# FINASTRA

Global PAYplus

# Advices

Business Guide

**Version Control**

| Date | Summary of Changes |
|------|--------------------|
| May 2015 | Document restructured |
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**Table of Contents**

# 1  Introduction

## 1.1  Overview

Global PAYplus (GPP) payment processing consists of a series of orchestrated services (known as business flow). At the end of every processing flow, GPP goes through a flow management. This flow assesses a business rule that determines whether an advice should be generated. There are two major types of advices:

- Electronic advises created by GPP

- Electronic advices generated by a GPP interface

This document describes the functional processing steps of the advising and notification step. It focuses on the SWIFT MT900 and MT910 messages that are generated within GPP.

## 1.2  Target Audience

This document describes the Advices workflow. It is designed for business analysts and system administrators who need to setup and configure this feature. It is also of value to anyone who wants to know more about how this feature is implemented.

# 2  Processing

During the various stages of payment processing, the Notification and Advice Determination and Generation-related services are invoked as part of the flow management. Notification/advice-related services and activities include:

- Selecting advice types that are candidates for generation using the Advising type selection rule

  Note: Because this business rule is assessed for every service termination flow, it is important to capture a change in a message attribute (for example, a previous message status that differs from the current message status). Otherwise, many advices may be generated.

- Determining whether advices are required for the debit account/party, credit account/party, and fee account

- Generating and sending advice messages (for example, SWIFT MT900, MT910)

  Or

- Generating, sending and registering interface advices

  Note: Sending an Advice Interface is not within the scope of this document and is handled in the context of the advising interface.

Credit advices are generated only if the first in the credit chain is the final beneficiary. Advice logic is not executed when an onward message is sent because the message itself is notification to the first in the credit chain.

The Advising type selection rule action is the ADVC code uniquely identifying an entry in ADVCTYPE system table.

This entry specifies the following information:

- If ADVCTYPE.SYSTEM_NOTIFICATION is set to 0, the system skips additional validations of the Advice profile

- If ADVCTYPE.SYSTEM_NOTIFICATION is set to 1 than the Advice profile is taken into account

## 2.1  Advice Profile Attributes Examination

In the scenarios below the Advice profile is used to provide additional information for the advices:

- For debit and credit party advices:

  - If an Advice profile entry exists with the appropriate Advice type (rule's Action) for the relevant debit/credit account or the relevant party, and if the base amount is greater than the minimum amount specified in this Advising entry, then the advice type is registered together with an indication of the advice vehicle (i.e. interface or message generation)

- For debit and/or credit fee account advices:

  - If the relevant fee amount (i.e. fee calculated for the debit and/or credit party) is greater than zero and the relevant fee account/currency is not null, and it differs from the principal debit/credit account/currency

  - If an Advice profile entry exists with the appropriate Advice type (rule's Action) for the debit/credit fee account and the base fee amount is greater than the minimum amount specified in this Advising entry, then the advice type is registered together with an indication of the advice vehicle (i.e. interface or message generation)

If parameter ADVCTYPE.ADVC_VEHICLE is set to M, GPP generates and executes the advice as a message (registered in MUNF and linked to the original transaction messages). If this parameter is set to I, an interface is generated and executes the advice that is regarded as an interface entry for this transaction (and is registered in the Processing Communications list for it).

## 2.2 Generate a Message in GPP

If ADVCTYPE.ADVC_VEHICLE is M, the Generate Transaction service is invoked for the relevant advice purpose attribute (Debit Advice, Credit Advice, Debit Fee Advice, or Credit Fee Advice).

This service performs the following tasks:

1. Evaluating Generate transaction selection system rules and selecting a Generate Transaction profile. This profile specifies the following attributes:

   - Message type to be generated (SWIFT MT900 or MT910)

   - Transaction generation mapping selection rules (system rules) that point to a Data Manipulation profile containing Transaction generation mapping rules that specify additional required mapping setup.

2. Creating the new advice message type and setting up advice message attributes based on the Data Manipulation profile, which are specified by the Transaction generation mapping selection rules.

3. Invoking the appropriate flow for processing the generated advice including the creation of a link between the advice message and the original transaction message using the appropriate relation type.

## 2.3 Generate an Interface Advice

### 2.3.1 Event Notification

If the Advising type selection rule action is EVENTNOT (Event Notification), then a fields-values proprietary XML message is generated by the EVENTNOT type interface. In this case the rule sub-action is also important and specifies the relevant list of fields and values that need to be distributed. The list of attributes is specified in the INTERFACE_FIELDS system table.

The outcome of this ad hoc advice is a very specific list of attributes that are generated and placed into a specific location (specified by the Interfaces profile). A third party, or a FI system is supposed to take this information and actually perform the advice (for example, send an email or fax).

### 2.3.2 Acknowledgment

If the Advising type selection rule action is ACK (Acknowledgment), then a pacs.002 and pain.002 message is generated by the ACK type of interface. In this case the rule sub-action is also important and specifies a list of special designated attributes that need to be distributed with the pacs.002.

The outcome of this advice is a handshake between systems, (for example, GPP creates pacs.002 for the feeding system with transaction status ACST or any other agreed codeword).

# 3 Manual Handling (N/A)

# 4 System Configuration and Business Setup

## 4.1 Business Setup

### 4.1.1 System Parameters (N/A)

### 4.1.2 Profiles

Note: For a detailed description of all the fields in the profiles, see GPP Online Help.

#### 4.1.2.1 Advices

An Advice profile specifies all advices (debit, credit) and their contact information to be generated for a specific account or party. Multiple advices can be defined for a specific account or party.

In addition, the profile allows the configuration of the minimum amount to send an advice, which occurs only when the amount of the principal of fee is higher than this minimum.

### 4.1.3 Business Rules

#### 4.1.3.1 Advising Type Selection

Advising type selection rules are used to evaluate whether an advice needs to be generated. The rule action consists of all Advice types (ADVC_CODE in ADVCTYPE table). In addition, the STOP action is available for use to allow stopping the rule evaluation for the transaction.

- These rules are invoked by the flow management.
- The rules are attached to a Party or Office.
- The rules are evaluated in their attachment order. All rules are assessed.
- If no fitting rule, or action is found = STOP, the transaction continues to the next processing step and no advices are considered as candidates for generation.
- If a fitting rule is found, the service continues with the advice determination and generation process for the relevant advice types.

## 4.2 System Configuration

### 4.2.1 System Tables

#### 4.2.1.1 Advice Types (ADVCTYPE)

This system table includes all advice types supported by the GPP.

| Field Name | Description | Comment |
|---|---|---|
| Advice code | The advice code | |
| Description | Description | |
| Advice vehicle | Indicates how the advice is delivered | I – Interface<br>M – Message generation |
| System notification indicator | Indicates whether the type is relevant for advice or system notification | This indicator is used to determine whether the advice, if selected by the Advice Selection rule, must be registered for generation by the advising/notification interface or the Advice profile must be reviewed to determine whether an |

| | | advice of the specified type should be generated for the transaction being processed. |
|---|---|---|

**Setup Example**

| Code | Template | Description | MEDIA | Vehicle | System Notification Indicator |
|---|---|---|---|---|---|
| EVENTNOT | | Event Notification | | | 1 |
| MT900 | SWIFT | SWIFT MT900 | 900 | M | 0 |
| MT910 | SWIFT | SWIFT MT910 | 910 | M | 0 |
| ACK | | Acknowledgment | | | 1 |

### 4.2.1.2 Relation Types (RELATIONTYPES)

These relation types are supported for the scenario of a GPP advice message generated. These relations are then used to link between the advice message and the original transaction message.

| UID Relation Type | Self-Related Type | Related Types | UID Relation Types |
|---|---|---|---|
| Original Payment^ Debit Advice | Original Payment | Debit Advice | Generated debit advice |
| Debit Advice^Original Payment | Debit Advice | Original Payment | Debit advice original payment |
| Original Payment^ Credit Advice | Original Payment | Credit Advice | Generated credit advice |
| Credit Advice^Original Payment | Credit Advice | Original Payment | Credit advice original payment |
| Original Payment^ Debit Fee Advice | Original Payment | Debit Fee Advice | Generated advice for debit side fee account |
| Debit Fee Advice^Original Payment | Debit Fee Advice | Original Payment | Debit Fee advice original payment |
| Original Payment^ Credit Fee Advice | Original Payment | Credit Fee Advice | Generated advice for credit side fee account |
| Credit Fee Advice^Original Payment | Credit Fee Advice | Original Payment | Credit Fee advice original payment |

### 4.2.1.3    Generate Transaction

For the scenario of a GPP advice message generated the Generate Transaction profile specifies the outgoing generated message type and indicates the relationship between the original transaction and the generated advice message. This enables the original and generated messages to be linked. The relationship is stored in the MFAMILY table and is shown in the message link panel of the user interface. From this profile the relevant mapping (data manipulate\on type) profile is defined.

## 4.2.2   System Rules

### 4.2.2.1    Generate Transaction Selection Rules

These rules are required to initiate the generation of a new message. The purpose of these rules is to point to a Generate transaction profile where the generated message is specified.

### 4.2.2.2    Transaction Generation Mapping Selection Rules

These system rules are initiated from the Generate Transaction profile. The system rules help specify the correct Data Manipulation profile that needs to be invoked.

### 4.2.2.3    Transaction Generation Mapping Rules

When an advice message is generated (such as MT900 or 910) the definition of all message fields is defined by the Transaction generation mapping profile. This setup is shared between all profiles:

| Generated Message Attribute | Value |
| --- | --- |
| Msg class | NAC |
| Dbt MOP | BOOK |
| Cdt MOP | SWIFT |
| Msg sts | COMPLETE |
| Pmt Office | Office of original transaction |
| Department | Department of the original transaction |

This information is taken from the original message:

| MT900 Field | Value | Description |
| --- | --- | --- |
| Sender | [Office Cust Swift ID] | Local office BIC |
| Receiver | [Instg agt BIC] | Sender of the original transaction |
| Transaction Reference Number (Field 20) | [MID] | MID of generated message |
| Related Reference (Field 21) | [Instr ID X] | Field 20 of the original transaction |

### 4.2.3 Message Attributes

This extract of message attributes is taking part in this functionality.

| Field ID | Name | DESCRIPTION |
|---|---|---|
| MF_CDT_ADVC_GENERATED | Monitor flow cdt advising sts | Flow monitor: Credit advice generate status |
| MF_CDT_FEE_ADVC_GENERATED | Monitor flow cdt fee advising sts | Flow monitor: Credit fee advice generate status |
| MF_DBT_ADVC_GENERATED | Monitor flow dbt advising sts | Flow monitor: Debit advice generate status |
| MF_DBT_FEE_ADVC_GENERATED | Monitor flow dbt fee advising sts | Flow monitor: Debit fee advice generate status |
| MI_ADVISING_STS | Advising sts | Interface monitor status: Advising status |

## 4.3  Generating Debit Advice

Setup the Advising type selection rule.

Transaction generation mapping selection rule define a Generate Transaction profile (MT900DEBITADVICE).

Generate transaction selection rule defines a Generate Transaction profile (MT900ADV).

The Generate Transaction profile defines the relation type, the generated message type (in this case SWIFT MT900) and the required Transaction generation mapping rule profile that needs to be assessed.

Transaction generation mapping rule (Subtype: Original payment ^ Debit advice) defines the relevant mapping for the generated transaction. See **Error! Reference source not found.** for a general r epetitive mapping setup.

MT900 Debit Amount and Account Fields:

| MT900 Field | Value | Description |
|---|---|---|
| Instruction amount (Field 32A) | [Dbt amt] | Debit amount of the original transaction |
| Instruction currency (Field 32A) | [Dbt acct ccy] | Debit currency of original transaction |
| Instruction value date (Field 32A) | [Sttlm dt] | Value date of the original transaction |
| Account Identification (Field 25) | [Dbt acct nb] | Debit account of the original transaction<br>Note: If the debit account is an asset account, map the Asset Account number (ACCOUNTS.ACC_ALIAS) to this field . |

## 4.4  Generating Credit Advice

The Transaction generation mapping selection rules define a Generate Transaction profile (MT910CREDITADVICE).

The Generate Transaction profile (MT910ADV) defines the relation type, the generated message type (in this case MT910) and the required mapping rule profile that needs to be assessed.

The Transaction generation mapping rule (Original payment ^ Credit advice) defines the relevant mapping for the generated advice message (see **Error! Reference source not found.** for generic r epetitive mapping setup).

MT900 Credit Amount and Account Fields:

| MT900 Field | Value | Description |
|---|---|---|
| Instruction amount (Field 32A) | [Cdt amt] | Credit amount of the original transaction |
| Instruction currency (Field 32A) | [Cdt acct ccy] | Credit currency of original transaction |
| Instruction value date (Field 32A) | [Sttlm dt] | Value date of the original transaction |
| Account Identification (Field 25) | [Cdt acct nb] | Credit account of the original transaction |

# 5 Message Data (N/A)

## 5.1 Message Attributes

## 5.2 Errors & Audit Trail

## Appendix A: Glossary

| Term | Description |
|------|-------------|
| Account Identification (Field 25) | Credit account of the original transaction |
| BIC | Managed by SWIFT, a bank identifier code (BIC) is a unique identifier for a specific financial institution and consists of a 4-character bank code, a 2-character country code, a 2-character location code and an optional 3-character branch code. |
| Flow Management | A workflow step after a transaction is released from a queue that accesses a business rule to determine whether an advice should be generated and sent. |
| GPP | Global PAYplus |
| MID | Message ID – a unique identifier generated by GPP for each Created/Incoming payment. |
| MOP | Method of Payment |
| MT900 | SWIFT message type used for generating a debit advice |
| MT910 | SWIFT message type used for generating a credit advice |
| PACS | Payments Clearing and Settlement |
| PAIN | Payment Initiation |
| SWIFT | Society for Worldwide Interbank Financial Telecommunication |