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# Global PAYplus Version 4.6.2

# Fndt Message Usage for Account Lookup Interface

Technical Guide

**Version Control**

| Version | Date | Summary of Changes |
|---------|------|--------------------|
| 1.0 | | Document created |
| 2.0 | December 2015 | Updated for rebranding |
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**Table of Contents**

# 1   Introduction

Note: This document has not yet been certified for GPP V4.6; therefore, there may be inaccuracies in this document that may require amendments in the future. For more information, please contact your D+H Project Manager.

## 1.1   Overview

This guide describes GPP's standard Account Lookup interface between GPP and the Financial Institution HOST system responsible for providing account and customer information.

GPP Standard Account Lookup is an XML interface based on GPP's Fndt (FuNDs Transfer) message format.

Account Lookup interface is typically using MQ (or web service) for communication with the host system (in many cases via a message mediation layer).

Detailed in this document are the interface structure of the Account Lookup interface Request and Response:

- Account Lookup Request (outward from GPP's perspective, to the financial institution HOST).
- Account Lookup Response (inward to GPP's perspective, from the financial institution HOST)

GPP usually invokes the Account Lookup on customer accounts – usually the debit account on outgoing credit transfers and the credit account on incoming credit transfers. GPP may invoke an Account Lookup request for both the debit account and the credit account in the case of a book transfer. It is expected that in such a scenario, two invocations of Account Lookup are performed for the same transaction.

The processing, manual handling and configuration required around Account Lookup are not detailed in this document. For more details refer to the sections related to the Account Lookup interface in the GPP Business Guide System Integration - Single Payments.

## 1.2   About This Guide

Information is provided for clients implementing an Account Lookup interface with Global PAYplus (GPP), using the GPP Fndt (FuNDs Transfer) Message Format as the base for request when providing transaction information, and response for providing account information.

## 1.3   Background

A standard interface was defined to streamline the process of integrating GPP with various existing systems in a bank or financial institution. In addition to providing additional fields for GPP processing, this structure supports the usage of ISO 20022 or SWIFT messages embedded in the structure.

When the transaction message is received as a SWIFT message it is included within the Fndt Message within a GPP specific wrapping XML structure, with the original text in one tag and a structured list of attributes as additional and separate tags.

## 1.4   Scope

The guide covers only the structure and mapping aspects. The rest of the functionality is described in the GPP Business Guide System Integration – Single Payments document.

## 1.5   References

For information about the GPP Fndt Message structure, see GPP Technical Guide Fndt Message Format.

For more information about the logic and functionality around this interface, see GPP Business Guide System Integration - Single Payments.

## 2    Interface Structures

Note: The shading in the detailed tables in this chapter marks tags, which represent subtree parents, for example, tags in level 1, 2, where leaf tags in level 3 exist under the level 1 and 2. Each level has a different shade, with the first (1) being the darkest shade and gradually getting lighter through the levels.

For examples of the different requests and responses for different scenarios, see Appendix C: Examples of Requests and Responses.

## 2.1    Account Lookup Request

The following sections from the full Fndt (Funds Transfer) Message structure are the minimal scope to be included when it is used as an Account Lookup Request (additional sections can be configured to be included, if required):

Note: The Pmnt section appears in the below minimal scope, as it is recommended for readability. However, it can be excluded.

| Level 1 | Level 2 | Level 3 | Level 4 | Level 5 | Description |
|---------|---------|---------|---------|---------|-------------|
| FndtMsg | | | | | |
| | Header | | | | General identifying attributes |
| | Msg | | | | Transaction message and extension |
| | | Pmnt | | | Pmnt quotes the transaction (whether it is ISO based pain/pacs or a SWIFT message embedded within the GPP proprietary XML structure). For more information, see GPP Technical Guide Fndt Message document. |
| | | Extn | | | |
| | | | ProcessingPersistentInfo | | |
| | | | | Credit Account Info and Credit Fee Account Info | Populated for credit Account Lookup request when contextName is CreditAccountLookup |
| | | | | Debit Account Info and Debit Fee Account Info | Populated for debit Account Lookup request when contextName is DebitAccountLookup |

### 2.1.1 Detailed Structure when using Minimal Scope

For defining Presence and Format, use the convention in Appendix B: Conventions.

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/Into GPP Table and Field |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FndtMsg | 1 | | + | | | | | | | | | | [1..1] | Fndt (Funds Transfer) Message | | | |
| Header | 2 | | | + | | | | | | | | | [1..1] | Header | | | |
| contextName | 3 | | | | + | | | | | | | | [0..1] | Context Name | Generic field to add information regarding the specific usage. **Note:** Specifically for the usage for Account Lookup request, the value can be CreditAccountLookup or DebitAccountLookup | Text {1,n} | Populate with either of: • CreditAccountLookup: for validation of the credit account • DebitAccountLookup: for validation of the debit account |
| contextLocalName | 3 | | | | + | | | | | | | | [0..1] | Context Local Name | Generic optional field to add regarding the specific usage, but using the financial institution system terminology naming, in case such a local name exists and is required for the identification on the financial institution side | Text {1,n} | If required – populate with specific local context string |
| credentials | 3 | | | | + | | | | | | | | [0..1] | Credentials | Credentials when required | | |
| UserID | 4 | | | | | + | | | | | | | [0..1] | User ID | User ID | Text {1,8} | Populate with User Id |
| Role | 4 | | | | | + | | | | | | | [0..1] | Role | Role | Text {1,50} | Populate with User Role |
| D_SKIP_PERSIST_ON_ERROR | 3 | | | | + | | | | | | | | [0..1] | Skip Persist On Error Indicator | An indication whether to store the tranaction details when an error or errors were found | [1,0] {1, 1} | Populate with 01 |
| Workflow | 3 | | | | + | | | | | | | | [0..1] | Workflow | Defined for mass processing. The valid values are Template, File, or Swift | Text {1,50} | Populate with - TBD |

1 Not skip the saving of the message in case of error invoking the Account Lookup request

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/Into GPP Table and Field |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| P_MID | 3 | | | | + | | | | | | | | | [0..1] | GPP Message Identifier | The Internal GPP message Identifier | Text {1,16} | Map from **P_MID** (logical field P_MID) |
| deliveryTimestamp | 3 | | | | + | | | | | | | | | [0..1] | Deliver Timestamp | The Timestamp when the request was created | ISO Date Time | Populate with Office Date Time |
| P_INIT_SRC_ID | 3 | | | | + | | | | | | | | | [0..1] | Initiating Source ID | The ID of the source system initiating the request/response | Text {1,50} | Map GPP |
| EventID | 3 | | | | + | | | | | | | | | [0..1] | Event ID | Unique 16-chars event ID generated for each interface request<br><br>This ID is used to identify a resent request (EventID is as in the original request), from a new request issued due to force or retry (EventID quotes a new value) | Text {1,16} | Map from D_MEI_EVENT_ID if the INTERFACE_TYPES.EVENT_ID_GENERATION is configured with 1 for the INTERFACE_TYPE entry for this request |
| Msg | 2 | | | + | | | | | | | | | | [1..1] | Message | | | |
| Pmnt | 3 | | | | + | | | | | | | | | [0..1] | Payment | ISO or SWIFT message text that is stored in an XML structure in the XML_MSG | | The entire transaction message is mapped from MINF.XML_MSG |
| EXtn | 3 | | | | + | | | | | | | | | [1..1] | Extension | | | |
| ProcessingPersistentInfo | 4 | | | | | + | | | | | | | | [1..1] | Processing Persistent Info | Transaction derived attributes relevant to the transaction information | | |
| CreditSide | 5 | | | | | | + | | | | | | | [0..1] | Credit Side Persistent Info | Information on the Credit side.<br>**Note**: In the context of the Account Lookup usage – will only be populated if the invocation is for the transaction's credit account – <ContexName> is CreditAccountLookup | | |
| P_CDT_ACCT_NB | 6 | | | | | | | + | | | | | | [0..1] | Credit Account Number | The credit account number to be validated | Text {1,34} | When <ContexName> is CreditAccountLookup - mapped from D_FIRST_IN_CDT_CHAIN_ACC_NUM |

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/Into GPP Table and Field |
|-----|---|---|---|---|---|---|---|---|---|---|---|----|----------|---------|-------------|--------|--------------------------------------|
| P_CDT_ACCT_CCY | 6 | | | | | | | + | | | | | [0..1] | Credit Account Currency | The currency of the credit account | [A-Z] {3, 3} | When <ContexName> is CreditAccountLookup:<br>• If MINF.P_CDT_ACCT_CCY (logical field P_CDT_ACCT_CCY) is not empty (credit account was manually added) - mapped from P_CDT_ACCT_CCY<br>• Else – mapped from MINF.P_STTLM_CCY (logical field P_STTLM_CCY) |
| P_CDT_ACCT_OFFICE | 6 | | | | | | | + | | | | | [0..1] | Credit Account Office | The office of the credit account | [A-Z,0-1] {3, 3} | When <ContexName> is CreditAccountLookup:<br>• If logical field P_CDT_ACCT_OFFICE is not empty (credit account was manually added) – mapped from P_CDT_ACCT_OFFICE<br>• Else – mapped from MINF.P_OFFICE (logical field P OFFICE) |
| DebitSide | 5 | | | | | | + | | | | | | [0..1] | Debit Side Persistent Info | Information on the Debit side.<br>**Note**: In the context of the Account Lookup usage, will only be populated if the invocation is for the transaction's debit account, <ContexName> is DebitAccountLookup | | |
| P_DBT_ACCT_NB | 6 | | | | | | | + | | | | | [0..1] | Debit Account Number | The debit account number to be validated | Text {1,34} | When <ContexName> is DebitAccountLookup- mapped from D_FIRST_IN_DBT_CHAIN_ACC_NUM |
| P_DBT_ACCT_CCY | 6 | | | | | | | + | | | | | [0..1] | Debit Account Currency | The currency of the debit account | [A-Z] {3, 3} | When <ContexName> is DebitAccountLookup:<br>• If MINF.P_DBT_ACCT_CCY (logical field P_DBT_ACCT_CCY) is not empty (debit account was manually added) - mapped from P_DBT_ACCT_CCY<br>• Else – mapped from MINF.P_STTLM_CCY (logical field P_STTLM_CCY) |

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/Into GPP Table and Field |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| P_DBT_ACCT_OFFICE | 6 | | | | | | | + | | | | | [0..1] | Debit Account Office | The office of the debit account | [A-Z,0-1] {3, 3} | When <ContexName> is DebitAccountLookup:<br>• If logical field P_DBT_ACCT_OFFICE is not empty (debit account was manually added) – mapped from P_DBT_ACCT_OFFICE<br>• Else – mapped from MINF.P_OFFICE (logical field P OFFICE) |

## 2.2   Account Lookup Response

### 2.2.1   Minimal Scope

The following sections from the full Fndt (Funds Transfer) Message structure are the minimal scope to be included when it is used as an Account Lookup Response (additional sections can be configured to be included, if required):

Note: The Pmnt section appears in this table, since it is recommended for readability. However, it can be excluded.

| Level 1 | Level 2 | Level 3 | Level 4 | Level 5 | Description |
|---|---|---|---|---|---|
| FndtMsg | | | | | |
| | Header | | | | General identifying attributes |
| | Msg | | | | Transaction message and extension |
| | | Pmnt | | | Pmnt quotes the transaction (whether it is ISO based pain/pacs a SWIFT message embedded within the GPP proprietary XML structure) For more information, see GPP Technical Guide Fndt Message document. |
| | | Extn | | | |
| | | | ProcessingPersistentInfo | | |
| | | | | P_CDT_ACCT_NB ,P_CDT_ACCT_CCY and P_CDT_ACCT_OFFICE | |
| | | | | P_DBT_ACCT_NB, P_DBT_ACCT_CCY and P_DBT_ACCT_OFFICE | |
| | | | ReferenceData | | Transaction related profile reference data. |
| | | | | M_DBT_ACCOUNT | Debit Account Information populated for debit Account Lookup response. This information also include Stop Flags/Posting Restrictions set on the debit account |

| Level 1 | Level 2 | Level 3 | Level 4 | Level 5 | Description |
|---------|---------|---------|---------|---------|-------------|
| | | | | M_CDT_ACCOUNT | Credit Account Information populated for credit Account Lookup response<br><br>This information also include Stop Flags/Posting Restrictions set on the credit account |
| | | | | M_DBT_CUST_PROFILE | Debit Party Profile Information populated for debit Account Lookup response<br><br>This information also include Stop Flags/Posting Restrictions set on the debit customer |
| | | | | M_CDT_CUST_PROFILE | Credit Party Profile Information populated for credit Account Lookup response<br><br>This information also include Stop Flags / Posting Restrictions set on the credit customer |
| | | | | M_CONTACT_INFO | Contact Profile Information populated for either of credit or debit Account Lookup response (can be either a contact for these accounts or their customers) |
| | Response Details | | | | Applicable for Interface Responses |

Possible errors that may be encountered by the host system while processing Account Lookup request:

- Technical errors:

- Request not valid

- Host system not available

- Functional errors:

- Account not found

- Account currency does not match

In addition, Stop Flags/Posting Restrictions may be reported back within the relevant account or customer information in the response.

### 2.2.1.1    Detailed Structure When Using Minimal Scope

For defining Presence and Format, use the convention in Appendix B: Conventions.

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/ Into GPP Table and Field |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| FndtMsg | 1 | | + | | | | | | | | | | [1..1] | Fndt (Funds Transfer) Message | | | |
| Header | 2 | | | + | | | | | | | | | [1..1] | Header | | | |
| contextName | 3 | | | | + | | | | | | | | [0..1] | Context Name | Generic field to add information regarding the specific usage.<br>**Note:** Specifically for the usage for Account Lookup response, the value can be CreditAccountLookup or DebitAccountLookup | Text {1,n} | Populate with value in <ContexName> in the request - either of these:<br>• CreditAccountLookup: for validation of the credit account<br>• DebitAccountLookup: for validation of the debit account |
| contextLocalName | 3 | | | | + | | | | | | | | [0..1] | Context Local Name | Generic optional field to add regarding the specific usage, but using the financial institution system terminology naming, in case a local name such exists and is required for the identification on the financial institution side | Text {1,n} | If required, populate with specific local context string |
| credentials | 3 | | | | + | | | | | | | | [0..1] | Credentials | Credentials when required | | Not required in the response. Can be omitted |
| UserID | 4 | | | | | + | | | | | | | [0..1] | User ID | User ID | Text {1,8} | N/A |
| Role | 4 | | | | | + | | | | | | | [0..1] | Role | Role | Text {1,50} | N/A |
| D_SKIP_PERSIST_ON_ERROR | 3 | | | | + | | | | | | | | [0..1] | Skip Persist On Error Indicator | An indication whether to store the transaction details when an error or errors were found | [1,0] {1,1} | Not required in the response. Can be omitted |

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/ Into GPP Table and Field |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Workflow | 3 | | | | + | | | | | | | | [0..1] | Workflow | Defined for mass processing. The valid values are Template, File or Swift | Text {1,50} | Populate with - TBD |
| P_MID | 3 | | | | + | | | | | | | | [0..1] | GPP Message Identifier | The Internal GPP message Identifier | Text {1,16} | Populated with value in <P_MID> in the request. Can be used for matching in GPP |
| deliveryTimestamp | 3 | | | | + | | | | | | | | [0..1] | Deliver Timestamp | The Timestamp when either the request or the response was created **Note:** As per specific integration, if matching between response and its request is not done using MQ Correlation ID, this tag can be used as part of the matching key when quoting the timestamp of the request. If MQ Correlation ID is used for matching, this tag can quote the timestamp when the response was created | ISO Date Time | Populate either <deliveryTimestamp> from request or with current Timestamp |
| P_INIT_SRC_ID | 3 | | | | + | | | | | | | | [0..1] | Initiating Source System Id | The ID of the source system initiating the request/response | Text {1,50} | Populate with a code of the HOST system Will not be used in GPP |
| EventID | 3 | | | | + | | | | | | | | [0..1] | Event ID | Unique 16-chars event ID generated for each interface request | Text {1,16} | Can be copied from request. Currently not used in GPP for matching with request – so – not mandatory |
| Msg | 2 | | | + | | | | | | | | | [1..1] | Message | | | |
| Pmnt | 3 | | | | + | | | | | | | | [0..1] | Payment | ISO or SWIFT message text that is stored in an XML structure in the XML_MSG | | Optionally can be populated with value in <Pmnt> in the request, or omitted Will not be used in GPP |
| EXtn | 3 | | | | + | | | | | | | | [1..1] | Extension | | | |

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/ Into GPP Table and Field |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ProcessingPersistentInfo | 4 | | | | | + | | | | | | | [1..1] | ProcessingPers istentInfo | Transaction derived attributes relevant to the transaction information | | |
| CreditSide | 5 | | | | | | + | | | | | | [0..1] | Credit Side Persistent Info | Information on the Credit side. <br><br>In the context of the Account Lookup usage – will only be populated if the invocation is for the transaction's credit account – <ContexName> is CreditAccountLookup | | |
| P_CDT_ACCT_NB | 6 | | | | | | | + | | | | | [0..1] | Credit Account umber | The credit account number that is validated and returned from host system <br>**Note:** This number may be a different number than received in the request. Either identification logic in the host identified the number sent not as an account no (may be customer no), or to support cases of redirect. | Text {1,34} | When<ContexName> = CreditAccountLookup - Populated with the validated account number |
| P_CDT_ACCT_CCY | 6 | | | | | | | + | | | | | [0..1] | Credit Account Currency | The currency of the validated credit account <br>**Note**: This currency may be a different currency than received in the request. This may occur in scenarios of redirect. | [A-Z] {3,3} | When<ContexName> = CreditAccountLookup - Populated with the validated account currency |
| P_CDT_ACCT_OFFICE | 6 | | | | | | | + | | | | | [0..1] | Credit Account Office | The office of the validated credit account <br>**Note**: The value in this tag is not expected to be different than the value sent in request | [A-Z,0-1] {3, 3} | When<ContexName> = CreditAccountLookup - Populated with the validated account office |

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/ Into GPP Table and Field |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| DebitSide | 5 | | | | | | + | | | | | | | [0..1] | Debit Side Persistent Info | Information on the Debit side.<br>**Note**: In the context of the Account Lookup usage, will only be populated if the invocation is for the transaction's debit account, <ContexName> is DebitAccountLookup | | |
| P_DBT_ACCT_NB | 6 | | | | | | | + | | | | | | [0..1] | Debit Account Number | The debit account number that is validated and returned from host system<br>**Note**: This number may be a different number than received in the request. Either identification logic in the host identified the number sent not as an account no (may be customer no), or to support cases of redirect. | Text {1,34} | Populated with the validated account number (if <ContexName>= DebitAccountLookup) |
| P_DBT_ACCT_CCY | 6 | | | | | | | + | | | | | | [0..1] | Debit Account Currency | The currency of the validated debit account<br>**Note**: This currency may be a different currency than received in the request. This may occur in scenarios of redirect. | [A-Z] {3,3} | Populated with the validated account currency (if <ContexName>= DebitAccountLookup) |
| P_DBT_ACCT_OFFICE | 6 | | | | | | | + | | | | | | [0..1] | Debit Account Office | The office of the validated debit account<br>**Note**: The value in this tag is not expected to be different than the value sent in request | [A-Z,0-1] {3, 3} | Populated with the validated account office (if <ContexName>= DebitAccountLookup) |
| ReferenceData | 4 | | | | | + | | | | | | | | [0..1] | Reference Data | | | |

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/ Into GPP Table and Field |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| M_DBT_ACCOUNT | 5 | | | | | | + | | | | | | | [0..1] | Debit Account | Debit Account Details | | Mapped into the Object that would have contained details from the Account profile of the debit account, if Contacts were managed in GPP |
| F_DBT_ACCT_ASSET | 6 | | | | | | | + | | | | | | [0..1] | Debit Account Asset Flag | Indicates whether the debit account asset flag. **Note**: Assumed to be set to 0 (false) for customer account. | [1,0] {1,1} | Mapped into the PDO F_DBT_ACCT_ASSET |
| F_DBT_ACCT_BOOKNG _ENT | 6 | | | | | | | + | | | | | | [0..1] | Debit Account Booking Entity | The booking entity / accounting system of the debit account. | Text {1,20} | Mapped into the PDO F_DBT_ACCT_BOOKNG_E NT |
| F_DBT_ACCT_ACC_TYP E | 6 | | | | | | | + | | | | | | [0..1] | Debit Account Account Type | The account type of the debit account. **Note**: Should be populated with values that fit the Account Types configured in GPP. | Text {1,10} | Mapped into the PDO F_DBT_ACCT_ACC_TYPE |
| F_DBT_ACCT_IS_RESID ENT | 6 | | | | | | | + | | | | | | [0..1] | Debit Account Is Resident | Indicates whether the debit account owner is a resident of the country for this account. | [1,0] {1,1} | Mapped into the PDO F_DBT_ACCT_IS_RESIDEN T |
| F_DBT_ACCT_STOPFLA GDR | 6 | | | | | | | + | | | | | | [0..1] | Debit Stop Flag / Posting Restriction on Debit Account on indication | Indicates that there is a debit Stop Flag / Posting Restriction set on the debit account. **Note**: Specific reason indicated in the next tag. | [1,0] {1,1} | Mapped into the PDO F_DBT_ACCT_STOPFLAGD R |
| F_DBT_ACCT_REASON DR | 6 | | | | | | | + | | | | | | [0..1] | Debit Stop Flag / Posting Restriction on Debit Account Reason | The code / reason for the debit Stop Flag / Posting Restriction set on the debit account. **Note**: Codes provided should quote values already configured in GPP as Stop Flags. | Text {1,35} | Mapped into the PDO F_DBT_ACCT_REASONDR |

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/ Into GPP Table and Field |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F_DBT_ACCT_STOPFLAGCR | 6 | | | | | | | + | | | | | [0..1] | Credit Stop Flag / Posting Restriction on Debit Account on indication | Indicates that there is a credit Stop Flag / Posting Restriction set on the debit account. **Note**: Specific reason indicated in the next tag. | [1,0] {1,1} | Mapped into the PDO F_DBT_ACCT_STOPFLAGCR |
| F_DBT_ACCT_REASONCR | 6 | | | | | | | + | | | | | [0..1] | Credit Stop Flag / Posting Restriction on account reason | The code / reason for the credit Stop Flag / Posting Restriction set on the account. **Note**: Codes provided should quote values already configured in GPP as Stop Flags. | Text {1,35} | Mapped into the PDO F_DBT_ACCT_REASONCR |
| M_CDT_ACCOUNT | 5 | | | | | | + | | | | | | [0..1] | Credit Account | Credit Account Details | | Mapped into the Object that would have contained details from the Account profile of the credit account, if Contacts were managed in GPP |
| F_CDT_ACCT_ASSET | 6 | | | | | | | + | | | | | [0..1] | Credit Account Asset Flag | Indicates whether the credit account asset flag. **Note**: Assumed to be set to 0 (false) for customer account. | | Mapped into the PDO F_CDT_ACCT_ASSET |
| F_CDT_ACCT_BOOKNG_ENT | 6 | | | | | | | + | | | | | [0..1] | Credit Account Booking Entity | The booking entity / accounting system of the credit account. | | Mapped into the PDO F_CDT_ACCT_BOOKNG_ENT |
| F_CDT_ACCT_ACC_TYPE | 6 | | | | | | | + | | | | | [0..1] | Credit Account Account Type | The account type of the credit account. **Note**: Should be populated with values that fit the Account Types configured in GPP. | | Mapped into the PDO F_CDT_ACCT_ACC_TYPE |
| F_CDT_ACCT_IS_RESIDENT | 6 | | | | | | | + | | | | | [0..1] | Credit Account Is Resident | Indicates whether the credit account owner is a resident of the country for this account. | [1,0] {1,1} | Mapped into the PDO F_CDT_ACCT_IS_RESIDENT |

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/ Into GPP Table and Field |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F_CDT_ACCT_STOPFLA GDR | 6 | | | | | | | + | | | | | [0..1] | Debit Stop Flag / Posting Restriction on Credit Account on indication | Indicates that there is a debit Stop Flag / Posting Restriction set on the credit account. **Note**: Specific reason indicated in the next tag | | Mapped into the PDO F_CDT_ACCT_STOPFLAGD R |
| F_CDT_ACCT_REASON DR | 6 | | | | | | | + | | | | | [0..1] | Debit Stop Flag / Posting Restriction on Credit Account Reason | The code / reason for the debit Stop Flag / Posting Restriction set on the credit account. **Note**: Codes provided should quote values already configured in GPP as Stop Flags. | | Mapped into the PDO F_CDT_ACCT_REASONDR |
| F_CDT_ACCT_STOPFLA GCR | 6 | | | | | | | + | | | | | [0..1] | Credit Stop Flag / Posting Restriction on Credit Account on indication | Indicates that there is a credit Stop Flag/Posting Restriction set on the credit account. **Note**: Specific reason indicated in the next tag. | | Mapped into the PDO F_CDT_ACCT_STOPFLAGC R |
| F_CDT_ACCT_REASON CR | 6 | | | | | | | + | | | | | [0..1] | Credit Stop Flag / Posting Restriction on Credit Account Reason | The code/reason for the credit Stop Flag/Posting Restriction set on the credit account. **Note**: Codes provided should quote values already configured in GPP as Stop Flags. | | Mapped into the PDO F_CDT_ACCT_REASONCR |
| M_DBT_CUST_PROFILE | 5 | | | | | | + | | | | | | [0..1] | Debit Customer | Debit Customer Details | | Mapped into the Object that would have contained details from the Party profile of the debit customer, if Contacts were managed in GPP |
| F_DBT_CUST_CUST_CA TEGORY | 6 | | | | | | | + | | | | | [0..1] | Debit Customer Category | The debtor customer category | Text {1,10} | Mapped into the PDO F_DBT_CUST_CUST_CATE GORY |
| F_DBT_CUST_CUST_NA ME | 6 | | | | | | | + | | | | | [0..1] | Debit Customer Name | The debtor customer name | Text {1,35} | Mapped into the PDO F_DBT_CUST_CUST_NAME |

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/ Into GPP Table and Field |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F_DBT_CUST_PROFESSION | 6 | | | | | | | + | | | | | [0..1] | Debit Customer Profession | The debtor customer profession | Text {1,4} | Mapped into the PDO F_DBT_CUST_PROFESSION |
| F_DBT_CUST_SWIFT_ID | 6 | | | | | | | + | | | | | [0..1] | Debit Customer BIC | The BIC/BEI of the debtor customer. | Text {1,12} | Mapped into the PDO F_DBT_CUST_SWIFT_ID |
| F_DBT_CUST_ABA | 6 | | | | | | | + | | | | | [0..1] | Debit Customer ABA | The ABA of the debtor customer.<br>**Note**: Relevant for US. | Text {1,9} | Mapped into the PDO F_DBT_CUST_ABA |
| F_DBT_CUST_ALIAS | 6 | | | | | | | + | | | | | [0..1] | Debit Customer FED Number | The FED number of the debtor customer.<br>**Note**: Relevant for US. | Text {1,6} | Mapped into the PDO F_DBT_CUST_ALIAS |
| F_DBT_CUST_BASE_NO | 6 | | | | | | | + | | | | | [0..1] | Debit Customer External ID | The external Id of the debtor customer in the external financial institution system. | Text {1,34} | Mapped into the PDO F_DBT_CUST_BASE_NO |
| F_DBT_CUST_FEE_ACCOUNT_NO | 6 | | | | | | | + | | | | | [0..1] | Debit Customer Fee Account Number | The fee account number to be used for the debtor customer.<br>**Note**: This tag (and the next two) will only be specified if a separate fee account is required to be used for charging the debtor. | Text {1,34} | Mapped into the PDO F_DBT_CUST_FEE_ACCOUNT_NO |
| F_DBT_CUST_FEE_ACCOUNT_CCY | 6 | | | | | | | + | | | | | [0..1] | Debit Fee Account Currency | The currency of the debit fee account. | [A-Z] {3, 3} | Mapped into the PDO F_DBT_CUST_FEE_ACCOUNT_CCY |
| F_DBT_CUST_FEE_ACCOUNT_OFFICE | 6 | | | | | | | + | | | | | [0..1] | Debit Fee Account Office | The office of the debit fee account. | Text {1,3} | Mapped into the PDO F_DBT_CUST_FEE_ACCOUNT_OFFICE |
| F_DBT_CUST_STOPFLAGFROM | 6 | | | | | | | + | | | | | [0..1] | Debit Stop Flag / Posting Restriction on Debit Customer indication | Indicates that there is a debit Stop Flag/Posting Restriction set on the debit customer.<br>**Note**: Specific reason indicated in the next tag. | [1,0] {1,1} | Mapped into the PDO F_DBT_CUST_STOPFLAGFROM |

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/ Into GPP Table and Field |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F_DBT_CUST_FROMRE ASON | 6 | | | | | | | + | | | | | [0..1] | Debit Stop Flag / Posting Restriction on Debit Customer Reason | The code/reason for the debit Stop Flag/Posting Restriction set on the debit customer. **Note**: Codes provided should quote values already configured in GPP as Stop Flags. | Text {1,35} | Mapped into the PDO F_DBT_CUST_FROMREAS ON |
| F_DBT_CUST_STOPFLA GTO | 6 | | | | | | | + | | | | | [0..1] | Credit Stop Flag/Posting Restriction on Debit Customer Indication | Indicates that there is a credit Stop Flag/Posting Restriction set on the debit customer. **Note**: Specific reason indicated in the next tag. | [1,0] {1,1} | Mapped into the PDO F_DBT_CUST_STOPFLAGT O |
| F_DBT_CUST_TOREAS ON | 6 | | | | | | | + | | | | | [0..1] | Credit Stop Flag/Posting Restriction on Debit Customer Reason | The code/reason for the credit Stop Flag/Posting Restriction set on the debit customer. **Note**: Codes provided should quote values already configured in GPP as Stop Flags. | Text {1,35} | Mapped into the PDO F_DBT_CUST_TOREASON |
| F_DBT_CUST_COUNTR YCODE | 6 | | | | | | | + | | | | | [0..1] | Country code | Debtor address Country | [A-Z] {3,3} | Mapped into the PDO F_DBT_CUST_COUNTRYC ODE |
| F_DBT_CUST_CITY | 6 | | | | | | | + | | | | | [0..1] | Debtor address city | Debtor address city | Text {1,35} | Mapped into the PDO F_DBT_CUST_CITY |
| F_DBT_CUST_ZIP | 6 | | | | | | | + | | | | | [0..1] | Zip code | Debtor address Zip Code | Text {1,10} | Mapped into the PDO F_DBT_CUST_ZIP |
| F_DBT_CUST_STATE | 6 | | | | | | | + | | | | | [0..1] | Debtor address State | Debtor address state | [A-Z] {2,2} | Mapped into the PDO F_DBT_CUST_STATE |
| F_DBT_CUST_ADDRES S1 | 6 | | | | | | | + | | | | | [0..1] | Debtor Address Line 1 | Debtor address line 1 | Text {1,35} | Mapped into the PDO F_DBT_CUST_ADDRESS1 |
| F_DBT_CUST_ADDRES S2 | 6 | | | | | | | + | | | | | [0..1] | Debtor Address Line 2 | Debtor address line 2 | Text {1,35} | Mapped into the PDO F_DBT_CUST_ADDRESS2 |
| F_DBT_CUST_ADDRES S3 | 6 | | | | | | | + | | | | | [0..1] | Debtor Address Line 3 | Debtor address line 3 | Text {1,35} | Mapped into the PDO F_DBT_CUST_ADDRESS3 |

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/ Into GPP Table and Field |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F_DBT_CUST_ADDRESS4 | 6 | | | | | | | + | | | | | [0..1] | Debtor Address Line 4 | Debtor address line 4 | Text {1,35} | Mapped into the PDO F_DBT_CUST_ADDRESS4 |
| M_CDT_CUST_PROFILE | 5 | | | | | | + | | | | | | [0..1] | Credit Customer | Credit Customer Details | | Mapped into the Object that would have contained details from the Party profile of the credit customer, if Contacts were managed in GPP |
| F_CDT_CUST_CUST_CATEGORY | 6 | | | | | | | + | | | | | [0..1] | Credit Customer Category | The creditor customer category | Text {1,10} | Mapped into the PDO F_CDT_CUST_CUST_CATEGORY |
| F_CDT_CUST_CUST_NAME | 6 | | | | | | | + | | | | | [0..1] | Credit Customer Name | The creditor customer name | Text {1,35} | Mapped into the PDO F_CDT_CUST_CUST_NAME |
| F_CDT_CUST_PROFESSION | 6 | | | | | | | + | | | | | [0..1] | Credit Customer Profession | The creditor customer profession | Text {1,4} | Mapped into the PDO F_CDT_CUST_PROFESSION |
| F_CDT_CUST_SWIFT_ID | 6 | | | | | | | + | | | | | [0..1] | Credit Customer BIC | The BIC/BEI of the creditor customer. | Text {1,12} | Mapped into the PDO F_CDT_CUST_SWIFT_ID |
| F_CDT_CUST_ABA | 6 | | | | | | | + | | | | | [0..1] | Credit Customer ABA | The ABA of the creditor customer. **Note**: Relevant for US. | Text {1,9} | Mapped into the PDO F_CDT_CUST_ABA |
| F_CDT_CUST_ALIAS | 6 | | | | | | | + | | | | | [0..1] | Credit Customer FED Number | The FED number of the creditor customer. **Note**: Relevant for US. | Text {1,6} | Mapped into the PDO F_CDT_CUST_ALIAS |
| F_CDT_CUST_BASE_NO | 6 | | | | | | | + | | | | | [0..1] | Credit Customer External ID | The external Id of the creditor customer in the external financial institution system. | Text {1,34} | Mapped into the PDO F_CDT_CUST_BASE_NO |
| F_CDT_CUST_FEE_ACCOUNT_NO | 6 | | | | | | | + | | | | | [0..1] | Credit Customer Fee Account Number | The fee account number to be used for the creditor customer. | Text {1,34} | Mapped into the PDO F_CDT_CUST_FEE_ACCOUNT_NO |
| F_CDT_CUST_FEE_ACCOUNT_CCY | 6 | | | | | | | + | | | | | [0..1] | Credit Fee Account Currency | The currency of the credit fee account. | [A-Z] {3, 3} | Mapped into the PDO F_CDT_CUST_FEE_ACCOUNT_CCY |

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/ Into GPP Table and Field |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F_CDT_CUST_FEE_ACCOUNT_OFFICE | 6 | | | | | | | + | | | | | [0..1] | Credit Fee Account Office | The office of the credit fee account. | Text {1,3} | Mapped into the PDO F_CDT_CUST_FEE_ACCOUNT_OFFICE |
| F_CDT_CUST_STOPFLAGFROM | 6 | | | | | | | + | | | | | [0..1] | Debit Stop Flag / Posting Restriction on Credit Customer Indication | Indicates that there is a debit Stop Flag / Posting Restriction set on the credit customer. **Note**: Specific reason indicated in the next tag. | [1,0] {1,1} | Mapped into the PDO F_CDT_CUST_STOPFLAGFROM |
| F_CDT_CUST_FROMREASON | 6 | | | | | | | + | | | | | [0..1] | Debit Stop Flag / Posting Restriction on Credit Customer Reason | The code/reason for the debit Stop Flag/Posting Restriction set on the credit customer. **Note**: Codes provided should quote values already configured in GPP as Stop Flags. | Text {1,35} | Mapped into the PDO F_CDT_CUST_FROMREASON |
| F_CDT_CUST_STOPFLAGTO | 6 | | | | | | | + | | | | | [0..1] | Credit Stop Flag / Posting Restriction on Credit Customer Indication | Indicates that there is a credit Stop Flag/Posting Restriction set on the credit customer. **Note**: Specific reason indicated in the next tag. | [1,0] {1,1} | Mapped into the PDO F_CDT_CUST_STOPFLAGTO |
| F_CDT_CUST_TOREASON | 6 | | | | | | | + | | | | | [0..1] | Credit Stop Flag / Posting Restriction on Credit Customer Reason | The code/reason for the credit Stop Flag/Posting Restriction set on the credit customer. **Note**: Codes provided should quote values already configured in GPP as Stop Flags. | Text {1,35} | Mapped into the PDO F_CDT_CUST_TOREASON |
| F_CDT_CUST_COUNTRYCODE | 6 | | | | | | | + | | | | | [0..1] | Creditor Country code | Creditor address country | [A-Z] {3,3} | Mapped into the PDO F_CDT_CUST_COUNTRYCODE |
| F_CDT_CUST_CITY | 6 | | | | | | | + | | | | | [0..1] | Debtor address city | Creditor address city | Text {1,35} | Mapped into the PDO F_CDT_CUST_CITY |
| F_CDT_CUST_ZIP | 6 | | | | | | | + | | | | | [0..1] | Creditor Zip code | Creditor address Zip Code | Text {1,10} | Mapped into the PDO F_CDT_CUST_ZIP |

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/ Into GPP Table and Field |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F_CDT_CUST_STATE | 6 | | | | | | | + | | | | | [0..1] | Creditor address State | Creditor address state | [A-Z] {2,2} | Mapped into the PDO F_CDT_CUST_STATE |
| F_CDT_CUST_ADDRESS1 | 6 | | | | | | | + | | | | | [0..1] | Creditor Address Line 1 | Creditor address line 1 | Text {1,35} | Mapped into the PDO F_CDT_CUST_ADDRESS1 |
| F_CDT_CUST_ADDRESS2 | 6 | | | | | | | + | | | | | [0..1] | Creditor Address Line 2 | Creditor address line 2 | Text {1,35} | Mapped into the PDO F_CDT_CUST_ADDRESS2 |
| F_CDT_CUST_ADDRESS3 | 6 | | | | | | | + | | | | | [0..1] | Creditor Address Line 2 | Creditor address line 2 | Text {1,35} | Mapped into the PDO F_CDT_CUST_ADDRESS3 |
| F_CDT_CUST_ADDRESS4 | 6 | | | | | | | + | | | | | [0..1] | Creditor Address Line 4 | Creditor address line 4 | Text {1,35} | Mapped into the PDO F_CDT_CUST_ADDRESS4 |
| M_CONTACT_INFO | 5 | | | | | | + | | | | | | [0..1] | Contact Information | Contacts Details | | Mapped into the Object that would have contained details from the Contact profile, if Contacts were managed in GPP |
| M_CONTACT_LINE | 6 | | | | | | | + | | | | | [0..n] | Contact Line | Details of a specific Contact | | |
| F_ CONTACT_OF | 7 | | | | | | | | + | | | | [0..1] | Contact Of | The entity that this entry serves as its contact for advising. Values: DR_PARTY, CR_PARTY, DR_ACCT, CR_ACCT, DR_FEE, CR_FEE | Text {1,10} | Mapped into the PDO F_CONTACT_OF |
| F_ CONTACT_NAME | 7 | | | | | | | | + | | | | [0..1] | Contact Name | Name of the contact. | Text {1,35} | Mapped into the PDO F_CONTACT_NAME |
| F_CONTACT_DESCRIPTION | 7 | | | | | | | | + | | | | [0..1] | Contact Description | Description of the contact. | Text {1,200} | Mapped into the PDO F_CONTACT_DESCRIPTION |
| F_CONTACT_PHONE | 7 | | | | | | | | + | | | | [0..1] | Contact Phone | Phone number of the contact. | Text {1,35} | Mapped into the PDO F_CONTACT_PHONE |
| F_CONTACT_FAX | 7 | | | | | | | | + | | | | [0..1] | Contact Fax | Fax number of the contact. | Text {1,35} | Mapped into the PDO F_CONTACT_FAX |
| F_CONTACT_EMAIL | 7 | | | | | | | | + | | | | [0..1] | Contact Email | Email address of the contact. | Text {1,128} | Mapped into the PDO F_CONTACT_EMAIL |
| F_CONTACT_ADDRESS1 | 7 | | | | | | | | + | | | | [0..1] | Contact Address1 | First line of the address of the contact. | Text {1,35} | Mapped into the PDO F_CONTACT_ADDRESS1 |

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/ Into GPP Table and Field |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F_CONTACT_ADDRESS 2 | 7 | | | | | | | | + | | | | [0..1] | Contact Address2 | Second line of the address of the contact. | Text {1,35} | Mapped into the PDO F_CONTACT_ADDRESS2 |
| F_CONTACT_ADDRESS 3 | 7 | | | | | | | | + | | | | [0..1] | Contact Address3 | Third line of the address of the contact. | Text {1,35} | Mapped into the PDO F_CONTACT_ADDRESS3 |
| F_CONTACT_ADDRESS 4 | 7 | | | | | | | | + | | | | [0..1] | Contact Address4 | Fourth line of the address of the contact. | Text {1,35} | Mapped into the PDO F_CONTACT_ADDRESS4 |
| F_CONTACT_ADDRESS 5 | 7 | | | | | | | | + | | | | [0..1] | Contact Address5 | Fifth line of the address of the contact. | Text {1,35} | Mapped into the PDO F_CONTACT_ADDRESS5 |
| F_CONTACT_ADDRESS 6 | 7 | | | | | | | | + | | | | [0..1] | Contact Address6 | Sixth line of the address of the contact. | Text {1,35} | Mapped into the PDO F_CONTACT_ADDRESS6 |
| ResponseDetails | 2 | | | + | | | | | | | | | [1..1] | Response Details | | | |
| returnCode | 3 | | | | + | | | | | | | | [1..1] | Return Code | The return code to indicate success (1) or failure (any other code) of Account Lookup. | [0-9] {1, 5} | |
| description | 3 | | | | + | | | | | | | | [0..1] | Description | The description of the return code. Relevant only for a failure (not 1) <returnCode>. **Note**: Any failure can be marked with 0, but it is preferable to use more specific codes to distinguish between posting restriction failure and any other failure. Mapping between financial institution codes and GPP internal codes should be configured to allow usage of financial institution codes. | Text {1,250} | |
| errorsList | 3 | | | | + | | | | | | | | [0..n] | Error List | List of errors for this response. | | |
| error | 4 | | | | | + | | | | | | | [1..1] | Error | | | |

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/ Into GPP Table and Field |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| code | 5 | | | | | | + | | | | | | [1..1] | Code | The return code to indicate one of multiple failure codes of Account Lookup. | [0-9] {1, 5} | |
| description | 5 | | | | | | + | | | | | | [0..1] | Description | The description of the failure code. | Text {1,250} | |
| dataArray | 3 | | | | + | | | | | | | | [0..n] | Data Array | List of additional information entries, if required. | | |
| data | 4 | | | | | + | | | | | | | [0..1] | Data | Additional information entry. | Text {1,250} | |

### 2.2.2   Minimal Scope + Fees Information Option

When the financial institution system reports fees to be charged for the specific account/customer, and it is required that GPP will include these fees in the posting for the applicable transaction, the following additional tags can be included in the response.

These additional tags include the <MsgFees> section with the fee information.

Note**:** Only the additional extension (on top of the extension specified in the previous section) is included in the following table. The main tree tags are also included, to show the path where the additional extension should be added in the structure. These tags are marked with grey font. Again – the Pmnt section is optional and can be excluded from this minimal scope structure.

| Level 1 | Level 2 | Level 3 | Level 4 | Level 5 | Description |
|---------|---------|---------|---------|---------|-------------|
| FndtMsg |         |         |         |         |             |
|         | Header  |         |         |         | General identifying attributes |
|         | Msg     |         |         |         | Transaction message and extension |
|         |         | Pmnt    |         |         | Pmnt quotes the transaction (whether it is ISO based pain/pacs a SWIFT message embedded within the Fndt XML structure)<br><br>For more information, see GPP Technical Guide Fndt Message document. |
|         |         | Extn    |         |         |             |
|         |         |         | MsgFees |         | Message Fees. Multiple transaction fee details. |

### 2.2.2.1    Detailed Structure When Using Minimal Scope + Fees Information Option

When the financial institution system reports fees to be charged for the specific account/customer, and it is required that GPP will include these fees in the posting for the applicable transaction, the following additional tags can be included in the response.

These additional tags are included in the <MsgFees> extension with the fee information.

Note: Only additional tags (on top of the tags specified in the previous section) are included in the following table. The main tree tags are also included, to show the path where the additional tags should be added in the structure. These tags are marked with grey font.

For defining Presence and Format, use the convention in Appendix B: Conventions.

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/ Into GPP Table and Field |
|-----|---|---|---|---|---|---|---|---|---|---|---|----|----------|---------|-------------|--------|----------------------------------------|
| FndtMsg | 1 | | + | | | | | | | | | | [1..1] | Fndt (Funds Transfer) Message | | | |
| … | | | | | | | | | | | | | | | | | |
| Msg | 2 | | | + | | | | | | | | | [1..1] | Message | | | |
| Pmnt | 3 | | | | + | | | | | | | | [0..1] | Payment | ISO or SWIFT message text that is stored in an XML structure in the XML_MSG. | | Optionally can be populated with value in <Pmnt> in the request, or omitted - will not be used in GPP. |
| Extn | 3 | | | | + | | | | | | | | [1..1] | Extension | | | |
| MsgFees | 4 | | | | | + | | | | | | | [0..n] | Message Fees | When the external system needs to report fees to GPP, to be used and handled as fees computed in GPP, this section should be populated. | | |

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/ Into GPP Table and Field |
|-----|---|---|---|---|---|---|---|---|---|---|---|----|----------|---------|-------------|--------|----------------------------------------|
| M_MSG_FEES_LINE | 5 | | | | | | + | | | | | | [1..1] | Message Fees Info | Information on the fee. **Note:** Only one occurrence of CDB fees (fee reported by the Account Lookup interface can be reported in this response per Fee Type that is defined in GPP). | | For each occurrence of M_MSG_FEES_LINE a Msg_Fees entry will be created in GPP for the message. |
| F_MSG_FEES_MANUAL _FEE | 6 | | | | | | | + | | | | | [1..1] | Manual Fee | Indicates a fee manually selected by a user or from external system (CDB). **Note:** When fees reported via this response always populate with 2 (CDB). | [2,1,0] {1, 1} | Mapped into MSG_FEES.MANUAL_F EE |
| F_MSG_FEES_DEDUCT _FROM | 6 | | | | | | | + | | | | | [1..1] | Deduct From | Indicates whether it is the transaction or account from which the fee is deducted. One of the following:<br>• A = Account. Fees should be deducted from an account (either a separate fee account or principal account).<br>• P = Payment. Fees should be deducted from the transaction amount to be charged to the customer on the next financial institution (BEN fees in case of credit transfer). | Text {1,1} | Mapped into MSG_FEES.DEDUCT_F ROM |
| F_MSG_FEES_FEE_APP LY | 6 | | | | | | | + | | | | | [1..1] | Fee Apply | Indicates when fees are applied. One of the following: NOW, LATER, WAIVE. | Text {1,10} | Mapped into MSG_FEES.APPLY |

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/ Into GPP Table and Field |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F_MSG_FEES_PAYING_ PARTY | 6 | | | | | | | + | | | | | [1..1] | Paying Party | Indicates the party that its fee arrangement defines the fee amount and application. It is not necessarily the party that pays the fee. One of the following:<br>• DR - Debit party<br>• CR -Credit party<br>• AF - Agent fee | Text {1,2} | Mapped into MSG_FEES.PAYING_PA RTY |
| F_MSG_FEES_FEE_AC C_AMOUNT | 6 | | | | | | | + | | | | | [0..1] | Fee Account Amount | Amount (in fee account currency) that is deducted from fee account.<br>**Note:** Relevant only for scenarios a fee account is involved. | fractionDigits 4 totalDigits 19 | Mapped into MSG_FEES.FEE_ACC_A MOUNT |
| F_MSG_FEES_FEE_AM OUNT | 6 | | | | | | | + | | | | | [1..1] | Fee Amount | The fee amount (in fee currency). | fractionDigits 4 totalDigits 19 | Mapped into MSG_FEES.FEE_AMOU NT |
| F_MSG_FEES_FEE_AM T_IN_PMT_CCY | 6 | | | | | | | + | | | | | [0..1] | Fee Amount in Payment Currency | The fee amount (in transaction currency). | fractionDigits 4 totalDigits 19 | Mapped into MSG_FEES.FEE_AMOU NT_IN_PMT_CCY |
| F_MSG_FEES_FEE_BAS E_AMOUNT | 6 | | | | | | | + | | | | | [0..1] | Fee in Base Currency | The fee amount (in base currency). | fractionDigits 4 totalDigits 19 | Mapped into MSG_FEES.FEE_BASE_ AMOUNT |
| F_MSG_FEES_FEE_CU RRENCY | 6 | | | | | | | + | | | | | [1..1] | Fee Currency | Currency in which the fee is calculated. | [A-Z] {3, 3} | Mapped into MSG_FEES.FEE_CURR ENCY |
| F_MSG_FEES_FEE_PNL _ACC_CUR | 6 | | | | | | | + | | | | | [0..1] | Fee P&L Account Currency | Currency of the Fee Profit and Loss account.<br>**Note:** If not provided will be first derived from the Fee Type Profile configured in GPP and then mapped as if received. | [A-Z] {3, 3} | Mapped into MSG_FEES.FEE_PNL_A CCOUNT_CURRENCY |

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/ Into GPP Table and Field |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F_MSG_FEES_FEE_PNL _ACC_NO | 6 | | | | | | | + | | | | | [0..1] | Fee P&L Account Number | The Fee Profit and Loss account number. **Note:** If not provided will be first derived from the Fee Type Profile configured in GPP and then mapped as if received. | Text {1,34} | Mapped into MSG_FEES.FEE_PNL_A CC_NO |
| F_MSG_FEES_FEE_PNL _ACC_OFFICE | 6 | | | | | | | + | | | | | [0..1] | Fee P&L Account Office | Office of the Fee Profit and Loss account. **Note:** If not provided will be first derived from the Fee Type Profile configured in GPP and then mapped as if received. | Text {1,3} | Mapped into MSG_FEES.FEE_PNL_A CC_OFFICE |
| F_MSG_FEES_FEE_PNL _AMOUNT | 6 | | | | | | | + | | | | | [0..1] | Fee P&L Amount | The fee amount (in P&L account currency). | fractionDigits 4 totalDigits 19 | Mapped into MSG_FEES.FEE_PNL_A MOUNT |
| TAX_AMOUNT | 6 | | | | | | | + | | | | | [0..1] | Tax Amount | The tax amount (in fee currency). | fractionDigits 4 totalDigits 19 | Mapped into MSG_FEES.TAX_AMOU NT |
| F_MSG_FEES_TAX_AC C_AMOUNT | 6 | | | | | | | + | | | | | [0..1] | Tax Account Amount | The tax amount in the currency of the account from which the tax is deducted. | fractionDigits 4 totalDigits 19 | Mapped into MSG_FEES.TAX_ACC_A MOUNT |
| F_TAX_BASE_AMOUNT | 6 | | | | | | | + | | | | | [0..1] | Tax P&L Amount | The tax amount (in P&L account currency). | fractionDigits 4 totalDigits 19 | Mapped into MSG_FEES.TAX_BASE_ AMOUNT |
| F_MSG_FEES_TAX_PNL _ACCT | 6 | | | | | | | + | | | | | [0..1] | Tax P&L Account Number | The tax Profit and Loss account number. | Text {1,34} | Mapped into MSG_FEES.TAX_PNL_A CCT |
| F_MSG_FEES_TAX_PNL _ACCT_CCY | 6 | | | | | | | + | | | | | [0..1] | Tax P&L Account Currency | Currency of the tax Profit and Loss account. | [A-Z] {3, 3} | Mapped into MSG_FEES.TAX_PNL_A CCT_CCY |
| F_MSG_FEES_TAX_PNL _ACCT_OFFICE | 6 | | | | | | | + | | | | | [0..1] | Tax P&L Account Office | Office of the tax Profit and Loss account. | Text {1,3} | Mapped into MSG_FEES.TAX_PNL_A CCT_OFFICE |

| Tag | L | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Presence | Element | Description | Format | Mapped From/ Into GPP Table and Field |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F_TAX_ON_TAX_AMOUNT | 6 | | | | | | | + | | | | | [0..1] | Tax on Tax Amount | The tax on tax amount (in transaction currency). | fractionDigits 4 totalDigits 19 | Mapped into MSG_FEES.TAX_ON_TAX_AMOUNT |
| F_TAX_ON_TAX_ACC_AMOUNT | 6 | | | | | | | + | | | | | [0..1] | Tax on Tax Account Amount | The tax on tax amount (in the currency of the account from which the tax on tax is deducted) | fractionDigits 4 totalDigits 19 | Mapped into MSG_FEES.TAX_ON_TAX_ACC_AMOUNT |
| F_TAX_ON_TAX_PNL_AMOUNT | 6 | | | | | | | + | | | | | [0..1] | Tax on Tax P&L Amount | The tax on tax amount (in P&L account currency). | fractionDigits 4 totalDigits 19 | Mapped into MSG_FEES.TAX_ON_TAX_PNL_AMOUNT |
| F_MSG_FEES_FEE_TYPE_UID | 6 | | | | | | | + | | | | | [1..1] | Fee Type UID | The Fee Type UID for the Fee in this entry. Values should be pre-defined in GPP via the Fee Types profile (Fee_Types table). **Note:** Should be populated in the following structure: Office + '^' + Fee type name. | Text {1,100} | Mapped into MSG_FEES.FEE_TYPE_UID |

Note: Although the interface supports receiving proprietary return codes for the various failure responses, as long as the appropriate mapping between financial institution's codes and GPP internal codes is pre-configured.

When using the Standard Fndt Message, the FI can also directly use the GPP internal numeric return codes as follows:

- 1 – to indicate a Success
- 990 – to indicate a Processing/technical error
- 996 – to indicate a Posting restriction
- 0 – to indicate any error when no specific error handling is required but routing transaction to Repair

## 3   Usage

For more information on logic related to STP processing and invocation points of the Account Lookup request, usage of the information provided in the Account Lookup response interface, related manual handling and related configuration see Account Lookup Interface section in the GPP Business Guide System Integration – Single Payment document.

## Appendix A: Glossary of Terms

This table lists the terms used in this guide.

| Term | Description |
|------|-------------|
| Fndt Message | The FuNDs Transfer message structure is a GPP specific XML structure that is comprising of the full set of information as received, enriched, computed or manually updated per message. This structure is used as part of the standard interfaces for interacting with financial institution systems. |
| ISO | International Organization for Standards |

The prefix convention for naming transaction attribute fields is described in this table:

| Prefix | Meaning | Explanation |
|--------|---------|-------------|
| T_ | Tree | Place holder in the tree view that hold the relevant associated information. For example: T_PARTIES holds all of the transaction parties |
| X_ | XML | ISO (<pmnt>) information that is stored in an XML structure in the XML_MSG |
| OX_ | Original XML | Copy of the originally received XML transaction (<pmnt>) information that is stored in an XML structure in ORIG_XML_MSG |
| OC_ | Original Copy of XML field | Prefix used if there is more than one way to receive specific data. Example: OX_CDTR_AGT_BIC_1OR or OX_CDTR_AGT_BIC_2AND. GPP copies the data into OC_CDTR_AGT_BIC to facilitate determining whether creditor agent BIC was provided or not. Relevant only for originally received attributes. |
| P_ | Process | GPP extension field for transaction data that cannot be placed in the ISO standard format. Commonly used attributes: P_MID, P_OFFICE, etc. |
| F_ | GPP derived transaction attribute | Derived attribute that are taken from the static data profile that is associated with transaction details. For example, after P_CDT_MOP is determined, the related credit MOP profile attributes are set in these fields. Examples: F_CDT_MOP_NM is the credit MOP name derived from the credit MOP value. F_MOP_NM is associated with the debit MOP. |
| D_ | Derived | Derived attributes that are calculated 'on the fly' while the GPP service is calculating the information. Derived fields are not stored in the transaction after processing is completed, or stopped for manual handling or wait. Therefore, they usually cannot be used as a condition in business rules. |

| Prefix | Meaning | Explanation |
|---|---|---|
| MU<br>MF<br>MI | User Monitor<br>Flow (service) monitor<br>Interface monitor | Monitors are divided into three categories:<br>• User monitors that track the user action over the UI such as forcing a transaction out of the insufficient funds queue<br>• Workflow monitors are internal monitors in the code that track the payment processing flow<br>• Interface monitors that monitor interface interactions<br>These P_ field attributes hold the monitor statuses strings for every transaction.<br>P_USER_STATE_MONITOR - for User Monitors – MU_ prefix<br>P_SERVICE_STATE_MONITOR - for Flow Monitors – MF_ prefix<br>P_INTERFACE_STATE_MONITOR - for Interface Monitors – MI_ prefix<br>The location of each monitor in the field is defined by LOGICAL_FIELDS.LOCATION. The first location is 0 (zero).<br>Example of a monitor string P_ field value: XXXXXXXXXXXXXXXXXXXT.<br>The following SQL can be used to check the full list of monitors as per their monitor P_field and their location:<br>select lf.obj_ref_data_id, lf.location, lf.* from logical_fields lf<br>where lf.obj_ref_data_id like %MONITOR<br>order by 1,2 |

## Appendix B: Conventions

This table details naming conventions used within the document.

| Term | Meaning |
|---|---|
| Tag name in Bold | Indicate Aggregates |
| ISO Date Time | Date Time formats defined as ISO Date Time will conform to ISO8601. Representation: <br> **ISO Date Time with milliseconds:** <br> YYYY-MM-DD [T] {0,1} HH:MM:SS.mmm [Z,-,+] {1,1} HH:MM {0,1} <br> **ISO Date Time without milliseconds:** <br> YYYY-MM-DD [T] {0,1} HH:MM:SS [Z,-,+] {1,1} HH:MM {0,1} <br> Where: <br> YYYY is the year <br> MM is the month (01 - 12) <br> DD is the day (01 - 31) <br> T is a literal separator between the date and time portions (optional) <br> HH is the hour in 24 hour time <br> MM is the minutes <br> SS is the seconds <br> mmm is the milliseconds <br> Z is the time zone designator: <br> Z for when time is in UTC time, OR <br> +HH:MM; OR <br> or -HH:MM |
| ISO Date | Date formats defined as ISO Date Time will conform to ISO8601. Representation: <br> YYYY-MM-DD <br> Where: <br> YYYY is the year, <br> MM is the month (01 - 12) <br> DD is the day (01 - 31) |
| ISO Decimal Values | Decimal values defined as ISO Decimal Values will use the ISO format definition using fractionDigits and totalDigits <br> Where: <br> totalDigits defines the total number of digits in the number (on both sides of the decimal point) <br> fractionDigits defines the number of digits to the right of the decimal point (the fraction) |
| SWIFT Date | Date formats defined as SWIFT Date will conform to SWIFT representation: <br> YYMMDD <br> Where: <br> YY is the year <br> MM is the month (01 - 12) <br> DD is the day (01 - 31) |

| Term | Meaning |
|------|---------|
| SWIFT Decimal Values | Decimal values defined as SWIFT Decimal Values will use the SWIFT representation of digits and a comma acting as the decimal separator between the fraction and the full number |
| Presence (Cardinality) | 0..1 means Optional |
| | 1..1 means Required |
| | 0..n means Optional and may have multiple occurrences (limited to specified n) |
| | 1..n means required and may have multiple occurrences (limited to specified n) |
| String format | [character set] {min length, max length] |
| | [A-Z] means only upper letter characters |
| | [a-z] means only lower letter characters |
| | [0-9] means only digits |
| | [A-Za-z] means upper and lower letter characters |
| | Text means all characters |
| | {1,6} means a string at least one character long and no longer than 6 characters |

## Appendix C: Examples of Requests and Responses

This section provides a set of request and response type examples:

### C.1 Debit Account Lookup Request

This is an example of an Account Lookup request on the debit account.

```
<FndtMsg>
    <Header>
        <contextName>DebitAccountLookup</contextName>
        <contextLocalName>DRACCLOOK</contextLocalName>
        <credentials>
            <UserID>String</UserID>
            <Role>String</Role>
        </credentials>
        <D_SKIP_PERSIST_ON_ERROR>0</D_SKIP_PERSIST_ON_ERROR>
        <Workflow>String</Workflow>
        <P_MID forCreation="false">11209G4837O30871</P_MID>
        <deliveryTimestamp>2001-12-17T09:30:47-05:00</deliveryTimestamp>
        <P_INIT_SRC_ID>GPP</P_INIT_SRC_ID>
        <EventID>1112223334445556</EventID>
    </Header>
    <Msg>
        <Pmnt>
            …
        </Pmnt>
        <Extn>
            <ProcessingPersistentInfo>
                <DebitSide>
                    <P_DBT_ACCT_NB>123456789</P_DBT_ACCT_NB>
                    <P_DBT_ACCT_CCY>GBP</P_DBT_ACCT_CCY>
                    <P_DBT_ACCT_OFFICE>XX1</P_DBT_ACCT_OFFICE>
                </DebitSide>
            </ProcessingPersistentInfo>
        </Extn>
    </Msg>
</FndtMsg>
```

### C.2 Credit Account Lookup Request

This is an example of an Account Lookup request on the credit account.

```
<FndtMsg>
    <Header>
        <contextName>CreditAccountLookup</contextName>
        <contextLocalName>CRACCLOOK</contextLocalName>
        <credentials>
            <UserID>String</UserID>
            <Role>String</Role>
        </credentials>
        <D_SKIP_PERSIST_ON_ERROR>0</D_SKIP_PERSIST_ON_ERROR>
        <Workflow>String</Workflow>
        <P_MID forCreation="false">11209G4837O30871</P_MID>
        <deliveryTimestamp>2001-12-17T09:30:47-05:00</deliveryTimestamp>
        <P_INIT_SRC_ID>GPP</P_INIT_SRC_ID>
        <EventID>1112223334445556</EventID>
    </Header>
    <Msg>
        <Pmnt>
            …
        </Pmnt>
        <Extn>
            <ProcessingPersistentInfo>
                <CreditSide>
                    <P_CDT_ ACCT_NB>987654321</P_CDT_FEE_ACCT_NB>
```

```
                <P_CDT_ ACCT_CCY>USD</P_CDT_FEE_ACCT_CCY>
                <P_CDT_ ACCT_OFFICE>XX1</P_CDT_FEE_ACCT_OFFICE>
            </CreditSide>
        </ProcessingPersistentInfo>
    </Extn>
  </Msg>
</FndtMsg>
```

## C.3 Successful Debit Account Lookup Response

This is an example of a successful Account Lookup response on the debit account. Response
returned with debit customer and debit account information and with two associated contacts on the
account level.

```
<FndtMsg>
  <Header>
      <contextName>DebitAccountLookup</contextName>
      <contextLocalName>DRACCLOOK</contextLocalName>
      <credentials>
          <UserID>String</UserID>
          <Role>String</Role>
      </credentials>
      <D_SKIP_PERSIST_ON_ERROR>0</D_SKIP_PERSIST_ON_ERROR>
      <Workflow>String</Workflow>
      <P_MID forCreation="false">11209G4837O30871</P_MID>
      <deliveryTimestamp>2001-12-17T09:30:57-05:00</deliveryTimestamp>
      <P_INIT_SRC_ID>HOST_XXX</P_INIT_SRC_ID>
  </Header>
  <Msg>
      <Pmnt/>
      <Extn>
          <ProcessingPersistentInfo>
              <DebitSide>
                  <P_DBT_ACCT_NB>123456789</P_DBT_ACCT_NB>
                  <P_DBT_ACCT_CCY>GBP</P_DBT_ACCT_CCY>
                  <P_DBT_ACCT_OFFICE>XX1</P_DBT_ACCT_OFFICE>
              </DebitSide>
          </ProcessingPersistentInfo>
          <ReferenceData>
              <M_DBT_CUST_PROFILE>
                  <F_DBT_CUST_CUST_CATEGORY>YYY</F_DBT_CUST_CUST_CATEGORY>
                  <F_DBT_CUST_CUST_NAME>Katota Inv Sector FZE</F_DBT_CUST_CUST_NAME>
                  <F_DBT_CUST_PROFESSION>ZZZZ</F_DBT_CUST_PROFESSION>
                  <F_DBT_CUST_SWIFT_ID>BISFAEA1</F_DBT_CUST_SWIFT_ID>
                  <F_DBT_CUST_ABA>211122232</F_DBT_CUST_ABA>
                  <F_DBT_CUST_ALIAS>2111</F_DBT_CUST_ALIAS>
                  <F_DBT_CUST_BASE_NO>XXXYYYMMMTTT</F_DBT_CUST_BASE_NO>

  <F_DBT_CUST_FEE_ACCOUNT_NO>2244667788</F_DBT_CUST_FEE_ACCOUNT_NO>
                  <F_DBT_CUST_FEE_ACCOUNT_CCY>USD</F_DBT_CUST_FEE_ACCOUNT_CCY>

  <F_DBT_CUST_FEE_ACCOUNT_OFFICE>XX1</F_DBT_CUST_FEE_ACCOUNT_OFFICE>
                  <F_DBT_CUST_COUNTRYCODE>AE</F_DBT_CUST_COUNTRYCODE>
                  <F_DBT_CUST_CITY>RAS AL KHAIMAH</F_DBT_CUST_CITY>
                  <F_DBT_CUST_ADDRESS1>Business Center 04, Floor
6</F_DBT_CUST_ADDRESS1>
                  <F_DBT_CUST_ADDRESS2>Business Park, 610a, Free Trade
Zon</F_DBT_CUST_ADDRESS2>
              </M_DBT_CUST_PROFILE>
              <M_DBT_ACCOUNT>
                  <F_DBT_ACCT_ASSET>1</F_DBT_ACCT_ASSET>
                  <F_DBT_ACCT_BOOKNG_ENT>xxx</F_DBT_ACCT_BOOKNG_ENT>
                  <F_DBT_ACCT_ACC_TYPE>VOS</F_DBT_ACCT_ACC_TYPE>
                  <F_DBT_ACCT_IS_RESIDENT>1</F_DBT_ACCT_IS_RESIDENT>
              </M_DBT_ACCOUNT>
              <M_CONTACT_INFO>
                  <M_CONTACT_LINE>
                      <F_CONTACT_OF>DR_ACC</F_CONTACT_OF >
```

```xml
                        <F_CONTACT_NAME>Jack Wilson</F_CONTACT_NAME>
                        <F_CONTACT_DESCRIPTION>Relationship
Manager</F_CONTACT_DESCRIPTION>
                        <F_CONTACT_PHONE>97254222334456</F_CONTACT_PHONE>
                        <F_CONTACT_FAX>97254222334111</F_CONTACT_FAX>
                        <F_CONTACT_EMAIL>jack.wilson@katota.com</F_CONTACT_EMAIL>
                        <F_CONTACT_ADDRESS1>Business Center 04, Floor
6</F_CONTACT_ADDRESS1>
                        <F_CONTACT_ADDRESS2>Business Park, 610a, Free Trade
Zon</F_CONTACT_ADDRESS2>
                        <F_CONTACT_ADDRESS3> RAS AL KHAIMAH,
AE</F_DBT_CUST_ADDRESS3>
                    </M_CONTACT_LINE>
                    <M_CONTACT_LINE>
                        <F_CONTACT_OF>DR_ACC</F_CONTACT_OF >
                        <F_CONTACT_NAME>Laora Adams</F_CONTACT_NAME>
                        <F_CONTACT_DESCRIPTION>Head Relationship
Manager</F_CONTACT_DESCRIPTION>
                        <F_CONTACT_PHONE>97254222334666</F_CONTACT_PHONE>
                        <F_CONTACT_FAX>97254222334111</F_CONTACT_FAX>
                        <F_CONTACT_EMAIL>laora.adams@katota.com</F_CONTACT_EMAIL>
                        <F_CONTACT_ADDRESS1>Business Center 04, Floor
6</F_CONTACT_ADDRESS1>
                        <F_CONTACT_ADDRESS2>Business Park, 610a, Free Trade
Zon</F_CONTACT_ADDRESS2>
                        <F_CONTACT_ADDRESS3> RAS AL KHAIMAH, AE</F_CONTACT_ADDRESS3>
                    </M_CONTACT_LINE>
                </M_CONTACT_INFO>
            </ReferenceData>
            <BinrayContent/>
        </Extn>
    </Msg>
    <ResponseDetails>
        <returnCode>1</returnCode>
        <description>Account Lookup success</description>
    </ResponseDetails>
</FndtMsg>
```

## C.4 Successful Credit Account Lookup Response

This is an example of a successful Account Lookup response on the credit account. Response
returned with credit customer and credit account information and with one associated contact on the
account level.

```xml
<FndtMsg>
    <Header>
        <contextName>CreditAccountLookup</contextName>
        <contextLocalName>CRACCLOOK</contextLocalName>
        <credentials>
            <UserID>String</UserID>
            <Role>String</Role>
        </credentials>
        <D_SKIP_PERSIST_ON_ERROR>0</D_SKIP_PERSIST_ON_ERROR>
        <Workflow>String</Workflow>
        <P_MID forCreation="false">11209G4837O30871</P_MID>
        <deliveryTimestamp>2001-12-17T09:30:57-05:00</deliveryTimestamp>
        <P_INIT_SRC_ID>HOST_XXX</P_INIT_SRC_ID>
    </Header>
    <Msg>
        <Pmnt/>
        <Extn>
            <ProcessingPersistentInfo>
                <CreditSide>
                    <P_CDT_ACCT_NB>123456789</P_CDT_ACCT_NB>
                    <P_CDT_ACCT_CCY>GBP</P_CDT_ACCT_CCY>
                    <P_CDT_ACCT_OFFICE>XX1</P_CDT_ACCT_OFFICE>
                </CreditSide>
            </ProcessingPersistentInfo>
```

```
<ReferenceData>
    <M_CDT_CUST_PROFILE>
        <F_CDT_CUST_CUST_CATEGORY>YYY</F_CDT_CUST_CUST_CATEGORY>
        <F_CDT_CUST_CUST_NAME>Katota Inv Sector FZE</F_CDT_CUST_CUST_NAME>
        <F_CDT_CUST_PROFESSION>ZZZZ</F_CDT_CUST_PROFESSION>
        <F_CDT_CUST_SWIFT_ID>BISFAEA1</F_CDT_CUST_SWIFT_ID>
        <F_CDT_CUST_ABA>211122232</F_CDT_CUST_ABA>
        <F_CDT_CUST_ALIAS>2111</F_CDT_CUST_ALIAS>
        <F_CDT_CUST_BASE_NO>XXXYYYMMMTTT</F_CDT_CUST_BASE_NO>

<F_CDT_CUST_FEE_ACCOUNT_NO>2244667788</F_CDT_CUST_FEE_ACCOUNT_NO>

<F_CDT_CUST_FEE_ACCOUNT_CCY>USD</F_CDT_CUST_FEE_ACCOUNT_CCY>

<F_CDT_CUST_FEE_ACCOUNT_OFFICE>XX1</F_CDT_CUST_FEE_ACCOUNT_OFFICE>
        <F_CDT_CUST_COUNTRYCODE>AE</F_CDT_CUST_COUNTRYCODE>
        <F_CDT_CUST_CITY>RAS AL KHAIMAH</F_CDT_CUST_CITY>
        <F_CDT_CUST_ADDRESS1>Business Center 04, Floor
6</F_CDT_CUST_ADDRESS1>
        <F_CDT_CUST_ADDRESS2>Business Park, 610a, Free Trade
Zon</F_CDT_CUST_ADDRESS2>
    </M_CDT_CUST_PROFILE>
    <M_CDT_ACCOUNT>
        <F_CDT_ACCT_ASSET>1</F_CDT_ACCT_ASSET>
        <F_CDT_ACCT_BOOKNG_ENT>xxx</F_CDT_ACCT_BOOKNG_ENT>
        <F_CDBT_ACCT_ACC_TYPE>VOS</F_CDT_ACCT_ACC_TYPE>
        <F_CDT_ACCT_IS_RESIDENT>1</F_CDT_ACCT_IS_RESIDENT >
    </M_CDT_ACCOUNT>
    <M_CONTACT_INFO>
        <M_CONTACT_LINE>
            <F_CONTACT_OF>CR_ACC</F_CONTACT_OF >
            <F_CONTACT_NAME>Jack Wilson</F_CONTACT_NAME>
            <F_CONTACT_DESCRIPTION>Relationship
Manager</F_CONTACT_DESCRIPTION>
            <F_CONTACT_PHONE>97254222334456</F_CONTACT_PHONE>
            <F_CONTACT_FAX>97254222334111</F_CONTACT_FAX>
            <F_CONTACT_EMAIL>jack.wilson@katota.com</F_CONTACT_EMAIL>
            <F_CONTACT_ADDRESS1>Business Center 04, Floor
6</F_DBT_CUST_ADDRESS1>
            <F_CONTACT_ADDRESS2>Business Park, 610a, Free Trade
Zon</F_DBT_CUST_ADDRESS2>
            <F_CONTACT_ADDRESS3> RAS AL KHAIMAH,
AE</F_DBT_CUST_ADDRESS3>
        </M_CONTACT_LINE >
    </M_CONTACT_INFO>
</ReferenceData>
<BinrayContent/>
        </Extn>
    </Msg>
    <ResponseDetails>
        <returnCode>1</returnCode>
        <description>Account Lookup success</description>
    </ResponseDetails>
</FndtMsg>
```

## C.5 Successful Debit Account Lookup Response with Fees

This is an example of a successful Account Lookup response on the debit account. Response
returned with credit customer and credit account information and with one fee for Processing Fee
Type, which was pre-calculated in the HOST system and is required to be included in the processing
and calculation of fees and later posting for the transaction.

```
<FndtMsg>
    <Header>
        <contextName>DebitAccountLookup</contextName>
        <contextLocalName>DRACCLOOK</contextLocalName>
        <credentials>
            <UserID>String</UserID>
```

```xml
                    <Role>String</Role>
                </credentials>
                <D_SKIP_PERSIST_ON_ERROR>0</D_SKIP_PERSIST_ON_ERROR>
                <Workflow>String</Workflow>
                <P_MID forCreation="false">11209G4837O30871</P_MID>
                <deliveryTimestamp>2001-12-17T09:30:57-05:00</deliveryTimestamp>
                <P_INIT_SRC_ID>HOST_XXX</P_INIT_SRC_ID>
            </Header>
            <Msg>
                <Pmnt/>
                <Extn>
                    <MsgFees>
                        <M_MSG_FEES_LINE>
                            <F_MSG_FEES_MANUAL_FEE>2</F_MSG_FEES_MANUAL_FEE>
                            <F_MSG_FEES_DEDUCT_FROM>A</F_MSG_FEES_DEDUCT_FROM>
                            <F_MSG_FEES_FEE_APPLY>NOW</F_MSG_FEES_FEE_APPLY>
                            <F_MSG_FEES_PAYING_PARTY>DR</F_MSG_FEES_PAYING_PARTY>
                            <F_MSG_FEES_FEE_ACC_AMOUNT>16.7</F_MSG_FEES_FEE_ACC_AMOUNT>
                            <F_MSG_FEES_FEE_AMOUNT>10</F_MSG_FEES_FEE_AMOUNT>

<F_MSG_FEES_FEE_AMT_IN_PMT_CCY>10</F_MSG_FEES_FEE_AMT_IN_PMT_CCY>
                            <F_MSG_FEES_FEE_BASE_AMOUNT>10</F_MSG_FEES_FEE_BASE_AMOUNT>
                            <F_MSG_FEES_FEE_CURRENCY>GBP</F_MSG_FEES_FEE_CURRENCY>
                            <F_MSG_FEES_FEE_PNL_ACC_CUR>GBP</F_MSG_FEES_FEE_PNL_ACC_CUR>

<F_MSG_FEES_FEE_PNL_ACC_NO>9988776655</F_MSG_FEES_FEE_PNL_ACC_NO>
                            <F_MSG_FEES_PNL_ACC_OFFICE>XX1</F_MSG_FEES_PNL_ACC_OFFICE>
                            <F_MSG_FEES_FEE_PNL_AMOUNT>10</F_MSG_FEES_FEE_PNL_AMOUNT>
                            <F_TAX_AMOUNT>1</F_TAX_AMOUNT>
                            <F_MSG_FEES_TAX_ACC_AMOUNT>1</F_MSG_FEES_TAX_ACC_AMOUNT>
                            <F_MSG_FEES_TAX_AMT_PNL_CCY>1</F_MSG_FEES_TAX_AMT_PNL_CCY>
                            <F_MSG_FEES_TAX_PNL_ACCT>112243434</F_MSG_FEES_TAX_PNL_ACCT>

<F_MSG_FEES_TAX_PNL_ACCT_CCY>GBP</F_MSG_FEES_TAX_PNL_ACCT_CCY>

<F_MSG_FEES_TAX_PNL_ACCT_OFFICE>XX1</F_MSG_FEES_TAX_PNL_ACCT_OFFICE>
                            <F_TAX_ON_TAX_AMOUNT>0.1</F_TAX_ON_TAX_AMOUNT>
                            <F_TAX_ON_TAX_ACC_AMOUNT>0.1</F_TAX_ON_TAX_ACC_AMOUNT>
                            <F_TAX_ON_TAX_PNL_AMOUNT>0.1</F_TAX_ON_TAX_PNL_AMOUNT>

<F_MSG_FEES_FEE_TYPE_UID>XX1^Processing</F_MSG_FEES_FEE_TYPE_UID>
                        </M_MSG_FEES_LINE>
                    </MsgFees>
                    <ProcessingPersistentInfo>
                        <DebitSide>
                            <P_DBT_FEE_ACCT_NB>2233998877</P_DBT_FEE_ACCT_NB>
                            <P_DBT_FEE_ACCT_CCY>GBP</P_DBT_FEE_ACCT_CCY>
                            <P_DBT_FEE_ACCT_OFFICE>XX1</P_DBT_FEE_ACCT_OFFICE>
                            <P_DBT_ACCT_NB>123456789</P_DBT_ACCT_NB>
                            <P_DBT_ACCT_CCY>GBP</P_DBT_ACCT_CCY>
                            <P_DBT_ACCT_OFFICE>XX1</P_DBT_ACCT_OFFICE>
                        </DebitSide>
                    </ProcessingPersistentInfo>
                    <ReferenceData>
                        <M_DBT_CUST_PROFILE>
                            <F_DBT_CUST_CUST_CATEGORY>YYY</F_DBT_CUST_CUST_CATEGORY>
                            <F_DBT_CUST_CUST_NAME>Katota Inv Sector FZE</F_DBT_CUST_CUST_NAME>
                            <F_DBT_CUST_PROFESSION>ZZZZ</F_DBT_CUST_PROFESSION>
                            <F_DBT_CUST_SWIFT_ID>BISFAEA1</F_DBT_CUST_SWIFT_ID>
                            <F_DBT_CUST_ABA>211122232</F_DBT_CUST_ABA>
                            <F_DBT_CUST_ALIAS>2111</F_DBT_CUST_ALIAS>
                            <F_DBT_CUST_BASE_NO>XXXYYYMMMTTT</F_DBT_CUST_BASE_NO>

<F_DBT_CUST_FEE_ACCOUNT_NO>2244667788</F_DBT_CUST_FEE_ACCOUNT_NO>
                            <F_DBT_CUST_FEE_ACCOUNT_CCY>USD</F_DBT_CUST_FEE_ACCOUNT_CCY>

<F_DBT_CUST_FEE_ACCOUNT_OFFICE>XX1</F_DBT_CUST_FEE_ACCOUNT_OFFICE>
                            <F_DBT_CUST_COUNTRYCODE>AE</F_DBT_CUST_COUNTRYCODE>
                            <F_DBT_CUST_CITY>RAS AL KHAIMAH</F_DBT_CUST_CITY>
                            <F_DBT_CUST_ADDRESS1>Business Center 04, Floor
6</F_DBT_CUST_ADDRESS1>
```

```xml
                                <F_DBT_CUST_ADDRESS2>Business Park, 610a, Free Trade
Zon</F_DBT_CUST_ADDRESS2>
                            </M_DBT_CUST_PROFILE>
                            <M_DBT_ACCOUNT>
                                <F_DBT_ACCT_ASSET>1</F_DBT_ACCT_ASSET>
                                <F_DBT_ACCT_BOOKNG_ENT>xxx</F_DBT_ACCT_BOOKNG_ENT>
                                <F_DBT_ACCT_ACC_TYPE>VOS</F_DBT_ACCT_ACC_TYPE>
                                <F_DBT_ACCT_IS_RESIDENT>1</F_DBT_ACCT_IS_RESIDENT >
                            </M_DBT_ACCOUNT>
                            <M_CONTACT_INFO>
                                <M_CONTACT_LINE>
                                    <F_CONTACT_OF>DR_ACC</F_CONTACT_OF >
                                    <F_CONTACT_NAME>Jack Wilson</F_CONTACT_NAME>
                                    <F_CONTACT_DESCRIPTION>Relationship
Manager</F_CONTACT_DESCRIPTION>
                                    <F_CONTACT_PHONE>97254222334456</F_CONTACT_PHONE>
                                    <F_CONTACT_FAX>97254222334111</F_CONTACT_FAX>
                                    <F_CONTACT_EMAIL>jack.wilson@katota.com</F_CONTACT_EMAIL>
                                    <F_CONTACT_ADDRESS1>Business Center 04, Floor
6</F_DBT_CUST_ADDRESS1>
                                    <F_CONTACT_ADDRESS2>Business Park, 610a, Free Trade
Zon</F_DBT_CUST_ADDRESS2>
                                    <F_CONTACT_ADDRESS3> RAS AL KHAIMAH,
AE</F_DBT_CUST_ADDRESS3>
                                </M_CONTACT_LINE >
                                <M_CONTACT_LINE>
                                    <F_CONTACT_OF>DR_ACC</F_CONTACT_OF >
                                    <F_CONTACT_NAME>Laora Adams</F_CONTACT_NAME>
                                    <F_CONTACT_DESCRIPTION>Head Relationship
Manager</F_CONTACT_DESCRIPTION>
                                    <F_CONTACT_PHONE>97254222334666</F_CONTACT_PHONE>
                                    <F_CONTACT_FAX>97254222334111</F_CONTACT_FAX>
                                    <F_CONTACT_EMAIL>laora.adams@katota.com</F_CONTACT_EMAIL>
                                    <F_CONTACT_ADDRESS1>Business Center 04, Floor
6</F_DBT_CUST_ADDRESS1>
                                    <F_CONTACT_ADDRESS2>Business Park, 610a, Free Trade
Zon</F_DBT_CUST_ADDRESS2>
                                    <F_CONTACT_ADDRESS3> RAS AL KHAIMAH,
AE</F_DBT_CUST_ADDRESS3>
                                </M_CONTACT_LINE >
                            </M_CONTACT_INFO>
                        </ReferenceData>
                    </Extn>
                </Msg>
            <ResponseDetails>
                <returnCode>1</returnCode>
                <description>Account Lookup success</description>
            </ResponseDetails>
        </FndtMsg>
```

## C.6 Failed Account Lookup Response

This is an example of a failed Account Lookup response on the debit account. Response returned with debit customer and debit account information. The Debit customer information includes a StopFlag on debiting the customer, due to the customer being dormant.

```xml
        <FndtMsg>
            <Header>
                <contextName>DebitAccountLookup</contextName>
                <contextLocalName>DRACCLOOK</contextLocalName>
                <credentials>
                    <UserID>String</UserID>
                    <Role>String</Role>
                </credentials>
                <D_SKIP_PERSIST_ON_ERROR>0</D_SKIP_PERSIST_ON_ERROR>
                <Workflow>String</Workflow>
                <P_MID forCreation="false">11209G4837O30871</P_MID>
                <deliveryTimestamp>2001-12-17T09:30:57-05:00</deliveryTimestamp>
                <P_INIT_SRC_ID>HOST_XXX</P_INIT_SRC_ID>
```

```
                    </Header>
                    <Msg>
                        <Pmnt/>
                        <Extn>
                            <ProcessingPersistentInfo>
                                <DebitSide>
                                    <P_DBT_ACCT_NB>123456789</P_DBT_ACCT_NB>
                                    <P_DBT_ACCT_CCY>GBP</P_DBT_ACCT_CCY>
                                    <P_DBT_ACCT_OFFICE>XX1</P_DBT_ACCT_OFFICE>
                                </DebitSide>
                            </ProcessingPersistentInfo>
                            <ReferenceData>
                                <M_DBT_CUST_PROFILE>
                                    <F_DBT_CUST_CUST_CATEGORY>YYY</F_DBT_CUST_CUST_CATEGORY>
                                    <F_DBT_CUST_CUST_NAME>Katota Inv Sector FZE</F_DBT_CUST_CUST_NAME>
                                    <F_DBT_CUST_PROFESSION>ZZZZ</F_DBT_CUST_PROFESSION>
                                    <F_DBT_CUST_SWIFT_ID>BISFAEA1</F_DBT_CUST_SWIFT_ID>
                                    <F_DBT_CUST_ABA>211122232</F_DBT_CUST_ABA>
                                    <F_DBT_CUST_ALIAS>2111</F_DBT_CUST_ALIAS>
                                    <F_DBT_CUST_BASE_NO>XXXYYYMMMTTT</F_DBT_CUST_BASE_NO>

    <F_DBT_CUST_FEE_ACCOUNT_NO>2244667788</F_DBT_CUST_FEE_ACCOUNT_NO>
                                    <F_DBT_CUST_FEE_ACCOUNT_CCY>USD</F_DBT_CUST_FEE_ACCOUNT_CCY>

    <F_DBT_CUST_FEE_ACCOUNT_OFFICE>XX1</F_DBT_CUST_FEE_ACCOUNT_OFFICE>
                                    <F_DBT_CUST_STOPFLAGFROM>1</F_DBT_CUST_STOPFLAGFROM>
                                    <F_DBT_CUST_FROMREASON>Dormant</F_DBT_CUST_FROMREASON>
                                    <F_DBT_CUST_STOPFLAGTO>1</F_DBT_CUST_STOPFLAGTO>
                                    <F_DBT_CUST_TOREASON>Dormant</F_DBT_CUST_TOREASON>
                                    <F_DBT_CUST_COUNTRYCODE>AE</F_DBT_CUST_COUNTRYCODE>
                                    <F_DBT_CUST_CITY>RAS AL KHAIMAH</F_DBT_CUST_CITY>
                                    <F_DBT_CUST_ADDRESS1>Business Center 04, Floor
6</F_DBT_CUST_ADDRESS1>
                                    <F_DBT_CUST_ADDRESS2>Business Park, 610a, Free Trade
Zon</F_DBT_CUST_ADDRESS2>
                                </M_DBT_CUST_PROFILE>
                                <M_DBT_ACCOUNT>
                                    <F_DBT_ACCT_ASSET>1</F_DBT_ACCT_ASSET>
                                    <F_DBT_ACCT_BOOKNG_ENT>xxx</F_DBT_ACCT_BOOKNG_ENT>
                                    <F_DBT_ACCT_ACC_TYPE>VOS</F_DBT_ACCT_ACC_TYPE>
                                    <F_DBT_ACCT_IS_RESIDENT>1</F_DBT_ACCT_IS_RESIDENT >
                                </M_DBT_ACCOUNT>
                            </ReferenceData>
                        </Extn>
                    </Msg>
                    <ResponseDetails>
                        <returnCode>996</returnCode>
                        <description>Posting Restriction</description>
                    </ResponseDetails>
                </FndtMsg>
```