

Hong Kong Faster Payment System User Guide

Oracle Banking Payments

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Hong Kong Faster Payment System 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/

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1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with Hong Kong Faster Payment System of Oracle Banking Payments.

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
Payment Department Operators	Payments Transaction Input functions except Authorization.
Back Office Payment Department Operators	Payments related maintenances/Payment Transaction Input functions except Authorization
Payment Department Officers	Payments Maintenance/ Transaction Authorization
Bank's Financial Controller/ Payment Department Manager	Host level processing related setup for PM module and PM Dashboard/Query functions

1.3 Documentation Accessibility

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>.





1.4 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	About this Manual gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	This chapter helps you perform fund transfer between two accounts of the same bank in Payments.
Chapter 3	Function ID Glossary has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation

1.5 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. Hong Kong Faster Payment System

2.1 Introduction

OBPM supports:

- to process HK FPS Credit Transfer in real time mode for HKD, RMB currencies.
- to generate/process below messages for outbound Credit Transfers (Real Time):
 - Pacs.008 to FPS (without payee account verification)
 - Pacs.002 from FPS (Payment Status Report from FPS)
- Outbound HKFPS CT transactions is not logged in queue in case of any validation failure and upfront rejected.
- Support to process below messages for inbound Credit Transfers (Real Time):
 - Pacs.008 from FPS (without payee account verification)
- Credit/Debit Notifications to payer/payee

2.2 Maintenance Screens

2.2.1 HKFPS Outbound Credit Transfer Payment Preferences

You can invoke “HKFPS Outbound Credit Transfer Payment Preferences” screen by typing ‘PKDOCTPF’ 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 'HKFPS Outbound Credit Transfer Payment Preferences' window. It has a title bar with a maximize and close button. A 'Save' icon is in the top left. The main area is divided into several sections:

- Host Code:** HOST1
- Network Code:** [Searchable field]
- Network Currency:** [Searchable field]
- Network Description:** [Text field]
- Processing Mode:** Real Time
- Network Type Description:** [Text field]
- Limit Details:** Maximum Amount, Minimum Amount
- Accounting Codes:** Debit Liquidation, Credit Liquidation
- Network Account Details:** Network Account
- Price Code Details:** Transaction Price Code
- Exchange Rate Preference:** FX Rate Type, Rate Override Variance%, Rate Stop Variance%
- External FX Applicable:** [Toggle]
- FX Cancellation:** FX Unwind Queue
- Small FX Limits:** Limit Currency, Limit Amount
- Processing Preferences:** Accounting Preferences: Before Messaging, Dispatch On Us Transfer: [Toggle]

Buttons: 'Audit' and 'Cancel' at the bottom right.

You can specify the following fields:

Host Code

System defaults the Host Code details on clicking the ‘New’ button.

Network Code

Select the specific Network Code from list of values. The list of values lists HK FPS network defined in the host (Open/Authorized) - Network code for Payment Type 'Hong Kong FPS' defined in Network Code Maintenance (PMDNWCOD).

Network Code Description

System defaults the description of the Network code.

Network Type Description

System defaults the Network Type Description of the Network selected.

Network Currency

Specify the Network Currency from list of values. Currency codes defined are listed.

Processing Mode

By-default, Real Time is selected as the Processing Mode.

Limit Details**Minimum Amount**

Specify the Minimum transaction amount.

Maximum Amount

Specify the Maximum transaction amount.

Exchange Rate Preference**FX Rate Type**

Specify the Currency Rate Type from the list of values.

Rate Override Variance%

Specify the Exchange Rate Variance for override.

Rate Stop Variance%

Specify the Exchange Rate Variance for processing stop.

External FX Applicable

This check box is to indicate whether external exchange rate applicable or not.

FX Cancellation

Select the FX Cancellation from below values:

- FX Unwind Queue
- Auto Interface

Accounting Codes**Debit Liquidation**

Specify the Debit Liquidation from the list of values. List of all valid (Open/Authorized) accounting codes defined in the host where Main Transaction Dr/Cr Indicator is 'Debit'.

Credit Liquidation

Specify the Credit Liquidation from the list of values. List of all valid (Open/Authorized) accounting codes defined in the host where Main Transaction Dr/Cr Indicator is 'Credit'.

Network Account Details

Network Account

Specify the Network Account from the list of values. List of all valid (Open/Authorized) accounts defined in the host for the selected currency.

Small FX Limit

Small FX Limit Currency

Specify the Small FX Limit Currency from the list of values. List of all valid (Open/Authorized) currency codes are defined.

Small FX Limit Amount

Specify the Small FX Limit Amount.

Price Code Details

Transaction Price Code

Specify the Transaction Price Code from the list of values.

Processing Preferences

Accounting Preferences

Select the Accounting Preferences from below values:

- Before Messaging (Default)
- After Messaging

Dispatch On Us Transfer

This check box is to indicate dispatch outbound message or not for the on-us transfer.

2.2.1.1 HKFPS Outbound Credit Transfer Payment Preferences Summary

You can invoke “HKFPS Outbound Credit Transfer Payment Preferences Summary” screen by typing ‘PKSOCTPF’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the application interface for 'HKFPS Outbound Credit Transfer Payment Preferences Summary'. At the top, there are search and navigation controls including 'Search', 'Advanced Search', 'Reset', 'Clear All', and 'Records per page' set to 15. Below this is a search filter section with dropdowns for 'Authorization Status', 'Record Status', 'Network Code', 'Network Currency', and 'Processing Mode'. The main area is titled 'Search Results' and contains a table with the following columns: Authorization Status, Record Status, Network Code, Network Currency, Host Code, Processing Mode, Network Account, Rate Override Variance%, Rate Stop Variance%, and FX Ra. The table is currently empty, displaying 'No data to display.'. At the bottom, there is a pagination bar showing 'Page 1 Of 1' and an 'Exit' button.

You can search using the following parameter:

- Authorization Status

- Record Status
- Network code
- Payment Type
- Network Currency
- Processing Mode

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

2.2.2 HKFPS Inbound Credit Transfer Payment Preferences

You can invoke “HKFPS Inbound Credit Transfer Payment Preferences” screen by typing ‘PKDICTPF’ 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 'HKFPS Inbound Credit Transfer Payment Preferences' application window. It features a 'Save' button at the top left. The main form is divided into several sections:

- Host Code:** A text field containing 'HOST1'.
- Network Code:** A search field with a magnifying glass icon.
- Network Currency:** A search field with a magnifying glass icon.
- Network Description:** A text field.
- Processing Mode:** A dropdown menu showing 'Real Time'.
- Network Type Description:** A text field.
- Accounting Codes:** Two search fields for 'Debit Liquidation' and 'Credit Liquidation'.
- Exchange Rate Preference:** A section with 'FX Rate Type' (text field), 'Rate Stop Variance%' (text field), 'External FX Applicable' (checkbox), and 'External FX Cancel' (dropdown menu set to 'FX Unwind Queue').
- Network Account Details:** A search field for 'Network Account'.
- Small FX Limits:** Two search fields for 'Limit Currency' and 'Limit Amount'.
- Price Code Details:** A search field for 'Transaction Price Code'.

At the bottom right, there are 'Audit' and 'Cancel' buttons.

You can specify the following fields:

Host Code

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

Network Code

Select the specific Network Code from list of values. Lists HK FPS network defined in the host (Open/Authorized) - Network code for Payment Type 'Hong Kong FPS' defined in Network Code Maintenance (PMDNWCOD).

Network Code Description

System defaults the description of the Network code.

Network Type Description

System defaults the Network Type Description of the Network code.

Network Currency

Specify the Network Currency from list of values. Currency codes defined are listed.

Processing Mode

By-default, Real Time is selected as the Processing Mode.

Accounting Codes

Debit Liquidation

Specify the Debit Liquidation from the list of values. List of all valid (Open/Authorized) accounting codes defined in the host where Main Transaction Dr/Cr Indicator is 'Debit'.

Credit Liquidation

Specify the Credit Liquidation from the list of values. List of all valid (Open/Authorized) accounting codes defined in the host where Main Transaction Dr/Cr Indicator is 'Credit'.

Exchange Rate Preference

FX Rate Type

Specify the Currency Rate Type from the list of values.

Rate Stop Variance%

Specify the Exchange Rate Variance for processing stop.

External FX Applicable

This check box is to indicate whether external exchange rate applicable or not.

FX Cancellation

Select the FX Cancellation from below values:

- FX Unwind Queue
- Auto Interface

Network Account Details

Network Account

Specify the Network Account from the list of values. List of all valid (Open/Authorized) accounts defined in the host for the selected currency.

Small FX Limit

Small FX Limit Currency

Specify the Small FX Limit Currency from the list of values. List of all valid (Open/Authorized) currency codes are defined.

Small FX Limit Amount

Specify the Small FX Limit Amount.

Price Code Details

Transaction Price Code

Specify the Transaction Price Code from the list of values.

2.2.2.1 HKFPS Inbound Credit Transfer Payment Preferences Summary

You can invoke “HKFPS Inbound Credit Transfer Payment Preferences Summary” screen by typing ‘PKSICTPF’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'HKFPS Inbound Credit Transfer Payment Preferences Summary' application window. At the top, there are search and navigation icons: Search, Advanced Search, Reset, and Clear All. On the right, there is a 'Records per page' dropdown set to 15. Below this is a 'Search (Case Sensitive)' section with several input fields: Authorization Status (dropdown), Record Status (dropdown), Network Code (text input with search icon), Network Currency (text input with search icon), and Processing Mode (dropdown). Below the search fields is a 'Search Results' section with a 'Lock Columns' dropdown set to 0. The results table has columns for Authorization Status, Record Status, Network Code, Network Currency, Host Code, and Processing Mode. The table is currently empty, displaying 'No data to display.' At the bottom left of the results section, there is a pagination control showing 'Page 1 Of 1' and navigation arrows. An 'Exit' button is located at the bottom right of the application window.

You can search using the following parameter:

- Authorization Status
- Record Status
- Network code
- Payment Type
- Network Currency
- Processing Mode

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

2.2.3 HKFPS Network Currency Details

You can invoke “HKFPS Network Currency Details” screen by typing ‘PKDHKFNC’ 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 specify the following fields:

Host Code

System defaults the Host Code details on clicking the ‘New’ button.

Network Code

Select the specific Network Code from list of values. The list of values lists HK FPS network defined in the host (Open/Authorized) - Network code for Payment Type 'Hong Kong FPS' defined in Network Code Maintenance (PMDNWCOD).

Network Code Description

System defaults the description of the Network code.

Network Type Description

System defaults the description of the Network code.

Network Currency

Specify the Network Currency from list of values. System allows HKFPS outbound/inbound payments only in the currencies maintained here for the HKFPS network.

Service ID Details

Network Service ID

Specify the Network Service ID from the list of values. The list of values lists of ISO Clearing code- Service ID.

Proprietary Service ID

Specify the Service ID value proprietary. HKF value can be maintained.

Network Identifiers

Clearing System Code

Specify the Clearing System Code from the list of values. The list of values lists of ISO Clearing code.

You can search using the following parameter:

- Authorization Status
- Record Status
- Network code
- Network Directory Key
- Payment Type
- Network Currency

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

2.2.4 **HKFPS Network Directory**

You can invoke "HKFPS Network Directory" screen by typing 'PKDHFDR' 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 'HKFPS Network Directory' application window. At the top, there is a title bar with the text 'HKFPS Network Directory' and a search icon. Below the title bar is a 'Save' button. The main area contains several input fields: 'Network Directory Key' (with a search icon), 'Clearing Code', 'Bank Name', 'Clearing System Code' (with a search icon), and 'Clearing System Proprietary'. To the right of these fields are two date pickers: 'Valid From Date' and 'Valid Till Date', both showing the format 'MM/DD/YYYY'. Below these fields is an 'Address Details' section with multiple input fields for 'Address Line 1' through 'Address Line 7', 'Room', 'Post Code', 'Town Name', 'District Name', 'Country Sub Division', and 'Country'. At the bottom right of the form, there are 'Audit' and 'Cancel' buttons.

You can specify the following fields:

Network Directory Key

Select the specific Network Code from list of values. The list of values lists Network Directory Key maintained in the existing screen 'Network Directory Key Maintenance (PMDDRKEY)' are linked here.

Clearing Code

Specify the Clearing Code.

Bank Name

Specify the Bank Name.

Clearing System Code

Specify the Clearing System Code from the list of values.

Clearing System Proprietary

Specify the Clearing system Proprietary.

Valid From Date

Specify the Valid From Date.

Valid Till Date

Specify the Valid Till Date.

Address Details

Specify the following fields with appropriate values

- Address Line 1, 2, 3, 4, 5, 6, 7
- Department
- Sub Department
- Street Name
- Building Number
- Building Name
- Floor
- Post Box
- Room
- Post Code
- Town Name
- Town Location Name
- District Name
- Country Sub Division
- Country

2.2.4.1 HKFPS Network Directory Summary

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

The screenshot displays the 'HKFPS Network Directory Summary' application window. At the top, there is a title bar with the application name and a close button. Below the title bar, there is a search bar with a magnifying glass icon and a search button. To the right of the search bar, there are options for 'Advanced Search', 'Reset', and 'Clear All'. Further right, there is a 'Records per page' dropdown menu set to '15'. Below the search bar, there is a section for 'Search (Case Sensitive)' with several input fields: 'Authorization Status' (a dropdown menu), 'Record Status' (a dropdown menu), 'Network Directory Key' (a text input with a search icon), 'Clearing Code' (a text input with a search icon), 'Bank Name' (a text input with a search icon), and 'Network Participation' (a text input with a search icon). Below the search fields, there is a 'Search Results' section with a 'Lock Columns' dropdown menu set to '0'. The search results area shows a table with columns: 'Authorization Status', 'Record Status', 'Network Directory Key', 'Clearing Code', 'Clearing System Code', 'Clearing System Proprietary', 'Valid From Date', 'Valid Till Date', and 'Bank Name'. The table is currently empty, displaying 'No data to display.' At the bottom of the search results area, there is a pagination control showing 'Page 1 Of 1' and navigation arrows. In the bottom right corner of the application window, there is an 'Exit' button.

You can search using the following parameter:

- Authorization Status
- Record Status
- Network Directory Key
- Clearing Code

- Bank Name
- Network Participation

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

2.2.5 Branch Identifier for HKFPS Network

You can invoke “Branch Identifier for HKFPS Network” screen by typing ‘PKDHFBR’ 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 specify the following fields:

Host Code

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

Host Code Description

System defaults the Description of the Host Code displayed.

Network Code

Select the specific Network Code from list of values. Lists HK FPS network defined in the host (Open/Authorized) - Network code for Payment Type 'Hong Kong FPS' defined in Network Code Maintenance (PMDNWCOD).

Network Code Description

System defaults the description of the Network code.

Branch Code

Specify the specific Network Code from list of values. List of Branch Codes (Open/Authorized) defined in the current host.

Clearing Code

Specify the Clearing Code from list of values. List of Clearing codes (Open/Authorized) defined in the Hong Kong Network Directory maintained.

Network Type Description

System defaults the Description of the Network Code displayed.

2.2.5.1 Branch Identifier for HKFPS Network Summary

You can invoke “Branch Identifier for HKFPS Network Summary” screen by typing ‘PKSHKFBR’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Branch Identifier for HKFPS Network Summary

Search Advanced Search Reset Clear All Records per page 15

Search (Case Sensitive)

Authorization Status Record Status Host Code Network Code

Search Results Lock Columns 0

Authorization Status	Record Status	Host Code	Network Code
No data to display.			

Page 1 Of 1 K < > |

Exit

You can search using the following parameter:

- Authorization Status
- Record Status
- Host Code
- Network code

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

2.2.6 Network Connectivity Maintenance

You can invoke “Network Connectivity Maintenance” screen by typing ‘PKDHFCT’ 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.

Network Connectivity Maintenance

Save

Host Code * HOST1 Host Description Network Code * Network Type Description

Outgoing Queue Details Incoming Queue Details

Outgoing Queue Profile Incoming Queue Profile

Outgoing Queue Name Incoming Queue Name

Audit Cancel

You can specify the following fields:

Host Code

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

Host Code Description

System defaults the description of the host code.

Network Code

Select the specific Network Code from list of values. List of all valid (Open/Authorized) HKFPS networks defined in the host.

Network Code Description

System defaults the description of the Network code.

Network Type Description

System defaults the description of the Network code.

Outgoing Queue Details

Outgoing Queue Profile

Specify the Outgoing Queue Profile from the list of values.

Outgoing Queue Name

Specify the Queue name.

Incoming Queue Details

Incoming Queue Profile

Specify the Incoming Queue Profile from the list of values.

Incoming Queue Name

Specify the Queue name.

2.2.6.1 Network Connectivity Maintenance Summary

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

Network Connectivity Maintenance Summary

Search Advanced Search Reset Clear All Records per page 15

Search (Case Sensitive)

Authorization Status [] Record Status [] Host Code [] Network Code []

Search Results Lock Columns 0

Authorization Status	Record Status	Host Code	Host Description	Incoming Queue Profile	Incoming Queue Name	Network Code	Network Description	Outgoing Queue Profile
No data to display.								

Page 1 of 1

Exit

You can search using the following parameter:

- Authorization Status
- Record Status
- Host Code
- Network code

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

2.3 Outbound Transaction screens

2.3.1 HKFPS Outbound Credit Transfer Transaction Input

You can invoke "HKFPS Outbound Credit Transfer Transaction Input" screen by typing 'PKDOTONL' 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 specify the following fields:

Transaction Branch

System defaults the Transaction Branch details on clicking the 'New' button.

Transaction Branch Number

System defaults the Transaction Branch Number on clicking the 'New' button, using the current logic.

Host Code

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

Transaction ID

This field gets generated on authorization of the outbound HKFPS payment.

Transaction ID (PKDOTONL/PKDOVIEW) is generated using the UETR number generation logic (used in Cross Border Module). However, with the 4 hyphens removed, resulting in a total length of 32 characters.

Source code

For manually input transactions, source code is defaulted as MANL. For transactions received through web services or rest services, the source code is populated as received in the request.

End To End ID

End to End ID is populated as the transaction reference. You can modify the same.

Network Code

If only one Network is maintained for with payment type as 'Faster Payment' ('K') for the host code, the same is defaulted in this field. In case multiple networks are found for the same combination, all applicable networks are listed for the field. You can select the required network.

Message ID

This field is generated at the time of message generation on authorization of the outbound HKFPS payment.

Format: M[Clearing Code][YYYYMMDD][Others]

Clearing Code which is part of mask: This is populated as the Sender Bank Clearing Code as maintained in 'HKFPS Network Currency Details' [PKDHFNC]

"[YYYYMMDD]" is the activation date in YYYYMMDD format [pick up from PKDOTONL]

"[Others]" is transaction reference number generated and defaulted in field 'Payment Details Reference' in the transaction screen.

Valid example: M00120160801-A10200/N3001

Payee Account Verification

By default, this field is un-checked. During message generation,

- If Checked: populate 'PERFORM_PYE_VRF'
- If un-checked: populate 'SKIP_PYE_VRF'

2.3.1.1 Main Tab

Payer Details

Payer Account Number

Specify the Payer Account Number from the list of values. All open and authorized accounts maintained in the External Customer Account maintenance (STDCRACC) are listed for this field.

Payer Account Currency and Account Branch

Specify the Payer Account Currency and Branch. These fields are auto-populated based on the debtor account selected.

Payer Name

Specify the Payer Name. This field is populated based on debtor account customer.

Payer ID(Customer Number)

Specify the Payer ID. The customer number linked to the payer account are populated.

Debit Amount

This field is populated as the transfer amount converted in debtor account currency. Exchange rate pick up is based on network preferences maintained. This field is disabled for user input.

Payee Details

Payee Bank Clearing Code

Specify the Payee Bank Clearing Code from the list values. Lists all the open/authorized clearing codes maintained in HKFPS Network Directory (PKDHFDR).

Payee Account Number Type

Select the Payee Account Number Type from below values provided in the drop down:

- BBAN - Customer / bank account number
- AIIN - Credit card number
- SVID - FPS identifier
- EMAL - Email address
- MOBN - Mobile number
- CUST - Customer ID

Specify the following fields, as required:

- Payee Account number
- Payee Mobile number
- Payee Email ID
- Payee FPS ID
- Payee Name
- Payee ID (Customer number)

Payment Details

Booking Date

This field is defaulted as application server date,

Instruction Date

This field gets defaulted as booking date. Back date / future date is not allowed. It is current dated always for Hong Kong FPS.

Activation Date

Activation date is a derived field based on the instruction date provided. Payment is processed on Activation date. If Instruction date is back-dated, Activation date is moved to Current date.

Branch Holidays, Network Holidays are not applicable, if processing mode is Real-Time as maintained in PKDOCTPF.

Instructed Currency Indicator

Select the Instructed Currency Indicator from below values:

- Debit Currency
- Transfer Currency

If transfer currency is selected, it is mandatory to provide transfer amount. If debit currency is selected, it is mandatory to input debit amount.

Instructed Currency

Specify the Instructed Currency from the list of values.

Instructed Amount

Specify the Instructed Amount.

Transfer Currency

Specify the Transfer Currency. If the network allows only single currency as per HKFPS Network currency preferences (PKDHFNC) maintained, this currency is populated as transfer currency. If multiple currencies (HKD, RMB, CNY, USD as applicable) are allowed, you can select from the list of allowed currencies.

Transfer Amount

Specify the Transfer Amount that is to be sent in the outbound payment.

Exchange Rate

If transfer currency and debtor (payer) account currency are different, then exchange rate can be provided by user. System retains the input value and validates the same against override and stop variances maintained at HKFPS Outbound Credit Transfer Preferences' (PKDOCTPF) level.

If exchange rate is not a user input, system picks up exchange rate during 'Enrich' provided the transfer amount is less than small FX limit maintained. If there exchange rate is not available, a proper error message is shown.

Based on debit amount/transfer amount input, the other amount is computed by the system.

If transfer amount is more than small FX limit and if external exchange rate is applicable, then rate pick up happens during transaction processing.

FX Reference Number

Specify the FX Reference Number.

Remarks

Specify the Remarks, if any.

Payment Details Reference

You can specify any payment specific reference this field. This is defaulted to transaction reference number and editable.

Category Purpose Code

Select the Category Purpose Code from the following drop down values.

- CXPSNL - For General Personal Payment
- CXBSNS - For General Business Payment
- CXMRCH - For Merchant Payment
- CXSALA - For Salary and Benefits Payment

The default value is General Personal Payment.

Enrich Button

On enrich, populate exchange rate, debit amount and charge/tax amounts.

On Us Transfer

This field is displayed based on the payee branch clearing code from the following drop down values.

- Yes

- No

2.3.1.2 **Additional Details**

When you click on Additional Details Button, below screen is displayed:

The screenshot shows a web form with the following fields:

- Transaction Reference No
- Network Code
- Host Code
- Activation Date
- Payment Details (Unstructured)
 - Remittance Information 1
 - Remittance Information 2
 - Remittance Information 3
 - Remittance Information 4
 - Remittance Information 5
 - Remittance Information 6
- Purpose Details
 - Category Purpose Code
 - Purpose Value

Buttons: Cancel, Save

You can specify the following fields:

Transaction Reference Number

This field displays the Transaction Reference Number.

Host Code

This field displays the Host Code.

Network Code

Specify the Network Code.

Activation Date

This field displays the Host Code.

Payment Details (Unstructured)

Remittance Information 1-6

You can specify the payment related information here. For HKFPS, add information details in only one line.

Purpose Details

Category Purpose Code

Specify the ISO Category Purpose Code from the list of values.

Purpose Value

Specify any non-ISO purpose codes here.

2.3.1.3 Pricing Tab

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

The screenshot shows a software interface with two tabs: 'Main' and 'Pricing'. The 'Pricing' tab is active. Below the tabs is a table with the following columns: 'Pricing Component', 'Pricing Currency', 'Pricing Amount', 'Waiver', 'Debit Currency', and 'Debit Amount'. The table is currently empty, displaying the message 'No data to display.' Below the table, there is a pagination control showing 'Page 1 (0 of 0 items)' with navigation arrows. At the bottom of the interface, there are buttons for 'UDF', 'MIS', 'Audit', and 'Cancel'.

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

Pricing Component

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

Pricing Currency

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

Pricing Amount

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

Waived

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

Debit Currency

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

Debit Amount

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

2.3.1.4 UDF Tab

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

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

Fields

Field Label	Field Value
No data to display.	

Page 1 (0 of 0 Items) |< < 1 > >|

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)

2.3.1.5 MIS Tab

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

MIS Details

Transaction Reference Number * MIS Group

Transaction MIS	Composite MIS
<input type="text"/> <input type="text"/> <input type="button" value="Q"/>	<input type="text"/> <input type="text"/> <input type="button" value="Q"/>
<input type="text"/> <input type="text"/> <input type="button" value="Q"/>	<input type="text"/> <input type="text"/> <input type="button" value="Q"/>
<input type="text"/> <input type="text"/> <input type="button" value="Q"/>	<input type="text"/> <input type="text"/> <input type="button" value="Q"/>
<input type="text"/> <input type="text"/> <input type="button" value="Q"/>	<input type="text"/> <input type="text"/> <input type="button" value="Q"/>
<input type="text"/> <input type="text"/> <input type="button" value="Q"/>	<input type="text"/> <input type="text"/> <input type="button" value="Q"/>
<input type="text"/> <input type="text"/> <input type="button" value="Q"/>	<input type="text"/> <input type="text"/> <input type="button" value="Q"/>

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.

2.3.1.6 HKFPS Outbound Credit Transfer Transaction Summary

You can invoke "HKFPS Outbound Credit Transfer Transaction Summary" screen by typing 'PKSOTONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'HKFPS Outbound Credit Transfer Transaction Input Summary' application window. At the top, there is a search bar with 'Search (Case Sensitive)' and a 'Records per page' dropdown set to 15. Below the search bar are several input fields: Transfer Currency, Authorization Status, Transaction Reference No, Payer ID(Customer Number), Network Code, and Payee Account Number. A 'Search Results' section shows a table with columns: Transfer Amount, Transfer Currency, Transaction Branch, Transaction Reference No, Network Code, Activation Date, Authorization Status, Booking Date, and Payer ID(Customer Num). The table currently displays 'No data to display.' and a pagination bar at the bottom indicates 'Page 1 Of 1'.

You can search using the following parameter:

- Transfer Currency
- Transaction Reference Number
- Network code
- Authorization Status

- Payer ID(Customer Number)
- Payee Account Number

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

2.3.2 HKFPS Outbound Credit Transfer Transaction View

You can invoke “HKFPS Outbound Credit Transfer Transaction View” screen by typing ‘PKDOVIEW’ 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 specify the following fields:

Transaction Branch

This field displays the Transaction Branch details.

Transaction Branch Number

This field displays the Transaction Branch Number, using the current logic.

Host Code

This field displays the Host Code details.

Transaction ID

This field gets generated on authorization of the outbound HKFPS payment.

Transaction ID (PKDOTONL/PKDOVIEW) is generated using the UETR number generation logic (used in Cross Border Module). However, with the 4 hyphens removed, resulting in a total length of 32 characters.

Source code

For manually input transactions, source code is defaulted as MANL. For transactions received through web services or rest services, the source code is populated as received in the request.

End To End ID

End to End ID is populated as the transaction reference.

Network Code

If only one Network is maintained for with payment type as 'Faster Payment' ('K') for the host code, the same is displayed in this field. In case multiple networks are found for the same combination, all applicable networks are listed for the field. You can select the required network.

Message ID

This field is generated at the time of message generation on authorization of the outbound HKFPS payment.

Format: M[Clearing Code][YYYYMMDD][Others]

Clearing Code which is part of mask: This is populated as the Sender Bank Clearing Code as maintained in 'HKFPS Network Currency Details' [PKDHKFNC]

"[YYYYMMDD]" is the activation date in YYYYMMDD format [pick up from PKDOTONL]

"[Others]" is transaction reference number generated and defaulted in field 'Payment Details Reference' in the transaction screen.

Valid example: M00120160801-A10200/N3001

Payee Account Verification

By default, this field is un-checked. During message generation,

- If Checked: populate 'PERFORM_PYE_VRF'
- If un-checked: populate 'SKIP_PYE_VRF'

2.3.2.1 Main Tab

Payer Details

Payer Account Number

This field displays the Payer Account Number from the list of values. All open and authorized accounts maintained in the External Customer Account maintenance (STDCRACC) are listed for this field.

Payer Account Currency and Account Branch

This field displays the Payer Account Currency and Branch. These fields are auto-populated based on the debtor account selected.

Payer Name

This field displays the Payer Name. This field is populated based on debtor account customer.

Payer ID(Customer Number)

This field displays the Payer ID. The customer number linked to the payer account are populated.

Debit Amount

This field is populated as the transfer amount converted in debtor account currency. Exchange rate pick up is based on network preferences maintained. This field is disabled for user input.

Payee Details

Payee Bank Clearing Code

This field displays the Payee Bank Clearing Code from the list values. Lists all the open/ authorized clearing codes maintained in HKFPS Network Directory (PKDHKFDR).

Payee Account Number Type

This field displays the Payee Account Number Type from below values provided in the drop down:

- BBAN - Customer / bank account number
- AIIN - Credit card number
- SVID - FPS identifier
- EMAL - Email address
- MOBN - Mobile number
- CUST - Customer ID

Specify the following fields, as required:

- Payee Account number
- Payee Mobile number
- Payee Email ID
- Payee FPS ID
- Payee Name
- Payee ID (Customer number)

Payment Details

Booking Date

This field is defaulted as application server date,

Instruction Date

This field gets defaulted as booking date. Back date / future date is not allowed. It is current dated always for Hong Kong FPS.

Activation Date

Activation date is a derived field based on the instruction date provided. Payment is processed on Activation date.

If Instruction date is back-dated, Activation date is moved to Current date.

Branch Holidays, Network Holidays are not applicable, if processing mode is Real-Time as maintained in PKDOCTPF.

Instructed Currency Indicator

This field displays the Instructed Currency Indicator from below values:

- Debit Currency
- Transfer Currency

If transfer currency is selected, it is mandatory to provide transfer amount. If debit currency is selected, it is mandatory to input debit amount.

Instructed Currency

This field displays the Instructed Currency from the list of values.

Instructed Amount

This field displays the Instructed Amount.

Transfer Currency

This field displays the Transfer Currency. If the network allows only single currency as per HKFPS Network currency preferences (PKDHFNC) maintained, this currency is populated as transfer currency. If multiple currencies (HKD, RMB, CNY, USD as applicable) are allowed, you can select from the list of allowed currencies.

Transfer Amount

This field displays the Transfer Amount that is to be sent in the outbound payment.

Exchange Rate

If transfer currency and debtor (payer) account currency are different, then exchange rate can be provided by user. System retains the input value and validates the same against override and stop variances maintained at HKFPS Outbound Credit Transfer Preferences' (PKDOCTPF) level.

If exchange rate is not a user input, system picks up exchange rate during 'Enrich' provided the transfer amount is less than small FX limit maintained. If there exchange rate is not available, a proper error message is shown.

Based on debit amount/transfer amount input, the other amount is computed by the system.

If transfer amount is more than small FX limit and if external exchange rate is applicable, then rate pick up happens during transaction processing.

FX Reference Number

This field displays the FX Reference Number.

Remarks

This field displays the Remarks, if any.

Payment Details Reference

You can specify any payment specific reference this field. This is defaulted to transaction reference number and editable.

Category Purpose Code

This field displays the Category Purpose Code from the following drop down values.

- CXPSNL - For General Personal Payment
- CXBSNS - For General Business Payment
- CXMRCH - For Merchant Payment
- CXSALA - For Salary and Benefits Payment

The default value is General Personal Payment.

Sanction Seizure

This field displays Sanction Seizure.

On Us Transfer

This field displays the following drop down values.

- Yes
- No

2.3.2.2 Additional Details

When you click on Additional Details Button, below screen is displayed:

The screenshot shows a web form titled 'Additional Details'. It contains the following fields and sections:

- Transaction Reference No**: Input field
- Network Code**: Input field
- Host Code**: Input field
- Activation Date**: Input field
- Payment Details (Unstructured)**: A section containing six input fields labeled 'Remittance Information 1' through 'Remittance Information 6'.
- Purpose Details**: A section containing a dropdown menu for 'Category Purpose Code' and an input field for 'Purpose Value'.
- At the bottom right, there are 'Cancel' and 'Save' buttons.

You can specify the following fields:

Transaction Reference Number

This field displays the Transaction Reference Number.

Host Code

This field displays the Host Code.

Network Code

This field displays the Network Code.

Activation Date

This field displays the Host Code.

Payment Details (Unstructured)

Remittance Information 1-6

This field displays the payment related information here.

Purpose Details

Category Purpose Code

This field displays the Category Purpose Code from the list of values.

Purpose Value

This field displays any non-ISO purpose codes here.

2.3.2.3 Processing Status

This tab provides the transaction status details and the External System Requests Status details.

The screenshot shows the 'Processing Status' tab with the following sections:

- Status Details:** Transaction Status, Exception Queue, DRLO Status, CRLQ Status, Settlement Status, On-Us Credit Transfer. Includes a 'View Queue' button.
- External Communications:** Sanction Check Status, Sanction Check Reference, Sanction Seizure, External Credit Approval Status, External Credit Approval Reference, External Exchange Rate Status, External Exchange Rate Reference.
- Dispatch Details:** Dispatch Reference, File Reference Number, File Name.
- Error Details:** Error Code, Error Description.

Navigation buttons at the bottom include: UDF, MIS, View Queue Action, Accounting Entries, All Messages, Audit, and Exit.

2.3.2.4 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.

The screenshot shows the 'Pricing' tab with a table structure. The table headers are: Pricing Component, Pricing Currency, Pricing Amount, Waiver, Debit Currency, and Debit Amount. The table content is empty, displaying 'No data to display.' Below the table is a pagination control showing 'Page 1 (0 of 0 items)' with navigation arrows. Navigation buttons at the bottom include: UDF, MIS, View Queue Action, Accounting Entries, All Messages, Audit, and Exit.

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

Pricing Component

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

Pricing Currency

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

Pricing Amount

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

Waived

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

Debit Currency

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

Debit Amount

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

2.3.2.5 Exception

This tab provides the Return and Network Reject Details.

The screenshot shows a software interface with four tabs: Main, Processing Status, Pricing, and Exception. The Exception tab is selected. It contains two main sections: 'Return Details' and 'Network Reject Details'. 'Return Details' includes fields for Return Reference, Return Date, Return Reason Code, Return Reason, and Returned Amount, with a 'View Details' button below. 'Network Reject Details' includes fields for Reject Reference, Reject Date, and Reject Code. At the bottom, there is a navigation bar with buttons for UDF, MIS, View Queue Action, Accounting Entries, All Messages, Audit, and Exit.

2.3.2.6 UDF Tab

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

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

The screenshot shows a sub-screen titled 'UDF View'. It has a search bar labeled 'Enter Query' and a field for 'Transaction Reference Number'. Below is a 'Fields' section with a table header containing 'Field Label' and 'Field Value'. The table is currently empty, displaying 'No data to display.' and a pagination control showing 'Page 1 (0 of 0 items)'.

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)

2.3.2.7 MIS Tab

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

The screenshot shows the 'MIS View' interface. At the top, there is a search bar with the text 'Enter Query'. Below it, there are two search filters: 'Transaction Reference no.' and 'MIS Group'. The 'MIS Group' filter has a 'Default' button. The main area is divided into two columns: 'Transaction MIS' and 'Composite MIS'. Each column contains a table with multiple rows, each having two input fields and a search icon.

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.

2.3.2.8 View Queue Action Log

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

The screenshot shows the 'View Queue Action Log' interface. It includes a search bar, two input fields for 'Transaction Reference Number' and 'Network Code', and a table with columns for transaction details. The table is currently empty, showing 'No data to display.' Below the table is a pagination bar and two buttons: 'View Request Message' and 'View Response Message'. An 'Exit' button is located in the bottom right corner.

Following details are displayed:

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

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

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

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

- External price fetch
- Accounting system

2.3.2.9 Accounting Entries

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

The screenshot shows the 'Accounting Entries' tab interface. At the top, there is a search bar with the placeholder text 'Enter Query' and a text input field for 'Transaction Reference Number'. Below this, the 'Accounting Entries' table is displayed. The table has a header row with the following columns: Event Code, Transaction Date, Value Date, Account, Account Branch, TRN Code, Dr/Cr, Amount Tag, Account Currency, and Transaction Amount. Below the header, the text 'No data to display.' is shown. At the bottom of the table area, there is a pagination control showing 'Page 1 (0 of 0 items)' with navigation arrows.

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

- Event Code
- Transaction Date
- Value Date
- Account
- Account Branch
- TRN Code
- Dr/Cr.
- Amount Tag
- Account Currency
- Transaction Amount
- Netting
- Offset Account
- Offset Account Branch
- Offset TRN Code
- Offset Amount Tag
- Offset Currency
- Offset Amount
- Offset Netting
- Handoff Status

2.3.2.10 All Messages

You can invoke this screen by clicking 'All Messages' tab in the screen. On click of 'All Messages', system displays the below screen, with the outbound pacs.008 message sent, inbound pacs.002 settlement message received

All Messages

Transaction Reference No

Out In

Message Id	Message Date Time	Message Type	Message Status	Direction
No data to display.				

Page 1 (0 of 0 items) |< < 1 > >|

Message

2.3.2.11 HKFPS Outbound Credit Transfer Transaction View Summary

You can invoke “HKFPS Outbound Credit Transfer Transaction View Summary” screen by typing ‘PKSOVIEW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

HKFPS Outbound Credit Transfer Transaction View Summary

Search Advanced Search Reset Clear All Records per page 15

Search (Case Sensitive)

Transaction Reference No Payer Account Number Transaction Status Dispatch Status Exception Queue Booking Date

Search Results Lock Columns 0

Transaction Reference No	Transaction Status	Exception Queue	Payer Account Number	Dispatch Status	Booking Date	Authorization Status	Debit Amount	Source Code
No data to display.								

Page 1 Of 1 |< < 1 > >|

Exit

You can search using the following parameter:

- Transaction Reference Number
- Transaction Status
- Exception Queue
- Payer Account Number
- Dispatch Status
- Booking Date

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

2.3.3 HKFPS Outbound Real Time Credit Transfer Message Browser

You can invoke “HKFPS Outbound Real Time Credit Transfer Message Browser” screen by typing ‘PKSOUTBR’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'HKFPS Outbound Real Time Credit Transfer Message Browser' application window. At the top, there is a title bar and a toolbar with 'Search', 'Advanced Search', 'Reset', and 'Clear All' buttons. A 'Records per page' dropdown is set to 15. Below the toolbar is a search filter section titled 'Search (Case Sensitive)' with several input fields: Branch, Message Id, Transaction Id, Message Date, Settlement Status, Network Code, Transaction Reference No, and Message Status. Below the search filters is a 'Search Results' section with a 'Lock Columns' dropdown set to 0. The results table has columns for Branch, Message Id, Transaction Id, Message Date, Settlement Status, Network Code, Transaction Reference No, Message Status, Message Type, and Dispatch Status. The table currently displays 'No data to display.' At the bottom of the search results, there is a pagination control showing 'Page 1 Of 1' and navigation arrows. At the very bottom of the application window, there are three buttons: 'View Message', 'View Payment Status Message', and 'View Transaction', along with an 'Exit' button.

You can search using the following parameter:

- Branch
- Message Id
- Transaction Id
- Message Date
- Settlement Status
- Network code
- Transaction Reference Number
- Message Status
- Message Type

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

Below Sub screens are available:

View Message - This sub screen shows outgoing pacs.008 messages applicable.

View Payment Status Message - This sub screen shows incoming pacs.002 payment status report messages. Matched based on 'Message ID' of the outbound payment.

View Transaction - This sub screen displays the outbound view screen (PKDOVIEW) for pacs.008 messages.

2.4 Inbound Transaction screens

2.4.1 HKFPS Inbound Credit Transfer Transaction View

You can invoke “HKFPS Inbound Credit Transfer Transaction View” screen by typing ‘PKDIVIEW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following fields:

Transaction Branch

This field displays the Transaction Branch details.

Transaction Reference Number

This field displays the Transaction Reference Number, using the current logic.

Host Code

This field displays the Host Code details.

Transaction ID

Transaction ID received in the pacs.008 message is populated.

Source code

This field populates as 'HKPFS' for transactions received from the clearing network.

End To End ID

End to End id received in the pacs.008 message is populated.

Network Code

Network Code maintained in PKDICTPF screen for the inbound payment is displayed.

Message ID

Message Id received in the pacs.008 message is populated.

Payee Account Verification

If 'PERFORM_PYE_VRF', this is checked.

If 'SKIP_PYE_VRF', this is un-checked.

2.4.1.1 Main Tab**Payee Details****Payee Account Number Type**

This field displays the Payee Account Number Type.

Payee Account Number

Payee Account Number as received in the pacs.008 message is displayed.

Payee Account Currency

This field displays the Payee Account Currency.

Payee Name

This field displays the Payee Name.

Payee ID(Customer Number)

This field displays the Payee ID. The customer number linked to the payee account are populated.

Payee Mobile Number

This field displays the Payee Mobile Number.

Payee Email ID

This field displays the Payee Email ID.

Payee FPS ID

This field displays the Payee FPS ID.

Payer Details**Payee Account Number**

Payer Account Number as received in the pacs.008 message is displayed here.

Debtor Name

This field displays the Debtor Name.

Payer ID

This field displays the Payer ID.

Payee Bank Clearing Code

Payer Bank Clearing Code as received in the pacs.008 message is displayed here.

Payment Details**Booking Date**

This field is defaulted as application server date.

Instruction Date

This field gets defaulted as booking date. Back date / future date is not allowed. It is current dated always for Hong Kong FPS.

Activation Date

Activation date is a derived field based on the instruction date provided. Payment is processed on Activation date.

If Instruction date is back-dated, Activation date is moved to Current date.

Branch Holidays, Network Holidays are not applicable, if processing mode is Real-Time as maintained in PKDOCTPF.

Instructed Currency Indicator

This field displays the Instructed Currency Indicator from below values:

- Debit Currency
- Transfer Currency

Instructed Currency

This field displays the Instructed Currency.

Instructed Amount

This field displays the Instructed Amount.

Transfer Currency

This field displays the Transfer Currency. If the network allows only single currency as per HKFPS Network currency preferences (PKDHKFNC) maintained, this currency is populated as transfer currency.

Transfer Amount

This field displays the Transfer Amount received in the outbound payment.

Exchange Rate

System picks up exchange rate during 'Enrich' provided the transfer amount is less than small FX limit maintained. If there exchange rate is not available, a proper error message is shown.

Based on transfer amount input, the other amount is computed by the system.

If transfer amount is more than small FX limit and if external exchange rate is applicable, then rate pick up happens during transaction processing.

FX Reference Number

This field displays the FX Reference Number.

Remarks

This field displays the Remarks, if any.

Payment Details Reference

This field displays any payment specific reference this field. This is defaulted to transaction reference number and editable.

Category Purpose Code

This field displays the Category Purpose Code from the following drop down values.

- CXPSNL - For General Personal Payment
- CXBSNS - For General Business Payment
- CXMRCH - For Merchant Payment
- CXSALA - For Salary and Benefits Payment

The default value is General Personal Payment.

Sanction Seizure

This field displays Sanction Seizure.

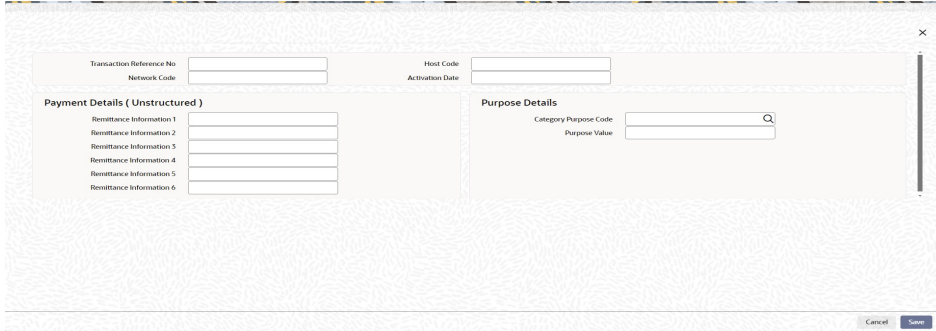
On Us Transfer

This field displays the following drop down values.

- Yes
- No

2.4.1.2 Additional Details

When you click on Additional Details Button, below screen is displayed:



You can specify the following fields:

Transaction Reference Number

This field displays the Transaction Reference Number.

Host Code

This field displays the Host Code.

Network Code

This field displays the Network Code.

Activation Date

This field displays the Activation Date.

Payment Details (Unstructured)

Remittance Information 1-6

This field displays the payment related information here.

Purpose Details

Category Purpose Code

This field displays the Category Purpose Code from the list of values.

Purpose Value

This field displays any non-ISO purpose codes here.

2.4.1.3 Processing Status

This tab provides the transaction status details and the External System Requests Status details.

2.4.1.4 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.

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

Pricing Component

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

Pricing Currency

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

Pricing Amount

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

Waived

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

Credit Currency

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

Credit Amount

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

2.4.1.5 Exception

This tab provides the Return and Network Reject Details.

The screenshot displays a software interface with a navigation bar at the top containing four tabs: 'Main', 'Processing Status', 'Pricing', and 'Exception'. The 'Exception' tab is currently selected and highlighted. Below the navigation bar, the interface is divided into two main sections: 'Return Details' on the left and 'Network Reject Details' on the right. The 'Return Details' section contains five input fields: 'Return Reference', 'Return Date', 'Return Reason Code', 'Return Reason', and 'Returned Amount'. A 'View Details' button is located below the 'Returned Amount' field. The 'Network Reject Details' section contains three input fields: 'Reject Reference', 'Reject Date', and 'Reject Code'. At the bottom of the interface, there is a horizontal bar with several buttons: 'UDF', 'MIS', 'View Queue Action', 'Accounting Entries', 'All Messages', 'Audit', and 'Exit'.

2.4.1.6 UDF Tab

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

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

Specify the following details.

Fields

Field Label

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

Value

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

2.4.1.7 MIS Tab

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

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.

2.4.1.8 View Queue Action Log

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

Transaction Reference Number	Action	Remarks	Queue Code	Authorization Status	Maker ID	Maker Date Stamp	Checker ID	Checker Date Stamp
No data to display.								

Following details are displayed:

- Transaction Reference Number
- Network Code
- Action
- Remarks
- Queue Code
- Authorization Status
- Maker ID

- Maker Date Stamp
- Checker ID
- Checker Date Stamp
- Queue Status
- Queue Reference No
- Primary External Status
- Secondary External Status
- External Reference Number

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

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

- Sanction system
- External credit approval
- External Account Check
- External FX fetch
- External price fetch
- Accounting system

2.4.1.9 **Accounting Entries**

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

The screenshot displays the 'Accounting Entries' section of a web application. At the top, there is a search bar labeled 'Enter Query' with a text input field for 'Transaction Reference Number'. Below this is a table titled 'Accounting Entries'. The table has a header row with the following columns: Event Code, Transaction Date, Value Date, Account, Account Branch, TRN Code, Dr/Cr, Amount Tag, Account Currency, and Transaction Amount. The table body is empty, with the text 'No data to display.' centered below the header. At the bottom of the table, there is a pagination control showing 'Page 1 (0 of 0 items)' and navigation arrows.

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

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

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

2.4.1.10 All Messages

You can invoke this screen by clicking 'All Messages' tab in the screen. On click of 'All Messages', system displays the below new screen, with the incoming pacs.008 message received.

2.4.1.11 HKFPS Inbound Credit Transfer Transaction View Summary

You can invoke “HKFPS Inbound Credit Transfer Transaction View Summary” screen by typing ‘PKSIVIEW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can search using the following parameter:

- Transaction Reference Number
- Transaction Status
- Authorization Status
- Checker Date Stamp
- Checker ID
- Maker Date Stamp
- Maker ID

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

2.4.2 HKFPS Inbound Real Time Credit Transfer Message Browser

You can invoke “HKFPS Inbound Real Time Credit Transfer Message Browser” screen by typing 'PKSINBRW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'HKFPS Inbound Real Time Credit Transfer Message Browser' application window. At the top, there are search options: 'Search', 'Advanced Search', 'Reset', and 'Clear All'. A 'Records per page' dropdown is set to 15. Below this is a 'Search (Case Sensitive)' section with several input fields: Branch, Message Type (dropdown), FPS Reference Number, Message Date (calendar icon), Original Message ID, Network Code, Message Status (dropdown), Original Transaction ID, Transaction Reference No, and Settlement Status (dropdown). Below the search fields is a 'Search Results' section with a 'Lock Columns' dropdown set to 0. A table header is visible with columns: Branch, Original Message ID, Original Transaction ID, Message Type, Network Code, Transaction Reference No, FPS Reference Number, Message Status, Settlement Status, and M. The table content is empty, displaying 'No data to display.' At the bottom of the search results, there is a pagination control showing 'Page 1 Of 1' and navigation arrows. At the very bottom of the application window, there are buttons for 'View Message', 'View Transaction', and 'Exit'.

You can search using the following parameter:

- Branch
- Original Message ID
- Original Transaction ID
- Message Type
- Network code
- Transaction Reference Number
- FPS Reference Number
- Message Status
- Settlement Status
- Message Date

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

3. HKFPS Processing

3.1 Outbound Credit Transfer Processing

3.1.1 OBPM Internal/External Queues

Exception queues are not applicable.

Transactions are logged in queue in case of any validation failure and upfront rejected with the appropriate error message depending on the stage at which transaction failed.

Below are the validation done on Save of the transaction:

3.1.2 Mandatory Checks

Mandatory checks are done as per current functionality for processing outbound payments

Below fields are mandatory in the request for HKFPS outbound payment:

- Host Code
- Network Code
- Source Code
- Payer Account Number
- Payee Bank Clearing Code
- Payee Account Number
- Payee Mobile Number
- Payee Email ID
- Payee FPS ID
- Payee Name
- Transfer Currency
- Transfer Amount
- Instruction Date

3.1.3 Referential Integrity Check & Initial Validations

Following parameters are validated with the static maintenances available for existence of the values:

Network code: Validated against the static maintenances (PMDNWCOD) available.

Currency Codes: In HKFPS Network Currency preferences (PKDHFNC), a record should be available for the Network Code, Network Currency combination. i.e HKD, RMB as required.

Host Code: This field is checked against valid host codes available in Host Code maintenance (STDHSTCD)

Transaction Branch Code: This has to be a valid branch maintained in system.

Debit Customer (Payer): This is validated to check whether customer number is valid and existing.

Customer Account (Payer): The customer account is verified to check whether it is valid and existing for the customer.

Transaction Branch - HKFPS Network Directory Check: To identify if the network is allowed for the bank branch clearing code (Transaction Branch), system performs below check:

- Derive the transaction branch clearing code from 'Branch Identifier for HKFPS Network (PKDHKFBR)' based on the transaction branch code.
- Check if the Network Directory key is maintained as same in the following screens/ tables:
 - Network Directory Key maintained at 'HKFPS Network Directory (PKDHKFDR)' for the derived transaction branch clearing code = Network Directory Key maintained at 'HKFPS Network Currency Details (PKDHKFNC)' for the corresponding network code- transfer currency.
- If the above condition is not satisfied, a proper error message is given 'Transaction Branch clearing code, Network Directory Key combination does not match the Network Currency - Network Directory combination.

On Us Transfer: If the payee account belongs to the same Bank and Host and Dispatch is not applicable, then 'On Us Transfer' flag is checked by the system during processing. This flag indicates that payee account is internal to Bank and dispatch to Network is not applicable.

If any of the above validation fails, transaction is rejected with proper error code.

3.1.4 Holiday Check & Date Derivation

Holiday Check i.e., Branch Holidays, Network Holidays are not applicable for outbound HKFPS payments if processing mode is real time as maintained in (PKDOCTPF).

Activation Date is derived as same as Instruction Date.

Future date as Instruction Date is not allowed. Transaction is rejected with proper error code.

If Instruction date is back-dated, Activation date is moved to Current date.

3.1.5 Network Validations & Special Character Replacement

Payer/Payee/Bank/Additional details entered for a payment transaction are validated against valid characters allowed for the network.

- HKFPS Allowed characters set: A-Z, a-z, 0-9
- HKFPS Allowed special characters: !@#\$%^&*()_+{}|:<>?-=();',./

If fields contain any invalid HKFPS character, then transaction is rejected with proper error code. Following fields are validated:

- Payer Name, Payer ID
- Payee Mobile Number, Payee Email ID, Payee FPS ID, Payee Name, Payee ID
- Remarks

Special characters entered in a payment transaction are validated and replaced with specific characters as defined in Special Characters maintenance

3.1.6 Duplicate Check

Duplicate checks are done during transaction processing. Payment fields maintained for duplicate check in Source maintenance (PMDSORCE) are matched with all the payments booked within the duplicate period.

Booking date of the payments are considered for checking duplicate payments. Duplicate period is considered based on the number of days maintained for duplicate check for the source (PMDSORCE). If the maintenance is not available, no duplicate check is done.

Transaction is rejected with proper error code in case of duplicate transaction.

The following parameters are available for duplicate check:

- Payer Account : DBTR_ACC
- Payee Account: CRDTR_ACC (Mobile Number, Email ID, FPS ID is mapped to this element.)
- Transfer Amount: TFR_AMT
- Instruction Date: VALUE_DATE
- Payee Bank Clearing Code: CRDTR_BANK_CODE (For HKFPS, Clearing Codes are mapped for this element)

Below are the validations done on Authorization of the transaction:

3.1.7 Sanction Check

Sanction check for HKFPS outbound payment transaction is done on payment activation date (current dated).

System verifies whether sanction check is applicable in Network Preferences, for outbound transaction type and initiates sanction check validation. Sanction check reference number is generated by system.

Out queue name for sending the sanction check relevant transaction details and In queue name for the response is fetched from 'Sanction Check System' maintenance.

Sanction Check system provides a response for the request. External system sanction status can be mapped to a system sanction status. This maintenance is available as part of Sanction Check Maintenance.

The system sanction status can be:

- Approved: Sanction check is approved by the external system
- Interim: Interim status or approval with override is received from external system
- Rejected.:This indicates that the contract failed sanction check.

If the sanction check response status for a payment transaction is 'Approved', then further processing continues.

If the sanction check response status is 'Interim' or 'Rejected' then transaction is rejected with proper error code.

The seizure functionality of parking the funds to Seizure GL applies if a transaction is rejected and “Seize on Reject” flag is enabled at Sanctions Check System maintenance.

During seizure processing, the customer account (for outbound)/Nostro or Clearing GL (for incoming) is debited and Compliance Suspense GL is credited. Transaction Charges are not computed. Dispatch/Message generation is skipped for outbound transactions. Transaction status is marked as 'Cancelled' and 'SC Seizure' flag at transaction level is marked as 'Yes'.

3.1.8 Small FX Limit Check & Currency Conversion

For a cross currency payment transaction where debit currency and transfer currency are different, exchange rate maintained for the transaction branch in the Core system is considered.

If Small FX limit is defined in HKFPS Outbound Credit Transfer Preferences' (PKDOCTPF), then the auto rate pick up happens only if the transfer amount is within the small FX limit.

Transfer amount is converted limit currency maintained using midrate of FX rate type linked and limit check is done.

Exchange Rate Type is based on HKFPS Outbound Credit Transfer Preferences' (PKDOCTPF), maintained. Buy/Sell indicator is derived by the system based on the currency pair maintenance available.

If the transfer amount is above the small FX limit specified, system checks whether External Exchange Rate is applicable in HKFPS Outbound Credit Transfer Preferences' (PKDOCTPF).

If external system is available the transaction details, then system interfaces with external system for receiving the exchange rate along with FX Reference Number.

Based on the response received, exchange rate is populated and further processing of transaction continues.

If Small FX limit is not maintained auto rate pick up is done for all cross currency payment transactions without any limit check.

Payment is rejected in the following cases with proper error code details:

- Exchange Rate derivation based on core system maintenance fails
- Small FX limit is breached and no external exchange rate system maintenance is available

For transactions received from UI input, exchange rate is already available as part of transaction details and no processing on exchange rate is done again.

3.1.9 Pricing Check

Charge computation for HKFPS payment transaction is made based on the “External Pricing Applicable” flag set at Source Network Preferences level.

If External pricing is not applicable for the Source and Network combination, then Charge and tax for HKFPS Payment transaction is calculated based on the Pricing Code linked in the outbound credit transfer payment preferences (PKDOCTPF).

Pricing components applicable to the price code and the attributes like whether the component is a charge or tax, Pricing currency and the exchange rate type are derived from Pricing Code maintenance (PPDCDMNT).

For the payment source of the transaction and applicable service model of debit customer, pricing values are fetched from Pricing Value Maintenance (PPDVLMT).

The pricing value record valid for current date only is considered. Any pricing value record maintained with a future effective date is excluded.

Charge components are processed prior to tax components involved. If a charge component is waived, the related tax also is waived automatically.

If "External Pricing Applicable" flag is set as Yes at Source Network Preferences, charge calculation is skipped and system captures the pricing details from External Pricing System.

If the pricing check response status is 'Interim' or 'Rejected', then transaction is rejected with proper error code.

3.1.10 ECA Check

Payments is sending debit accounting entries pertaining to payment amount and charge/tax amounts to external system for credit checks. ECA checks are done on activation date (current dated).

External Credit Approval is done for all the external accounts for which debit entries are getting posted. Debit account entry details are sent in JMS queues to external ECA system.

Transaction ECA status is updated based on the response received from the external system.

The ECA system is expected to validate the following and send the response:

- Existence of the account
- Currency of the account specified is correct
- Account belongs to the customer specified
- Account exists on the specified branch
- Account is authorized, active & open
- Account status is Normal i.e., not Dormant
- Debit is not restricted on the account
- Clear available balance in the account is greater than the transaction amount specified
- Amount block is successfully executed for the specified transaction amount. Expiry date of the transaction is transaction value date

If the ECA response status for a payment transaction is 'Approved', then further processing continues

If ECA validation fails i.e. the status is 'Interim' or 'Rejected', transaction is rejected with proper error codes.

3.1.11 Accounting Preferences Check

Before Messaging: If the accounting preference chosen for the Network is 'Before Messaging' as maintained in 'HKFPS Outbound Credit Transfer Preferences' (PKDOCTPF), the Message Generation and Handoff of Payment message is subsequent to debit/credit accounting for the outbound payment. However, the payment processor do not wait for the accounting success/failure response from Accounting/DDA system.

- In case of payment rejection as per pacs.002 response from network, Accounting reversal request is sent to DDA system and payment status is reversed.

On Confirmation from CI: If the accounting preference selected is 'On confirmation from ICL', the debit /credit accounting is passed only after the receipt of pacs.002 response from network. If the payment is rejected the balance block (ECA) reversal request is sent to DDA system.

Accounting entries: The following details are sent to accounting system in an xml format to External Accounting System as part of Debit/Credit liquidation:

Details in Accounting hand-off	Debit Liquidation	Credit Liquidation
Accounting Event	DRLQ	CRLQ
Amount Tag	XFER_AMT	XFER_AMT
Transaction Account	Payer Account	Outward Clearing GL maintained in the Accounting code. If Nostro Account (Network Account) is maintained in (PKDOCTPF) that is considered
Offset Account	This is picked from the Debit Liquidation Accounting code maintenance.	This is picked from the Credit Liquidation Accounting code maintenance.
Transaction Currency	Debit Account Currency	Transfer Currency
Transaction Amount	Debit Amount	Transfer Amount
Transaction Date/ Value Date	Activation Date	Activation Date
Offset Currency	Transfer Currency	Transfer Currency
Offset Amount	Transfer Amount	Transfer Amount
Local Currency Amount	If either transaction currency or offset currency is local currency, corresponding amount is handed off as local currency amount. If not, transfer amount is converted to local currency in mid-rate.	Local currency amount of DRLQ is used.

3.1.12 Network Cutoff Check

Network Cutoff check is not applicable for outbound HKFPS payments if processing mode is real time as maintained in (PKDOCTPF).

3.1.13 Message Generation and Dispatch

Only 'Real Time' processing mode is supported.

System generates real-time dispatch of pacs.008 message with single payment transaction in HKFPS standard ISO 20022 format.

Message dispatch is done on activation date (current dated) for real time payments.

3.1.14 On-U.s Transfer Check

Before dispatch of the outbound pacs.008 message, system checks if the outbound payment is On-U.s Transfer or not.

If the outbound payment is derived as 'On-U.s Transfer' (Yes), then system further checks

- If 'Dispatch On-U.s Transfer' flag is 'checked' or 'un-checked' at 'HKFPS Outbound Credit Transfer Payment Preferences screen (PKDOCTPF).
 - If 'Y' (Checked), then system hand-off the outbound pacs.008 message to FPS.
 - If 'N' (Un-checked), then outbound pacs.008 message is not handed off to FPS. Instead system automatically books an inbound credit transfer payment for the same.

On U.s Transfer: Payer & Payee Account numbers are within the different branches of the same bank or within the same branch. A record for payee bank clearing code is present in 'Branch Identifier for HKFPS Network (PKDHKFBR)'.

- If the outbound payment is not a 'On-U.s Transfer',
 - Outbound pacs.008 message is handed off to FPS.

3.1.15 Notifications

Notifications are posted asynchronously to Notification Queue in a generic xml format for payment status (and is available for consumption to external systems).

Applicable Notification events: PAYMENT_SUCCESS, PAYMENT_CANCEL, PAYMENT_CREDIT_CONFIRMED (on receipt of pacs.002).

The generated notifications can be viewed from Notification Browser (PMSNOTFY)

3.1.16 Inbound Pacs.002 Payment Settlement Message Processing

On receipt of incoming pacs.002, system matches to the original outbound payment based on 'Message ID'.

- Check <Document><pacs.002.001.08">, if <TxInfAndSts/TxSts> is 'ACSC' or not,
- Match based on <OrgnMsgld> of incoming pacs.002 = <Msgld> of outgoing pacs.008
- and update the outbound CT payment settlement status (New Field in main) 'Settled', 'Rejected' or 'Pending' (i.e. pacs.002 message yet to be received).

Reason Code <TxInfAndSts/TxSts>	Settlement Status	Transaction Status
If 'ACSC	Settled	Processed
If Other than 'ACSC	Rejected	Rejected

3.2 Inbound Credit Transfer Processing

3.2.1 OBPM Internal/External Queues

Exception queues are not applicable.

Transactions are logged in queue (except the below) in case of any validation failure and upfront rejected with the appropriate error message depending on the stage at which transaction failed:

- **Sanction Check** - However Payment is auto- rejected (with appropriate reject reason code) in case SC Response is 'Rejected', 'Interim'. None of the queue actions are allowed.
- **EAC Check** - However Payment is auto- rejected (with appropriate reject reason code) in case EAC Response is 'Rejected', 'Interim'. None of the queue actions are allowed.
- **Exchange Rate Queue** - Rate Input, Resend actions are allowed.

3.2.2 Message Upload - Account Branch/Host/Network/Transaction Type Derivation

Background job is available for reading the incoming pacs.008 message and to populate the data into staging table. Source code is derived as 'HKFPS'.(Hard-Coded Value)

System performs branch, network & value date resolutions at this stage.

Transaction Account Branch & Host Resolution:

- System derives the transaction account branch from the below tag in the incoming pacs.008 message:
- <CdtAgf\FinInstnId\BICFI\CtrSysMmbld\Mmbld>
- Above, transaction branch clearing code is compared with branch codes mapped in 'Branch Identifier for HKFPS Network (PKDCHKFBR)'
- Once the branch code is identified, system checks Core maintenance for branches (STDCRBRN) to derive the linked Host code for the branch.

Network & Transaction Type Resolution

- Network Code is derived based on 'Network Directory Key' (Hard-Coded Value 'HKFPS') maintained in 'HKFPS Network Currency Details (PKDCHKFNC)'.
- The Transaction type* is derived as 'Incoming' based on the network code maintained in 'HKFPS Inbound Credit Transfer Preferences' (PKDICTPF)
- * This term has been used as reference. There is no corresponding field.

Payment Value Date Resolution

- Holiday Check i.e., Branch Holidays are not applicable for inbound HKFPS payments if processing mode is real time as maintained in (PKDICTPF).
- Interbank Settlement Date <IntrBkSttlmDt> is considered as Instruction date for incoming payment.
- Activation Date is derived as same as Instruction Date.
- If Instruction date is back-dated, Activation date is moved to Current date.

Transaction reference number is generated as per existing logic.

Reference Numbers as received from incoming message are stored in the following fields:

- Transaction Identification stored in Original Transaction ID
- End to end Identification stored in End to End ID
- Clearing system reference stored in FPS Reference Number

Interbank settlement amount/currency is considered as transfer currency for incoming transactions

System performs mandatory field checks & referential integrity checks during transaction saving.

3.2.2.1 Payee Account Verification Check

System checks for the following from the incoming pacs.008 message:

- <LclInstrm><Prtry> ="SKIP_PYE_VRF".
- If the above condition is satisfied, in case of any subsequent validation failure during processing of inbound payments, system generates pacs.004 payment return message.

3.2.3 Mandatory Checks

Below fields are mandatory for booking HKFPS incoming payment:

- Host Code
- Transaction Branch
- Network Code
- Source Code
- Payer Account Number
- Payer Bank Clearing Code
- Payee Bank Clearing Code
- Payee Account Number
- Transfer Currency
- Transfer Amount
- Instruction Date

3.2.4 Referential Integrity Check & Initial Validations

Following parameters are validated with the static maintenances available for existence of the values:

Network code: Validated against the static maintenances (PMDNWCOD) available.

Currency Codes: In HKFPS Network Currency preferences (PKDHFNC), a record should be available for the Network Code, Network Currency combination. i.e HKD, RMB as required.

Host Code: This field is checked against valid host codes available in Host Code maintenance (STDHSTCD).

Transaction Branch Code: This has to be a valid branch in core maintenance.

Payee Customer Account: This is validated to check whether customer number is valid and existing.

Payee Customer Account: The customer account is verified to check whether it is valid and existing for the customer.

3.2.5 Duplicate Check

Duplicate checks are done during transaction processing. Payment fields maintained for duplicate check in Source maintenance (PMDSORCE) are matched with all the payments booked within the duplicate period.

Transaction is rejected with proper error code in case of duplicate transaction.

The following parameters are available for duplicate check:

- Payer Account : DBTR_ACC
- Payee Account: CRDTR_ACC (Mobile Number, Email ID, FPS ID is mapped to this element.)
- Transfer Amount: TFR_AMT
- Instruction Date: VALUE_DATE
- Payee Bank Clearing Code: CRDTR_BANK_CODE (For HKFPS, Clearing Codes is mapped for this element)

3.2.6 Sanction Check

Sanction check for HKFPS incoming payment transaction is done on payment activation date.

If sanction is approved, the transaction is resumed with the further processing.

In case of seizure, Nostro account is debited, and the Seizure GL is credited. (No response is generated)

If the status is rejected, interim or timed out, the transaction is rejected. If SC status is,

- Rejected/Interim- Transaction is returned.
 - System do not consider SC Final Response for the 'interim' status.
- Pending - OBPM awaits a response from SC system and based on the response received, it processes further as above.

3.2.7 FX Limit Check

For a cross currency payment transaction where debit currency and transfer currency are different, exchange rate maintained for the transaction branch in the Core system is considered.

If Small FX limit is defined in HKFPS Inbound Credit Transfer Preferences (PKDICTPF), then the auto rate pick up happens only if the transfer amount is within the small FX limit.

Transfer amount is converted limit currency maintained using midrate of FX rate type linked and limit check is done.

Exchange Rate Type is based on HKFPS Inbound Credit Transfer Preferences' (PKDICTPF), maintained. Buy/Sell indicator is derived by the system based on the currency pair maintenance available.

If the transfer amount is above the small FX limit specified, system checks whether External Exchange Rate is applicable in HKFPS Inbound Credit Transfer Preferences' (PKDICTPF).

If external system is available the transaction details, then system interfaces with external system for receiving the exchange rate along with FX Reference Number.

Based on the response received, exchange rate is populated and further processing of transaction continues.

If Small FX limit is not maintained auto rate pick up is done for all cross currency payment transactions without any limit check.

Payment is moved to Exchange Rate Queue in the following cases with proper error code details:

- Exchange Rate derivation based on core system maintenance fails.
- Small FX limit is breached and no external exchange rate system maintenance is available.
- Only Resend, Rate Input actions are allowed from the queue.

3.2.8 **External Account Check**

Credit entry details to payee account are sent to external DDA system for validating external account status.

Credit amount net of charges to be credited to customer account is sent in the JMS request header details. Details about transaction amount, transaction code, netting details and component wise charge details are also part of request message.

- If External Account Check is 'Approved', the transaction is marked as 'Processed'.
- If the EAC status is 'Rejected', 'Interim', then the transaction is returned.
- System do not consider EAC/DDA Final Response for the 'interim' status.

If the EAC status is 'Pending', OBPM awaits a response from EAC/DDA system and based on the response received, it processes further as above.

3.2.9 **Pricing Check**

Charge/Tax computation is similar to HKFPS inbound transactions.

Internal pricing calculations is performed for the inbound payment, if applicable.

3.2.10 **Debit/Credit Liquidation**

Debit and credit liquidation is done based on the accounting code maintained in HKFPS Inbound Credit Transfer Preferences (PKDICTPF).

The following details are sent to accounting system in an xml format to External Accounting System as part of Debit/Credit liquidation:.

Details in Accounting hand-off	Debit Liquidation	Credit Liquidation
Accounting Event	DRLQ	CRLQ
Amount Tag	XFER_AMT	XFER_AMT

Details in Accounting hand-off	Debit Liquidation	Credit Liquidation
Transaction Account	Inward Clearing GL maintained in the Accounting code. If Nostro Account (Network Account) is maintained in (PKDICTPF) that is considered.	Payee Account
Offset Account	This is picked from the Debit Liquidation Accounting code maintenance.	This is picked from the Credit Liquidation Accounting code maintenance.
Transaction Currency	Transfer Currency	Credit Account Currency
Transaction Amount	Transfer Amount	Credit Amount
Transaction Date/ Value Date	Activation Date	Activation Date
Offset Currency	Transfer Currency	Transfer Currency
Offset Amount	Transfer Amount	Transfer Amount
Local Currency Amount	Local currency amount of DRLQ is used	If either transaction currency or offset currency is local currency, corresponding amount is handed off as local currency amount. If not, transfer amount is converted to local currency in mid-rate.

3.2.11 Notifications

Notifications are posted asynchronously to Notification Queue in a generic xml format for payment status and is available for consumption to external systems.

Applicable Notification events: PAYMENT_SUCCESS.

The generated notifications can be viewed from Notification Browser (PMSNOTFY)

4. Function ID Glossary

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PKDHKFBR2-11
PKDHKFCT2-12
PKDHKFDR2-9
PKDHKFNC2-7
PKDICTPF2-4
PKDIVIEW2-34
PKDOCTPF2-1
PKDOTONL2-14
PKDOVIEW2-22

PKSHKFBR 2-12
PKSHKFCT 2-13
PKSHKFDR 2-10
PKSHKFNC 2-8
PKSICTPF 2-6
PKSINBRW 2-44
PKSIVIEW 2-43
PKSOCTPF 2-3
PKSOTONL 2-21
PKSOUTBR 2-33
PKSOVIEW 2-32