIFT message.

Receiver Name

Displays the name of the receiver or sender.

PDE Flag

Displays if PDE trailer is included in the incoming or outgoing message.

3.1.14.1 Message Details

You can select a particular message in the All Messages summary sub-screen (explained above) and view the message details in this screen.

Displays the following details for the selected message.

Reference Number

Specify the transaction reference number.

DCN

The system displays DCN of the message.

ESN/Version Number

The system displays the version number of the message.

Receiver/Sender

The system displays receiver/sender of the message.

Message Type

The system displays system defined message type.

SWIFT Message Type

The system displays SWIFT message type.

Message

The system displays details of the actual message including BIC and Name and Address details of the Sender and Receiver as well as the fields and values populated in the message body.

Remarks

Specify a comments or remarks for the message.

Reject Reason

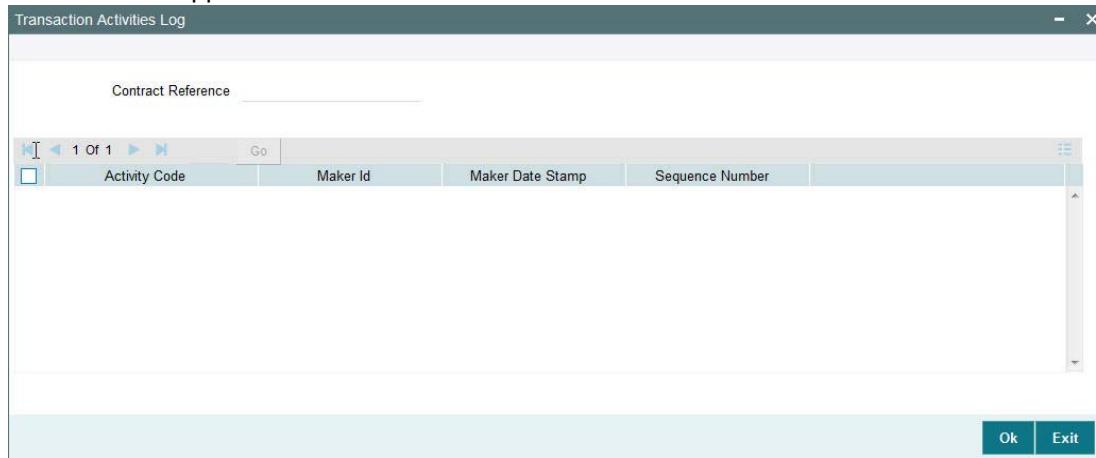
The system displays the reject reason code.

Message Trailers

The system displays the message trailers.

3.1.15 Transaction Activities Log

You can invoke the 'Transaction Activities Log' screen by typing 'PXCACTLG' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



Activity Code	Maker Id	Maker Date Stamp	Sequence Number

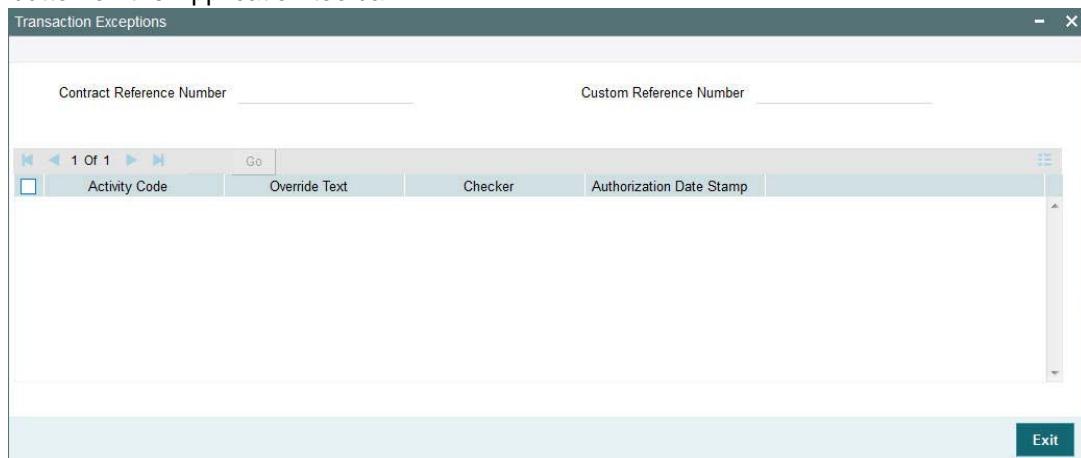
You can specify the following fields:

Contract Reference

Specify the Contract Reference.

3.1.16 Transaction Exceptions

You can invoke the 'Transaction Exceptions' screen by typing 'PXCEXOVD' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



Activity Code	Override Text	Checker	Authorization Date Stamp

You can specify the following fields:

Contract Reference Number

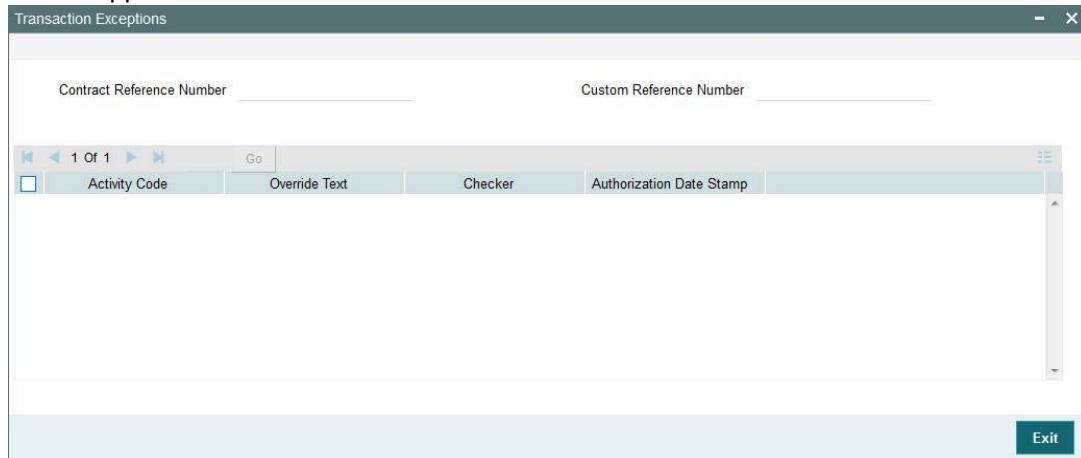
Specify the Contract Reference.

Custom Reference Number

Specify the Custom Reference Number.

3.1.17 Transaction Notes

You can invoke the ‘Transaction Notes’ screen by typing ‘PXCNOTES’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



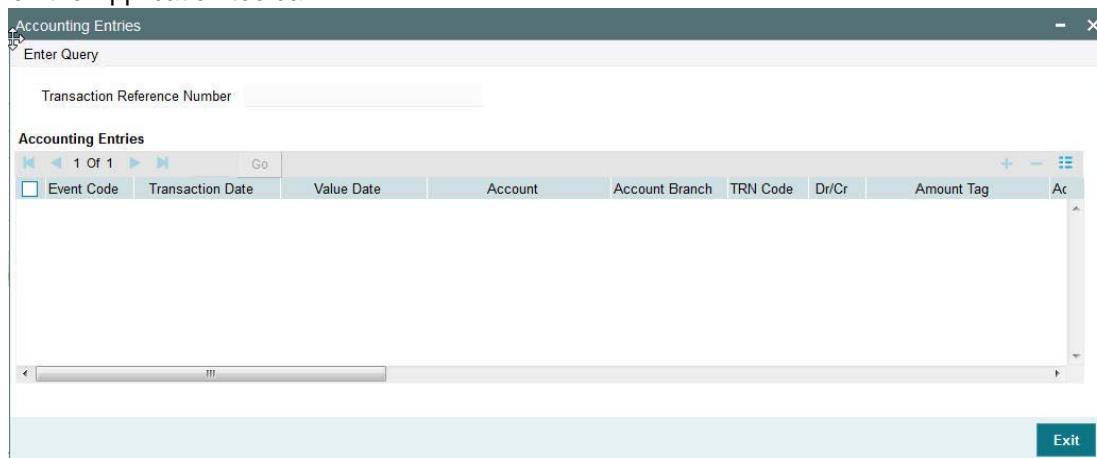
You can specify the following fields:

Notes to Add

Specify the Notes to Add details.

3.1.18 Accounting Entries

You can invoke the ‘Accounting Entries’ screen by typing ‘PXDACENT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



You can specify the following fields:

Transaction Reference Number

Specify the Transaction Reference Number.

3.1.19 Transaction Activities

You can invoke the “Transaction Activities” screen by typing ‘PXDACTLG’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



You can specify the following fields:

Contract Reference

Specify the Transaction Reference Number.

3.1.20 Saving a Transaction

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

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

3.1.21 Performing operation

Below mentioned operations are allowed in the Transaction input screen:

Operation	Description
New	You can input a new Transaction using this option.
Delete	<p>You can delete unauthorized transactions from the system using this option.</p> <p>The count of the transaction is decremented against the image reference number if the transaction to be deleted is an Image transaction.</p> <p>Deletion of the transaction is not allowed if a transaction was authorized at least once.</p>

Operation	Description
Unlock	You can unlock an unauthorized transaction and change some of transaction details using this option. Amendment of an unauthorized transaction will not result in an increase of the version number. The latest version alone is modified. The party fields like 57, 56, 59 etc. can be modified. A new Transaction version is created if an authorized Transaction is amended.
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	You 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.

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

- Message Date Time
- Instruction Date
- Amount

The following operations are available in the transaction summary screen

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

3.1.22 Transaction Authorization/Verification (Outgoing)

From the Transaction Input screen, you can also query for a particular transaction using Enter Query option and then authorize the transaction by clicking the Authorize button..

The screenshot shows the 'Cross Border Outgoing Authorization' screen. At the top, there is a header bar with the title and some buttons. Below it, a section titled 'Enter Query' contains fields for Transaction Reference Number (171161329440000), Instruction Date (2017-04-25), Debtor Account Number, Creditor Account Number (26110005), Transaction Amount (345.07), Transaction Currency (EUR), Maker ID (RESHU1), and Maker Stamp (2017-04-26 08:11:27). A blue 'Authorize' button is visible. Below these fields is a 'Rekey Details' section. It includes a toolbar with navigation buttons (Back, Forward, Go), a table with 'Rekey Fields' and 'Rekey Values' columns, and a large empty area for rekeying. At the bottom right of the screen is an 'Exit' button.

On clicking the Authorize button, the above screen is launched displaying some of the key transaction details (listed below) as seen in the above screen shot.

- Transaction Reference Number
- Transaction Amount
- Instruction Date
- Transaction Currency
- Creditor Account Number
- Maker ID
- Release Time

Rekey Details

Transaction Reference Number

The system displays the transaction reference number.

Rekey fields

The system displays the transaction fields that needs to be re-keyed. These fields are configured in the Source Network Preferences maintenance for the 'Manual' source and the Network code of the transaction.

Field Description

The system displays the description of the field.

Field Type

The system displays the type of field.

Rekey Values

You need to input the value for each of the re-key fields. After keying in the fields, the system validates the details input. For multiple lines input, the data is defaulted if the first line is input correctly.

Overrides Details

Override Text

The system displays override text if applicable.

Authorized By

The system displays the authorizer id of the user who authorized the override message.

Authorize Date Stamp

The system displays the authorization date stamp.

Authorization actions

Authorize button

You can click this button if you would like to authorize the transaction.

3.1.23 Transaction Authorization/Verification (Incoming)

From the Transaction Input screen, you can also query for a particular transaction using Enter Query option and then authorize the transaction by clicking the Authorize button..

On clicking the Authorize button, the above screen is launched displaying some of the key transaction details (listed below) as seen in the above screen shot.

- Transaction Reference Number
- Transaction Amount
- Transaction Currency
- Creditor Account Number
- Maker ID
- Release Time

Rekey Details

Transaction Reference Number

The system displays the transaction reference number.

Rekey fields

The system displays the transaction fields that need to be re-keyed. These fields are configured in the Source Network Preferences maintenance for the 'Manual' source and the Network code of the transaction.

Field Description

The system displays the description of the field.

Field Type

The system displays the type of field.

Rekey Values

You need to input the value for each of the re-key fields. After keying in the fields, the system validates the details input. For multiple lines input, the data is defaulted if the first line is input correctly.

Overrides Details

Override Text

The system displays override text if applicable.

Authorized By

The system displays the authorizer id of the user who authorized the override message.

Authorize Date Stamp

The system displays the authorization date stamp.

Authorization actions

Authorize button

You can click this button if you would like to authorize the transaction.

3.1.23.1 Enriching Manual Transaction before Save

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

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

3.1.23.2 Payment Instructions received through Channels

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

3.1.23.3 ReST/SOAP Services

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

Note

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

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

3.2 **MT101 Processing**

The system supports processing of incoming MT101 and initiation of outgoing MT101 message.

3.2.1 **Outgoing Transaction Input - MT101**

You can invoke the 'Swift MT101 Transaction' screen by typing 'PXD MT101' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Specify the following fields:

Reference Number

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

Host Code

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

Requested Execution Date

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

Customer Number

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

Customer Name

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

Customer Specified Reference

Specify the customer specified reference details.

Receiver

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

Receiver Name

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

Authorization

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

Message Index/Total

This field chains different MT101 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 MT101 batch (message) and a value in sub-field 2 to indicate the total number of MT101 batches that are planned to be booked. However, if only one MT101 batch and hence only one MT101 message is required to be sent to the Receiver for the specified customer then specify "1" in both sub-fields.

50: Instructing Party

If the Instructing Party is applicable and is the same for all individual transactions in this MT101 batch then details of the same can be specified in these fields. Else, the Instructing party details will need to be specified for individual transactions where applicable.

Tag Option

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

BIC

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

Party Identifier

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

52: Account Servicing Institution

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

Tag Option

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

Clearing Code

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

Party Identifier

Specify the Clearing code of the ASI.

BIC

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 MT101 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.

BIC

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

Code

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

Country Code

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

Identifier

Specify the party identifier as per the selected Identifier code.

Address

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

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

Example1:

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

Example 2:

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

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

Transaction Reference

Specify a reference for the individual transaction.

F/X Deal Reference

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

Transaction Currency

Specify the currency of the transaction amount

Transaction Amount

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

Exchange Rate

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

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.

3.2.1.1 Other Details

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

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

- 23E: Instruction Codes**: Contains fields for Instruction Code 1, 2, 3, and 4.
- 50: Instructing Party**: Contains fields for Tag Option, BIC, Party Identifier, and a section for 52: Account Servicing Institution.
- 52: Account Servicing Institution**: Contains fields for Tag Option, Clearing Code, and Party Identifier.
- 56: Intermediary Bank**: Contains fields for Tag Option, Clearing Code, Party Identifier, BIC, and Address.
- 70: Remittance Information**: Contains fields for LBL_LINE_1, 2, 3, and 4.
- 77B: Regulatory Reporting Details**: Contains fields for Code, Country, and LBL LINE 1, 2.
- Charge Account Details**: Contains fields for Details Of Charge, Charge Account, Ordered Currency, and Ordered Amount.
- 50: Ordering Customer**: Contains fields for Tag Option, Account Number, BIC, Code, Country Code, Identifier, and Address.
- 57: Account With Institution**: Contains fields for Tag Option, Clearing Code, Party Identifier, BIC, and Address.
- 59: Ultimate Beneficiary**: Contains fields for Tag Option, Account Number, BIC, and Address.

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

23E: Instruction Codes

Instruction Code fields 1 - 4

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

Charge Account Details

Details of Charge

Select any of the following Charge Whom types:

- OUR
- BEN
- SHA

Charge Account

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

Ordered Currency

Specify the currency of the original ordered amount from the list of values.

Ordered Amount

Specify the original Ordered Amount.

50: Instructing Party

Tag Option

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

BIC

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.

BIC

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

Code

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

Country Code

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

Identifier

Specify the party identifier as per the selected Identifier code.

Address

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

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

Example1:

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

Example 2:

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

52: Account Service Institution

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

Tag Option

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

Clearing Code

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

Party Identifier

Specify the Clearing code of the ASI.

BIC

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

56: Intermediary Bank**Tag Option**

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

Clearing Code

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

Party Identifier

Specify the Clearing code of the Intermediary bank.

BIC

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.

BIC

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**Line 1 -4**

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

59: Ultimate Beneficiary**Tag Option**

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

Account Number

Specify the account number of the Beneficiary.

BIC

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

Example1:

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

Example 2:

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

77B: Regulatory Reporting Details

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

Code

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

- BENEFRES
- ORDERRES

Country

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

Line 1 - 3

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

3.2.2 Viewing Swift MT101 Outgoing Transaction Summary

You can invoke "Swift MT101 Outgoing Maintenance Summary" screen by typing 'PXSMT101' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

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

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

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

3.2.3 Swift MT101 Outgoing Transaction View Screen

You can invoke "Swift MT101 Outgoing Transaction View" screen by typing 'PXD101VW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The fields in this screen are similar to the Swift MT101 Outgoing Transaction screen. You can click the Enter Query button query for information in the following fields:

- Reference Number
- Requested Execution Date
- Customer Number
- Receiver
- Message Index/Total

3.3 Incoming Transaction Input

3.3.1 Capturing Transaction Details

You can book an incoming SWIFT payment by providing input for the payment transaction in this screen. Input can be provided for a new transaction using the already saved template.

Some Transaction fields are applicable only to the specific transfer type (Customer / Bank Bank transfer - Own Account).

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

The screenshot shows the 'Cross Border Incoming Transaction Input' screen. At the top, there are fields for Transaction Branch Code (MANL), Host Code, Source Code (MANL), Network Code, and Template ID. Below these are tabs for 'Main' and 'Pricing'. The 'Main' tab is active and displays 'Payment Details' and 'Beneficiary Details'. 'Payment Details' includes fields for Booking Date, Instruction Date, Activation Date, Transfer Currency, Transfer Amount, Instructed Currency, Instructed Amount, Credit Account, Credit Account Currency, Credit Amount, Exchange Rate, Sender Bank, Customer Number, and SSI Label. 'Beneficiary Details' includes sections for '50: Ordering Customer', '52: Ordering Institution', '58: Beneficiary Institution', and '59: Ultimate Beneficiary'. Each section has fields for Party Identifier, BIC / Name and Address 1, Address Line 2, Address Line 3, and Address Line 4. At the bottom, there are fields for Debit Account, Debit Account Currency, Debit Amount, Bank Operation Code (CRED), Banking Priority (Normal), Charge Whom (SHA), Debit Value Date, Credit Value Date, Message Date, Debit Entry Date, Credit Entry Date, Maker ID, Maker Date Stamp, Checker ID, Checker Date Stamp, and Authorization Status. A 'Save as Template' button is located in the top right corner of the main input area.

Specify the following details.

Branch Code

Displays the branch of the transaction.

Host Code

Displays the host code of the logged in user.

Source Code

This is defaulted to MANL by the system.

Transaction Reference Number

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

Unique Reference Number

The system displays the auto-generated unique reference number.

Related Reference Number

After specifying Source code and clicking the Process (P) button, system generates and displays 10 digit reference numbers. The system generated value can be changed to any reference number desired by the user.

Transfer Type

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

- Customer Transfer
- Bank Transfer
- Cover Transfer

- Bank Transfer Own A/c

gpi Preferred

Check this box to indicate that this transaction is SWIFT GPI compliant.

Template ID

Specify the template ID.

Save as Template

Check this box to facilitate creation of new templates.

Credit to GL

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

Note

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

3.3.2 Main Tab

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

Specify the following details.

Payment Details

Booking Date

Select the booking date of transaction from the adjoining calendar.

Instruction Date

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

Activation Date

Specify the activation date of the transaction.

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.

Transaction Amount

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

Instructed Currency

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

Exchange Rate

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

FX Reference

Specify the foreign exchange reference.

Debit Account

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

Debit Account Currency

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

SSI Label

Select the required SSI label from the list of values.

Note

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

Credit Account

Specify the credit 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.

Note

This field may be derived when input is done in F59.

Credit Account Currency

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

Credit Value Date

The system displays the Credit Value Date.

Debit Value Date

The system displays the Debit Value Date.

Message Date

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

Remarks

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

Bank Operation Code

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

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

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

Note

This is applicable only for customer transfers.

Banking Priority

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

Charge Whom

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

- OUR
- BEN
- SHA

50:Ordering Customer

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

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

52:Ordering Institution

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

58: Beneficiary Institution

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

This is applicable only to Bank Transfers.

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

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

59: Ultimate Beneficiary

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

You can capture below mentioned details of the Beneficiary here.

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

3.3.3 Additional Details Button

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

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

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

- 53: Sender Correspondent:** Fields include Party Identifier, BIC / Name and Address 1-4, and Address Line 1-4.
- 54a: Receiver Correspondent:** Fields include Party Identifier, BIC / Name and Address 1-4, and Address Line 1-4.
- 55: Third Reimbursement Institution:** Fields include Party Identifier, BIC / Name and Address 1-4, and Address Line 1-4.
- 13C: Time Indication Details:** Fields include CLS Time, Receive Time, and Send Time.
- 70: Remittance Information:** Fields include Remittance Information 1-4.
- 72: Sender To Receiver Info:** Fields include Sender To Receiver Information 1-6.
- 23E: Instruction Codes:** Fields include Instruction Code 1-6.
- 71F: Sender Charges:** Fields include Sender Charge Ccy 1-6 and Sender Charge Amount 1-6.
- 77B: Regulatory Reporting Details:** Fields include Regulatory Report 1-3.
- 71G: Receiver Charges:** Fields include Currency, Amount, and Amount Collected.
- 26T: Transaction Type:** Fields include Transaction Type.
- 77T: Envelope Contents Details:** Fields include Envelope Contents 1-5.
- Message Suppression Preferences:** Options include Payment Message(with cover), Cover Message only, Debit Confirmation, and Receive Notice. A radio button is selected for 'Process without cover'.

Specify the following details.

53: Sender Correspondent

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

54a: Receiver Correspondent

The system displays the Party Identifier, BIC code or details like Name and Address of the branch of the receiver or another financial institution in which the funds are made available to

the receiver. This value is populated after deriving the Payment chain as part of the processing. This BIC would be present in the Global Correspondent maintenance for the Transfer currency.

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.

Transaction Type Code

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

55: Third Reimbursement Institution

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

71G: Receiver charges

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

Currency

Specify the charge currency.

Amount

Specify the charge amount due to the receiver.

Amount Collected

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

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.

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.

71F: Sender Charges

Sender Charge Ccy 1 through to Sender Charge Ccy 6

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

Sender charge Amount 1 through to Sender Charge Amount 6

The system displays the amount of Sender's charges.

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

Sender to Receiver Information

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

77T: Envelope Contents Details

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

Message Suppression Preferences

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

Credit Confirmation

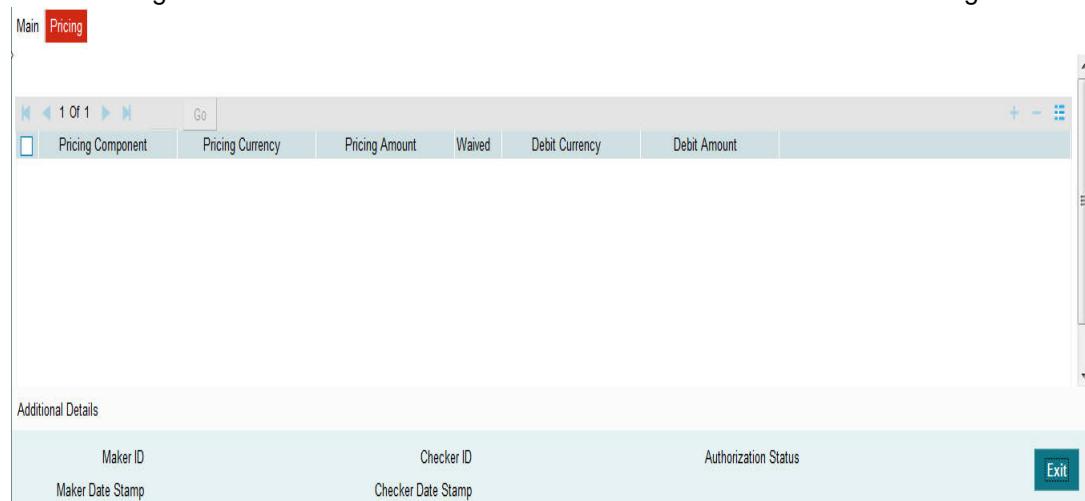
Select this flag to suppress MT 910. The message that gets suppressed is MT910. The message that gets suppressed is MT910.

Charge Claim

Select this flag to suppress is MT191.

3.3.4 Pricing Tab

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



Pricing Component	Pricing Currency	Pricing Amount	Waived	Debit Currency	Debit Amount

Additional Details

Maker ID	Checker ID	Authorization Status
Maker Date Stamp	Checker Date Stamp	Exit

Specify the following details:

Pricing Component

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

Pricing Currency

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

Pricing Amount

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

Waived

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

Debit Currency

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

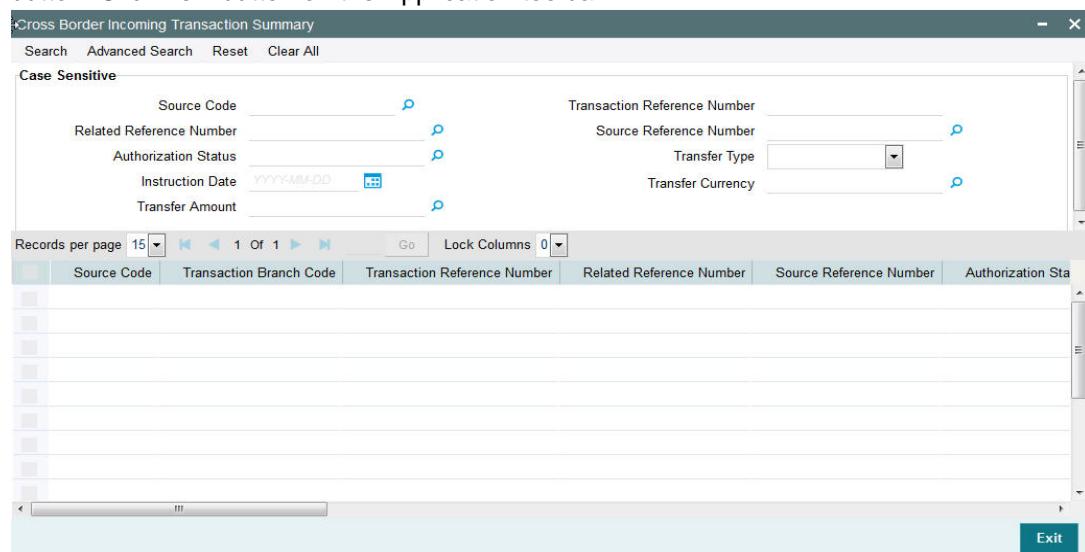
Debit Amount

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

3.3.5 Viewing Cross Border Incoming Transaction Summary

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

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



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

- Source Code
- Transaction Reference Number
- Related Reference Number
- Source Reference Number

- Authorization Status
- Contract Status
- Transfer Type
- Queue
- Instruction Date
- Booking Date
- Activation Date

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

- Source Code
- Branch Code
- Transaction Reference Number
- Related Reference Number
- Source Reference Number
- Authorization Status
- Contract Status
- Network
- Transfer Type
- Queue
- Instruction Date
- Transfer Currency
- Debit Account Number
- Credit Account Number
- Debit Account Currency
- Credit Account Currency
- Debit Value Date
- Credit Value Date
- Booking Date
- File Reference Number
- Rate Status
- SNCK Status
- ECA Status
- Cut Off Status
- Exchange Rate
- Transaction Amount
- Host Code
- Activation Date
- Maker Id
- Checker Id

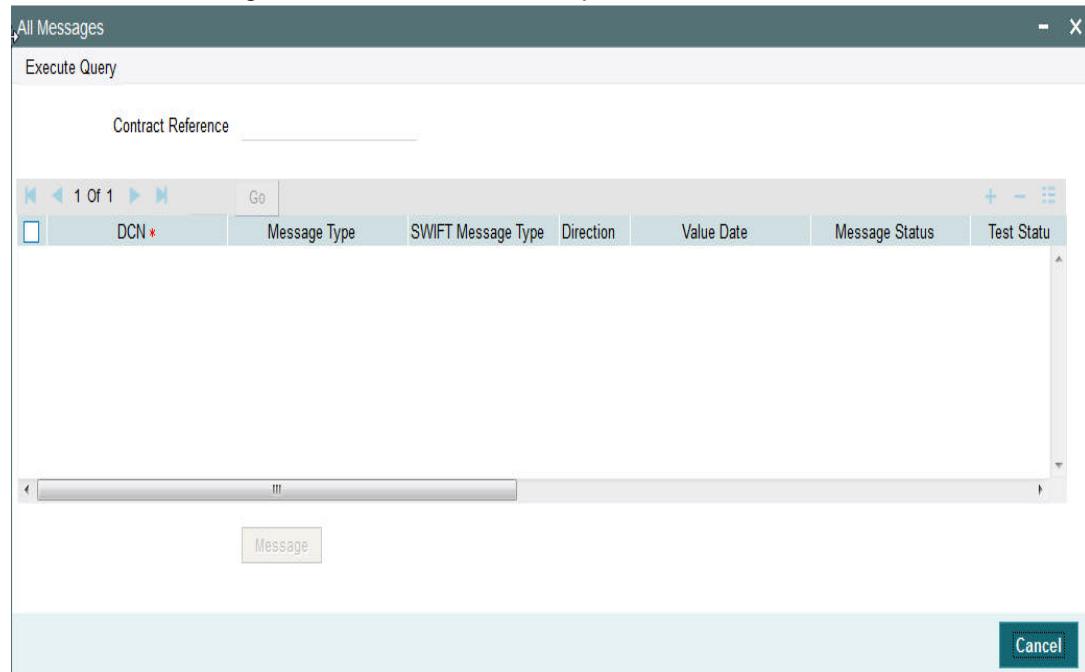
3.3.6 Cross Border Incoming Transaction View Screen

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

- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required value.
- Click Execute Query to populate the details of the transaction in the Cross Border Incoming Transaction View screen.

3.3.6.1 All Messages

Click the “All Messages” link in the transaction input screen to invoke this sub-screen.



The system displays the following details in a grid form containing one or multiple rows

Contract Reference

Displays the contract (transaction) reference number.

DCN

Displays the unique DCN number assigned by the system to each generated message.

Message Type

Displays the system defined message type e.g. Cust Transfer, Cover etc.

SWIFT Message Type

Specify the SWIFT message type of the generated message e.g. MT103, MT202COV etc.

Direction

Displays if the message is outgoing or incoming.

Media

Displays the message generation date.

Message Status

The system displays the message status. e.g. Hand-off, Repair etc.

Test Status

The system displays the Test status of the message, which would generally be “Not Applicable”.

Authorization Status

The system displays the authorization status. i.e. Authorized or Unauthorized. For incoming messages which fall into Repair or a user defined queue, this status may be “Unauthorized” if the message has been manually repaired and awaiting authorization.

Acknowledgment Status

The system displays whether Acknowledgement from SWIFT (ACK/NAK) is required or not for the outgoing SWIFT message. This value is displayed based on the message level configuration.

Media

The system displays the media of the message which is "SWIFT".

Receiver/Sender

Displays the Customer ID of the Receiver of an outgoing SWIFT message or of the Sender of an incoming SWIFT message.

Receiver Name

Displays the name of the receiver or sender.

PDE Flag

Displays if PDE trailer is included in the incoming or outgoing message.

3.3.6.2 Message Details

You can select a particular message in the All Messages summary sub-screen (explained above) and view the message details in this screen.

Displays the following details for the selected message.

Reference Number

Specify the transaction reference number.

DCN

The system displays DCN of the message.

ESN/Version Number

The system displays the version number of the message.

Receiver/Sender

The system displays receiver/sender of the message.

Message Type

The system displays system defined message type.

SWIFT Message Type

The system displays SWIFT message type.

Message

The system displays details of the actual message including BIC and Name and Address details of the Sender and Receiver as well as the fields and values populated in the message body.

Remarks

Specify a comments or remarks for the message.

Reject Reason

The system displays the reject reason code.

Message Trailers

The system displays the message trailers.

3.4 Manual Liquidation of Consolidated Transaction Batch

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

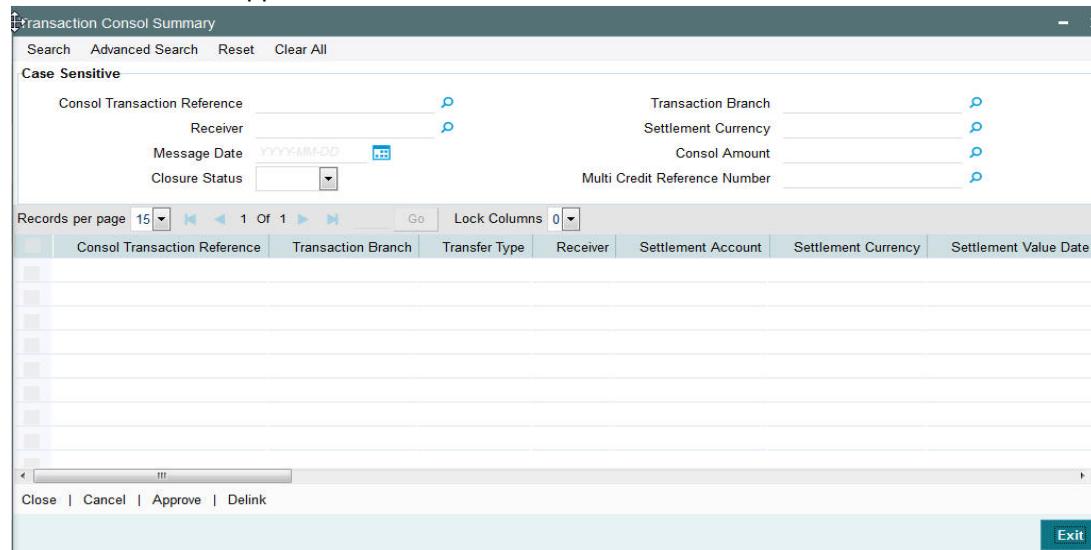
Note

This screen is applicable to MT102, MT201 and MT203 consolidated batches that are pending liquidation.

3.4.1 Transaction Consol Summary

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

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



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

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

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

- Consol Transaction Reference

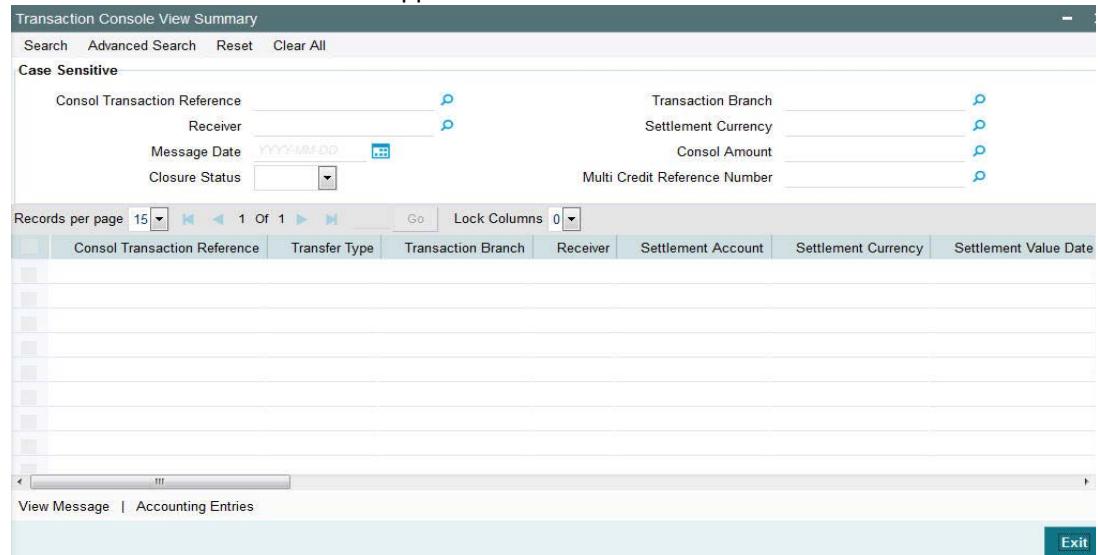
- Transaction Branch
- Transfer Type
- Receiver
- Settlement Amount
- Settlement Currency
- Settlement Value Date
- Message Date
- Consol Amount
- Consol Amount in Local Currency
- Consol Receiver Charge
- Consol Receiver Charge in Local Currency
- Consol Transaction Count
- Consol Transaction Limit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

The following operations are available in the Summary screen

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

3.4.2 Transaction Console View Summary

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



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

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

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

- Consol Transaction Reference
- Transaction Branch
- Transfer Type
- Receiver
- Settlement Amount
- Settlement Currency
- Settlement Value Date
- Message Date
- Consol Amount
- Consol Amount in Local Currency
- Consol Receiver Charge
- Consol Receiver Charge in Local Currency
- Consol Transaction Count
- Consol Transaction Limit
- Cutoff Time Maintained

- Actual Closure Time
- Closure Status
- Closure Mode
- Liquidation Status
- Autoclosure Trigger
- Multi-Credit Reference Number
- Bank Operation Code

The following operations are available in the Summary screen

Operation	Functions
View Message	You can view all the generated messages for the selected batch, which would include the MT102/MT201/MT203 depending on the Transfer type. Refer Section 3.1.10.1 for the description of this sub-screen for a single transaction.
Accounting Entries	You can view the generated consol Accounting Entries for the selected consolidated batch whose Consol Status is Closed.

3.5 STP of Incoming Messages

This section contains the following topics:

- [Section 3.5.1, "STP of Incoming Messages"](#)
- [Section 3.5.2, "Processing of MT200 message"](#)
- [Section 3.5.3, "Processing Of MT203 message"](#)
- [Section 3.5.4, "Processing of MT205 message"](#)
- [Section 3.5.5, "Cover Matching"](#)
- [Section 3.5.6, "Charge Claim Processing"](#)

3.5.1 STP of Incoming Messages

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

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

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

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

The Transaction is auto-authorized.

3.5.2 Processing of MT200 message

On receipt of an incoming MT200 message, a Transaction is booked with Transfer type as 'Bank Transfer'. An outgoing bank transfer message (i.e. MT202) is generated as part of the message generation activity of this Transaction.

3.5.3 Processing Of MT203 message

STP job splits incoming MT203 message into multiple MT202 messages. Then these MT202 messages are again picked up by another STP job for processing. MT202 messages are processed as normal bank transfer as per the existing functionality.

STP job performs the below mentioned validations before splitting an MT203 message:-

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

3.5.4 Processing of MT205 message

STP process for Payments module supports upload of incoming MT205 message.

For an incoming MT205, a Transaction is booked in PX with Transfer type as 'Bank Transfer' and processed similar to an incoming MT202 message.

3.5.5 Cover Matching

Cover Matching is supported for MT103 with Cover messages of MT202COV, MT205COV or MT910. Similarly, Cover matching is supported for MT202 with another MT202 as Cover message.

Based on the rule condition mentioned in the Cover Queue Rule maintenance, an incoming payment message (MT103/MT202) is routed to a 'COVR' queue. All payment messages in this queue await Cover matching. Incoming Cover messages are also routed to this queue based on the Cover queue rule condition.

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

- Field 20 of MT103 = Field 21 of MT202COV or MT910
- Amount and Currency
- Value date

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

3.5.6 Charge Claim Processing

When an incoming MT103 payment is received having Charge Whom field value as "OUR" and no charges are included in the Settlement amount (i.e. 71G is not present), after the payment is processed (transaction is Liquidated), system automatically generates a MT191 Charge Claim message and sends it to the Sender of the MT103.

Similarly, when an outgoing MT103 with Charge Whom specified as "OUR" with no 71G is sent then a MT191 Charge Claim may be received later from the Receiver of MT103. The

incoming MT191 is processed to send an outgoing MT202 Charge payment. This is achieved in one of the two ways mentioned below.

Auto-STP of incoming MT191 to generate and send MT202

Manual approval of Charge Claim leading to STP of Bank Transfer and generation of MT202.

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

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

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

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

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

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

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

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

3.5.7 Charge Claim Authorization

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

Authorization Status	Maker ID	Checker ID
Transaction Status	Maker Date Stamp	Checker Date Stamp
Exit		

You can specify the following fields:

Reference No

Specify the Reference No.

Related Reference Number

Specify the Related Reference Number.

Reject Reason

Specify the Reject Reason.

3.5.8 Charge Claim Preference

You can invoke the 'Charge Claim' screen by typing 'PXD191PF' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

You can specify the following fields:

Host Code

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

Receivable General Ledger

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

Charge Claim Limit Days

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

Charge Claim GL

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

Charge Claim Details

This Details section enables you to capture the parameters given below for a particular Sender of MT191. If no value is maintained in any of these fields for a Sender of MT191 then the value maintained in the corresponding field (by the same name) in the Screen header, would be picked by system for processing.

Sender

Select a BIC of another bank who may or may not be a Currency Correspondent.

Charge Claim GL

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

Charge Claim Limit Days

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

Charge Claim Limit Amount

Specify the Charge Claim Limit Amount.

3.5.9 Viewing Charge Claim Summary

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

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

- Reference No
- Related Reference Number
- Sender
- Claim Currency
- Claim Amount
- Message Date
- Authorization Status
- Status

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

- Reference No
- Related Reference Number
- Sender

- Claim Currency
- Claim Amount
- Message Date
- Authorization Status
- Status

3.5.10 Invoking Charge Claim Details

You can invoke “Charge Claim Details” screen by typing ‘PXDCHGCM’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar. Alternatively, you can select a Charge Claim record in the Charge Claim Summary screen explained above, to view its details in this screen.

Charge Claim Details

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

Reference No

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

Message Date

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

Related Reference Number

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

Claim Currency

Indicates the currency of claim amount.

DCN

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

Claim Amount

Displays the amount claimed in the MT191.

Branch Code

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

Sender

Displays the BIC of Sender of MT191 message.

52: Ordering Institution

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

57: Account With Institution

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

71B: Charge Details

Displays the Charge Details from the MT191 message.

72: Sender To Receiver Info

Indicates the sender to receiver details.

Bank Transfer Details**Instruction Date**

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

Transaction currency

Defaults the currency of the Claimed amount in MT191. This is editable and you can specify any other currency if required.

Debit Account

Defaults the GL code (if maintained) from the Currency Correspondent maintenance for the Sender of MT191. This is editable and you can specify any GL code using the LOV.

Transaction Amount

Defaults the claimed amount in the MT191 message. This is editable and you can specify a different amount.

Charge Payment Sent

Indicates whether the Charge Payment was sent or not.

Generated Reference Number

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

The following operations are available in this screen

Operation	Functions
Unlock	Helps you to input or modify the values of editable fields of Charge Claim detail record and then save the record.

Operation	Functions
Authorize	<p>You can authorize the modified or un-edited Charge Claim record so that system can auto-create the Bank Transfer transaction and process it.</p> <p>Authorization should be done by a user different from the one who modified the Charge Claim record.</p>
Enter Query	When you directly launch this details screen from the menu or using the Function Id then you can click this link to input a Charge Claim Reference number and view its details.'

3.5.11 Charge Claim Manual Match

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

Marker ID	Checker ID
Marker Date Stamp	Checker Date Stamp
Authorization Status	Record Status

You can specify the following fields:

Host Code

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

Claim Payment Reference

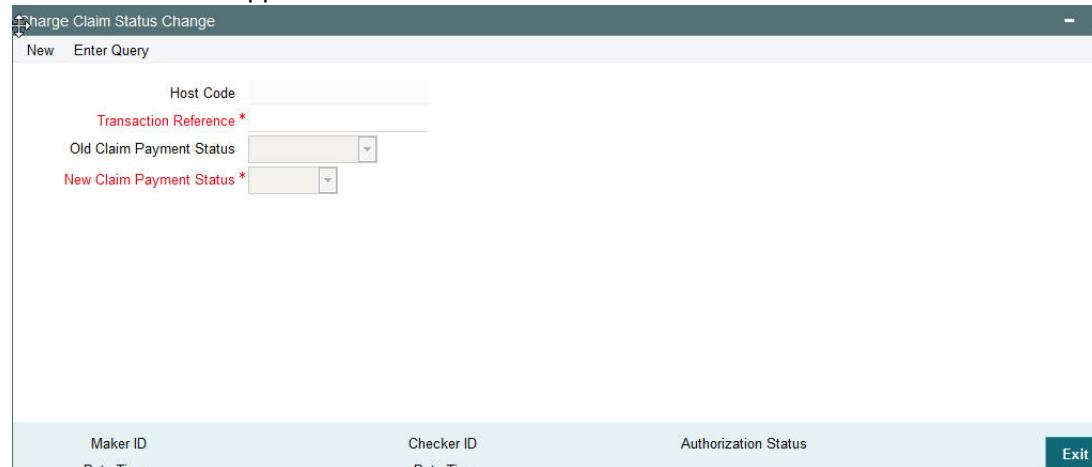
Select the Claim Payment Reference from the LOV.

Out Claim Reference

Specify the Out Claim Reference from the LOV.

3.5.12 Charge Claim Status Change

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



The screenshot shows the 'Charge Claim Status Change' screen. At the top, there are buttons for 'New' and 'Enter Query'. Below these are four input fields: 'Host Code' (disabled), 'Transaction Reference *' (disabled), 'Old Claim Payment Status' (disabled), and 'New Claim Payment Status *' (disabled). At the bottom, there are three buttons: 'Maker ID' (disabled), 'Checker ID' (disabled), 'Authorization Status' (disabled), and a 'Exit' button.

You can specify the following fields:

Host Code

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

Transaction Reference

Select the Transaction Reference from the LOV.

Old Claim Payment Status

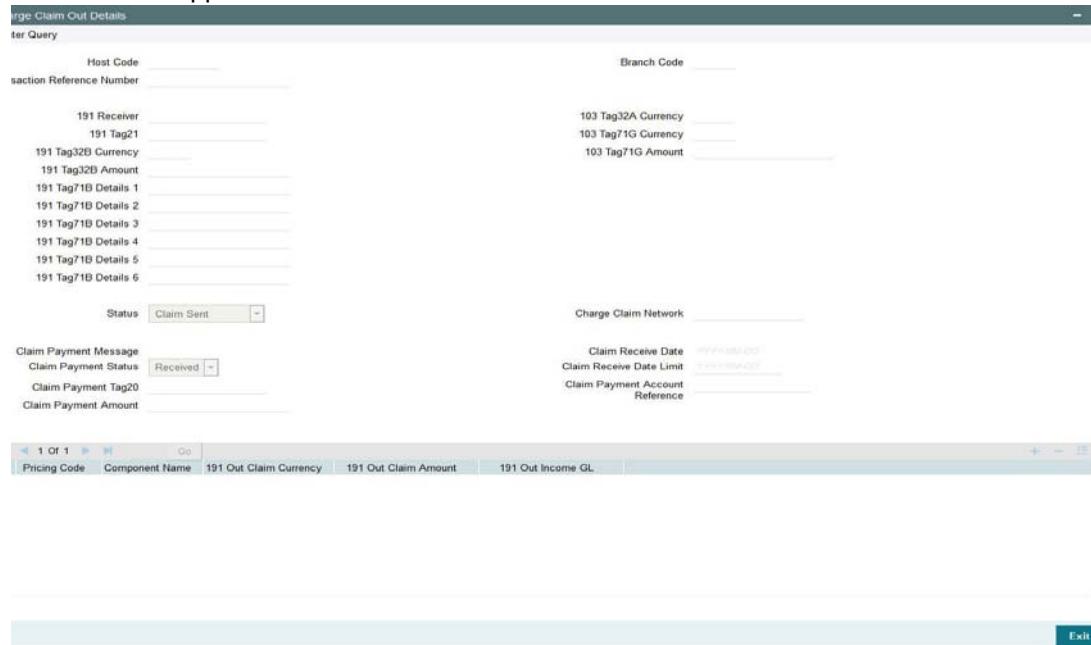
The system specifies the Old Claim Payment Status.

New Claim Payment Status

Specify the New Claim Payment Status.

3.5.13 Charge Claim Out Details

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



The screenshot shows the 'Charge Claim Out Details' screen with the following fields:

- Host Code
- Branch Code
- Transaction Reference Number
- 191 Receiver
- 191 Tag21
- 191 Tag32B Currency
- 191 Tag32B Amount
- 191 Tag71B Details 1
- 191 Tag71B Details 2
- 191 Tag71B Details 3
- 191 Tag71B Details 4
- 191 Tag71B Details 5
- 191 Tag71B Details 6
- Status: Claim Sent
- Charge Claim Network
- Claim Payment Message
- Claim Payment Status: Received
- Claim Payment Tag20
- Claim Payment Amount
- Claim Receive Date
- Claim Receive Date Limit
- Claim Payment Account Reference

Navigation buttons at the bottom include: < > Go, Pricing Code, Component Name, 191 Out Claim Currency, 191 Out Claim Amount, 191 Out Income GL, and Exit.

You can specify the following fields:

Host Code

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

Branch Code

The system displays the Branch Code.

Transaction Reference Number

Specify the Transaction Reference Number.

191 Receiver

The system displays the 191 Receiver.

191 Tag21

The system displays the 191 Tag21.

191 Tag32B Currency

The system displays the 191 Tag32B Currency.

191 Tag32B Amount

The system displays the 191 Tag32B Amount.

191 Tag71B Details 1

The system displays the 191 Tag71B Details 1.

191 Tag71B Details 2

The system displays the 191 Tag71B Details 2.

191 Tag71B Details 3

The system displays the 191 Tag71B Details 3.

191 Tag71B Details 4

The system displays the 191 Tag71B Details 4.

191 Tag71B Details 5

The system displays the 191 Tag71B Details 5.

191 Tag71B Details 6

The system displays the 191 Tag71B Details 6.

103 Tag32A Currency

The system displays the 103 Tag32A Currency.

103 Tag71G Currency

The system displays the 103 Tag71G Currency.

103 Tag71G Amount

The system displays the 103 Tag71G Amount.

Status

The system displays the Status.

Claim Payment Message

The system displays the Claim Payment Message

Claim Payment Status

The system displays the Claim Payment Status

Claim Payment Tag20

The system displays the Claim Payment Tag20

Claim Payment Amount

The system displays the Claim Payment Amount

Charge Claim Network

The system displays the Charge Claim Network.

Claim Receive Date

The system displays the Claim Receive Date.

Claim Receive Date Limit

The system displays the Claim Receive Date Limit.

Claim Payment Account Reference

The system displays the Claim Payment Account Reference.

3.6 Common Group Messages

Usage of this screen

The Common Group Messages screen is used to manually initiate outward Common Group Messages. The following Common Group Messages like can be manually initiated from this screen:

- MT190, MT290 – Advice of charges
- MT191, MT291 – Request for charges

- MT192, MT292 – Request for cancellation
- MT195, MT295 – Queries
- MT196, MT296 – Answers
- MT198, MT298 – Proprietary Message
- MT199, MT299 – Free Format Message

This message types are exchanged between banks for investigations regarding payment messages and initiating non-value requests like cancellation.

3.6.1 Advice of Charges

You can invoke “Advice of Charges” screen by typing ‘PXDCMN90’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details.

Branch Code

Displays the selected branch of the logged-in user.

Reference Number

Displays the Reference Number by default.

Receiver

Specify the Receiver from the list of values.

Receiver Name

The system displays the name of the Receiver upon the selection of Receiver.

SWIFT Message Type

Specify the SWIFT Message Type from the list of values.

Related Reference

Specify the Related Reference Number from the list of values.

Account Identification(25)

Specify the account from the list of values.

Value Date

Specify the Value Date.

Currency

Specify the Currency from the list of values.

Amount

Specify the Amount.

Ordering Institution(52)

Specify the Ordering Institution details.

Details of Charges(71B)

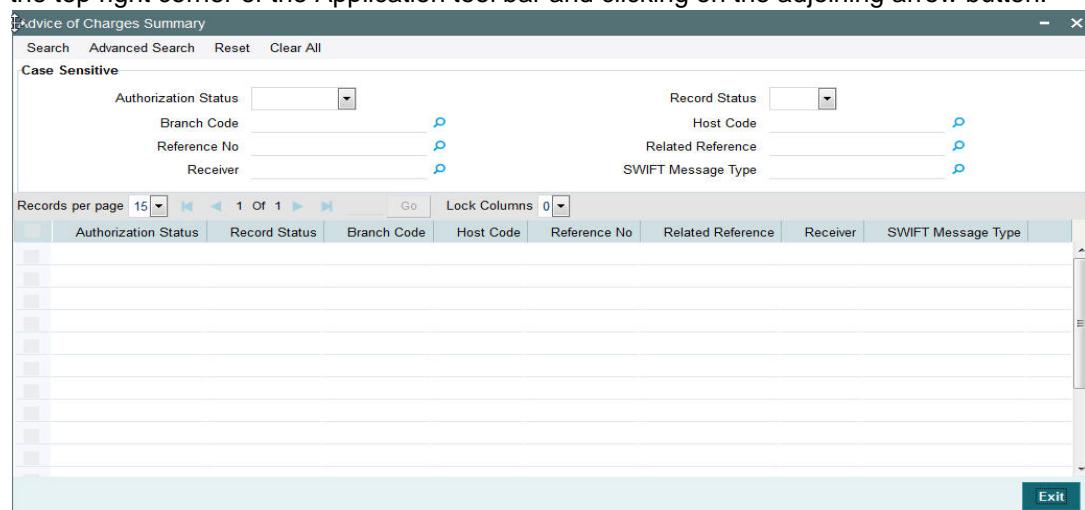
Specify the Details of Charges(71B) details.

Sender to Receiver Information(72)

Specify the Sender to Receiver Information(72) details.

3.6.2 Viewing Advice of Charges Summary

You can invoke “Advice of Charges Summary” screen by typing ‘PXSCMN90’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

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

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

- Authorization Status
- Record Status
- Branch Code
- Host Code
- Reference Number

- Related Reference
- Receiver
- SWIFT Message Type

3.6.3 Request for Payment of Charges

You can invoke “Request for Payment of Charges” screen by typing ‘PXDCMN91’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Request for Payment of Charges' window. At the top, there are 'New' and 'Enter Query' buttons. The main form area contains several input fields: 'Branch Code' (with 'Reference No *' below it), 'Host' (with 'Receiver *' and 'Name of the Receiver' below it), 'SWIFT Message Type *', 'Related Ref(21)*', 'Currency/Amount(32B)*', 'Ordering Institution(52)' (with a dropdown arrow), 'Account with Institution(57)' (with a dropdown arrow), 'Details of Charges(71B)*', and 'Sender to Receiver Information(72)'. At the bottom, there is a row with 'Maker' and 'Checker' (both with 'Date Time' below them), 'Mod No', 'Record Status', 'Authorization Status', and a blue 'Exit' button.

Specify the following details.

Branch Code

Displays the selected branch of the logged-in user.

Host Code

Displays the Host Code of the logged-in user.

Reference Number

Displays the Reference Number by default.

Receiver

Specify the Receiver from the list of values.

Receiver Name

The system displays the name of the Receiver upon the selection of Receiver.

SWIFT Message Type

Specify the SWIFT Message Type from the list of values.

Related Reference(21)

Specify the Related Reference Number from the list of values.

Currency

Specify the Currency from the list of values.

Amount (32B)

Specify the Amount.

Ordering Institution(52)

Specify the Ordering Institution details.

Account with Institution(57)

Specify the Ordering Institution details.

Details of Charges(71B)

Specify the Details of Charges(71B) details.

Sender to Receiver Information(72)

Specify the Sender to Receiver Information(72) details.

3.6.4 Viewing Request for Payment of Charges Summary

You can invoke “Request for Payment of Charges Summary” screen by typing ‘PXSCMN91’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

- Authorization Status
- Record Status
- Branch Code
- Host
- Receiver
- SWIFT Message Type
- Reference No
- Related Ref(21)

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

- Authorization Status
- Record Status
- Branch Code
- Host
- Receiver
- SWIFT Message Type

- Reference No
- Related Ref(21)

3.6.5 Free Format Message

You can invoke “Free Format Message” screen by typing ‘PXDCMN99’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Free Format Message' window. At the top, there are tabs for 'New' and 'Enter Query'. The main input area includes fields for 'Branch Code' (labeled 'Reference No *'), 'Host Code' (labeled 'Receiver *'), 'Receiver Name', 'SWIFT Message Type *', 'Related Ref(21)', and 'Narrative(79) *'. Below these fields is a large text area for entering the message content. At the bottom of the window, there is a footer bar with fields for 'Maker' and 'Checker' (both with 'Date Time:' sub-fields), 'Mod No', 'Record Status', 'Authorization Status', and a prominent 'Exit' button.

Specify the following details.

Branch Code

Displays the selected branch of the logged-in user.

Host Code

Displays the host code of the logged-in user.

Reference Number

Displays the Reference Number by default.

Receiver

Specify the Receiver from the list of values.

Receiver Name

The system displays the name of the Receiver upon the selection of Receiver.

SWIFT Message Type

Specify the SWIFT Message Type from the list of values.

Related Ref(21)

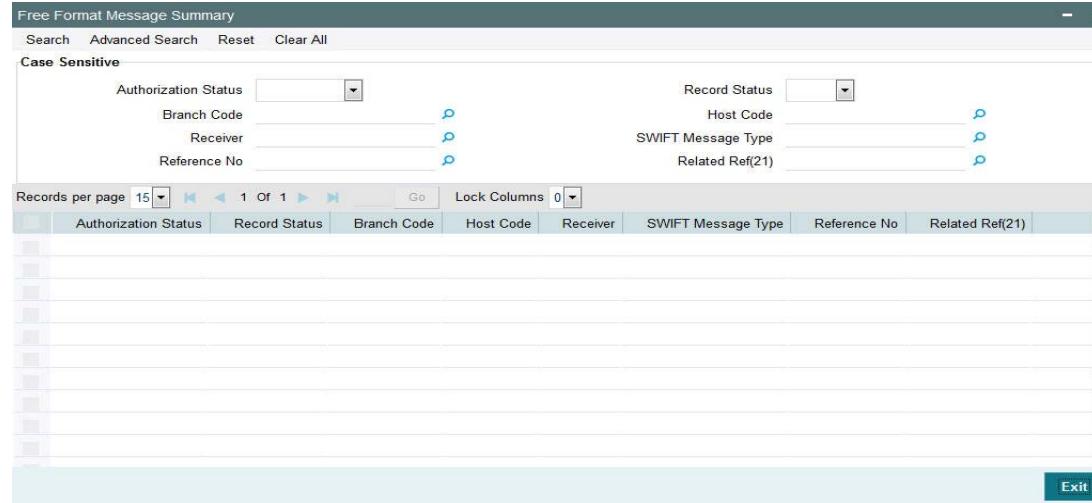
Specify the related reference from the list of values.

Narrative(77E)

Specify the value for Narrative(77E)

3.6.6 Viewing Free Format Message Summary

You can invoke “Free Format Message Summary” screen by typing ‘PXSCMN99’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Authorization Status
- Record Status
- Branch Code
- Host Code
- Receiver
- SWIFT Message Type
- Reference No

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

- Authorization Status
- Record Status
- Branch Code
- Host Code
- Receiver
- SWIFT Message Type
- Reference No

3.6.7 Request for Cancellation

You can invoke “Request for Cancellation” screen by typing ‘PXDCMN92’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

This screen is used to generate a Cancellation request n92 message for a payment message sent earlier.

Specify the following details.

Branch Code

Displays the selected branch of the logged-in user.

Host Code

Displays the host code of the selected branch of the logged-in user.

Reference No

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.

Name of the Receiver

Displays the name of the bank corresponding to the selected BIC.

SWIFT Message Type

Select the required Common Group message type. The available values for selection include the following:

- 192
- 292
- 392
- 492
- 592
- 692
- 792
- 892
- 992

Related Ref(21)

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

MT and Date of the Original Message

Specify the following details of the original (referenced) outward/inward message.

- Drop-down – Select either ‘S’ or ‘R’ depending on whether original message being referred was sent or received.
- 1st text-box – MT Number – Specify the MT number of the original message e.g. 103, 202, 102 etc.
- 2nd text-box – Date – Specify or select date (from calendar LOV) of original message
- 3rd text-box – Session Number – Specify Session number (1st 4 digits from the last 10 digits in Block1 of ACK received) of original message
- 4th text-box – ISIN (Input Sequence Number) – Specify ISIN (last 6 digits from the last 10 characters in Block1 of ACK received) of original message.

Narrative (79)

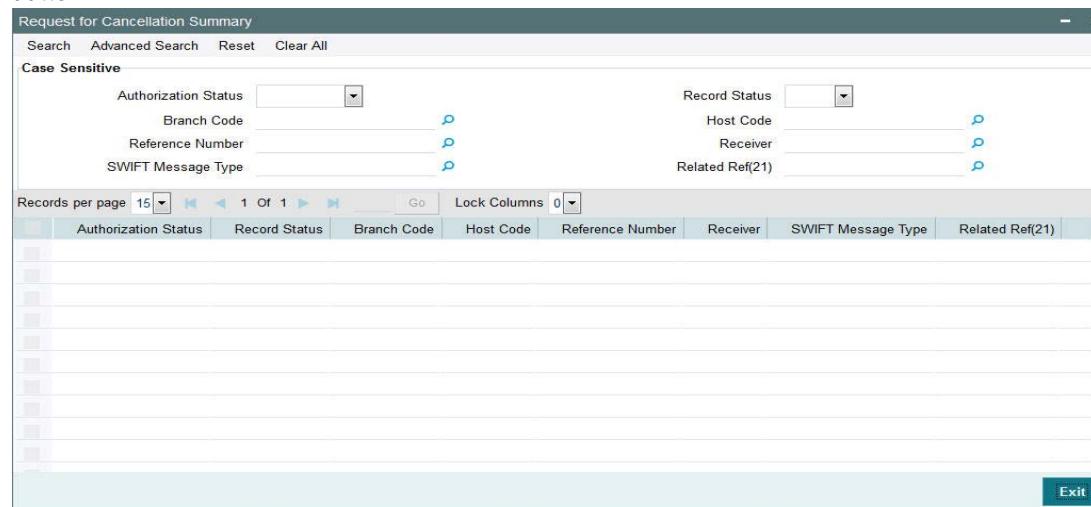
Specify narrative text for describing the original message, or all transactions in the original multi-credit Customer/Bank transfer message that is being referenced by this Common Group message. Alternatively, this field can also be used for specifying free format text in case of MT199/MT299. This field can contain up to a 1750 characters.

Copy of at least the Mandatory Fields of the Original Message

Specify at least the mandatory fields of the original message that is being referenced by this Common Group message. This field can be input instead of ‘Narrative 79’ field but never both.

3.6.8 Viewing Request for Cancellation Summary

You can invoke “Request for Cancellation Summary” screen by typing ‘PXSCMN92’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The screenshot shows the 'Request for Cancellation Summary' screen. At the top, there are buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below these are search parameters: 'Case Sensitive' (unchecked), 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Branch Code' (text input), 'Host Code' (text input), 'Reference Number' (text input), 'Receiver' (text input), and 'SWIFT Message Type' (text input). There is also a 'Related Ref(21)' field. At the bottom, there is a table with columns for 'Authorization Status', 'Record Status', 'Branch Code', 'Host Code', 'Reference Number', 'Receiver', 'SWIFT Message Type', and 'Related Ref(21)'. The table has 15 rows. The bottom right corner of the screen has an 'Exit' button.

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

- Authorization Status
- Record Status
- Branch Code
- Host Code
- Reference Number

- Receiver
- SWIFT Message Type
- Related Ref(21)

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

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

3.6.9 Queries

You can invoke "Queries" screen by typing 'PXDCMN95' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details.

Branch Code

Displays the selected branch of the logged-in user.

Host Code

Displays the host code of the selected branch of the logged-in user.

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.

SWIFT Message Type

Select the required Common Group message type. The available values for selection include the following:

- 195
- 295

- 395
- 495
- 595
- 695
- 795
- 895
- 995

Related Ref(21)

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

Related Message

Specify the related SWIFT message.

MT and Date of the Original Message

Specify the following details of the original (referenced) outward/inward message.

- Drop-down – Select either “11S” or “11R” depending on whether original message being referred was sent or received.
- 1st text-box – MT Number – Specify the MT number of the original message e.g. 103, 202, 102 etc.
- 2nd text-box – Date – Specify or select date (from calendar LOV) of original message
- 3rd text-box – Session Number – Specify Session number (1st 4 digits from the last 10 digits in Block1 of ACK received) of original message
- 4th text-box – ISIN (Input Sequence Number) – Specify ISIN (last 6 digits from the last 10 characters in Block1 of ACK received) of original message.

Queries

Specify or search and select (using LOV) a standard Query code. You can then input additional text or query following the selected Query code, You may specify upto 6 different queries in each of the 6 text boxes.

Narrative (77A)

Specify additional details about the Queries or Answers input in one of the above mentioned fields. The Narrative text can contain up to 700 characters.

Narrative (79)

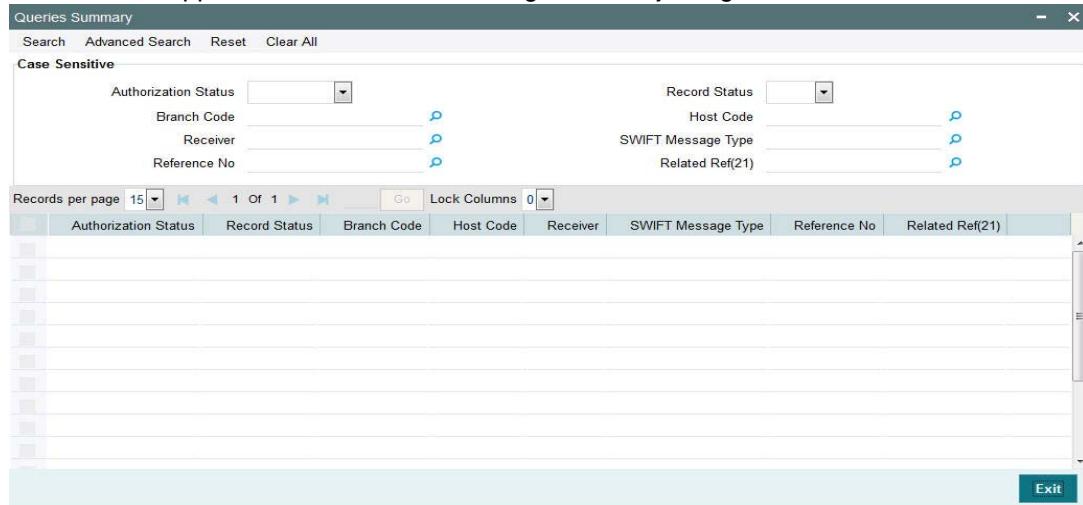
Specify narrative text for describing the original message, or all transactions in the original multi-credit Customer/Bank transfer message that is being referenced by this Common Group message. Alternatively, this field can also be used for specifying free format text in case of MT199/MT299. This field can contain up to a 1750 characters.

Copy of at least the Mandatory Fields of the Original Message

Specify at least the mandatory fields of the original message that is being referenced by this Common Group message. This field can be input instead of ‘Narrative 79’ field but never both.

3.6.10 Viewing Queries Summary

You can invoke “Queries Summary” screen by typing ‘PXSCMN95’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

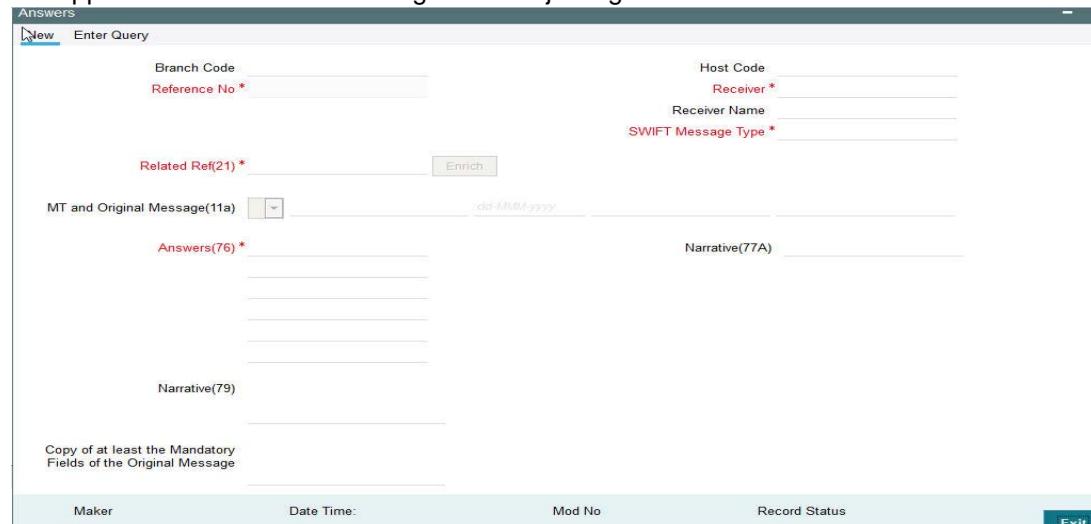
- Authorization Status
- Record Status
- Branch Code
- Host Code
- Receiver
- SWIFT Message Type
- Reference Number
- Related Ref(21)

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

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

3.6.11 Answers

You can invoke 'Answers' screen by typing 'PXDCMN96' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The screenshot shows the 'Answers' screen with the following fields:

- Branch Code:** Reference No *
- Host Code:** Receiver *
- Receiver Name:**
- SWIFT Message Type:** *
- Related Ref(21):** *
- MT and Original Message(11a):**
- Answers(76):**
- Narrative(77A):**
- Narrative(79):**
- Copy of at least the Mandatory Fields of the Original Message:**
- Buttons:** Maker, Date Time, Mod No, Record Status,

Specify the following details.

Branch Code

Displays the selected branch of the logged-in user.

Host Code

Displays the host code of the selected branch of the logged-in user.

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.

SWIFT Message Type

Select the required Common Group message type. The available values for selection include the following:

- 196
- 296
- 396
- 496
- 596
- 696
- 796
- 896
- 996

Related Ref(21)

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

Related Message

Specify the related SWIFT message.

MT and Date of the Original Message

Specify the following details of the original (referenced) outward/inward message.

- Drop-down – Select either “11S” or “11R” depending on whether original message being referred was sent or received.
- 1st text-box – MT Number – Specify the MT number of the original message e.g. 103, 202, 102 etc.
- 2nd text-box – Date – Specify or select date (from calendar LOV) of original message
- 3rd text-box – Session Number – Specify Session number (1st 4 digits from the last 10 digits in Block1 of ACK received) of original message
- 4th text-box – ISIN (Input Sequence Number) – Specify ISIN (last 6 digits from the last 10 characters in Block1 of ACK received) of original message.

Queries

Specify or search and select (using LOV) a standard Query code. You can then input additional text or query following the selected Query code, You may specify upto 6 different queries in each of the 6 text boxes.

Narrative (77A)

Specify additional details about the Queries or Answers input in one of the above mentioned fields. The Narrative text can contain up to 700 characters.

Narrative (79)

Specify narrative text for describing the original message, or all transactions in the original multi-credit Customer/Bank transfer message that is being referenced by this Common Group message. Alternatively, this field can also be used for specifying free format text in case of MT199/MT299. This field can contain up to a 1750 characters.

Copy of at least the Mandatory Fields of the Original Message

Specify at least the mandatory fields of the original message that is being referenced by this Common Group message. This field can be input instead of ‘Narrative 79’ field but never both.

3.6.12 Viewing Answers Summary

You can invoke “Answers Summary” screen by typing ‘PXSCMN96’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

- Authorization Status
- Record Status
- Branch Code
- Host Code

- Receiver
- SWIFT Message Type
- Reference Number
- Related Ref(21)

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

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

3.6.13 Proprietary Message

You can invoke "Proprietary Message" screen by typing 'PXDCMN98' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details.

Branch Code

Displays the selected branch of the logged-in user.

Reference Number

Displays the Reference Number by default.

Receiver

Specify the Receiver from the list of values.

Receiver Name

The system displays the name of the Receiver upon the selection of Receiver.

SWIFT Message Type

Specify the SWIFT Message Type from the list of values.

Sub Message Type(12)

Specify the value for Sub Message Type(12).

Narrative(77E)

Specify the value for Narrative(77E)

3.6.14 Viewing Proprietary Message Summary

You can invoke “Proprietary Message Summary” screen by typing ‘PXSCMN98’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

- Authorization Status
- Record Status
- Branch Code
- Host Code
- Receiver
- SWIFT Message Type
- Reference No

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

- Authorization Status
- Record Status
- Branch Code
- Host Code
- Receiver
- SWIFT Message Type
- Reference No

3.6.15 Free Format Message – MT99x

System also supports booking of the following common group category 9 messages in the respective Common Group Message input screens described in previous sections:

- MT991
- MT992
- MT995
- MT996
- MT998
- MT999

System will allow user to input the Tag 21-Related Reference. On save & authorize system will generate the message and handoff to EMS for sending to SWIFT network.

User will able to view the outgoing message in the outgoing message browser (PMSOUTBR)

System will also support processing of incoming MT9xx messages

You can view the Free Format Messages generated using the summary screens of respective Common Group Messages.

3.6.16 Network Character Validation for Outgoing Common Group SWIFT messages

Since outgoing Common Group Messages are manually initiated by Operational users from the relevant screens for claims, advises or investigations; the system does not support automatic replacement of dis-allowed characters input by user.

- On saving a transaction in any Common Group Message screen, the system performs Network characters validation for the presence of dis-allowed characters as per the SWIFT “X” character set.
- Error message is displayed on failure of this validation, and the transaction is not saved unless the user corrects the error(s).

3.6.17 Sanction Scanning of Outbound Admin (Common Group) Messages

On authorization of any Common Group message outgoing transaction, system generates the Common Group message and initiates Sanction check.

The generated message is embedded in a message block of Sanctions request xml to Sanctions system.

On receiving an Approved response from Sanctions system, the Common Group message is generated and sent to SWIFT.

If any status other than Approved is received from Sanctions system then system moves the Common Group message transaction to the existing Sanctions queue.

- In the queue screen, a new column in the grid called “SWIFT Message Type” would have a value of the message type of the common group message. E.g. MT195, MT199. For payment transactions, this column would be empty. This would help in filtering or sorting on this column to view all Common Group message transactions.
- You would be able to take appropriate action on the transaction in the queue like in the case of payment transactions in the queue.
- If Auto-cancellation has been configured for a Reject response from Sanctions then the Common Group message transaction would be auto-cancelled similar to payment transaction.

3.6.18 Sanction Scanning of Inbound Messages

3.6.18.1 Sanctions scanning of incoming Common Group Messages (MTn9x)

- On receipt of any incoming Common Group message and subsequently matching it with a payment transaction, the system sends the actual received message to Sanctions system for scanning.
 - This involves sending of the actual SWIFT message embedded in the Sanctions request xml to Sanctions system.
 - If the received message was repaired in the Incoming Message Browser then the repaired message is sent for Scanning.
- On receiving an Approved response from Sanctions system, the incoming Common Group message is linked to the matched payment transaction and processed further when it is applicable (e.g. MT191 claim processing).
- If any status other than Approved is received from Sanctions system then system moves the incoming Common Group message to the Sanctions queue.
 - In the queue screen, a new column in the grid called "SWIFT Message Type" would help in identifying incoming Common Group message transactions, as described above.
 - You can take up appropriate action on the message in the queue similar to the existing functionality for payment transactions.
 - If Auto-cancellation has been configured for a Reject response from Sanctions then the incoming Common Group message is auto-cancelled and not processed further.

3.6.18.2 Sanctions scanning of incoming Cover Messages (MT202COV, MT205COV, MT910)

- On receipt of any incoming Cover message and subsequently matching it with a payment message, system sends the actual received message embedded in the Sanctions request xml to Sanctions System for scanning.
- After receiving an Approved response from Sanctions, the incoming Cover message is suppressed (as per existing behavior) and the matched payment message is processed further.
- If any status other than Approved is received from Sanctions system then system moves the incoming Cover message to the Sanctions queue as in the case of Incoming Common Group messages as described above.
 - You would be able to take appropriate action on the message in the queue.
 - If Auto-cancellation is configured for a Reject response from Sanctions then the incoming Cover message is auto-cancelled and the status of the matched payment message would remain in 'Repair' and not processed any further.

3.6.18.3 Sanctions scanning of incoming Bulk payment Messages (MT203, MT201, MT102) & MT101

- On receipt of any incoming Bulk payment message or MT101, system sends the actual received message, embedded in the Sanctions request xml to Sanctions system for scanning.
- After receiving an Approved response from Sanctions, the incoming Bulk message is split into individual messages of the relevant type, and processed further as per existing behavior.
- If any status other than Approved is received from Sanctions system, then system moves the incoming Bulk message to the Sanctions queue as described above.
 - You can take appropriate action on the message in the queue.

- If Auto-cancellation is configured for a Reject response from Sanctions, then the incoming Bulk message is auto-cancelled and not processed any further.

3.6.18.4 Sanctions scanning of Incoming Messages (MT900, MT210)

- On receipt of any incoming Notification message like MT900 and MT210, system sends the actual received message to Sanctions System for scanning.
 - This involves sending the actual SWIFT message embedded in the Sanctions request xml to Sanctions system as against the existing Sanctions request.
 - If the received message was repaired in the Incoming Message Browser then the repaired message is sent for Scanning.
- On receiving an Approved response from Sanctions system, the incoming Notification message is matched and linked to a matched payment transaction and processed further where applicable (e.g. MT191 claim processing).
- If any status other than Approved is received from Sanctions system then system moves the incoming Notification message to a Sanctions queue. This queue is similar to existing Sanction queue as described above.
 - You can take appropriate action on the message in the queue similar to the existing functionality for payment transactions.
 - If Auto-cancellation has been configured for a Reject response from Sanctions then the incoming Common Group message is auto-cancelled and not processed further.

3.7 103 Remit message processing

3.7.1 Support Outgoing MT103 Remit

System supports generation of outgoing MT103 Remit message. MT103 Remit message would be generated if the below mentioned conditions are satisfied:

- Tag 77T details are present
- ‘Remit Member’ flag must be checked for both sender and receiver BIC
- Tag 70 details are not present

The system will throw error and the transaction will not be saved in the below situations:

- If tag 77T details & tag 70 details both are present
- If tag 77T details are present but ‘Remit Member’ flag is unchecked for sender and/or receiver.
- If tag 77T details are present and ‘Remit Member’ flag is checked for sender and/or receiver BIC but tag 70 details is also present

You can view outgoing MT103 Remit message details on the Outgoing Message Browser screen and on the Messages sub-screen of the Cross Border Outgoing Payment Transaction view screen.

3.7.2 Support Incoming MT103 Remit

System will support processing of incoming MT103 Remit message. MT103 Remit message would be generated if the below mentioned conditions are satisfied:

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

Processing of MT103 Remit message will be same as MT103 message. You can view the contents of an incoming MT103 Remit message details on the Incoming Message Browser

screen and on the Messages sub-screen of the Cross Border Incoming Payment Transaction view screen

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

A new queue called "Multi Credit Consolidation Queue" will be available in the system that would maintain all consolidated pool of transactions. The same can be queried, viewed and auctioned from the above mentioned screen.

The purpose of the global payments innovation (gpi) initiative is to improve the customer experience in cross-border payments by increasing the speed, transparency, and end-to-end tracking of cross-border payments. SWIFT is implementing a new service level agreement

(SLA) tying the gpi participants to a set of standards promoting transparency of fees, improved settlement timing, and data flow.

3.8 **SWIFT GPI**

- SWIFT gpi changes done for cross-border payments enables the following:
 - Maintenance for bilateral gpi agreement with correspondent banks for currency-wise cut-off time specifications
 - Maintenance for correspondent bank charges
 - Marking of gpi enables transactions as part of processing based on maintenances and directory details
 - Pricing requirements
- Incoming/outgoing MT 103 handling between gpi enabled banks
 - Outgoing message -Block 3 –Tags 111& 121 population
 - Generation & population of UETR Unique End to End Transaction Reference based on IETF's RFC 4122 Version 4 of generation algorithm
 - Straight through processing of incoming MT 103 messages received with gpi header
- Handling of incoming/outgoing MT 199 confirmation messages with
 - gpi related status code and reject reason code population
- Upload of gpi Directory (in SWIFTRef Reach Plus directory format)

3.8.1 **Outgoing gpi payment Processing**

- During processing of an outgoing non-RTGS SWIFT payment, if gpi Preferred flag is checked at transaction level, then system validates:
 - Processing branch BIC and currency is a gpi member.
 - Receiver BIC and transaction currency is a gpi member and can act as correspondent or intermediary based on gpi directory information
 - Sender to Receiver agreement is present and *gpi enabled* flag is checked at the agreement level

If the above conditions are satisfied, the transaction is stamped as 'gpi Enabled' and processed accordingly.

- In pass through case, if the inward message is gpi Enabled, pass through outgoing message generation will be tried considering gpi Preferred as Y. If the gpi validations, as specified in outgoing message generation, are succeeded, then pass through outgoing message is also be stamped as outward gpi Enabled.

- For the gpi outgoing transaction (originating from us) if the charge bearer is OUR, then system will populate 71G from *gpi Receiver Charge* field maintained in Sender to Receiver agreement screen for the receiver BIC and the transaction currency. Population of 71G is done during processing of transaction charges (during enrichment or during transaction processing). User can modify the receiver charges from the input screen
- For outgoing gpi Customer Transfer, MT103 message will be generated with block 3 header with tag 111 & 121
 - Value of Tag 111 is populated as '001'
 - Value of Tag 121 is populated with UETR generated for the transaction. For pass through transaction, the UETR received in the incoming message is carried forward.

3.8.2 Incoming gpi payment Processing

- For inward gpi message, the transaction is processed as an Incoming gpi transaction the message has gpi tags in Block 3 and the gpi validations, as mentioned above, are successful. Else it is processed as a normal incoming swift payment.

3.8.3 Charge Processing

- For Incoming and outgoing gpi SWIFT transactions system will calculate the charges based on the gpi Price Code maintained in the network currency preferences

3.8.4 MT199 Messages

- Processing of pass through outgoing payment and incoming payment generates outgoing MT199 message
- MT199 is dispatched to the Tracker BIC TRCKCHZZ if the transaction is successful.
- Incoming MT199 is uploaded to daily Message In data store is linked to the original MT103 gpi contract

3.8.5 GPI Directory Maintenance

You can invoke the 'GPI Directory' screen by typing 'PMDGPIDR' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. You can query the records uploaded..

Participant ID *

Participant Name

ID Type

Cutoff Day

Platform

Local Time Zone

Service Identification

Act As Intermediary

Service Name

Reachable Through *

Country Code

Channel Type *

Currency Code *

Start Date

Cutoff Time

Stop Date

Maker

Date Time:

Mod No

Record Status

Checker

Date Time:

Authorization Status

Exit

You can specify the following fields:

Participant ID

Participant's routing ID, reachable for receiving GPI payments is captured in this field.

PARTICIPANT_NAME

Participant's Institution's name is displayed in this field.

ID Type

Specify the type of identifier used for Participant Id.

Cutoff Day

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

The platform that distinguishes the gpi directory from other directories in the SWIFTRef Reach Plus distribution.

Local Time Zone

The time zone of the participant.

Service Identification

Specify the Service type identifier (for example, the value of field 111 in block 3 of the gpi MT 103).

Act As Intermediary

"Y" (Yes) or "N" (No) flag specifying whether the participant acts as the gpi Intermediary Agent for gpi payments in a given currency and over a given REACHABLE THROUGH channel.

"Y" indicates that the participant will forward incoming MT 103s payments coming from a gpi participant through this channel and in this currency to an upcoming gpi participant, per the gpi business rules.

Service Name

Specify the name of the service.

Reachable Through

Specify the channel through which the participant is reachable for gpi payment instructions for one of its gpi currencies.

Country Code

Specify the participant's two-character ISO country code.

Channel Type

The type of the REACHABLE THROUGH channel.

Participant ID

Specify the Participant's routing ID, reachable for receiving gpi payments.

Currency Code

The three-character ISO currency, accepted in field 32A of incoming gpi MT 103 payments by the PARTICIPANT ID, or by the gpi intermediary (if any) where the participant can be reached for this currency.

Start Date

Specify the future date when the record will become valid.

Cutoff Time

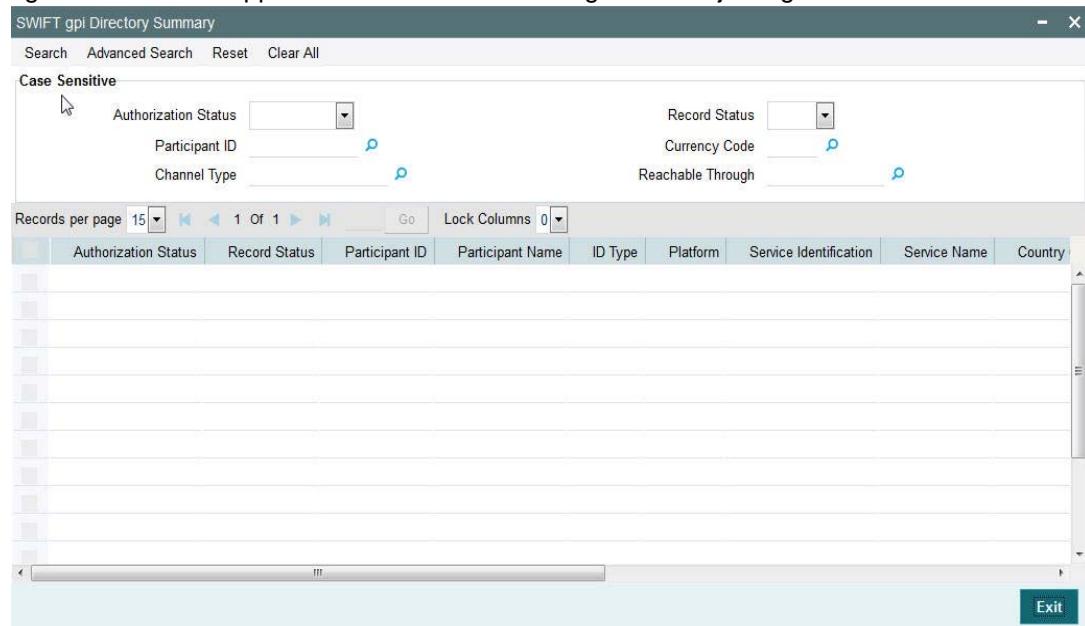
Specify the Participant's public gpi cut-off time for gpi payments in this currency.

Stop Date

Specify the future date until the record is valid.

3.8.6 Viewing GPI Directory Summary

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



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

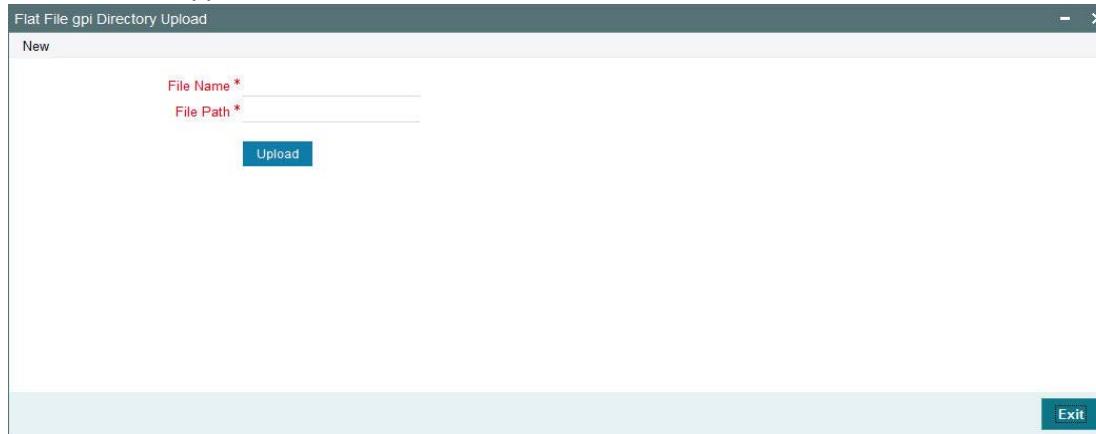
- Authorization Status
- Record Status
- Participant ID
- Currency Code
- Channel Type
- Reachable Through

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

- Authorization Status
- Record Status
- Participant ID
- Participant Name
- ID Type
- Platform
- Service Identification
- Service Name

3.8.7 GPI Directory Upload

You can invoke the 'GPI Directory Upload' screen by typing 'PMDGPIUP' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



The screenshot shows a web-based application interface for 'Flat File gpi Directory Upload'. At the top, there's a header bar with the title and a 'New' button. Below the header are two input fields: 'File Name *' and 'File Path *', both marked with a red asterisk indicating they are required. A blue 'Upload' button is centered between the input fields. In the bottom right corner of the main content area, there is a blue 'Exit' button.

You can specify the following fields:

File Name

Specify the name of the file.

File Path

Specify the path in the server where the file is uploaded.

3.9 Branch Holiday Parameter

In addition to Currency and Network Holidays, Branch holidays is considered in determining the Value date and Activation date.

Processing Branch holidays is considered in the Dates resolution only if a particular parameter in Network Preferences for the 'Outgoing' or 'Incoming' transaction type is checked.

This new parameter is called 'Branch Holidays Check'.

This parameter is added to this maintenance under a new sub-section called "Value Dating Preferences".

4. Function ID Glossary

I

ISDCTMEX 2-27
ISSCTMEX 2-28

P

PMDCSPRL 2-15
PMDGLCOR 2-4
PMDGPIDR 3-83
PMDGPIUP 3-86
PMDRMAUP 2-39
PMSCSPRL 2-17
PMSPGPIDR 3-85
PMSOUTBR 3-79
PMSRMAUP 2-42
PXCACTLG 3-22
PXCEXOVD 3-22
PXCNOTES 3-23
PXD101PM 2-31
PXD101VW 3-37
PXD191PF 3-56
PXDACENT 3-23
PXDACTLG 3-24
PXDALMNT 2-43
PXDALMSG 3-20
PXDCHAUT 3-55
PXDCLMMM 3-60
PXDCLMST 3-61
PXDCLMVW 3-62
PXDCLMN90 3-64
PXDCLMN91 3-66
PXDCLMN92 3-69
PXDCLMN95 3-72
PXDCLMN96 3-75
PXDCLMN98 3-77
PXDCLMN99 3-68
PXDCSPRL 2-24
PXDCYCOF 2-6
PXDCYCOR 2-2

PXDDAMNT 2-22
PXDFWAGM 2-37
PXDINAGM 2-33
PXDINCOF 2-8
PXDIRTONL 3-38
PXDITM101 3-29
PXDORAGM 2-35
PXDTONL 3-1
PXDOVIEW 3-15, 3-47
PXDRLCH 2-18
PXDSIMNT 2-13
PXDSRAGM 2-10
PXDXTACC 2-29
PXS101PM 2-32
PXSCLMN90 3-65
PXSCLMN91 3-67
PXSCLMN92 3-71
PXSCLMN95 3-74
PXSCLMN96 3-76
PXSCLMN98 3-78
PXSCLMN99 3-69
PXSCLN 3-50
PXSCLNV 3-52
PXSCLYCOF 2-7
PXSCLAMNT 2-23
PXSFWAGM 2-38
PXSINAGM 2-34
PXSINCOF 2-9
PXSITONL 3-45
PXSMTM101 3-36
PXSORAGM 2-36
PXSOTONL 3-13
PXSVIEW 3-16
PXSRLCH 2-21
PXSRLSTP 2-26
PXSCLMNT 2-14
PXSUISIC 2-12
PXSXTACC 2-30