

Global PAYplus Version 4.6.6

Mass Payments Credit Transfer

Business Guide

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Version	Date	Summary of Changes
1.0		Document Created
2.0	August 2015	New structure and amended contents
3.0	November 2015	Updated format for rebranding
4.0	June 2016	Added Credit Transfer Use cases
5.0	July 2017	Updated the Incoming Transaction Reversal section (5.3.3) by removing referrals to cancellation in the title and within the section.

Table of Contents

1	INTRODUCTION.....	6
1.1	Overview	6
1.2	Mass Payments File Levels	6
1.3	Message Types.....	7
1.3.1	Credit Transfer.....	7
1.3.2	Credit Transfer R Messages	7
1.3.3	ISO Formats	7
1.4	GPP Message Types Terminology	8
2	MASS PAYMENTS GENERAL USE CASES	10
2.1	MP Incoming Message from Clearing via Central Office	10
2.1.1	MP Incoming Message from Clearing via Central Office	10
2.2	MP Outward Message to Clearing via Central Office	12
2.2.1	MP Outward Message to Clearing via Central Office.....	12
3	MASS PAYMENTS CREDIT TRANSFER USE CASES.....	14
3.1	MP Outward Credit Transfer	14
3.1.1	MP Outward Credit Transfer via Clearing	15
3.1.2	MP Outward CT Routed to another Internal Flow	17
3.1.3	MP CT On-us.....	18
3.1.4	MP Outward CT in Manual Queue or Rejected.....	19
3.1.5	MP Outward CT Receives Incoming ACH-Rejection	20
3.2	MP Incoming Credit Transfer	22
3.2.1	MP Incoming Credit Transfer from Clearing.....	22
3.2.2	MP Incoming CT Fails Processing	24
3.3	MP Cancellation for Outward Credit Transfer.....	26
3.3.1	MP Cancellation Request from Initiating Party.....	26
3.3.2	MP Cancellation Request from Initiating Party Not Matched	27
3.3.3	MP Cancellation Request by User	28
3.4	MP Outward Return/Reject for Incoming CT	28
3.4.1	MP Automatic Generation of Return (Reject).....	29
3.4.2	MP Return Receives Incoming ACH-Rejection.....	30
3.5	MP Incoming Return for Outward CT.....	31
3.5.1	MP Incoming Return.....	31
3.5.2	MP Incoming Return Unmatched	34
3.5.3	MP Incoming Return matched to Cancelled Payment	34
3.5.4	MP Incoming Return Fails Processing	35
4	GPP PROCESSING.....	37
4.1	Credit Transfer Process	37
4.1.1	Incoming File Handling.....	37
4.1.2	Preprocessing Transactions.....	41
4.1.3	Payment Grouping (Sub Batch) Generation	49
4.1.4	Execution.....	53
4.1.5	Execute Individual	55
4.1.6	Execute Bulk Destination	57
4.1.7	Mass Payments Accounting	60

5	MANUAL HANDLING	62
5.1	Manual Repair	62
5.2	Manual Repair Accounting	62
5.3	Manual Cancellation	62
5.3.1	Incoming File Cancellation	62
5.3.2	Incoming Batch Cancellation	63
5.3.3	Incoming Transaction Reversal	64
5.4	GPP Mass Payments User Interface	65
5.4.1	File Summary	65
5.4.2	Batch Summary	66
5.4.3	Pending Outgoing Files Summary	67
5.4.4	Pending Outgoing File	67
5.4.5	Transaction Data	67
6	BUSINESS SETUP	68
6.1	Profiles	68
6.1.1	Accounts Profile	68
6.1.2	Batch Control Profile	68
6.1.3	Bulking Profile	68
6.1.4	Override STP Profiles	69
6.1.5	Method of Payment Profile	69
6.1.6	Parties Profile	69
6.2	Rules	70
6.2.1	Advising Type Selection Rules	70
6.2.2	Batch Validation	70
6.2.3	Bulking Sending Time Rules	70
6.2.4	File Department Rule	70
6.2.5	File Priority Rules	70
6.2.6	Incoming File Filter Rules	71
6.2.7	Parties Bulking Profile Selections Rules	71
6.2.8	Sub-Batch Filter Rules	72
6.2.9	Fee Type Selection Rule/Fee Formula Selection Rule	72
6.2.10	Interface Selection Rules	72
	APPENDIX A: MASS PAYMENT FILE HEADER	73
	APPENDIX B: STP VALIDATION ERROR STATUSES	75
	APPENDIX C: FLOW LEGEND	76
	APPENDIX D: GLOSSARY	77

1 Introduction

Notes:

- This business guide is currently being certified for Credit Transfer, therefore, there may be amendments in the future. For more information, please contact your D+H Project Manager.
 - For details on Mass Payments for Direct Debit, refer to the Mass Payments Business Guide. A later release Direct Debits will be added to this Business Guide.
 - Standard interfaces mentioned in this business guide may not be embedded in GPP.
 - Variations to business cases can also be found in the referred business guides.
-

1.1 Overview

Global PAYplus (GPP) Mass Payments enables Financial Institutions (FI) to receive, process, and send files that contain multiple payment, collection, and related transactions.

GPP Mass Payments:

- Receives files that contain multiple transactions from clients, clearing partners/partner banks and clearing systems
- Distributes transactions into chunks (manageable groups) and handles the chunks simultaneously using parallel processing
- Generates single or consolidated postings
- Generates outgoing files

GPP supports the following Mass Payments Instruments:

- **Credit Transfer:** An initiating party (debtor) sends payment instructions to the bank ordering the transfer of funds from a debtor account to a creditor account. For Mass Payments, the FI receives a file containing multiple credit transactions. The transactions instruct the FI to transfer funds from a single debtor account to multiple creditor accounts held at clearing participant FIs.

For example, a company pays employee salaries using monthly mass payment credit transfers. After processing to completion, the company's account is debited for the total amount of all transactions and each employee's bank account is credited for the amount specified in the relevant individual transaction at the relevant bank.

- **Direct Debit:** An initiating party (creditor) sends collection instructions to the bank requesting the transfer of funds from a debtor account to a creditor account. In a mass payment scenario, the initiating party, such as a FI customer or clearing partner, sends a file containing multiple direct debit transactions. The transactions instruct the FI to collect funds from multiple debtor accounts, held at clearing participant banks, and credit a single creditor account.

For example, a utility company, bills its customers using a monthly mass payment direct debit. After processing to completion, the company's account is credited for the total amount of all transactions and each customer bank account is debited for the amount specified in the relevant individual transaction.

For a description of the Direct Debit, see [GPP Business Guide Mass Payments Direct Debit](#).

- **R Messages:** GPP supports following R messages: Reject, Return, and Cancellation.

1.2 Mass Payments File Levels

GPP supports the following file levels, which are visible in the GPP User Interface (UI):

- Bulk: GPP processes multiple bulks per file
- Payment Information (Batch): Each bulk can have one or multi payment information (PaymentInf)

- Individual: Each payment information contains one or multi individual transactions

1.3 Message Types

GPP Mass Payments supports both credit transfers and direct debits as well as messages that provide for the reverse operation of CT or DD, and are referred to as 'R messages'.

GPP can identify a failed outward R-message in a received CVF (Credit Validation File). When identified, GPP displays an error message **ACH rejection received** to indicate the receipt of a CVF rejection for the R message. Rejected CVFs route to the RMSGREJ message queue.

The user can review the message in the RMSGREJ queue, and click **Cancel** to stop the process. To continue the R message process, the user clicks **Resend**:

- Recall-Reject sets to Service Complete status
- Recall-Reject bulks and forwards to the clearing

ACH rejection files (including CVF), for which there are unmatched bulks or transactions, route, with their unique identification and errors, to the file queue **Partially unmatched**. The error message, **Unmatched bulk/transaction – bulk/transaction ID** indicates the ID of the unmatched file.

1.3.1 Credit Transfer

GPP supports Credit Transfer processing (also referred to as 'payment').

A credit transfer mass payment occurs when an initiating party, such as a bank customer, CSM, or clearing partner, sends a file containing multiple credit payment transactions. The transactions instruct the bank to transfer funds from a single debtor account to multiple creditor accounts held at clearing participant banks.

1.3.2 Credit Transfer R Messages

GPP supports these Credit Transfer R-messages.

R-Message	Initiating Party	Description
Cancellation	Debtor Bank	Debtor bank requests to cancel a credit transfer not yet transmitted.
Rejection (return)	Creditor Bank	Creditor bank rejects a transaction received from an initiating party, such as a bank customer. The rejection (return) is sent to CSM which in turn is sent back to the debtor bank.
ACH-Rejection	ACH	ACH rejects a payment (either due to validation or to settlement failure).

1.3.3 ISO Formats

Mass Payments message types, based on ISO20022 standards, can be exchanged between the following parties:

- **Initiating Party and Financial Institution (FI):** Messages exchanged between an initiating party (usually a bank customer) and a financial institution (a bank) are usually in Payment Initiation (pain) format. A pain message can be either a credit transfer (pain.001) or direct debit (pain.008).
- **Financial Institutions (FI):** Messages exchanged between two financial institutions (a bank and a CSM) are usually in Payment Clearing and Settlement (pacs) format.
- These message types, based on ISO20022 standards, are supported by GPP.

1.3.3.1 Payment Initiation

Message Type	Description
pain.001	Customer Credit Transfer Initiation This message is sent by the initiating party to the forwarding agent or debtor agent. It is used to request movement of funds from the debtor account to a creditor. It can contain one or more customer credit transfer instructions.
pain.002	Customer Payment Status Report This message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction.

1.3.3.2 Payment Clearing and Settlement

Message Type	Description
pacs.002	FI To FI Payment Status Report This message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction.
pacs.004	Payment Return This message is sent by an agent to the previous agent in the payment chain to undo a payment previously settled.
pacs.008	FI To FI Customer Credit Transfer This message is sent by the debtor agent to the creditor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to move funds from a debtor account to a creditor.

1.4 GPP Message Types Terminology

During GPP mass payment processing, GPP generates messages for different purposes, for example, posting, advising.

The GPP terminology used in this business guide for these messages are as follows.

Type	Message	Details
I	Individual	GPP generates I payment for an individual transaction that was received in a bulk.
S	Sub-Batch	GPP generates S payment for consolidated payments that share common attributes like account, request date.
R	R-messages	GPP generates an Individual R payment for rejection, reversal, recall, refund, return.
A	Aggregation	GPP generates an A payment for the consolidated payments sent out in a file.
F	Funding	GPP generates an F payment for Inter-office transaction, when the initiating office differs from the destination office, but both are in GPP.
RF	Reverse Funding	GPP generates an RF message to reverse F message.

Type	Message	Details
RS	Reverse Sub-Batch	GPP generates an RS message to reverse S message.

2 Mass Payments General Use Cases

These UC (use cases) are relevant for all mass payments scenarios when the Clearing Office is not the same as the Customer office.

Basic UC	Alternate UC for MP
MP Incoming Message from Clearing via Central Office	None
MP Outward Message to Clearing via Central Office	None

2.1 MP Incoming Message from Clearing via Central Office

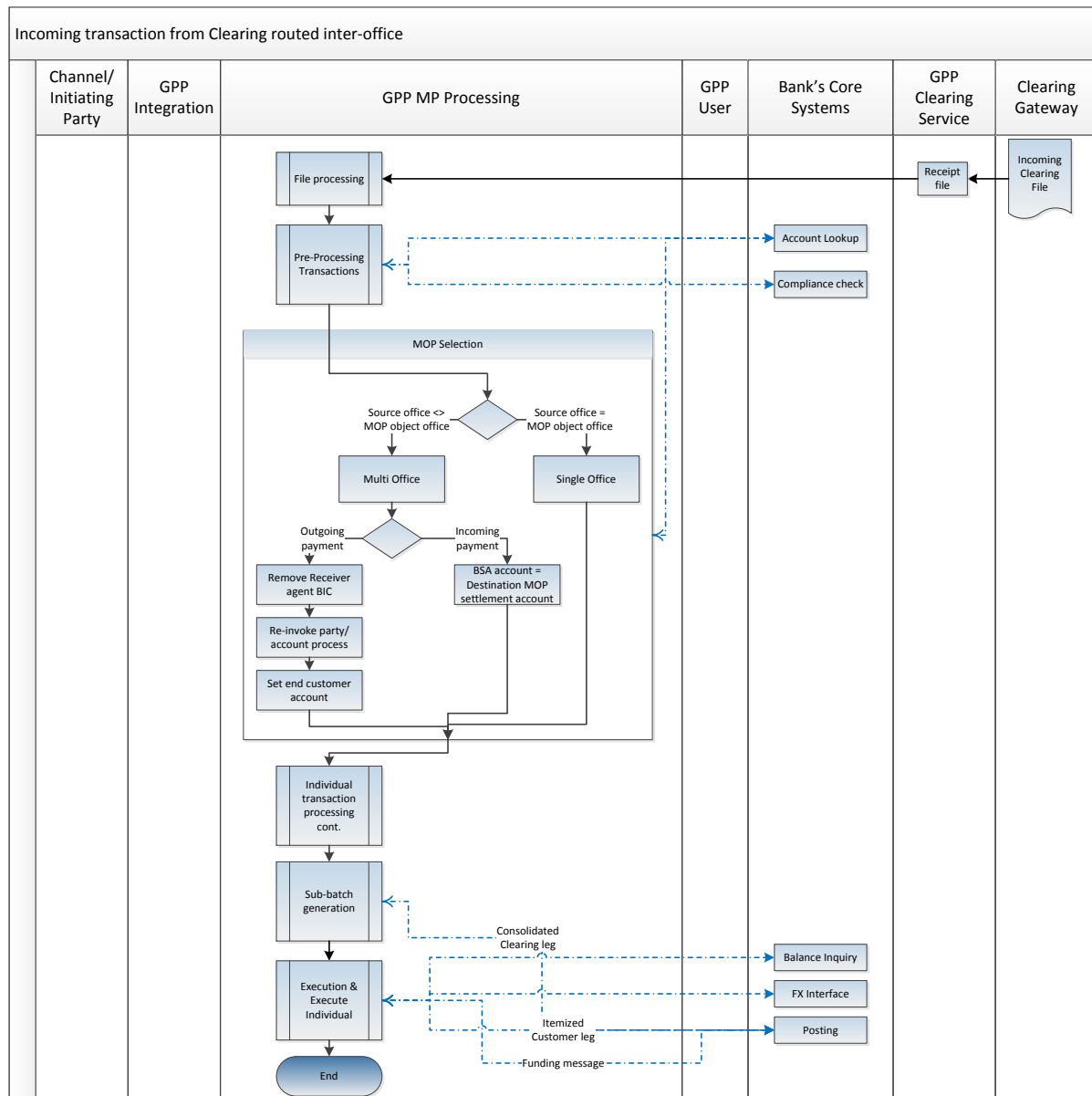
Use Case Name	Incoming message from Clearing via central office
Actors	Banks core systems, Clearing Gateway.
Description	This use case defines the incoming message from Clearing that is processed in central office, and the receiving customer is located in a different office.
Trigger	The clearing sends a file containing transactions to be processed by the central office.
Pre-conditions	Transaction has mandatory information as defined by ISO message.
Post-conditions	Transaction is completed successfully
Basic flow	GPP receives a file containing multiple transactions and is able to process it successfully to complete, performing the correct accounting vs. the customer and the ACH.
Alternate flow	None

2.1.1 MP Incoming Message from Clearing via Central Office

2.1.1.1 Business Scenarios

- Mass Payments incoming message is received from Clearing and routed to the inter-office.

2.1.1.2 Workflow



2.1.1.3 Process

GPP receives and processes incoming files from a Clearing that contain transaction messages. Some of these are identified as belonging to another office (different to the local office where the file is received).

1. GPP receives the file and starts processing the File.
2. GPP processes the message in both offices, independently. GPP first processes the payment in the central (Clearing) office and then, during the MOP determination, it determines where the payment should be delivered to.
3. For each payment, GPP continues with the regular flow for Incoming message as described from the Account Derivation step.
4. When the initiation office and destination office differ, funding the message is generated to balance out the suspense account posting and move funds between the two offices.

2.2 MP Outward Message to Clearing via Central Office

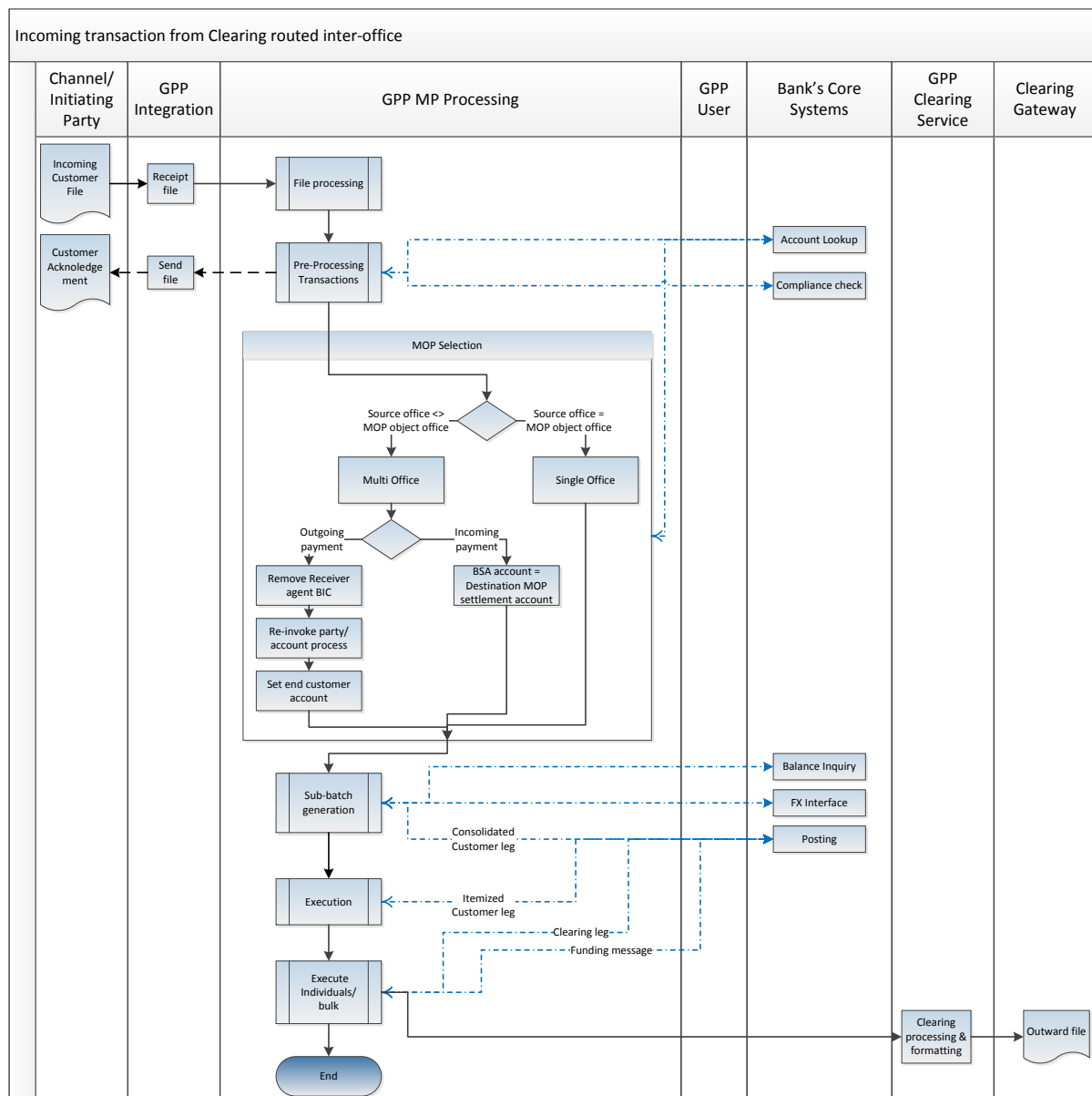
Use Case Name	Outward message to Clearing via central office
Actors	Initiating party, Banks core systems, Clearing Gateway.
Description	This use case defines the outward message to Clearing that is processed in central office, and the receiving customer is located in a different office.
Trigger	Initiating party (such as a bank customer), sends a file containing multiple transactions.
Pre-conditions	Transaction has mandatory information as defined by either the Fndt message or the pain message.
Post-conditions	Transaction is completed successfully
Basic flow	GPP receives a file containing multiple transactions and is able to process it successfully to complete, performing the correct accounting vs. the customer and the ACH.
Alternate flow	None

2.2.1 MP Outward Message to Clearing via Central Office

2.2.1.1 Business Scenarios

- MP Outward message is received from Customer and routed to the inter-office to be sent out via Clearing

2.2.1.2 Workflow



2.2.1.3 Process

GPP receives and processes incoming files from a Customer that resides in an office different to the central (Clearing) office.

1. GPP receives the file and starts processing the File.
2. GPP processes the message in both offices, independently. GPP starts processing the payment in the customer's office and then, during the MOP determination, it determines where the payment should be delivered to.
3. For each payment, GPP continues with the regular flow for Incoming message as described in the Account Derivation step.
4. When the initiation office and destination office differ, a funding message is generated to balance out the suspense account posting and move funds between the two offices.

3 Mass Payments Credit Transfer Use Cases

Basic Use Case	Alternate Use Case Name
MP Outward Credit Transfer	MP Outward Credit Transfer via Clearing
	MP Outward CT Routed to another Internal Flow
	MP CT On-us
	MP Outward CT in Manual Queue or Rejected
	MP Outward CT Receives Incoming ACH-Rejection
MP Incoming Credit Transfer	MP Incoming Credit Transfer from Clearing
	MP Incoming CT Fails Processing
MP Cancellation for Outward Credit Transfer	MP Cancellation Request from Initiating Party
	MP Cancellation Request from Initiating Party
	MP Cancellation Request by User
MP Outward Return/Reject	MP Automatic Generation of Return (Reject)
	MP Return Receives Incoming ACH-Rejection
MP Incoming Return	MP Incoming Return
	MP Incoming Return Unmatched
	MP Incoming Return matched to Cancelled Payment
	MP Incoming Return Fails Processing

3.1 MP Outward Credit Transfer

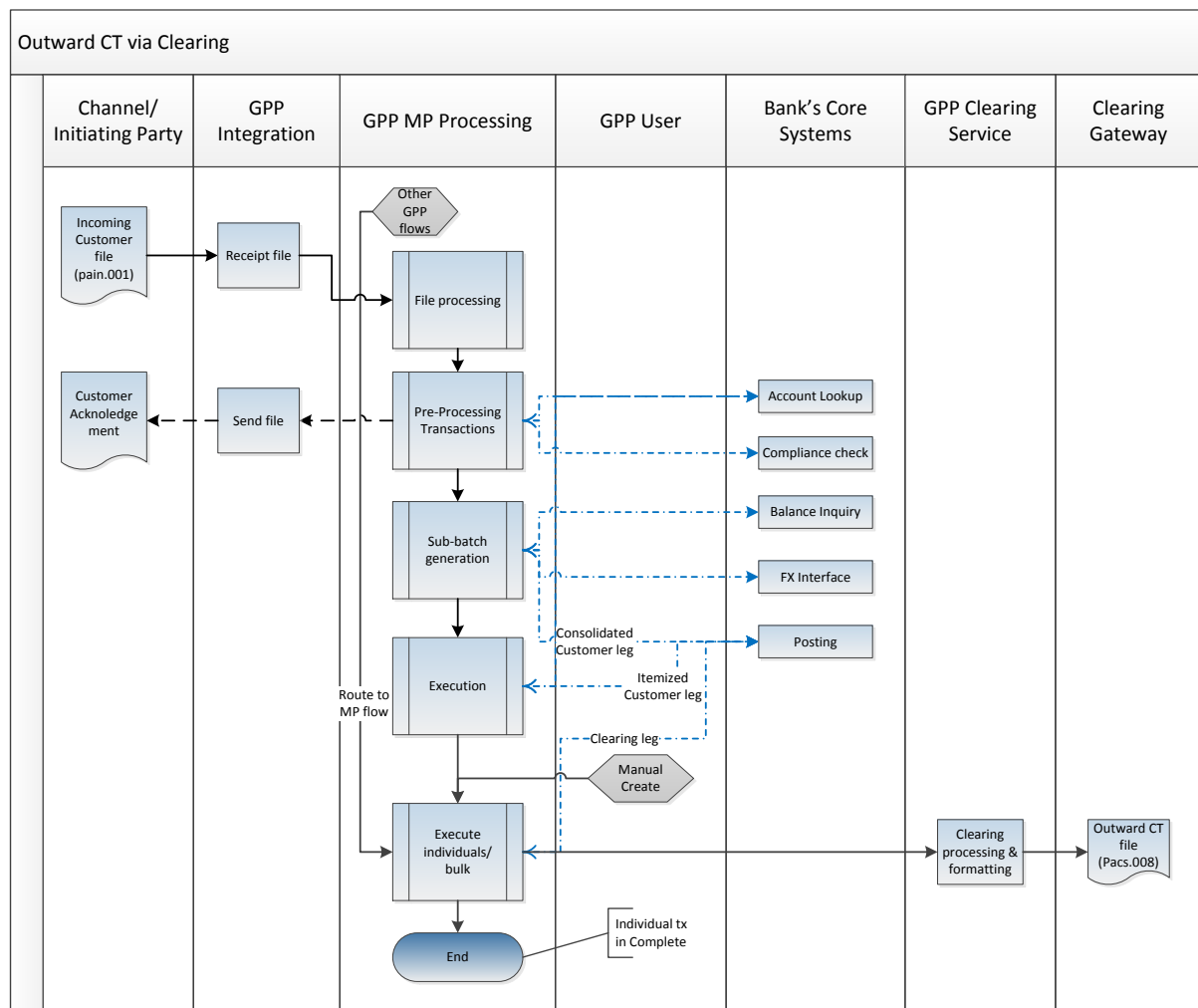
Use Case Name	MP Outward Credit Transfer
Actors	Initiating party, User, Banks core systems, Clearing Gateway.
Description	This use case defines the outward MP Credit Transfer via a clearing or its routing to other GPP flows, for example, High Value flow
Trigger	Any of the following: <ul style="list-style-type: none"> Initiating party (such as an FI's customer) sends a file containing multiple credit payment transactions User manually creates a MP payment Message is routed to MP flow (MP MOP is selected) from a different flow.
Pre-conditions	Payment initiation is well-formatted and has mandatory information as defined by either the Fndt message or the pain message (pain.008)
Post-conditions	Payment is completed successfully. MP file is sent to Clearing
Basic flow	GPP receives a file containing multiple credit payment transactions and can process it successfully to complete using MP Clearing method of payment.
Alternate flows	<ul style="list-style-type: none"> CT is routed to HV/other internal flows. On-us where the CT is not sent out. GPP cannot process the whole file successfully and payments are routed to manual intervention queue with an error, or rejected back to the customer (as per setup). CT is rejected by the Clearing.

3.1.1 MP Outward Credit Transfer via Clearing

3.1.1.1 Business Scenarios

- MP Outward CT is received from initiating party
- MP Outward CT is generated by GPP user
- MP Outward CT is routed from another flow into MP flow, for example, High Value flow.

3.1.1.2 Workflow



3.1.1.3 Process

GPP receives and processes incoming files that contain transaction messages.

1. Processing begins upon the receipt of a mass payment file, such as a file containing pain.001 messages.
2. GPP receives the file and starts File processing. For more information, see [Incoming File Handling](#).
3. After the file is parsed and validated successfully, GPP generates the individual transactions related to the validated Payment Information and starts the pre-processing flow. For more information, see [Preprocessing Transactions](#).

4. When GPP completes the preprocessing of all individual transactions, GPP groups a number of transactions which have similar parameters into a sub-batch message and continues processing this message. For more information, see [Payment Grouping \(Sub Batch\) Generation](#).

During this step GPP applies actions on the entire group, for example, posting, fees, and foreign exchange.

5. On the completion of this sub-batch message, GPP continues with the execution process on the individual transactions. For more information, see [Execution](#), [Execute Individual](#) and [Execute Bulk Destination](#).

During the execution process, GPP generates posting and processes the outgoing file.

For information on the required Clearing processing, refer to the specific GPP Clearing Processing Business Guide.

6. GPP checks whether there are any additional setup or interface constraints to complete the transaction.
7. Once completed, GPP bulks the individual transactions as per the bulking profile selected for the individuals, remits the batch and performs accounting.

Transactions can also be generated by a GPP user, or received from a different flow (for example, High Value).

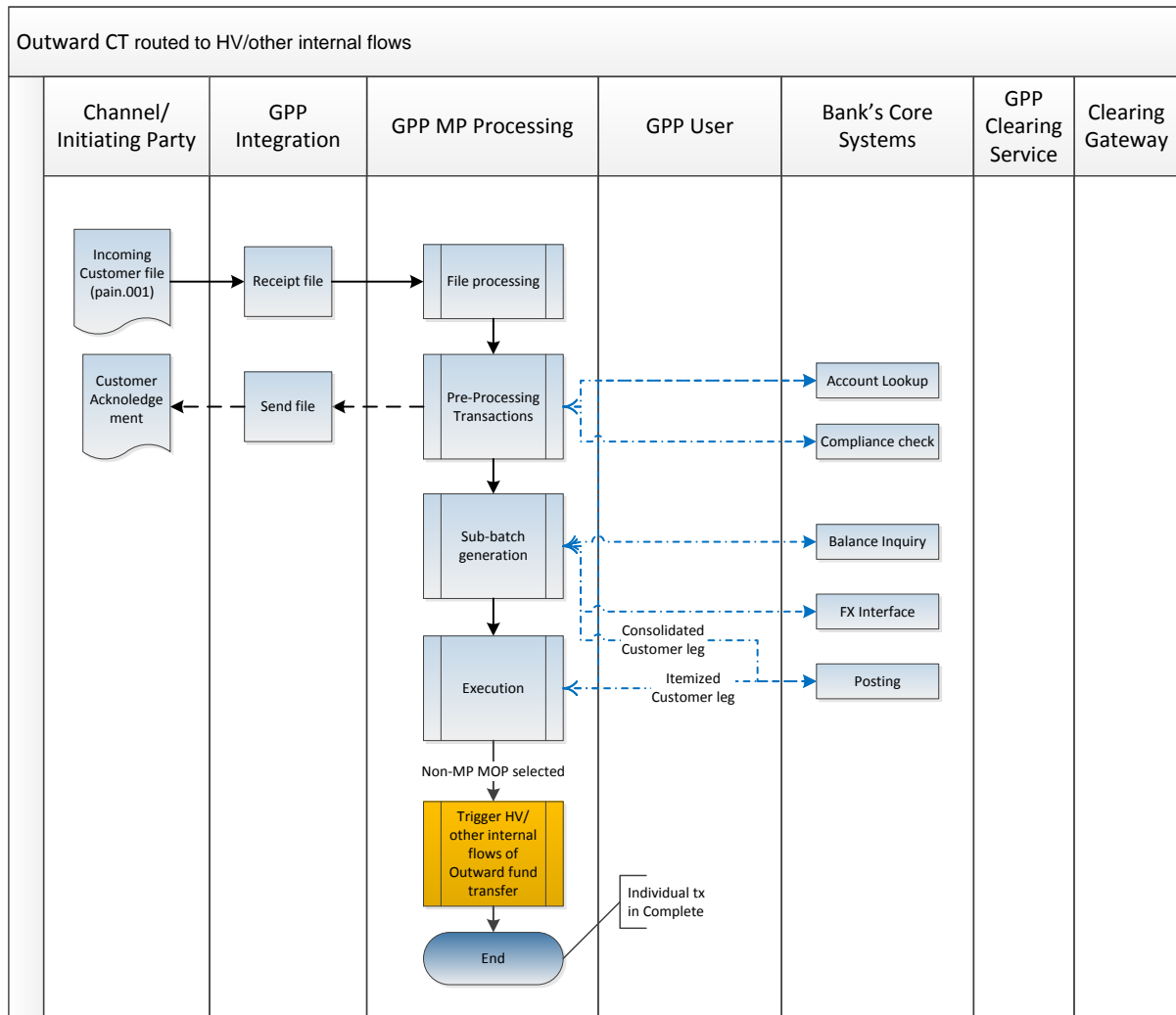
- These transactions join the Mass Payments flow from the [Execute Individual](#) or [Execute Bulk Destination](#) step.
- Transactions joining the Mass Payments flow from other flows (after a MP MOP is selected for the transaction), perform these steps:
 - a. [Bulking Profile Selection](#)
 - b. [Party Detail Enrichment](#)
 - c. [Destination MOP Selection and MOP STP Validation](#)
 - d. [Execute Bulk Destination](#)

3.1.2 MP Outward CT Routed to another Internal Flow

3.1.2.1 Business Scenarios

- MP Outward CT to another internal flow, for example, High Value flow (HV method of payment selected for CT)

3.1.2.2 Workflow



3.1.2.3 Process

- GPP receives and processes an incoming file that contains transaction messages.
- GPP receives the file and starts File processing. For more information, see [Incoming File Handling](#).
- During the [Credit Transfer \(Individual\) Processing](#) the MOP selected for the individual transaction is a HV MOP (or any other MOP which is not MP).
- The transaction continues with the Mass Payments flow (for example, sub batch generation, sub batch completion).

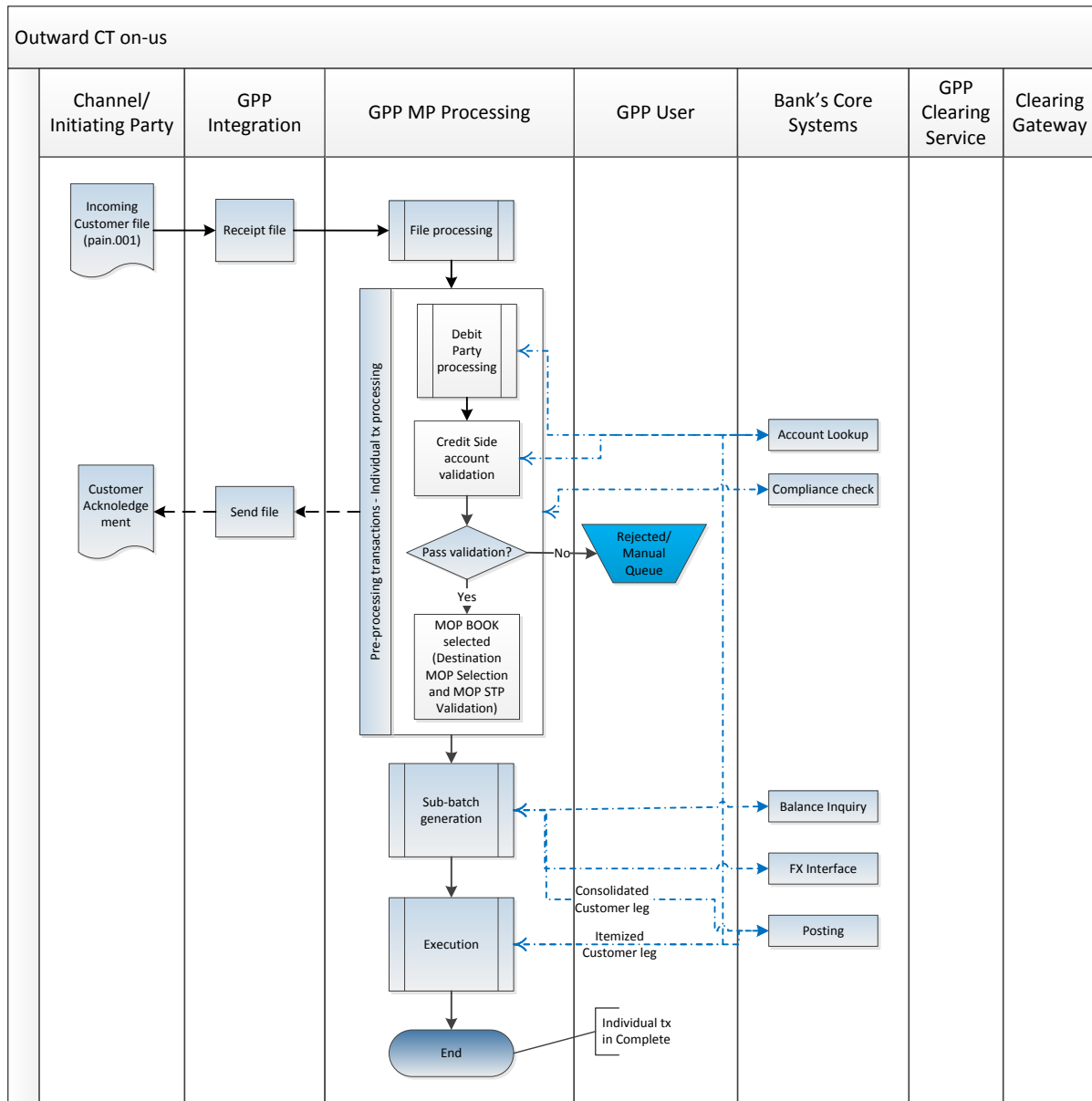
In sub batch completion, if the transaction is to be sent via a single message MOP, it is not stored in the table which holds all the transactions to be sent via a file. Instead, GPP triggers a new Use Case for the of outward fund transfer in a different GPP flow, to enable processing and sending the CT in a different flow. For more information, see [Destination MOP Selection and MOP STP Validation](#).

3.1.3 MP CT On-us

3.1.3.1 Business Scenario

- MP CT On-us

3.1.3.2 Workflow



3.1.3.3 Process

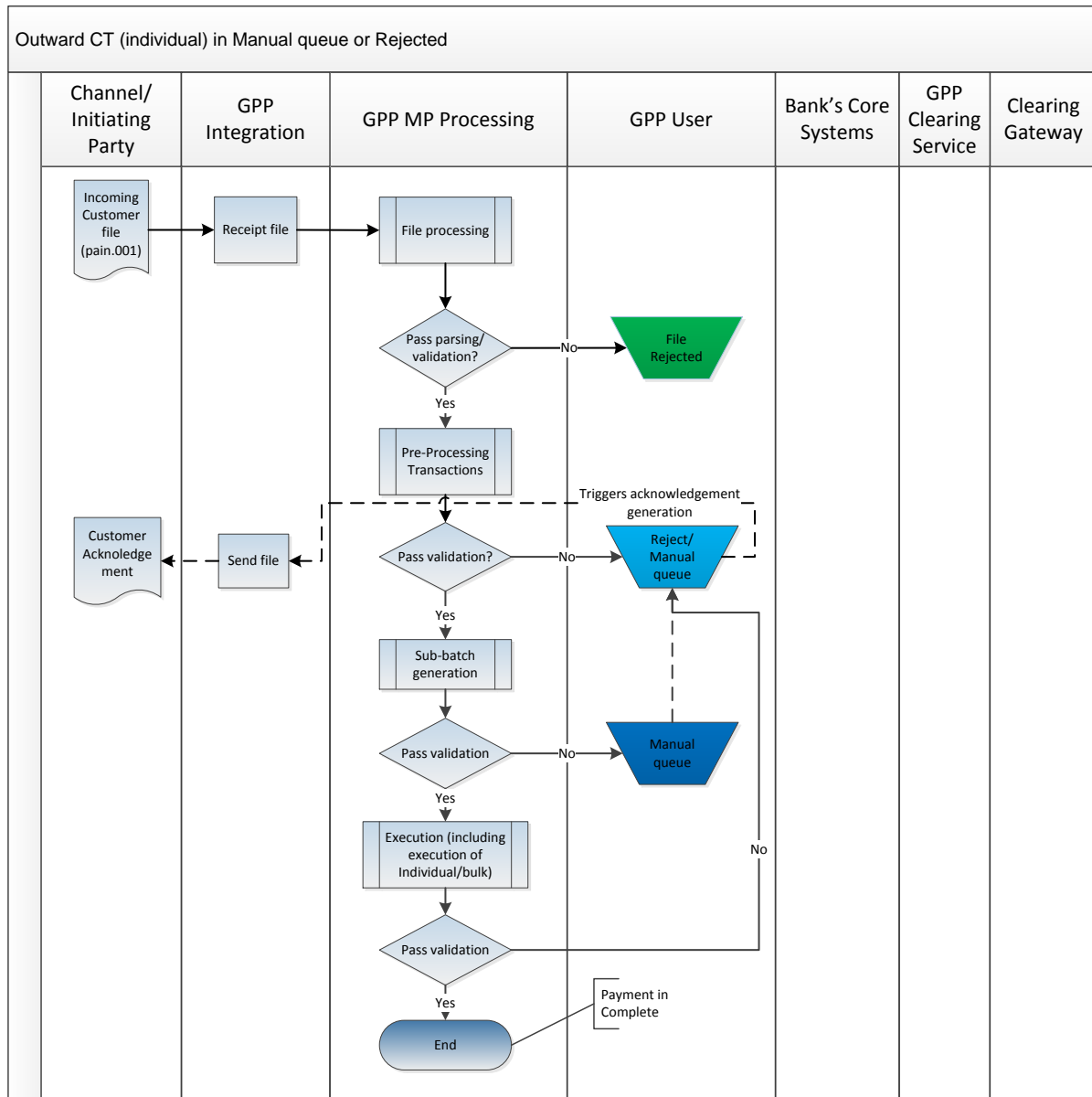
- GPP receives and processes an incoming file that contains transaction messages.
- GPP receives the file and starts File processing. For more information, see [Incoming File Handling](#).
- During the [Credit Transfer \(Individual\) Processing](#), GPP identifies that the message is an on-us payment, where the Creditor account is held at the local office and thus the transaction will be executed as a BOOK payment.
- GPP loads and validates the credit account and continues the general outward CT flow. For more information, see [Execute Individual](#) step.

3.1.4 MP Outward CT in Manual Queue or Rejected

3.1.4.1 Business Scenarios

- MP Outward CT fails batch processing
- MP Outward CT fails processing
- MP Outward CT is parked in Wait queue
- MP Outward CT is routed to Manual queue

3.1.4.2 Workflow



3.1.4.3 Process

1. GPP receives and processes an incoming file from a Customer that contains transaction messages.
2. GPP receives the file and starts processing of the file. For more information, see [Incoming File Handling](#).

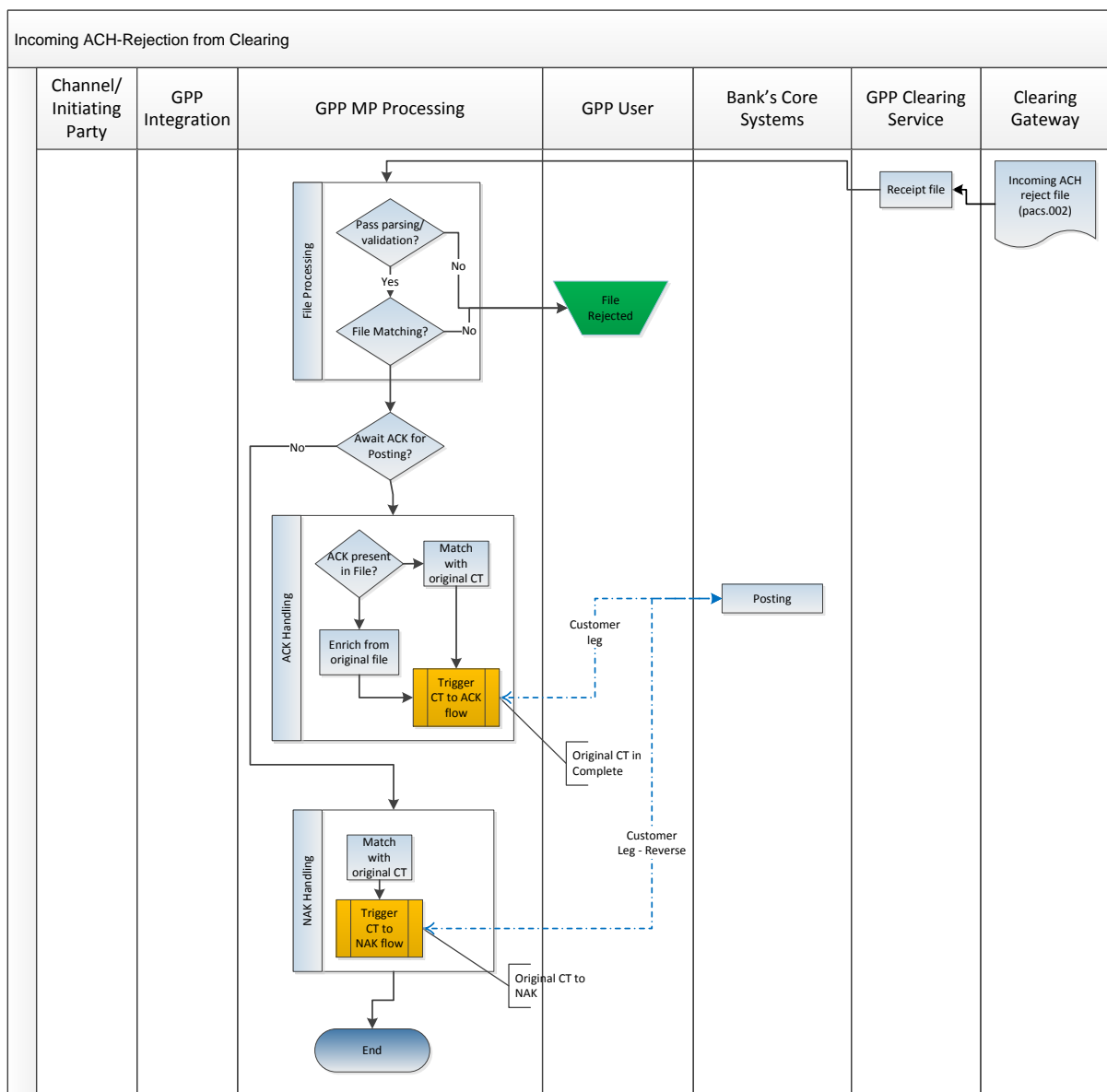
- The failure occurs in either one of the steps detailed in the processing of the transaction, from the [Preprocessing Transactions](#) and until the [Execute Bulk Destination](#).
- Once a transaction requires manual handling, it is removed from the Sub batch and processed individually. As a result of any failure, GPP can generate back to the Customer an acknowledgement. For more information, see [Acknowledgment Reporting](#).

3.1.5 MP Outward CT Receives Incoming ACH-Rejection

3.1.5.1 Business Scenario

- MP Outward CT rejected by Clearing

3.1.5.2 Workflow



3.1.5.3 Process

- GPP receives and processes an incoming file from a Customer that contains transaction messages.

2. GPP receives the file and starts processing the file. For more information, see [MP Outward Credit Transfer](#).
3. After the outgoing file is sent to the ACH, a file is received back from the ACH, which **might** contain rejections by the Clearing for some or all of the transactions in the outgoing file, in the form of ACK (original CT accepted by ACH) or NAK (original CT rejected by ACH).

3.1.5.3.1 Incoming File Handling

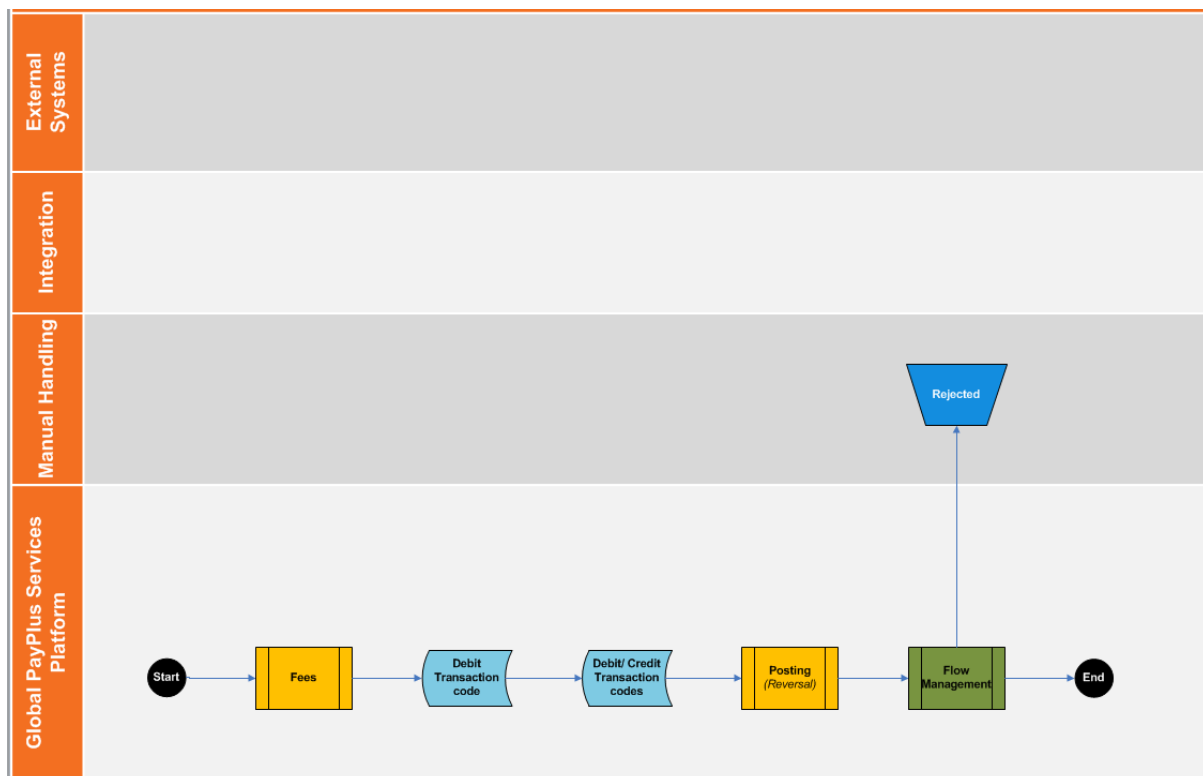
GPP checks whether the incoming file is duplicated and has already been received and processed.

Additionally, for a file received from the ACH, GPP attempts to auto-match the file as per a pre-defined configuration, with the original outgoing file. If the file cannot be matched, the file is stored in an error File Rejected queue.

For more information on the handling of files, see [Incoming File Handling](#).

3.1.5.3.2 NAK Matching

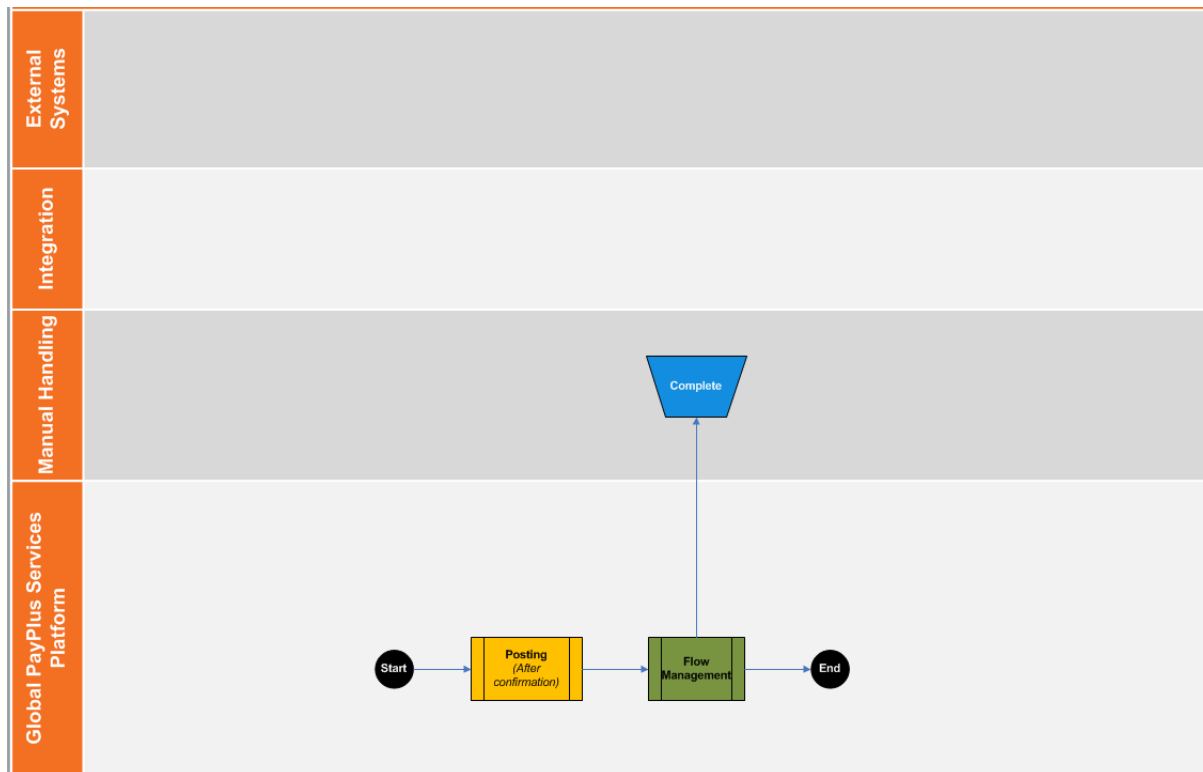
Upon receipt of the incoming file, GPP automatically derives the original messages from the received transactions. For each matched NAK, GPP sends the original CT message to the Reject flow. GPP displays the Rejected (RJCT) message in the message page, in the **Acks and Confirmations** tab.



3.1.5.3.3 ACK Matching

When GPP setup of the outgoing CT's MOP is to await ACH confirmation, GPP derives the original CT message from the ACK received and performs the posting of the original CT.

When ACKs are not mentioned in the incoming file (the entire file/bulk is accepted by ACH), GPP derives the original CT message directly from the original matched file.



3.1.5.3.4 Incoming ACH-Rejection Unmatched

If GPP cannot derive the original message from the incoming NAK/ACK, GPP ignores the NAK/ACK message.

3.2 MP Incoming Credit Transfer

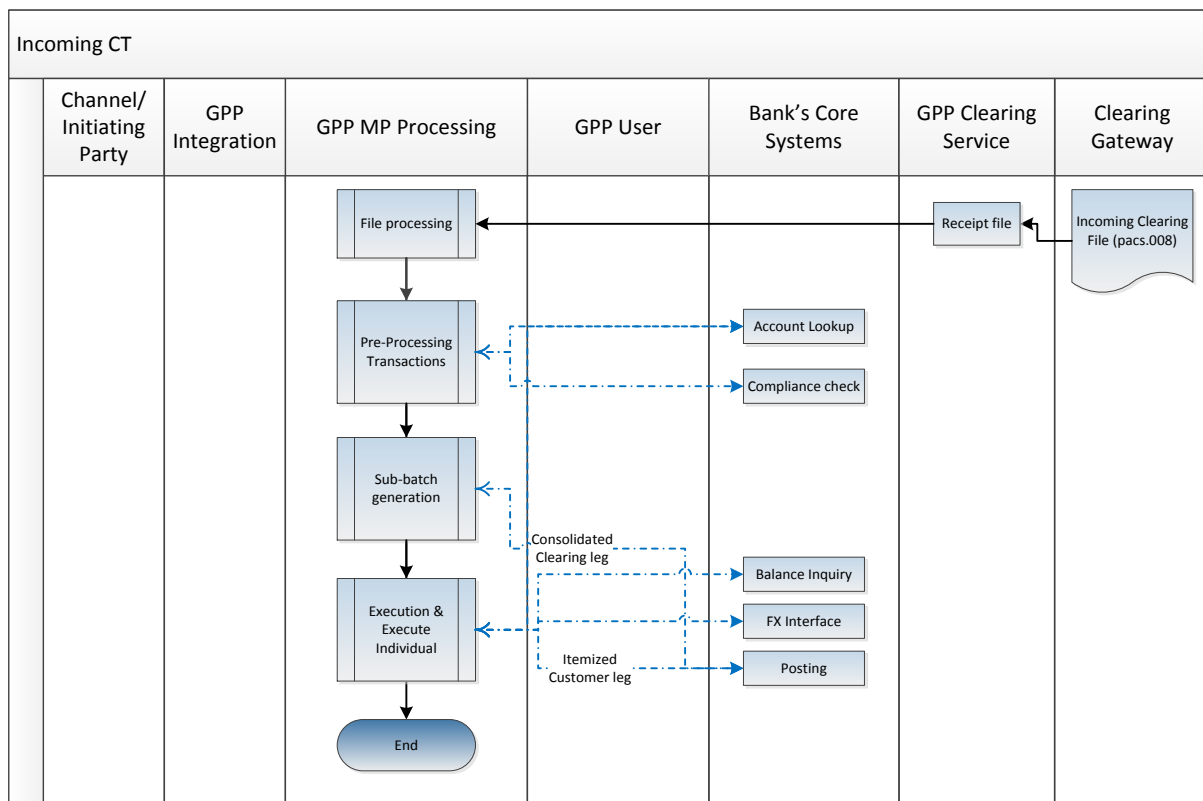
Use Case Name	MP Incoming Credit Transfer
Actors	User, Banks core systems, Clearing Gateway.
Description	This use case defines the incoming MP Credit Transfer from a clearing.
Trigger	The clearing sends a file containing multiple credit payment transactions.
Pre-conditions	Payment has mandatory information as defined by pacs.008 ISO message.
Post-conditions	Payment is completed successfully
Basic flow	GPP receives a file containing multiple credit payment transactions and processes it successfully using BOOK method of payment.
Alternate flow	GPP cannot process the whole file successfully. Payments are routed to manual intervention queue with an error or rejected back to the Clearing (as per setup).

3.2.1 MP Incoming Credit Transfer from Clearing

3.2.1.1 Business Scenarios

- Incoming MP CT is received from Clearing
- Incoming MP CT is received from Direct Participant

3.2.1.2 Workflow



3.2.1.3 Process

- GPP receives and processes incoming files that contain transaction messages.
- Processing begins upon the receipt of a mass payment file, such as a file containing pacs.008 messages. GPP receives the file and starts processing the File, as described in [Incoming File Handling](#).
- After the file is parsed and validated successfully, GPP generates the individual transactions and starts the pre-processing flow, as described in [Preprocessing Transactions](#). During this phase, the transactions are individually validated, their parties are identified, and MOP BOOK is selected for each transaction.
Note: [Incoming Return/Reject Matching](#) is not relevant for an incoming CT. It is only relevant for incoming R-messages.
- When GPP completes preprocessing all individual transactions:
 - GPP groups a number of transactions which have similar parameters into a sub-batch message
 - Continue to processing this transaction as described in [Payment Grouping \(Sub Batch\) Generation](#).
 - On the completion of this sub-batch message, GPP continues with the execution process on the individual transactions.
- During the execution process (as described in [Execution](#) and [Execute Individual](#)). GPP:
 - Checks whether there are any additional setup or interface constraints to complete the message,
 - Performs additional validations (like compliance check).
 - Allows holding a payment by Hold until Time and Stop flag.
 - Generates individual posting for the individual creditors.

- Completes the processing of the payment.

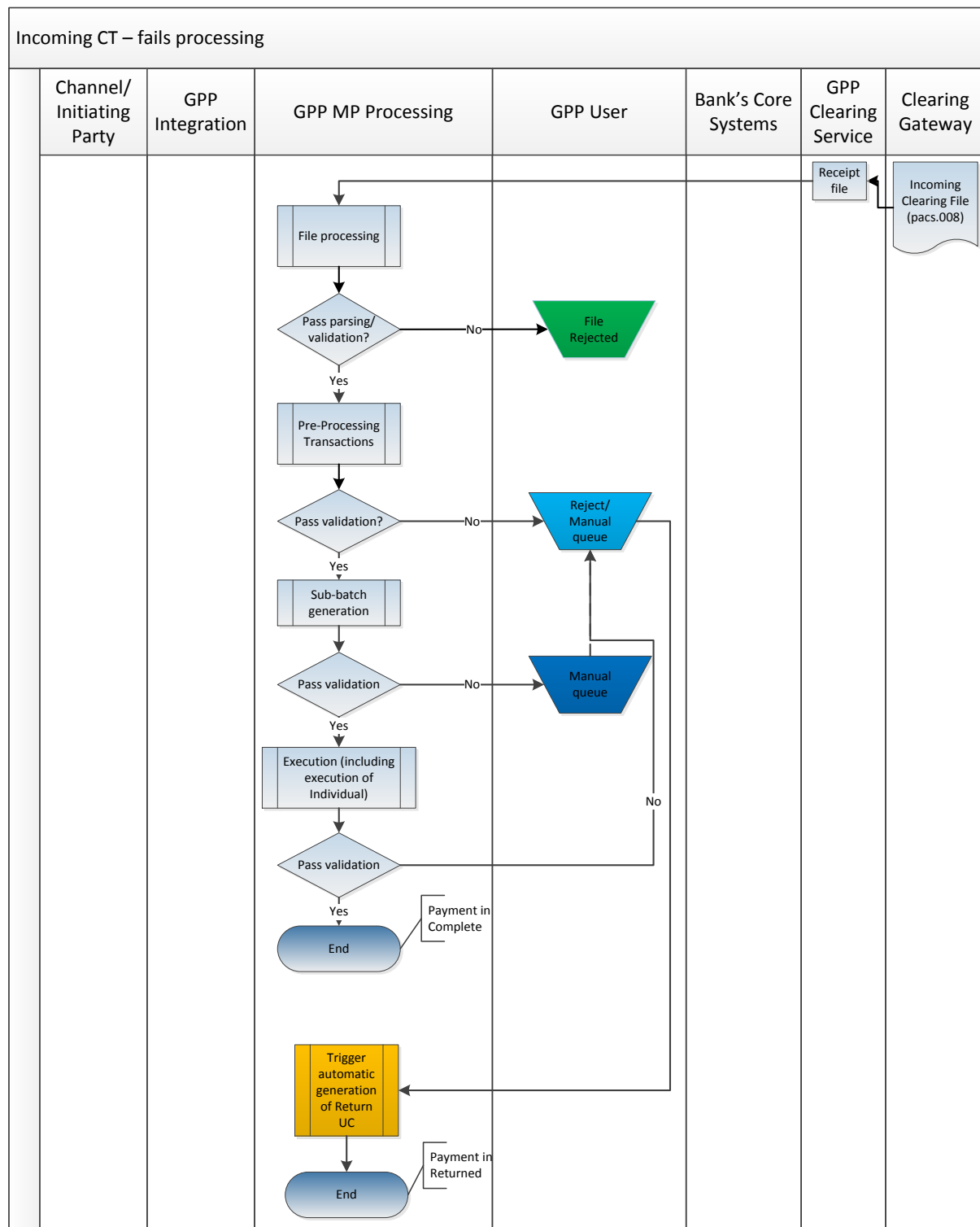
Note: In the receipt of an Incoming MP CT from Direct Participant, the account to be debited is derived from the source (debit) MOP settlement account.

3.2.2 MP Incoming CT Fails Processing

3.2.2.1 Business Scenario

- Incoming MP CT fails pre-processing
- Incoming MP CT fails processing
- Incoming MP CT is routed to Wait queue
- Incoming MP CT is routed to Manual queue

3.2.2.2 Workflow



3.2.2.3 Process

GPP receives and processes incoming files that contain transaction messages from a Clearing.

1. Processing begins upon the receipt of a mass payment file, such as a file containing pacs.008 messages.

2. GPP receives the file and starts File processing as described in [Incoming File Handling](#).
3. The failure occurs in either one of the steps detailed in the processing of the transaction, from the [Preprocessing Transactions](#) and until the [Execute Bulk Destination](#).
4. As a result of any failure, GPP can automatically generate back to the Clearing an R-message, see [MP Outward](#) Return, or the transaction is moved to a Manual queue, awaiting user action. The user can reject the message back to the Clearing, or it can release the payment to continue its flow.
5. Additionally, the incoming transaction can be moved to a wait queue, awaiting answer from an external interface.

3.3 MP Cancellation for Outward Credit Transfer

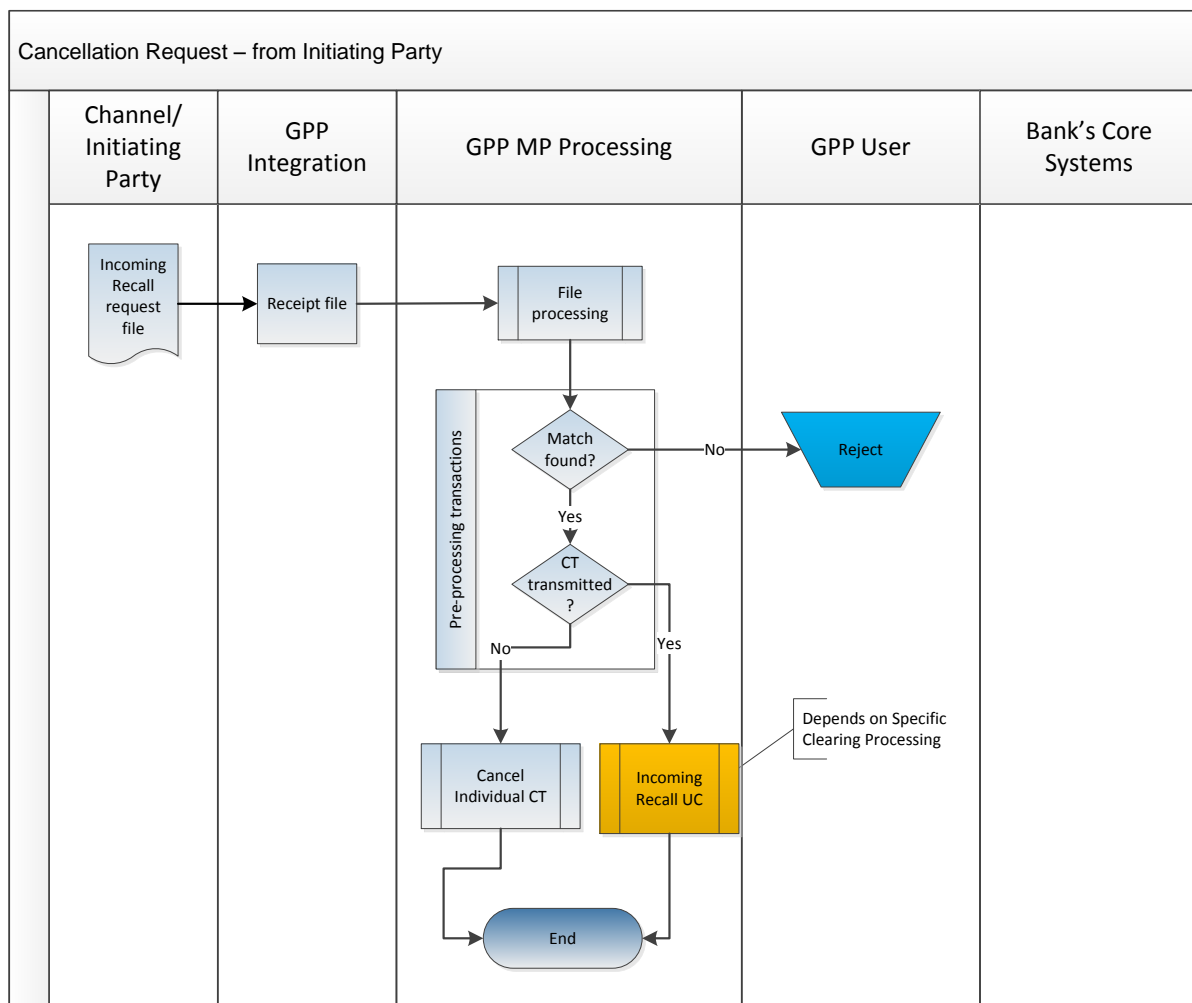
Use Case Name	Outward Recall
Actors	Initiating party, User, Banks core systems.
Description	This use case defines the ability to cancel a Credit Transfer which was not already sent to the Clearing.
Trigger	Either: <ul style="list-style-type: none"> • Originating Bank initiates a cancellation request or • A cancellation request is received from the Initiating party
Pre-conditions	Original Credit Transfer was not yet sent out to the Clearing
Post-conditions	Original Credit Transfer is Cancelled
Basic flow	Originating Bank/user initiates a cancellation request for an existing Credit Transfer not yet sent out.
Alternate flows	<ul style="list-style-type: none"> • Cancellation request cannot be processed. • Cancellation request does not match the original payment • Cancellation request for on-us Credit Transfer

3.3.1 MP Cancellation Request from Initiating Party

3.3.1.1 Business Scenarios

- Initiating Party sends a recall request before transmission
- Initiating Party sends a recall request after transmission

3.3.1.2 Workflow



3.3.1.3 Process

Processing begins upon the receipt of a mass payment file containing recall messages.

1. GPP receives the file and starts processing the File as described in [Incoming File Handling](#).
2. After the file is parsed and validated successfully, GPP generates the individual transactions related to the validated Payment Information and starts the pre-processing flow as described in [Preprocessing Transactions](#).
3. When identifying that the incoming transaction is a request for cancellation, GPP attempts to match the incoming message to an original payment.
 - If a match is found and the original transaction (Credit Transfer) was not yet transmitted, GPP cancels the original payment.
 - If a match is not found, the request is Rejected, unless specified otherwise in the specific Clearing.

3.3.2 MP Cancellation Request from Initiating Party Not Matched

3.3.2.1 Business Scenarios

- Outward recall received from the Initiating Party does not match payment

3.3.2.2 Workflow

See flow in [MP Cancellation Request from Initiating Party](#).

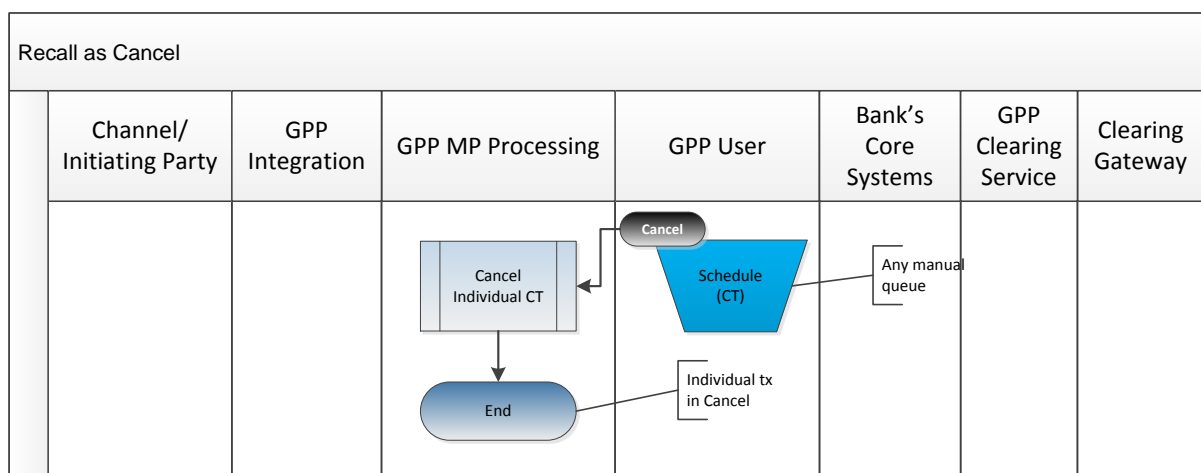
When the cancellation request does not match a payment, or the original payment does not comply with cancellation, the cancellation request is either rejected or sent to a manual queue as per setup.

3.3.3 MP Cancellation Request by User

3.3.3.1 Business Scenarios

- Original Payment has not been transmitted yet

3.3.3.2 Workflow



3.3.3.3 Process

If the original payment message was not transmitted, a user can cancel the payment using the cancellation functionality (Cancel button) in the GPP User Interface.

The original payment's status is set to Cancelled and it is not sent out.

There is no outward request for cancellation/recall message generated to the Clearing.

3.4 MP Outward Return/Reject for Incoming CT

Use Case Name	Outward Recall
Actors	User, Banks core systems, Clearing Gateway.
Description	This use case defines the outward Return sent from the Receiving Bank. The return/reject message indicates the receiving bank's refusal of the originating bank's credit transfer.
Trigger	Payment cannot be processed by the Receiving Bank.
Pre-conditions	Payment is received.
Post-conditions	Payment is Returned/Rejected.
Basic flow	Automatic generation of Return (reject) due to failure in processing of incoming CT.
Alternate flow	Incoming ACH-Rejection on the outward Return.

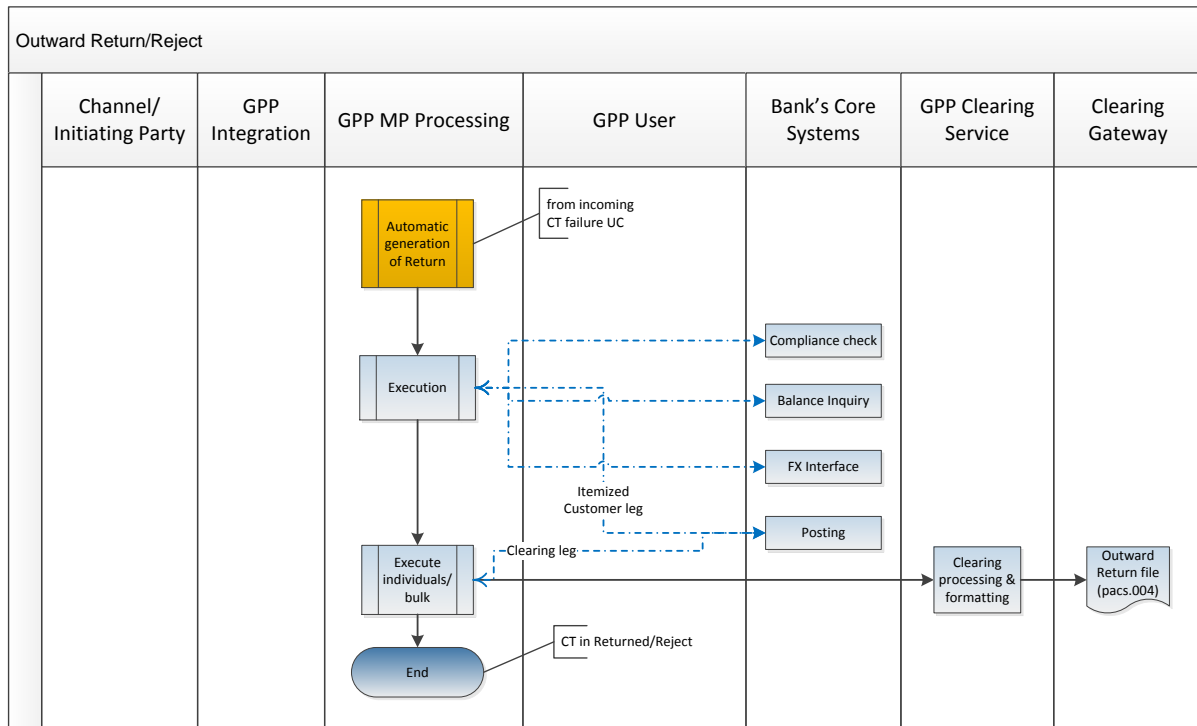
3.4.1 MP Automatic Generation of Return (Reject)

3.4.1.1 Business Scenarios

- GPP automatically returns a failed transaction

3.4.1.2 Workflow

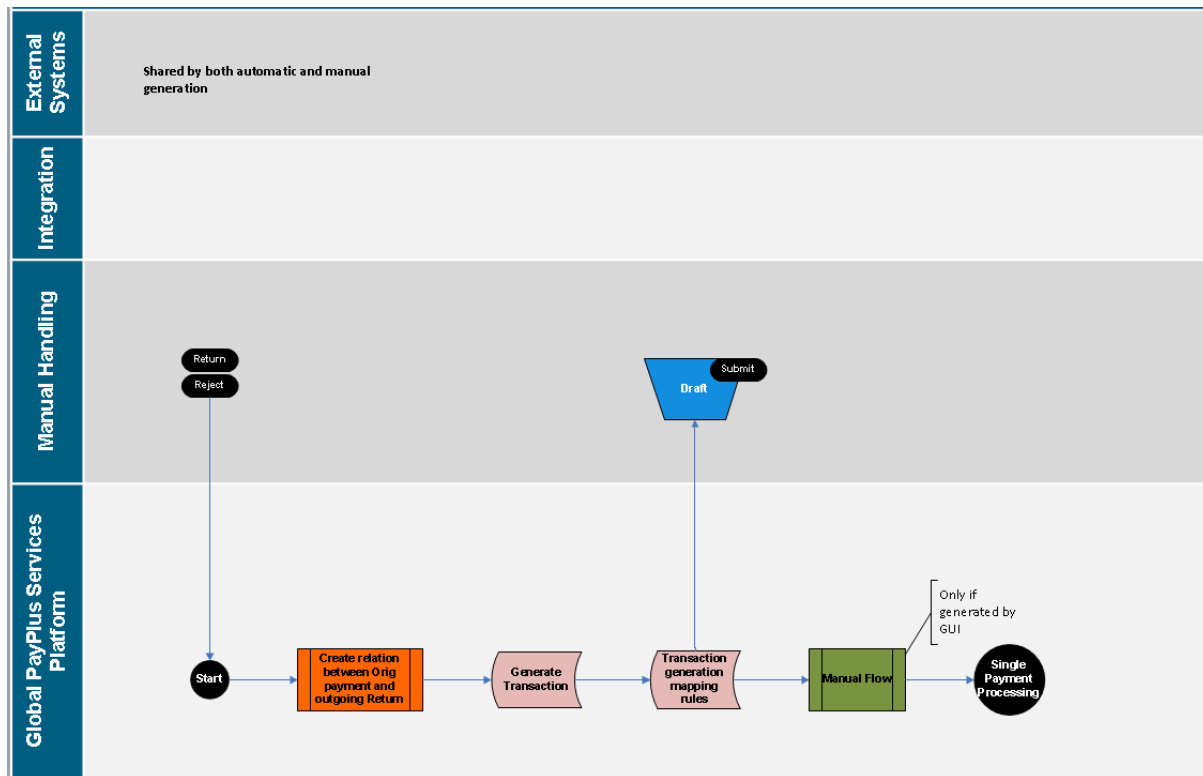
See [MP Incoming CT Fails Processing](#) for the automatic generation of Return.



3.4.1.3 Process

If the incoming payment fails processing, GPP automatically generates back to the Clearing a Return message and assigns a Return reason code.

Note: for ISO based messages, GPP assigns an ISO compliant error message, or a Clearing specific error message when such specification is provided by the Clearing.

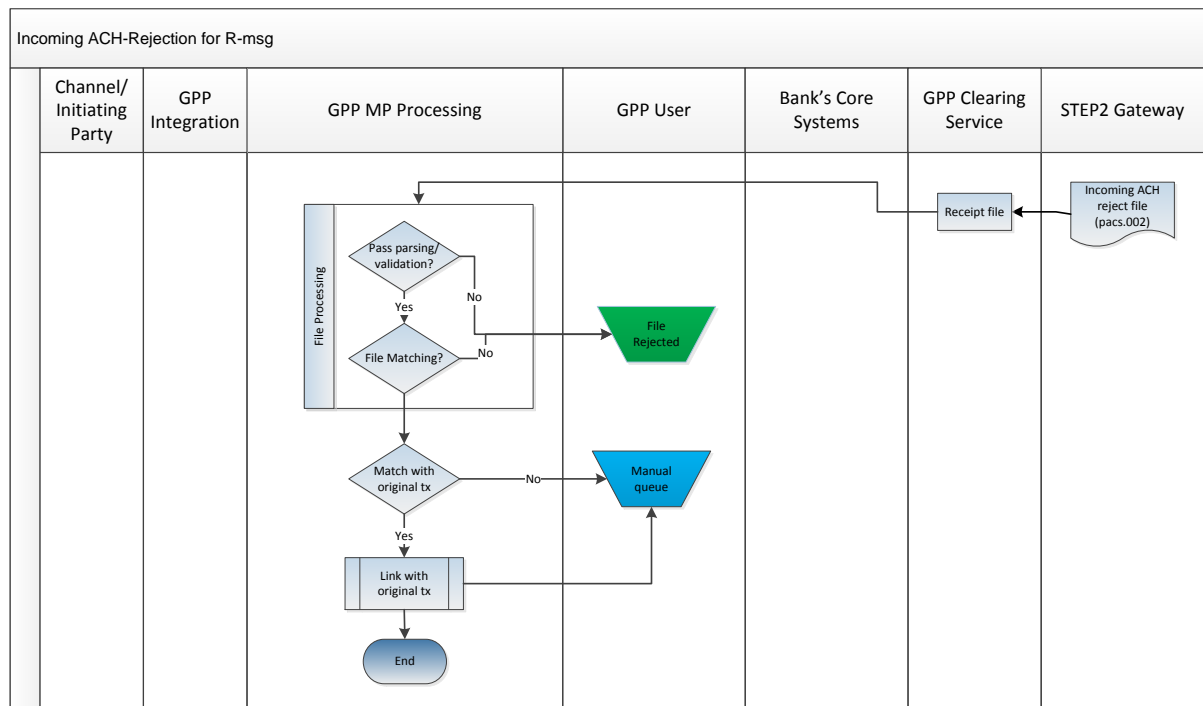


3.4.2 MP Return Receives Incoming ACH-Rejection

3.4.2.1 Business Scenarios

- MP Outward Return is rejected by Clearing

3.4.2.2 Workflow



3.4.2.3 Process

GPP identifies the failed outward R-message in the received ACH-Rejection. Either a user or an automatic process conducts corrective action on the outward R-message and indicates when the action is completed.

The original payment or another message linked to the rejected outward R-message is updated accordingly (for example, status, linkage).

Funds related to the outward R-message are reversed (possibly outside of the GPP flow).

3.5 MP Incoming Return for Outward CT

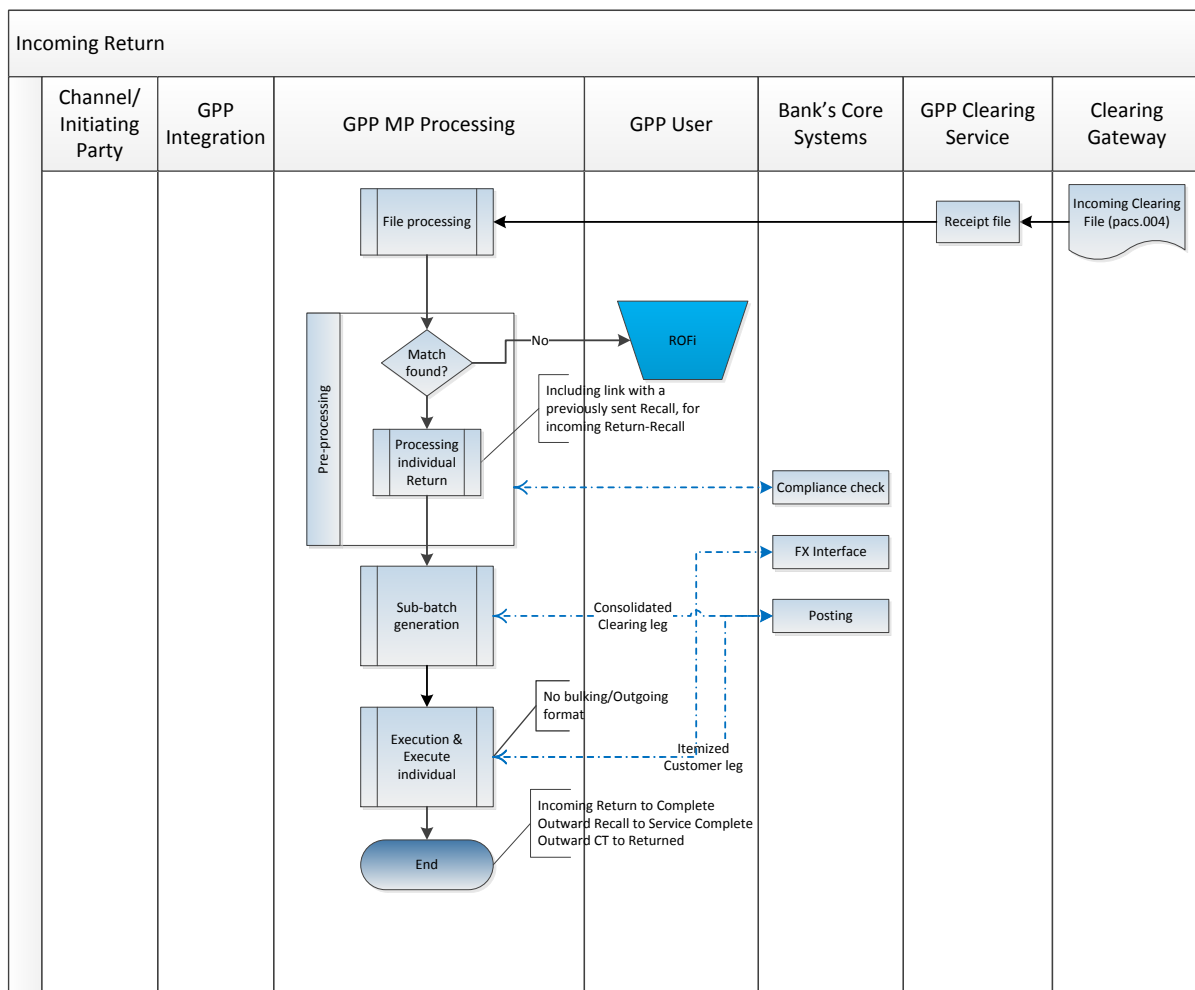
Use Case Name	Incoming Return
Actors	User, Banks core systems, Clearing Gateway.
Description	This use case defines the incoming Return received from the Receiving Bank. The return message indicates the receiving bank's refusal of the originating bank's credit transfer and includes the return of the funds.
Trigger	Incoming Return from Clearing.
Pre-conditions	None
Post-conditions	Original Credit Transfer is Returned.
Basic flow	GPP receives a file containing a Return transaction and can process it successfully to complete using BOOK method of payment.
Alternate flow	<ul style="list-style-type: none">• Incoming Return not matching original payment• Incoming Return fails processing.

3.5.1 MP Incoming Return

3.5.1.1 Business Scenarios

- MP Incoming Return is received from the Clearing or Direct Participant

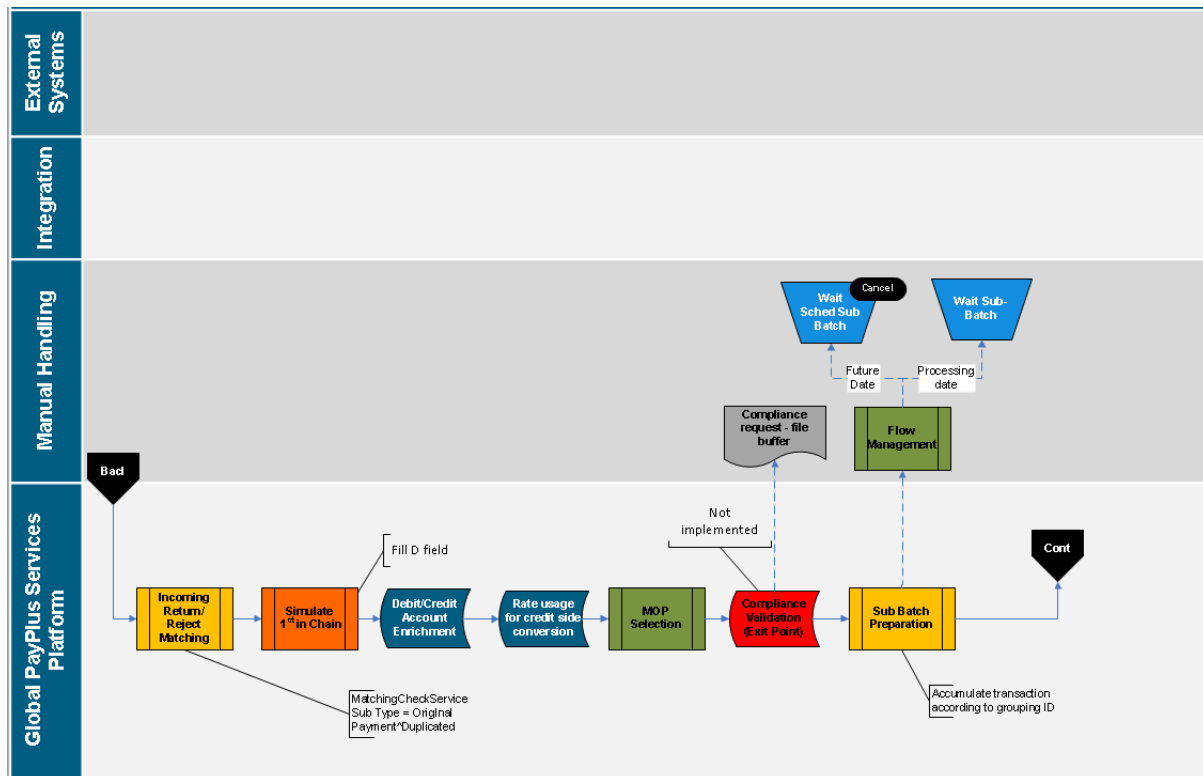
3.5.1.2 Workflow



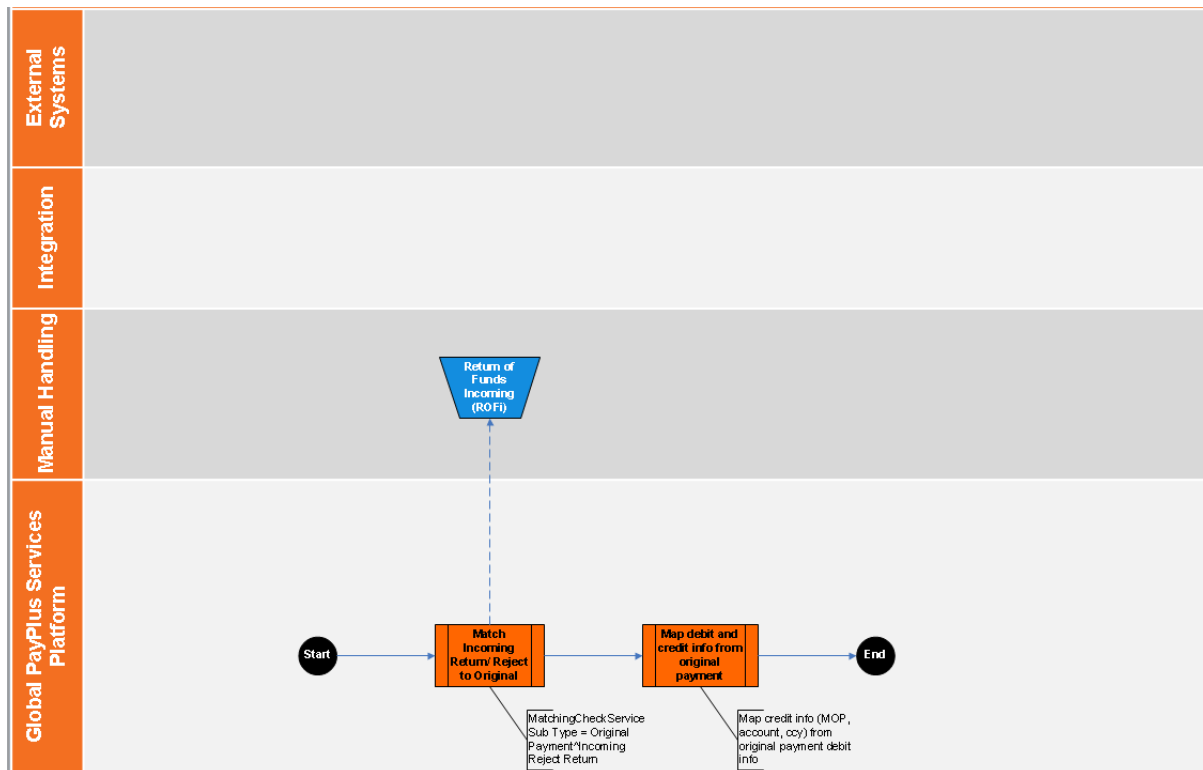
3.5.1.3 Process

GPP receives and processes incoming files that contain transaction messages.

1. Processing begins upon the receipt of a mass payment file, which includes Returns (such as a file containing pacs.004 messages).
2. GPP receives the file and starts processing the File as described in [Incoming File Handling](#).
3. After the file is parsed and validated successfully, GPP generates the individual transactions and starts the pre-processing flow. This processing flow is based on the GPP incoming return business flow that processes all returns.



4. GPP attempts to match the incoming return message to the corresponding original message.
 - If the two messages are not matched successfully, GPP routes the incoming return message to the **ROFi** (Return of Funds Incoming) queue for manual handling.
 - If the two messages are matched successfully, following the processing of the return message, GPP:
 - ❖ Links the return message to the original payment message and sets the original payment message status to Returned.
 - ❖ Continue processing the incoming Return to completion.



3.5.2 MP Incoming Return Unmatched

3.5.2.1 Business Scenarios

- MP Incoming Return received from the Clearing or Direct Participant, does not match a previously sent payment

3.5.2.2 Workflow

See [MP Incoming Return](#).

3.5.2.3 Process

If GPP cannot match the incoming return message to an outgoing payment, GPP routes the incoming return message to the **ROFi** (Return of Funds Incoming) queue for manual handling.

3.5.3 MP Incoming Return matched to Cancelled Payment

3.5.3.1 Business Scenarios

- Incoming Return matches a previously cancelled payment

3.5.3.2 Incoming Return matched to Cancelled Payment Workflow

See [MP Incoming Return](#).

3.5.3.3 Process

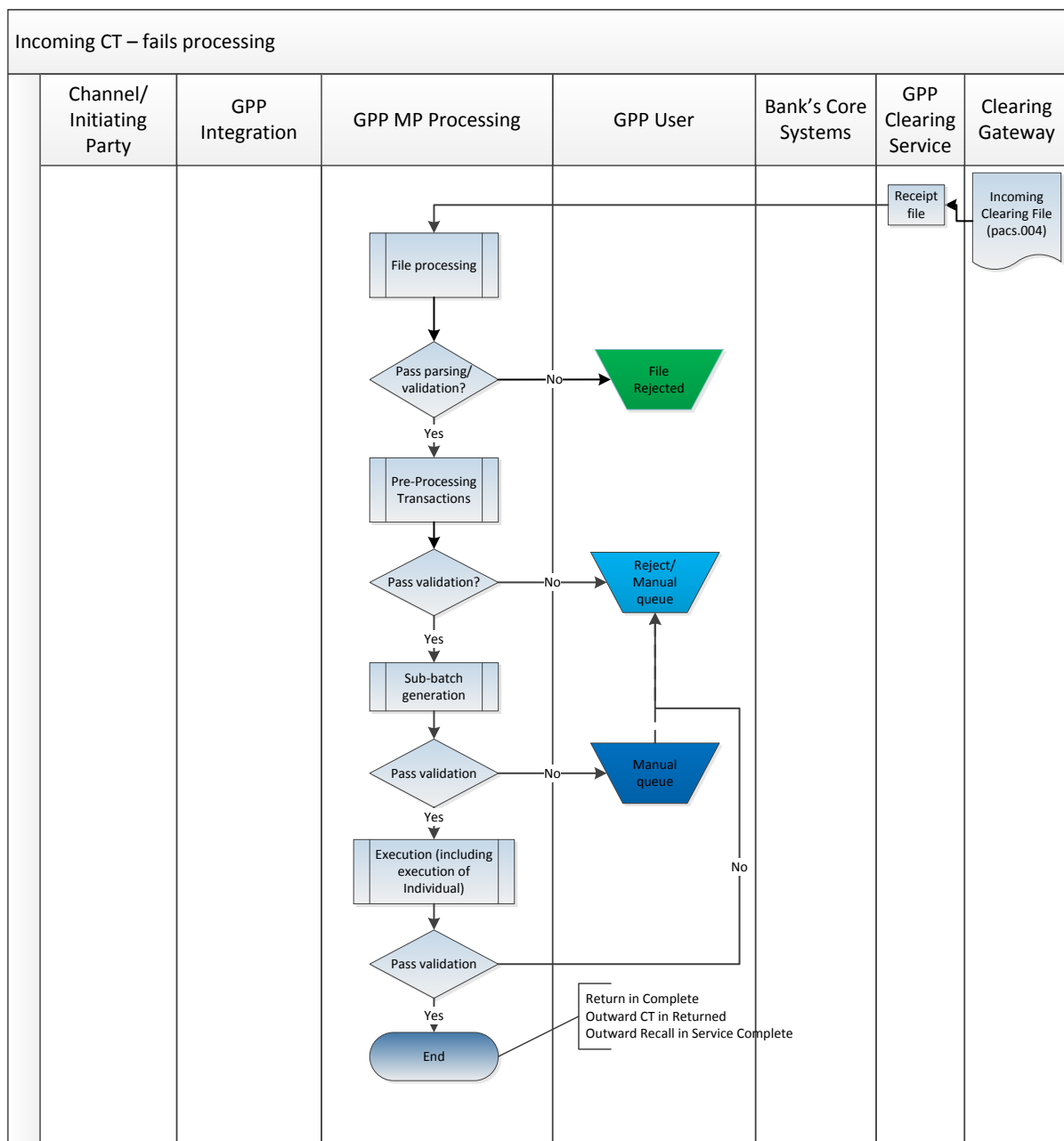
If GPP matches the incoming return to a previously cancelled payment, the inward return needs to be excluded from the CSM sub-batch posting and is routed to the **Rejected** queue with an error message indicating that the CT has already been cancelled.

3.5.4 MP Incoming Return Fails Processing

3.5.4.1 Business Scenarios

- MP Incoming Return fails pre-processing
- MP Incoming Return fails processing
- MP Incoming Return is routed to Wait queue
- MP Incoming Return is routed to Manual queue

3.5.4.2 Workflow



3.5.4.3 Processing

GPP receives and processes incoming files that contain transaction messages from a Clearing.

1. Processing begins upon the receipt of a mass payment file, such as a file containing pacs.004 messages.
2. GPP receives the file and starts processing the File as described in [Incoming File Handling](#).
3. The failure occurs in either one of the steps detailed in the processing of the transaction, from the [Preprocessing Transactions](#) and until the [Execute Bulk Destination](#).
4. As a result of any failure, GPP routes the return to:
 - A manual queue, Or
 - A wait queue, awaiting answer from an external interface

4 GPP Processing

This section provides details of the end to end GPP processes describing each step in the Mass Payments flow. GPP processes incoming and outgoing credit and debit files and R messages.

Note: For a description of the legend used in all the workflows, see [Appendix C: Flow Legend](#).

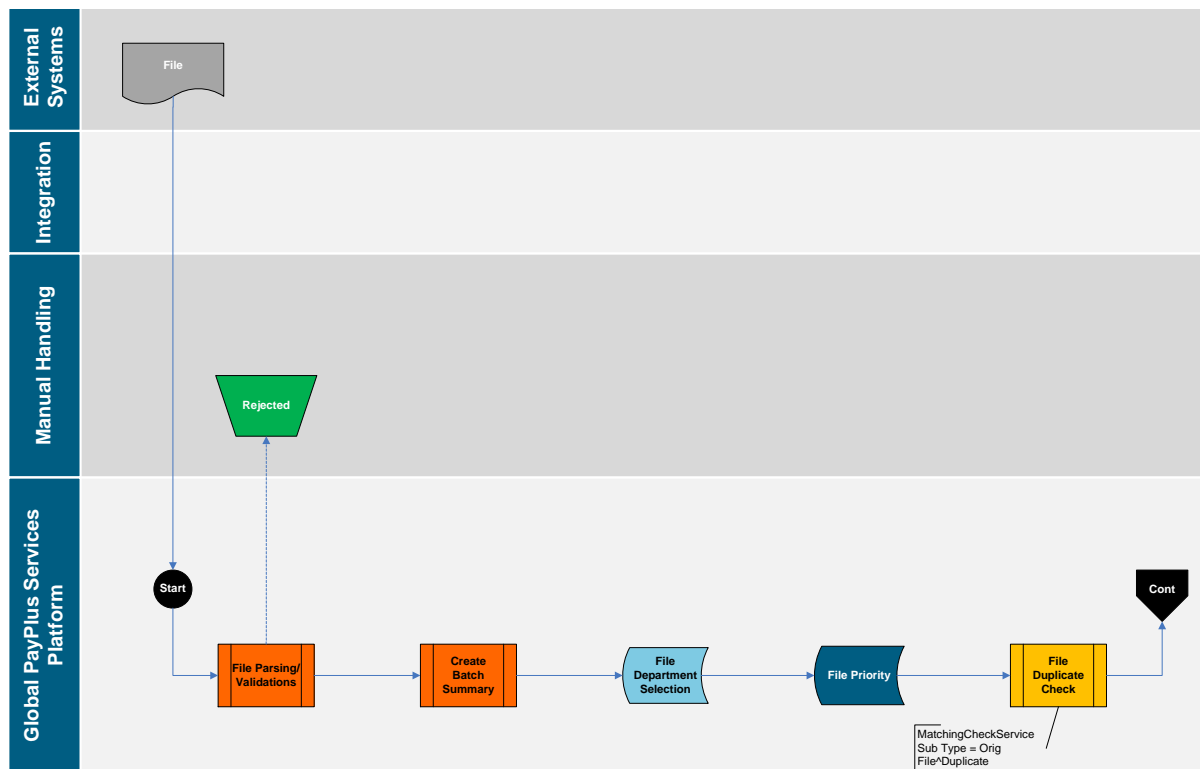
4.1 Credit Transfer Process

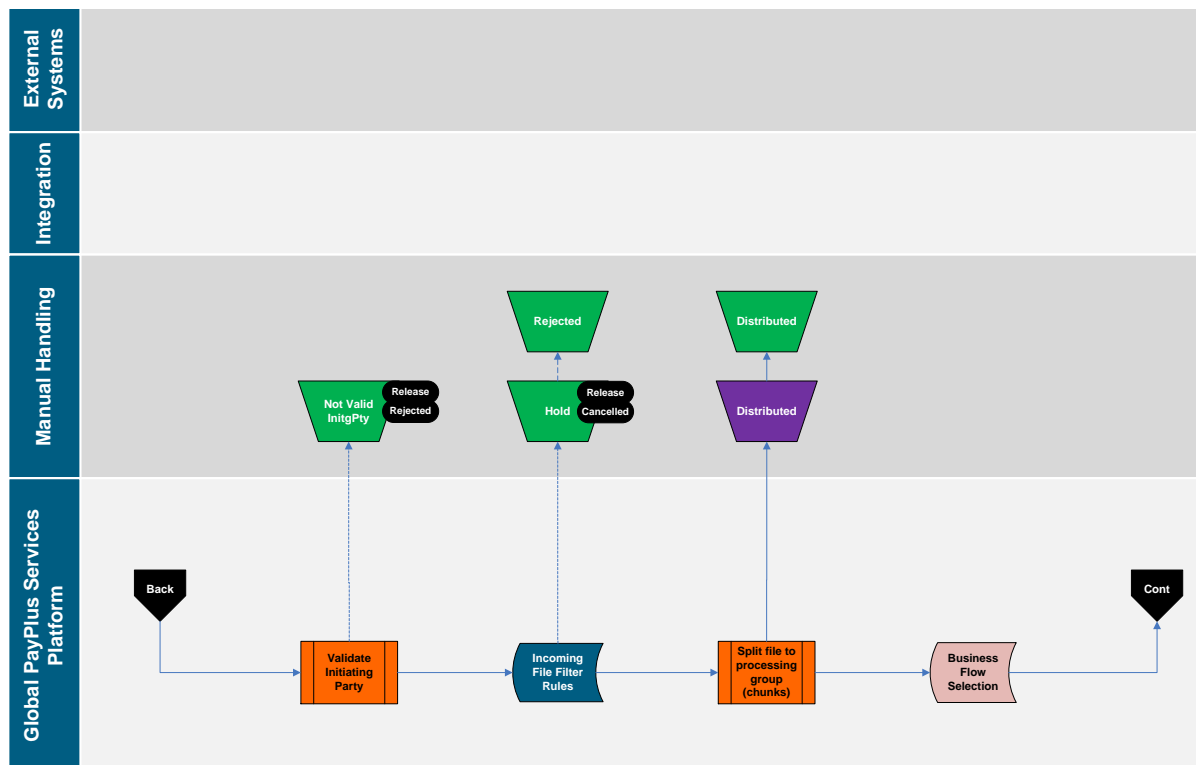
4.1.1 Incoming File Handling

GPP receives and processes incoming files that contain transaction messages.

Processing begins upon the receipt of a mass payment file, such as a file containing pain.001 or pain.008 messages.

4.1.1.1 File Processing Workflow





4.1.1.2 File Parsing

When GPP receives a mass payments file, GPP:

- Parses the file into bulks.
 - If parsing fails, GPP rejects the file
 - If parsing is successful, GPP continues to process the file
- Assigns a unique file ID to each received file and registers the file in the File Summary.
- Checks that the initiating party (the party who sent the mass payment file) is a customer of the FI – only for pain messages.

GPP continues processing a mass payment file only if all file validations succeed. File validations include:

- [File Duplicate Check](#)
- [Validate Initiating Party](#)
- [Incoming File Filter Rules](#)

If an incoming file does not pass file validation, GPP generates a file-level error and does not continue processing the file. The error is displayed in the Error log in the Entity Investigation View Mode of the file. GPP can also generate a payment status report file and send it to the initiating party to indicate that the file was rejected. The report file includes a reason for the file rejection. For more information, see [Acknowledgment Reporting](#).

4.1.1.3 Create Batch (Payment Information) Summary

Each incoming file received from a customer can contain multiple batches. GPP delimit the batches by specific parameters, for example:

- Debtor Account ID (for credit transfer files)
- Execution Date/Due Date

Batch summary records are only generated once the file is released for processing or forced from a manual queue (for example, DUPEX, HOLD). GPP determines specific batch processing preferences using the following:

- **Batch Control Profile:** Enables a bank to define specific file processing preferences for each batch in an incoming file. For more information, see [Batch Control Profile](#).
- **Incoming File:** Can contain specific batch processing instructions such as batch booking indicator.
- **Parties Profile:** Enables a bank to define specific processing preferences in the Acknowledgment Preferences section. For more information, see [Parties Profile](#).

GPP users can view information about the batches in a file received from a customer. For more information, see [Batch Summary](#).

4.1.1.4 File Department Selection

GPP derives and identifies payment attributes (for example, office, department, creation date) during the initial process in the business flow.

Once the Office is selected (see [Office Determination](#)), the Department Selection rules for this Office, are evaluated to select the relevant Department. A default department is selected when there are no specific rules setup (Department rules are mandatory for the payment processing).

4.1.1.4.1 Office Determination

- File Office determination:
 - When there is a File Header, the office is determined by the Receiving Institution.
 - When there is no File Header, GPP derives the file office per following order (first element found determines the office):
 - i. Initiating party country code received in the Group Header
 - ii. Initiating party ID received in the Group Header
 - iii. Instructed agent BIC
 - iv. Instructing agent BIC
 - v. Instructed agent NCC
 - vi. Instructing agent NCC
- Payment Office determination:
 - When a payment is received from the feeder (pain.001), GPP derives the office from the Debtor Agent per following order of received elements:
 - i. BIC
 - ii. ID (NCC)
 - iii. IBAN (NCC from IBAN)

4.1.1.5 File Priority

The order in which GPP processes each file can be prioritized using the File Priority rules. Each File Priority rule is attached to a specific office.

After validating an incoming file, when two or more files are waiting for processing, GPP invokes the File Priority rules to assign a priority to the incoming file. For example, high priority can be assigned to files received from a specific customer.

Each payment in an incoming file inherits its file-level priority.

If a file-level priority is not assigned to an incoming file, GPP determines the payment-level priority for each payment in the file using Prioritization rules. These rules enable a bank to assign a priority to an individual payment.

When viewing payments in a manual queue, an authorized GPP user can sort messages by the assigned priority to assist in handling higher priority payments first.

For File priority Codes, see [File Priority Rules](#).

Note: MP flow processing is not impacted by File priority, however the prioritization can be used in manual handling of files and payments.

4.1.1.6 File Duplicate Check

GPP checks whether the incoming file is duplicated and has already been received and processed. This check is based on parameters which are configurable in GPP (system configuration).

- If a duplicate file is found, GPP routes the file to the **Duplicate** queue for manual handling. A user can perform one of these actions:
 - **Release** the file to continue processing
 - **Cancel** the file
- If a duplicate file is not found; GPP continues to process the payment.

4.1.1.7 Validate Initiating Party

This step is relevant only for pain messages (received from the feeder).

GPP checks that the initiating party is registered for submitting files.

- If the Initiating Party is not valid, GPP changes the status of the file to Invalid Initiating Party. The user can perform one of these actions:
 - Release the file for continued system processing (after a user updates the Initiating Party)
 - Reject the file
- If the Initiating Party is valid; GPP continues to process the payment.

4.1.1.8 Incoming File Filter Rules

GPP invokes Incoming File Filter rules to enable a bank to prevent STP processing of an incoming file. The Incoming File Filter rules are attached to an initiating party.

If GPP determines that an incoming file meets the conditions defined in an Incoming File Filter rule, GPP stops processing the file and performs an action defined in the rule. A rule can have one of the following actions:

- **Hold**: GPP routes the incoming file to a queue for manual handling.
- **Reject**: GPP rejects the incoming file.

Example: A rule is defined that holds all files received from a specific bank customer and routes them to a queue for manual handling.

In addition to an action definition, each Incoming File Filter rule has an optional usage definition that enables a bank to define an error code for each incoming file that meets the conditions of the rule. GPP generates a file-level NAK to the initiating party, which contains error message details as specified in the business rule.

4.1.1.9 Split File to Processing Group (Chunks)

GPP distributes transactions received in files into manageable group of transactions to increase system performance and maximize system resource utilization.

After initial validation that includes duplicate checking, GPP distributes the transactions into physical groups. A system parameter defines the number of individual transactions that GPP includes in each group.

The GPP mass payment functionality can handle incoming files that contain multiple message types. A GPP mechanism ensures that all groups are processed in the correct order based on message type. This prevents illogical processing situations, such as processing a message recall before the corresponding payment received in the same file.

After distributing incoming transactions into groups, GPP processes each group of transactions using parallel processing to increase TPS (Transactions per seconds).

The number of running parallel processes is directly related to specific system configuration.

4.1.1.10 Business Flow Selection

For Customers processing Mass Payments, the business flow selection is defaulted to Mass Payments per customer specific requirements. When the incoming message is identified as an R-message, the business flow selection is selected as an Incoming Return Flow, see [Incoming Return/Reject Matching](#).

4.1.2 Preprocessing Transactions

Once the Payment Information (PaymentInf) is validated successfully, GPP generates the individual transactions related to the validated Payment Information. Any changes to PaymentInf level information, as a result of processing within GPP is applied to the related individual transactions (for example, changes to the initiating party account).

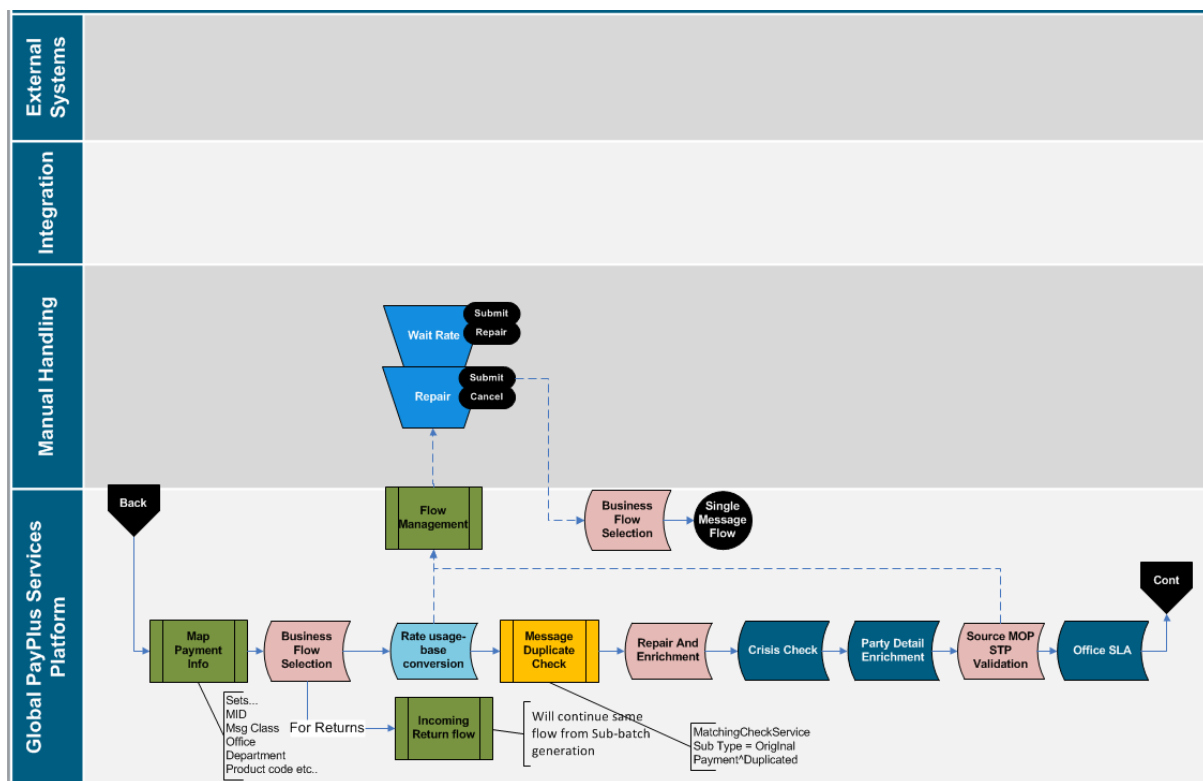
During the pre-processing flow, GPP generates a Unique Grouping ID (UGID) to identify and group individual transactions that share common attributes. GPP uses the UGID when generating an S message as part of the mass payment functionality.

Individual transactions that generate errors, such as duplicate transactions, are routed to the **Rejected Duplicate** queue.

4.1.2.1 Payment Initiation

For a detailed description of the Payment Initiation, see Payment Initiation Business Guide.

4.1.2.1.1 Payment Initiation Workflow



4.1.2.1.2 Map Payment Information

GPP derives and identifies fundamental payment attributes, for example, Department, and Message Class, during the initial process in the business flow.

4.1.2.1.3 Rate Usage - Base Conversion

GPP converts all transactions to a base currency equivalent, which enables security checks, threshold limit checks, and other validations.

4.1.2.1.4 Message Duplicate Check

Duplicate checking is executed on transactions that are either:

- Received by GPP from external networks (ACH) or internal applications or
- Manually entered or handled by a user

Based on the selected algorithm (key message fields such as message type, currency, amount and beneficiary), GPP examines every transaction for possible duplication.

GPP determines whether a payment is a duplicate using the Automatic Matching Algorithm rule.

- If a payment is a duplicate, GPP routes the payment to the **Dupex** queue for manual handling. A user can perform one of these actions:
 - **Accept** to continue processing
 - **Cancel** the payment
- If a duplicate payment is not found; GPP continues to process the payment.

4.1.2.1.5 Repair and Enrichment

GPP utilizes the Repair and Enrichment Rules and Repair and Enrichment Selection Rules to automatically repair messages, which increases STP rates. GPP also enriches specific message fields by deriving required information.

Transactions can be automatically repaired and enriched using the Repair and Enrichment rules, which can derive missing information that was not included in the original payment message.

GPP can use these rules to do the following:

- Set values of missing transaction attributes
- Remove values from transaction attributes
- Update transaction statuses

GPP determines the relevant rule by invoking Repair and Enrichment Selection rules for specific transactions.

At a determined point in the workflow, GPP invokes a Repair and Enrichment Selection rule that checks for specific conditions, such as a specific payment message type. If a transaction matches the defined conditions, GPP invokes the relevant Repair and Enrichment rule, which can perform an action such as setting a message attribute with a specific value.

For example, GPP can invoke a Repair and Enrichment Selection rule for all pacs.008 payment messages. The invoked Repair and Enrichment rule can be defined to perform an action such as removing the values in the creditor agent message attributes.

4.1.2.1.6 Crisis Check

A Crisis Check is required to hold transactions, which are in process but due to extraordinary circumstances need to be stopped from processing further. It is intended as a temporary measure and more permanent parameters should be set to deal with longer term scenarios, for example, posting restrictions, static data changes, and non-STP rules.

The Crisis Hold rule is applied to all individual transactions, transactions received via bulk files and across offices. Any transaction meeting filter conditions is stopped from processing further until a decision is made to either continue processing or cancel.

When a Crisis Hold rule that is attached to an object is changed or detached from an object, the Release Crisis Filter activity is triggered and the transaction is released.

4.1.2.1.7 Party Detail Enrichment

GPP identifies and loads relevant account information for the first in chain party.

For incoming files received from a customer or from ACH, GPP identifies and loads the first in chain debit or credit account. GPP applies derived party attributes to all transactions in the batch (ISO Payment Information block).

4.1.2.1.8 Source MOP STP Validation

Source MOP selection identifies the debit MOP. For more information, see GPP Payment Initiation Business Guide.

The Source MOP can be:

- Book for files received from Channels
- Low Value (MP) clearing

GPP perform MOP STP validation for a specific MOP to increase its STP and to adhere to the MOP and/or clearing rules, for example, SEPA EPC rulebook regulations.

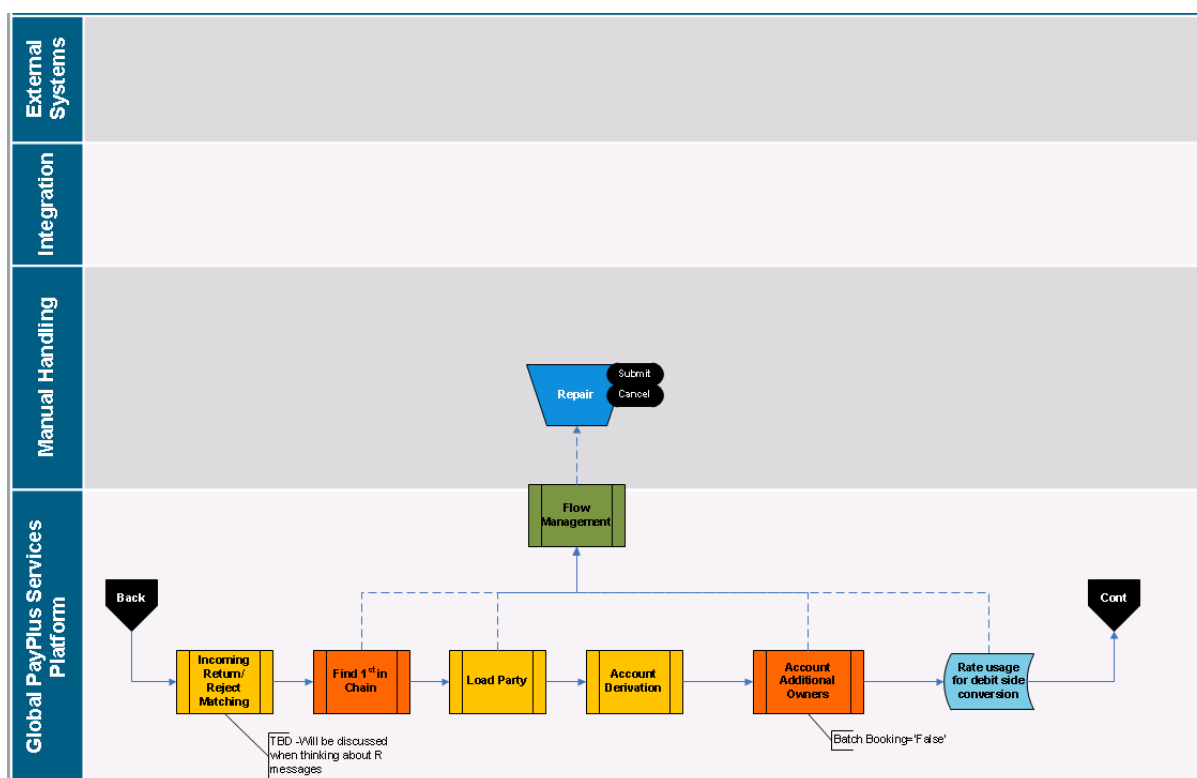
4.1.2.1.9 Office SLA

Ensures as early as possible in the payment processing flow whether the payment may be associated with a specific SLA profile. For example, not processing the credit transfer file before a certain time of the day when cross border credits are usually received.

For more information, see GPP Payment Initiation Business Guide.

4.1.2.2 Credit Transfer (Individual) Processing

4.1.2.2.1 Debit Party Workflow



4.1.2.2.1.1 Incoming Return/Reject Matching

GPP automatically attempts to match the incoming R message to its related message using system configurable criteria as defined in a Matching Check profile. Once matched, authorized users can view all related messages in the GPP user interface.

For more information, see GPP R-Messages Business Guide.

4.1.2.2.1.2 Find First in Chain

GPP identifies the transaction source (from where the payment is being sent) for the first party in the debit chain. When the First in Chain party cannot be identified, the MP transaction is rejected.

For more information, see GPP Parties Identification Business Guide.

4.1.2.2.1.3 Load Party

GPP examines the First in Chain: if the First in Chain is an account, GPP will use the account in order to load the Party (account owner); if the First in Chain is a Party – GPP loads the relevant party.

For more information, see GPP Parties Identification Business Guide.

4.1.2.2.1.4 Account Derivation

GPP derives relevant accounts (debit account of a credit transfer) and performs currency conversions (if required) when the payment currency is different to account currency.

If there is an issue with identifying the account, the MP payment is rejected.

For more information, see GPP Parties Identification Business Guide.

4.1.2.2.1.5 Account Additional Owner

Credit Transfer Account Additional Owner is performed only for outward files (received from feeder) to verify that the FI is authorized to debit the debtor account. This is performed on the individual transaction only when the initiating party is not the owner of the account to be debited.

For more information, see GPP Parties Identification Business Guide.

4.1.2.2.1.6 Rate Usage for Debit Side Conversion

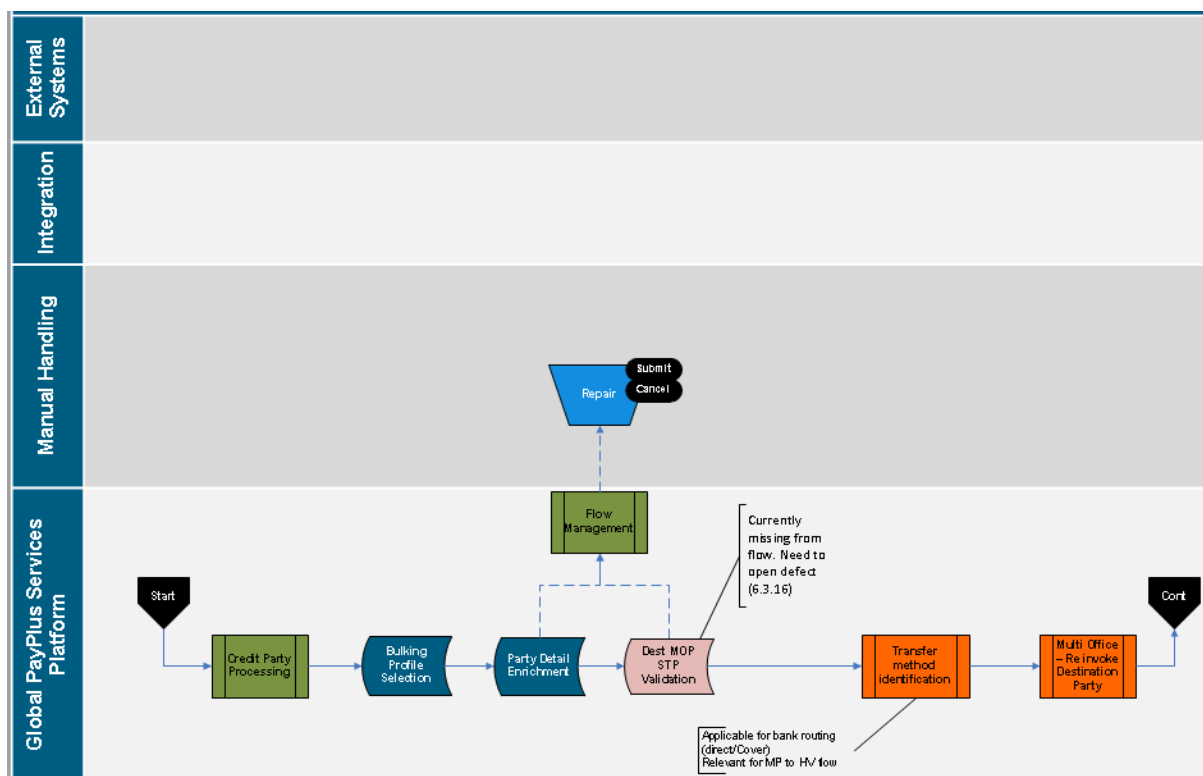
If a currency conversion is required GPP invokes Rate Usage rules to determine the relevant foreign currency exchange rate for each transaction.

Based on the type of conversion, the following types of Rate Usage Conversion rules may be invoked:

- Base Amount Conversion: Determines the base amount foreign currency conversion rate for transactions.
- Debit Side Conversion: Determines the debit-side foreign currency conversion rate for payments.

For more information, see GPP Currency Conversion Business Guide.

4.1.2.2.2 Credit Side Workflow



4.1.2.2.2.1 Credit Party Processing

During the credit party processing, GPP identifies the first in the credit chain, loads the party and the credit account. For outward files (received from feeder) account lookup is triggered as part of the Load Party process.

For more information, see GPP Parties Identification Business Guide.

4.1.2.2.2.2 Bulking Profile Selection

GPP invokes Bulking Profile Selection rules to determine whether a Bulking profile is defined to override a default Bulking profile which is defined on the MOP profile.

For more information see [Parties Bulking Profile Selections Rules](#).

4.1.2.2.2.3 Party Detail Enrichment

GPP identifies and loads relevant account information for the first party in the chain - credit side of a credit transfer.

GPP invokes Credit Account Enrichment rules to determine the credit account number and usage instructions for that account for Credit Transfer. These rules enable a FI to define the relevant credit account for a payment.

4.1.2.2.2.4 Destination MOP Selection and MOP STP Validation

GPP uses Method of Payment (MOP) selection rules defined in GPP, to determine the best route for the payment to be delivered, for example, via clearing, SWIFT. The MOP parameters are also used to determine whether the transaction continues processing as a single message or should be sent out in a file.

For more information, see GPP Method of Payment Business Guide.

4.1.2.2.2.5 Transfer Method Identification

This step is relevant for transactions received in a file and executed via High Value/Individual processing. During this process, GPP indicates if the transaction's transfer method is Serial or Cover.

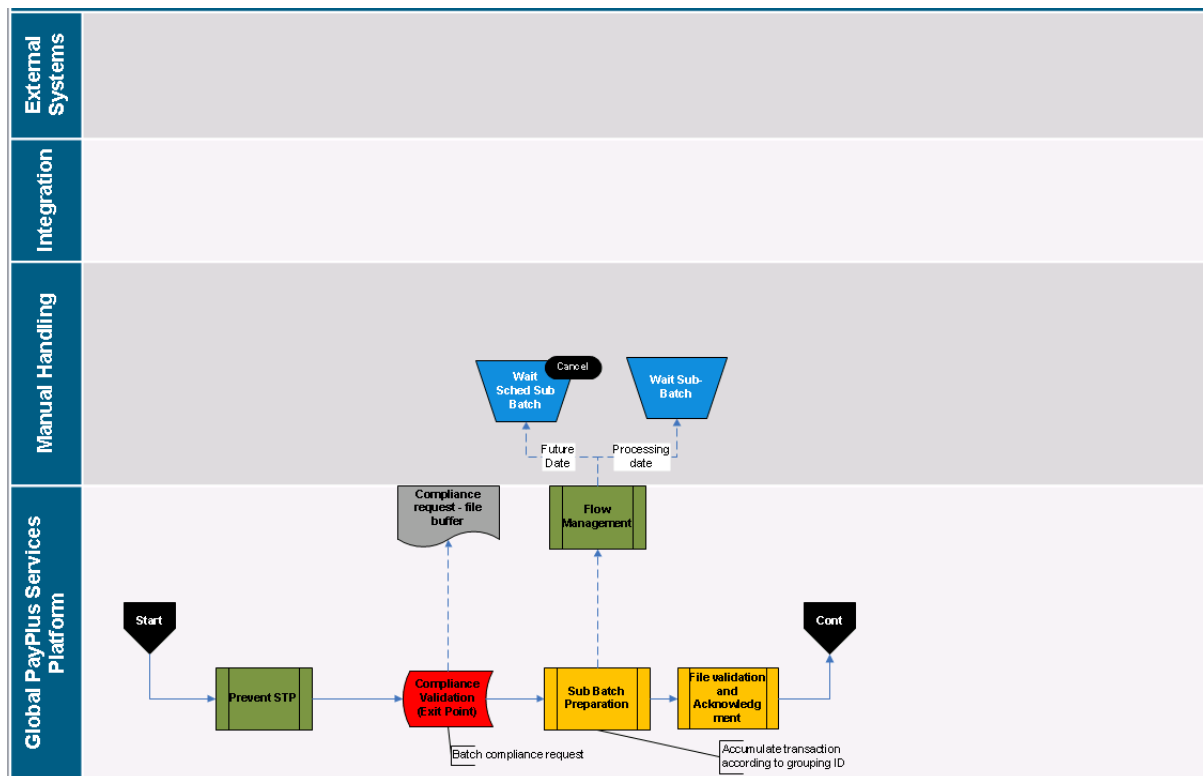
For more information, see GPP Building Correspondent Chain Business Guide.

4.1.2.2.2.6 Multi Office - Re Invoke Destination Party

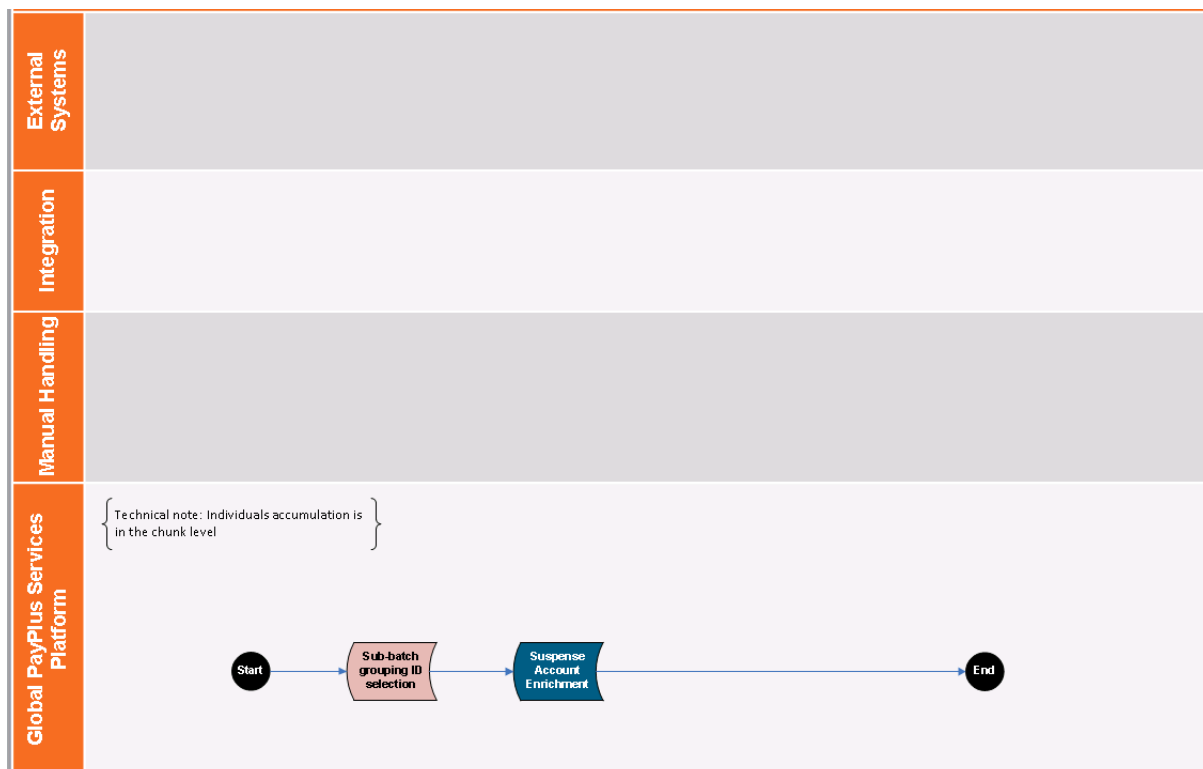
In a multi office scenario where the creditor is located in a different office than the debtor, the credit side is re-processed and re-evaluates all the rules in the destination office.

4.1.2.3 Post MOP

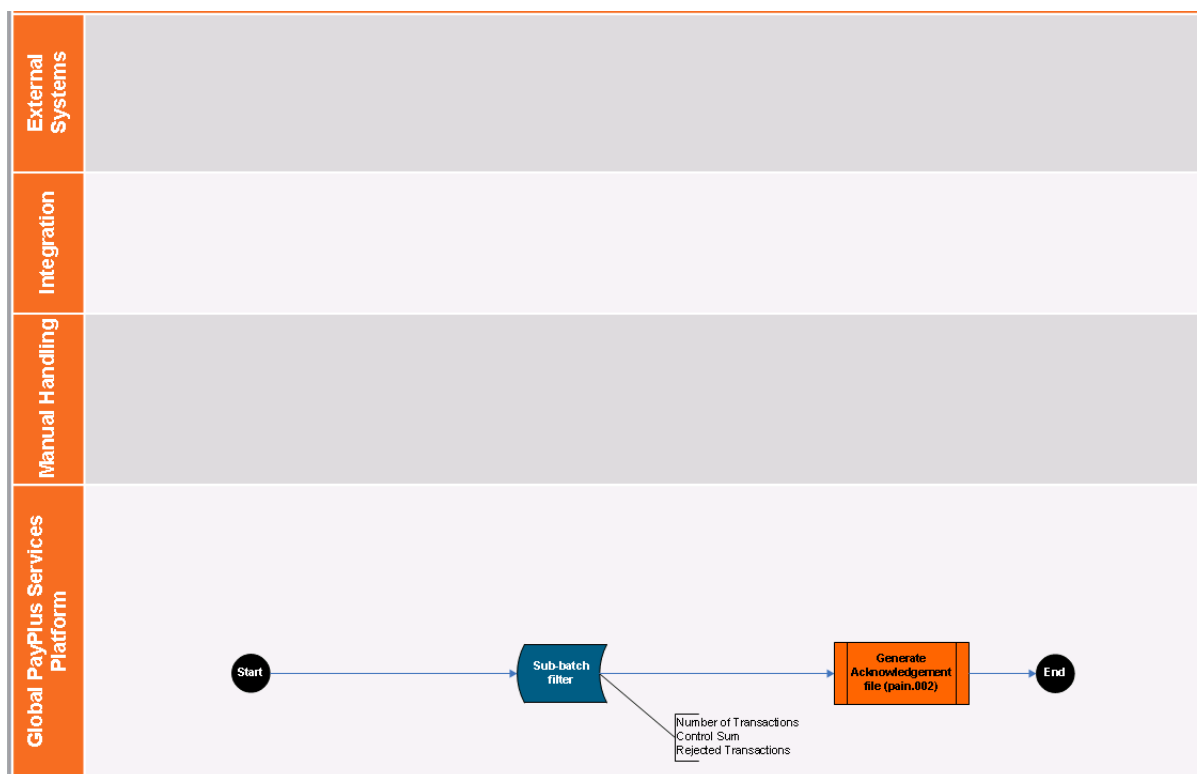
4.1.2.3.1 Post MOP Workflow



4.1.2.3.1.1 Sub Batch Preparation Workflow



4.1.2.3.1.2 File Validation and Acknowledgment Workflow



4.1.2.3.2 Prevent STP

GPP uses Override STP profiles to prevent Straight-Through Processing (STP) of specific payments. The Override STP profile can be defined for the following:

- **Special Instruction:** Prevent STP processing of a payment with specific characteristics, such as a settlement amount greater than a defined value.
- **Validation:** Prevent STP processing of a payment that is invalid as defined by the specific conditions, such as a missing product code.

For a list of error statuses, see [Appendix B: STP Validation Error Statuses](#).

For more information, see GPP Special Instructions Business Guide.

4.1.2.3.3 Compliance Validation

GPP invokes Compliance Validation rules to determine whether to send a specific payment for compliance to verify that a payment complies with various anti-money laundering regulations.

GPP enables the following types of Compliance Validation rules:

- **Submit:** If a payment meets the conditions defined in the rule, GPP sends the transaction for compliance verification.
- **Bypass:** If a payment does not meet the conditions defined in the rule, GPP does not send the transaction for compliance verification.

Note: A compliance exit point in GPP is currently not available.

4.1.2.3.4 Generate Grouped Transaction (Sub Batch)

As part of this process GPP groups number of transactions which have similar parameters in order to allow single posting on the account or perform single currency conversion for the entire S message.

For files received from feeder, when GPP completes preprocessing for all individual transactions, additional file validations are invoked as follows:

- **Number of Transactions:** Validates that the total number of transactions counted in an incoming file matches the declared number of transactions in the file.
- **Control Sum:** Validates that the total amount of all transactions contained in the incoming file is equal to the amount defined in the file header. GPP includes all payment amounts when checking the control sum, regardless of the defined currency for an individual transaction.
- **Rejected Transactions:** Validates that the total number of transactions (expressed as a percentage) in an incoming file that are rejected by GPP does not exceed a threshold set by the bank.

Transactions that successfully complete these file validations continue to be processed in the Sub-Batch Generation. For files received from feeder, GPP can generate a payment status report file and send it to the initiating party to indicate the rejected transactions. For more information, see [Acknowledgment Reporting](#).

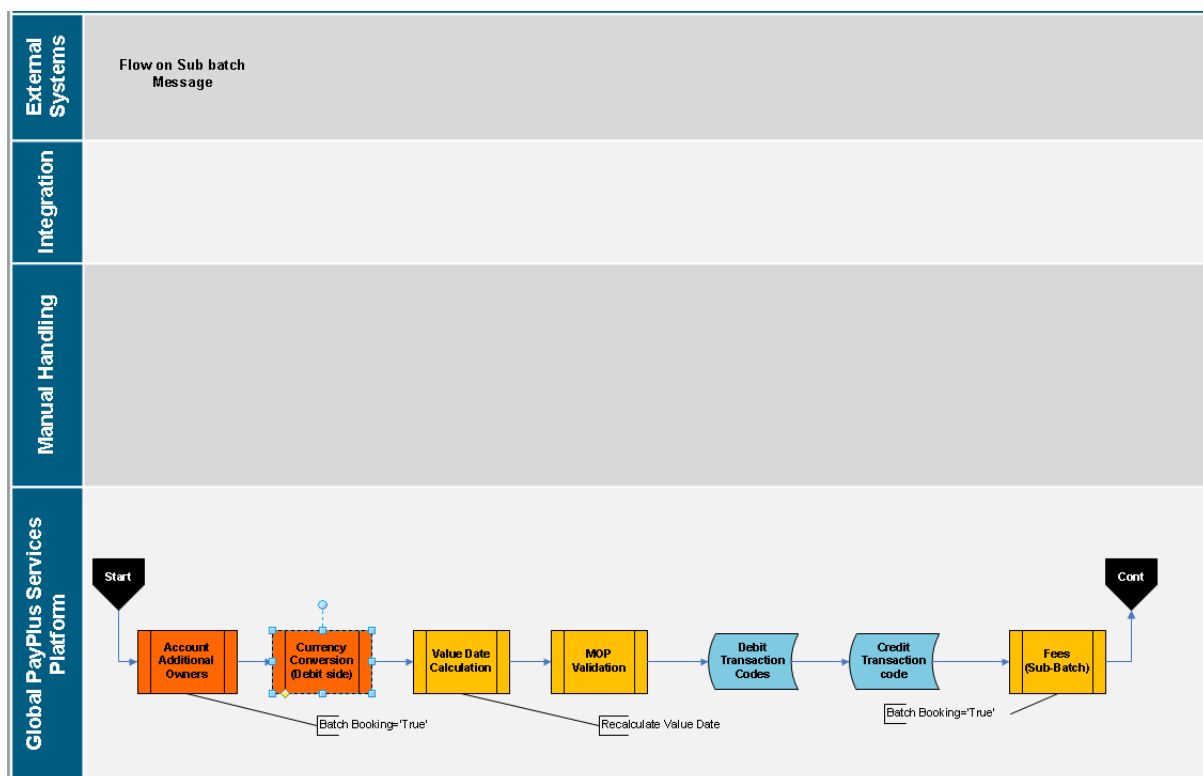
If the additional validations are not successful, GPP stops processing the transactions, and might hold the file for manual handling or reject it.

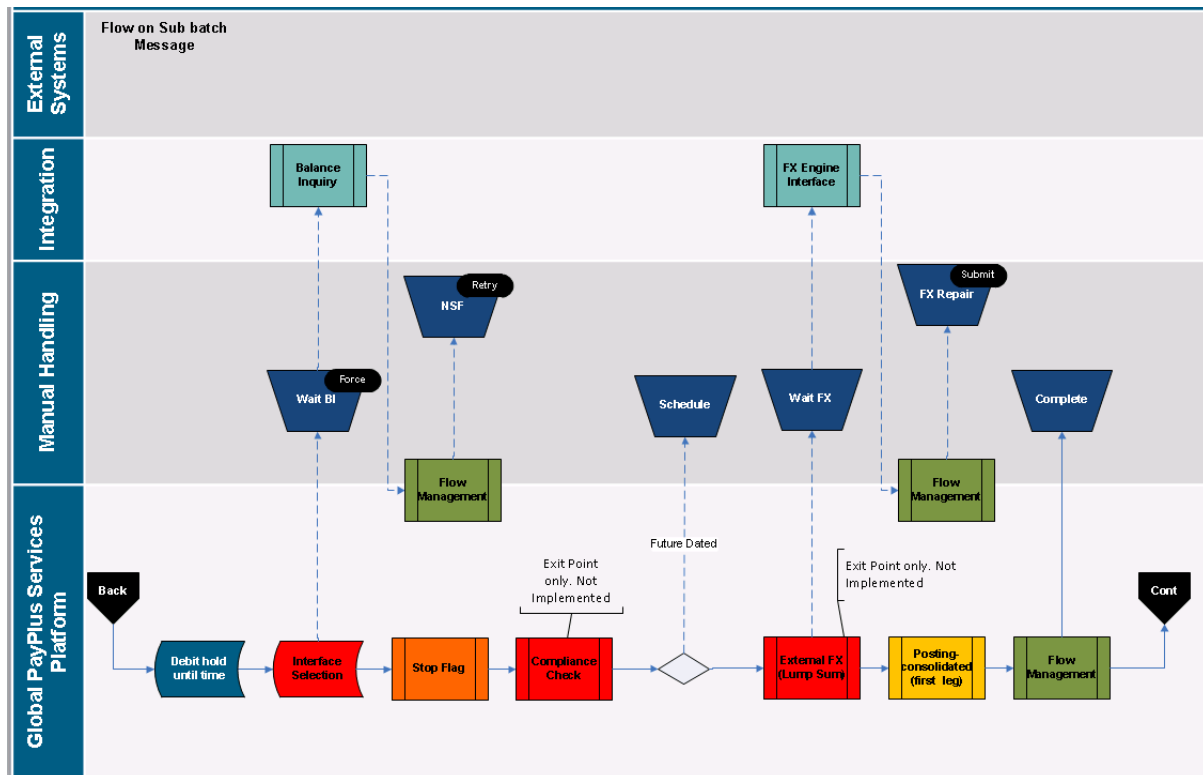
4.1.3 Payment Grouping (Sub Batch) Generation

Sub-Batch generation accumulates transactions that are sent out in files and completes processing on individual transactions.

GPP collects and group transactions originated in a file into groups based on definable criteria in order to apply actions on the entire group for example, posting, fees, and foreign exchange.

4.1.3.1 Sub Batch Generation (S) Workflow





4.1.3.2 Account Additional Owner

Credit Transfer Account Additional Owner is performed only for outward files (received from feeder) to verify that the FI is authorized to debit the debtor account. This is performed on the S message only when posting is required to be performed for the S message (Batch Booking flag is true).

For more information, see GPP Parties Identification Business Guide.

4.1.3.3 Rate Usage for Debit Side Conversion

GPP uses Rate Usage rules to determine the relevant foreign currency exchange rate for each transaction, if a currency conversion is required.

The Debit Side Conversion determines the debit-side foreign currency conversion rate for transactions.

Notes:

- The Batch Booking flag should not change from true to false, since currency conversion was not performed on the individuals in the pre-processing phase.
- Batch suspense account should always be in the currency of the principal leg (Clearing or Customer). This is setup driven (when using rules) and not validated by GPP.

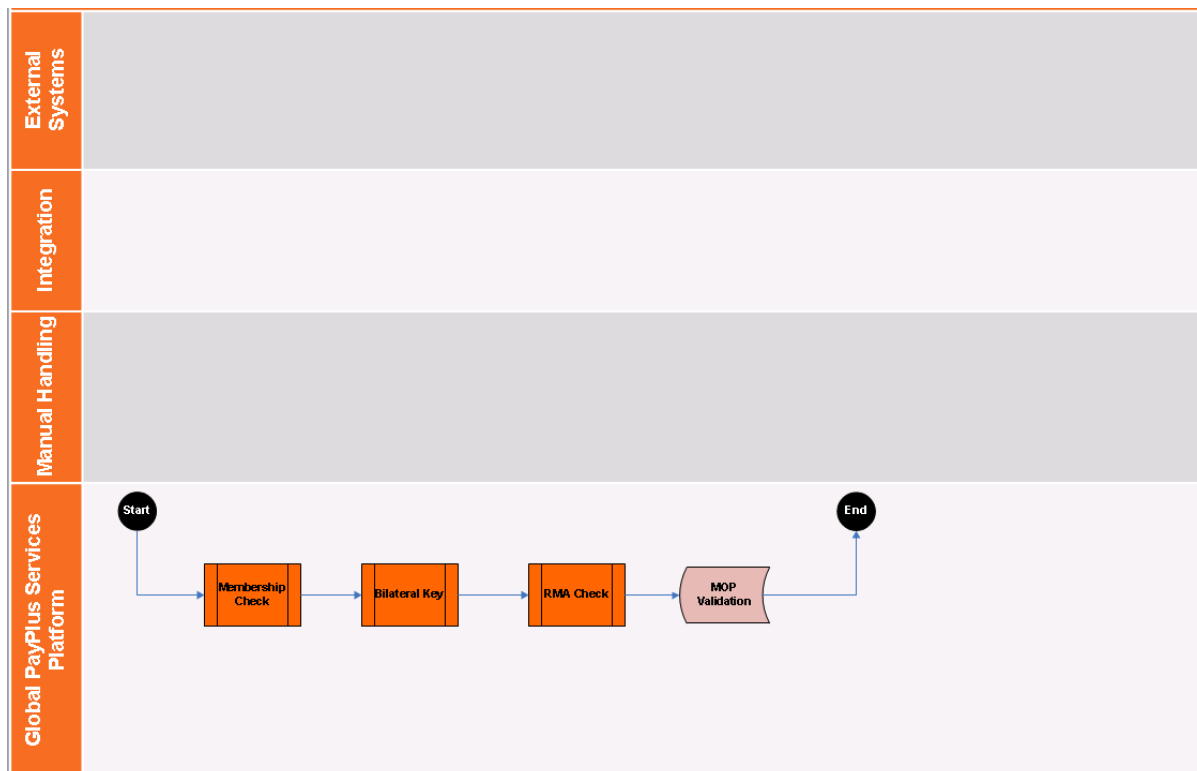
4.1.3.4 Value Date

GPP sets the Debit and Credit Value Dates of the sub-batch (S) message as per following logic:

- For outgoing files of payments, GPP re-calculates the Debit Value Date of a random payment (Individual message) participating in the sub-batch, and this value is set as both the Credit and Debit Value Dates of the Sub-batch (S) message.
- For incoming files, the sub-batch message's Credit and Debit Value dates are set as the file interbank settlement date and are not affected by the Individual message Value Date calculations.

For more information, see Value Date and Cutoff Business Guide.

4.1.3.5 MOP Validation



GPP validates the selected MOP after each value date re-calculation. When MOP is invalid, GPP rejects the sub-batch message and all its related individuals. There is no MOP re-evaluation at this stage.

4.1.3.6 Debit Transaction Code

In this process GPP selects a debit code per transaction. This code can be exposed for external systems in a structured way. Examples of the code are type of transaction, type of customer, fees.

4.1.3.7 Credit Transaction Code

In this process GPP selects a credit code per transaction. This code can be exposed for external systems in a structured way. Examples of the code are type of transaction, type of customer, fees.

4.1.3.8 Fees (Sub Batch)

The relevant fees are determined for each party in the S message. This is performed if posting is done on the S message (Batch Booking flag is true).

For more information, see Fees – Core Processing Business Guide.

4.1.3.9 Debit Hold Until Time

GPP provides a mechanism of stopping S message processing up until a pre-defined time. This is performed using the Hold Until Time rule. When a rule is selected to a sub batch, based on specific attribute, the sub batch is held until a pre-defined time (and as a result, all of the transactions related to the Sub batch are held until its completion). On the selected time, Sub batch is released back to processing.

4.1.3.10 Balance Inquiry

GPP uses the interface selection rules to generate an external balance inquiry request. For Balance Inquiry standard interface information, see GPP Technical Guide Balance Inquiry Interface.

4.1.3.11 Stop Flag

Account stop flag check is performed on the S message account. The stop flag is either received from Balance Inquiry response or setup in the account profile.

4.1.3.12 Compliance Check

A GPP Compliance service ensures compliance with various anti-money laundering regulations and foreign asset controls. GPP verifies that all incoming and outgoing payments in the S message comply with the latest regulations, such as embargoes and anti-terrorist financing regulations.

GPP performs the compliance check in a two-step process:

1. **Initial Response:** GPP sends an initial request to the compliance interface, for all transactions in the bulk as a single request. The interface returns one of the following types of Initial Responses:
 - No Hit: The interface determines that the payment complies with all relevant regulations. GPP continues processing the payment.
 - Possible Hit: The interface determines that the payment might not comply with all relevant regulations. GPP does not continue processing the payment. It is pending receipt of a Final Response.
2. **Final Response:** The interface returns one of the following types of Final Responses:
 - Passed: The interface determines that the payment complies with all relevant regulations. GPP continues processing the payment.
 - Rejected: The interface determines that the payment does not comply with all relevant regulations and returns a rejected indicator. GPP rejects the payment by setting the payment status to Rejected and routing the message to the Rejected queue. GPP does not continue processing the message.
 - Seized: The interface determines that the payment does not comply with all relevant regulations and returns a seized indicator. GPP implements a process to seize the payment by setting the payment status to Seized and routing the message to the Seized queue. This is a final status and GPP does not continue processing the message.

4.1.3.13 External FX (Lump Sum)

GPP Performs currency conversion for the lump sum amount when the payment currency is different to the account currency. .

GPP calculate conversions using an FX rate obtained from GPP or using a rate from an external system.

4.1.3.14 Posting Consolidation (First Leg)

GPP triggers the relevant interface to perform required posting.

In a credit transfer, debits the debtor or clearing participant and credits the relevant suspense account.

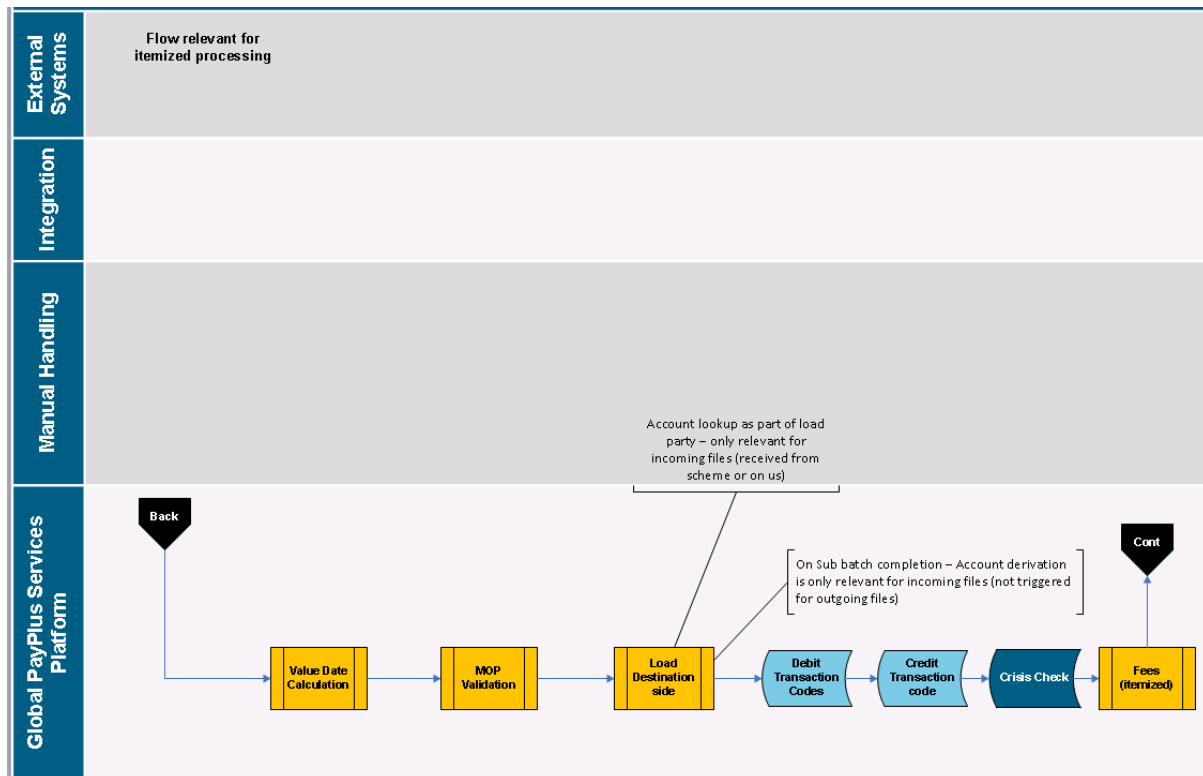
4.1.3.15 Flow Management

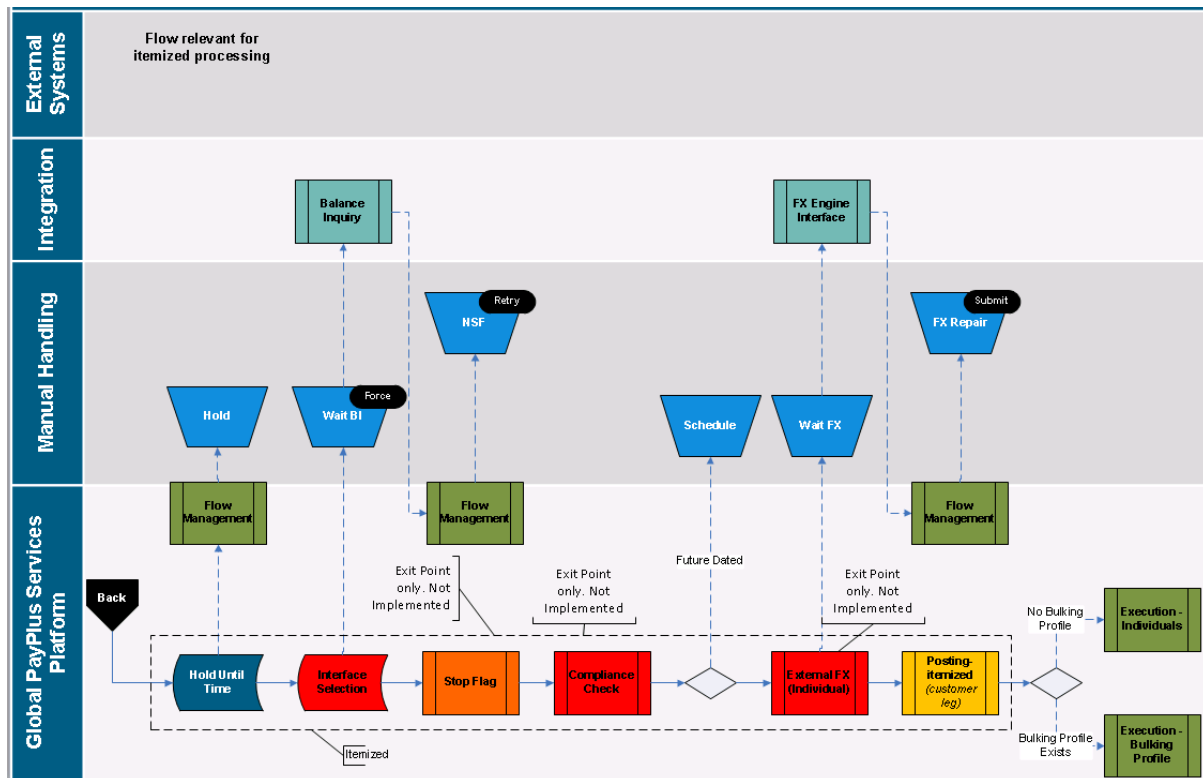
As part of the flow management the S message is routed to Complete after posting and GPP continues the execution processing on the individual transactions.

4.1.4 Execution

GPP generates posting and processes the outgoing file during the execution stage. GPP performs a few generic steps and then based on bulking profile existence, GPP process individual executions and bulk executions.

4.1.4.1 Execution Workflow





4.1.4.2 Value Date

GPP recalculates the Value Date for the itemized message.

For more information, see Value Date and Cutoff Business Guide.

4.1.4.3 MOP Validation

GPP validates the selected MOP after each value date re-calculation. When MOP is invalid – GPP rejects the itemized message. There is no MOP re-evaluation at this stage.

4.1.4.4 Load Destination side

Account lookup as part of load party is only relevant for incoming files (received from Clearing or on-us transactions). On Sub batch completion, account derivation is only relevant for incoming files (not triggered for outgoing files).

4.1.4.5 Debit Transaction Code

In this process GPP selects a debit code per transaction. This code can be exposed for external systems in a structured way. Examples of the code are type of transaction, type of customer, fees.

4.1.4.6 Credit Transaction Code

In this process GPP selects a credit code per transaction. This code can be exposed for external systems in a structured way. Examples of the code are type of transaction, type of customer, fees.

4.1.4.7 Crisis Check

A Crisis Check is required to hold transactions, which are in process but due to extraordinary circumstances need to be stopped from processing further. It is intended as a temporary measure and

more permanent parameters should be set to deal with longer term scenarios, for example, posting restrictions, static data changes, and non-STP rules.

The Crisis Hold rule is applied to all individual transactions, transactions received via bulk files and across offices. Any transactions meeting filter conditions are stopped from processing further until a decision is made to continue processing or cancel.

When a Crisis Hold rule that is attached to an object is changed or detached from an object, the Release Crisis Filter activity is triggered and payments are released.

4.1.4.8 Fees (itemized)

The relevant fees are determined for the itemized message. This is performed if posting is done on itemized message.

For more information, see Fees – Core Processing Business Guide.

4.1.4.9 Hold Until Time

GPP provides a mechanism of stopping selected transaction processing up until a pre-defined time. This is performed using the Timed Hold rule. When a rule is selected to a sub batch, based on specific attribute, the sub batch is held until a pre-defined time (and as a result, all of the transactions related to the Sub batch are held until its completion). On the selected time, Sub batch is released back to processing.

4.1.4.10 Balance Inquiry

GPP uses the interface selection rules to generate an external balance inquiry request. For Balance Inquiry standard interface information, see GPP Technical Guide Balance Inquiry Interface.

4.1.4.11 Stop Flag

Account stop flag check is performed on the individual account. The stop flag is either received from a Balance Inquiry response or setup in the account profile.

4.1.4.12 Compliance Check

GPP performs a compliance request on the individual payment.

4.1.4.13 External FX (Individual)

GPP generates an external FX request for individual payments, when posting indicator refers to individual payments.

4.1.4.14 Posting Itemized (Customer Leg)

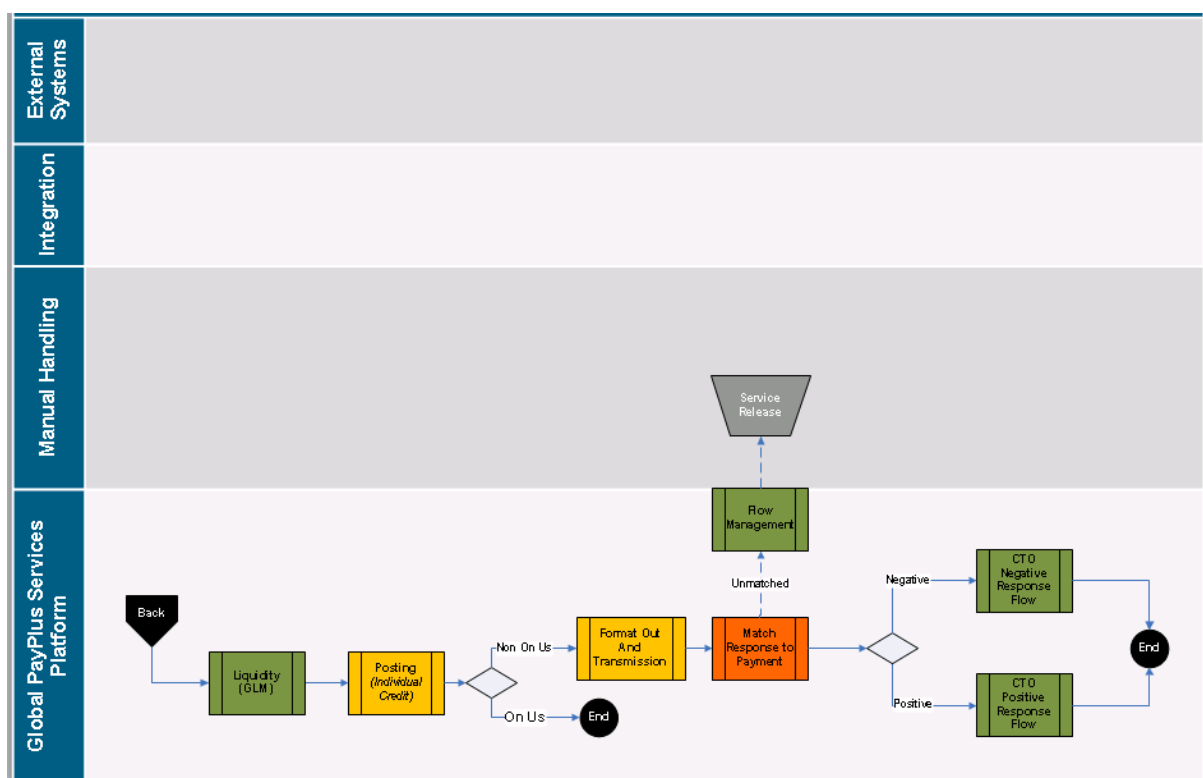
GPP triggers the relevant interface to perform required posting. For example for CTO GPP perform the debit posting per transaction.

For more information, see Mass Payments Accounting

4.1.5 Execute Individual

During this process, GPP process individual executions.

4.1.5.1 Execute Individual Files Workflow



4.1.5.2 Liquidity

In this step, GPP checks the liquidity status for clearing the settlement account.

For more information, see [GPP Liquidity & Risk Management Business Guide](#)

4.1.5.3 Posting (Individual Credit)

GPP triggers the relevant interface to perform the required posting.

For more information, see [Mass Payments Accounting](#)

4.1.5.4 Format Out and Transmission

GPP generates the out payment.

4.1.5.5 Match Response to Payment

GPP matches the response to the individual payment

4.1.5.6 Response Handling

4.1.5.6.1 CTO Negative Response

Upon receipt of a negative response, the CTO is routed to the **Rejected** queue.

4.1.5.6.2 CTO Positive Response

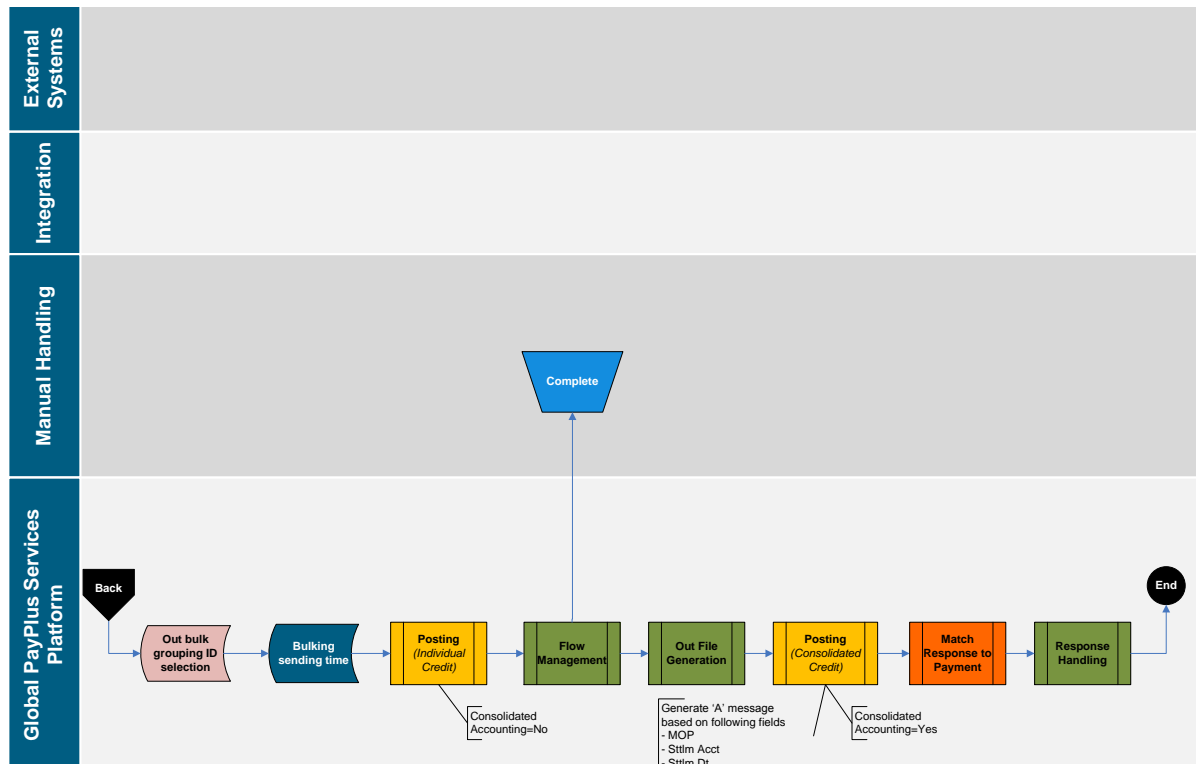
Upon receipt of a positive response, the CTO remains in the **Complete** queue.

4.1.6 Execute Bulk Destination

GPP collects and organizes transactions destined for a file-based clearing system into bulks based on definable criteria. An outgoing file can contain multiple message types. For example, a single outgoing file can contain credit transfers, recall requests, and recall returns. An outgoing file can also contain transactions that were received individually and transactions that were received in files.

GPP uses the specific bulking parameters for each Method of Payment (MOP) that handles transaction bulking. These parameters are defined in the Bulking profile that is associated with the MOP.

4.1.6.1 Execute Bulk Workflow



4.1.6.2 Out Bulk Grouping ID Selection

GPP invokes Out Bulk Grouping ID Selection rules to determine the Group ID - Out data manipulation rule that GPP uses to build the OFID, and OGID.

- The OFID (outgoing file ID) is used to place transactions into the relevant outgoing file.
- The OGID (outgoing group ID) is used to place transactions with common attributes into relevant groups in the outgoing file.

When generating an outgoing customer file (pain.001 and pain.008), GPP determines:

1. The relevant file into which the transaction should be placed using the OFID. The OFID determines, for example, if a file must only contain transactions of a single message type or value date.
2. The relevant Group Header within the outgoing file into which the transaction should be placed using the OGID.

4.1.6.3 Bulking Sending Time

GPP invokes Bulking Sending Time rules to determine the appropriate time to generate and send outgoing files of payment messages. Each sending time defined in the Bulking profile must have a corresponding Bulking Sending Time rule.

This rule also enables authorized GPP users to define a last sending time for a specific message type.

Bulking profile can be configured to send out the relevant transaction upon incoming file processing. In this case, Bulking sending time rules are not evaluated and Out file generation is triggered once incoming file processing is completed (i.e. all transactions received in the incoming file are processed).

4.1.6.4 Posting (individual Credit)

GPP triggers the relevant interface to perform required posting.

For more information, see [Mass Payments Accounting](#).

4.1.6.5 Flow Management

GPP routes all individual transactions to the Complete queue and creates the A message for file generation.

4.1.6.6 Out File Generation

GPP invokes Bulking Sending Time rules to determine the time to generate and send outgoing files of payments. Each sending time defined in the Bulking profile must have a corresponding Bulking Sending Time rule.

This rule also enables authorized GPP users to define a last sending time for a specific message type.

For more information about Bulking profiles and sending times, see [Bulking Profile](#).

GPP also enables authorized users to generate outgoing files containing groups of transactions that have successfully completed processing and send them to a CSM, regardless of the defined sending time. For more information, see [Pending Outgoing File](#).

4.1.6.7 Posting (Consolidated Credit)

GPP triggers the relevant interface to perform required posting.

For more information, see [Mass Payments Accounting](#).

4.1.6.8 Match Response to Payment

GPP matches the response to the file level.

4.1.6.9 Response Handling

4.1.6.9.1 CTO Negative Response

Upon receipt of a negative response, the CTO is routed to the **Rejected** queue.

4.1.6.9.2 CTO Positive Response

Upon receipt of a positive response, the CTO remains in the **Complete** queue.

4.1.6.10 Acknowledgment Reporting

GPP can generate file status reports for FI customers that enable the customers to track file and transaction processing. GPP can generate these reports at different stages of the processing workflow using Advising Type Selection rules. For more information about the rule, see [Advising Type Selection Rules](#).

GPP enables a bank to generate a Customer Acknowledgment report for a customer. The report is a file that contains details of all accepted and rejected transactions for a customer that a bank receives in a single file. GPP generates a Customer Acknowledgment upon completion of individual transaction validation during the specific payment processing workflows and stores it in a specific location, after which an external interface sends it to the initiating party (bank customer).

GPP generates the following types of acknowledgments (both in pain.002 format):

- **ACK:** A positive acknowledgment message
- **NAK:** A negative acknowledgment message

The Parties profile enables a bank to define the types and XSD versions of acknowledgment messages that GPP generates for each customer. For more information, see [Parties Profile](#).

GPP invokes Advising Type Selection rules to determine whether an advice message must be generated at a specific point in the workflow. For example, this rule type is used to generate file-level acknowledgments or message acknowledgments in response to a file received from a corporate customer.

Predefined rules are included to generate a pain.002 acknowledgment message to an initiating party that sent a mass payment file and is defined to receive a Customer Acknowledgment (see [Parties Profile](#)) when the following occur:

- **File Rejected by User:** If a file does not pass validation (see [File Parsing](#)), GPP can hold it for manual handling. If an authorized GPP user chooses to reject the file, GPP generates an advice message file with an RJCT file rejection code. Individual transactions are not included in the file.
- **Preprocessing:** During Preprocessing (see [Preprocessing Transactions](#)), GPP accumulates information for the following:
 - Positive Acknowledgments: Generated for successfully processed transactions
 - Negative Acknowledgments: Generated for transactions that failed processing, each advice message includes a reason for the failure
- **Additional File Validation and Request File Generation:** During the process, GPP performs additional file validations, which can result in the following:
 - Complete or Partial File Acceptance: If a file passes additional file validations, completely or partially, GPP generates an acknowledgment file in pain.002 format. The file contains accumulated information for each individual transaction with an ACTC reason code for each accepted transaction and an RJCT reason code for each rejected transaction.
 - File Rejection: If a file does not pass additional file validations, GPP rejects the entire file, sets the file rejection code to RJCT, and generates a file-level rejection. The file does not contain individual transactions.
- **Sub-Batch:** During the Sub-Batch flow, GPP invokes Advising Type Selection rules to generate an individual pain.002 NAK for each transaction that received a negative compliance response. For more information about the GPP Compliance Service, see [Compliance Check](#).

The Advising Type Selection rules can also be used to set up event notifications when the information provided in each event is by a predetermined structure, such as a configurable XML tag or value.

4.1.7 Mass Payments Accounting

4.1.7.1 Outward Credit Transfer Accounting Models

GPP generates a single or consolidated posting.

When a file of credit transfers is received from a corporate customer, GPP can perform a consolidated debit to the debtor's account. Consolidated postings, are offset against a suspense account. When the transactions are sent out, for example, to clearing, GPP debits the same suspense account previously credited and credits a clearing account.

	Accounting Model	Description	Exceptions Scenarios
Customer Leg (Debit Customer)	Itemized	For each transaction within a file, individual posting entries and accounting requests will be generated.	Any payments rejected/cancelled at a later stage perform reverse accounting
	Consolidated Net Accounting	Performs lump sum accounting (debit customer) for processed transactions only (for example, transactions which successfully completed pre-processing) Posting is not performed for rejected or canceled transactions.	Payments included in the lump sum posting, and rejected/cancelled at a later stage are posted separately as offsets to the account (reverse accounting)
	Consolidated Gross Accounting	Performs Lump sum accounting which debits customer for all transactions which were not rejected during pre-processing. For example, transactions which completed pre-processing/in manual queue/sanctions hold.	Any payments rejected/cancelled after posting are posted separately as offsets to the account (reverse accounting).
Clearing Leg/Book (Credit Settlement account)	Itemized	For each transaction, individual posting entries and accounting requests are generated to credit the settlement account / customer.	Rejected/cancelled payments perform reverse accounting.
	Consolidated Credit - Gross	GPP performs consolidated credit-side posting, in which posting debits the relevant suspense account and credits the clearing account associated with the MOP.	Any payments rejected by the scheme are posted separately as offsets to the account (reverse accounting).

4.1.7.2 Inward Credit Transfer Accounting Models

	Accounting Model	Description	Exceptions Scenarios
Clearing Leg	Itemized	Any payment rejected/cancelled at a later	Any payments rejected/cancelled at a

	Accounting Model	Description	Exceptions Scenarios
(Debit Settlement account)		stage performs reverse accounting.	later stage perform reverse accounting.
	Consolidated Gross Accounting	Lump sum accounting debits settlement account for lump sum amount of all transactions received from the clearing.	Any payments rejected at a later stage are posted separately as offsets to the account (reverse accounting).
Customer Leg (Credit Customer)	Itemized	For each transaction within a file, individual posting entries and accounting requests are generated to credit the customers.	
	Consolidated Credit - Gross	GPP performs consolidated credit-side posting, in which posting debits the relevant suspense account and credits the clearing account associated with the MOP.	Any payments rejected by the scheme are posted separately as offsets to the account (reverse accounting).

5 Manual Handling

5.1 Manual Repair

GPP mass payment functionality has the ability to process files of transactions with a minimal need for manual intervention, which reduces processing overhead and increases STP rates. In rare cases where a payment cannot be automatically processed, GPP rejects or returns the problematic message and continues processing the remaining messages in the mass payment file.

In specific instances, GPP also enables FIs to route problematic individual payments to a queue for manual handling. Depending on the type of manual repair, GPP performs the required account posting, as described in [Mass Payments Accounting](#).

During the Preprocessing flow, GPP can be configured to route payments with the following conditions to a queue for manual handling:

- Possible duplicate messages
- Invalid credit or debit party
- Invalid credit or debit account
- MOP selection failure
- Mandate validation failure
- Value date determination failure

Authorized GPP users can manually repair payments in one of the following ways:

- **Cancel:** A user can cancel a payment in only very specific instances. GPP invokes business rules on each such payment that can require a second or third approval before routing the payment to a cancellation workflow for processing.
- **Submit:** A user manually repairs a payment as required. GPP invokes business rules on each such payment that can require a second or third approval before routing the payment to an individual payment workflow for processing.

5.2 Manual Repair Accounting

The type of accounting configured for GPP determines how it handles repaired payments. GPP uses one of the following accounting types:

- **Gross:** Using this accounting method, GPP includes all relevant payments in the (S) message and generates a reverse posting, individual (I) message for each transaction that is manually rejected or canceled.
- **Net:** Using this accounting method, GPP includes in the S message only those transactions that complete preprocessing. GPP generates an I message for each transaction that is manually rejected, or canceled.

5.3 Manual Cancellation

Note: In GPP dual control is configured. That means that, an authorized user must approve the cancellation action before GPP initiates the cancellation process.

5.3.1 Incoming File Cancellation

The File Summary Detail - Incoming page in GPP enables authorized users to view and initiate actions on an incoming mass payment file. One of the actions can be to cancel an incoming file.

To cancel a file, a user accesses the relevant incoming file via the File Summary Detail - Incoming page and selects Canceled from the Send File To dropdown list. Upon clicking Save, GPP initiates the file cancellation process.

A user can cancel an incoming file only if all the following conditions apply:

- The user has write permission for the File Summary Detail page.
- The file is an incoming file received directly from an originator. A file received from an ACH cannot be cancelled.
- The file does not contain reject, return, or Notification of Changes (NOC) messages.
- The file is not pending a previous cancellation action.
- The file has one of the following statuses:
 - Completed
 - Duplicate
 - Hold
 - NotValidCtrlSum
 - NotValidInitgPty
 - NotValidNbOfTxS
 - StopPreprocessing

Upon completion of the cancellation process, GPP does the following:

- Generates a relevant Audit Trail entry for the file
- Generates a relevant Audit Trail entry for every batch in the file
- Generates a relevant Audit Trail entry for every transaction in the file
- Updates the file status to Cancelled
- Updates the status of every batch of transactions in the file to BatchCanceled
- Updates the status of every transaction in the file to Cancelled or Reversed, depending on the MOP and whether the payment is released to an ACH
- Generates reverse posting for every transaction, as required

For more information about the File Summary Detail page, see [File Summary](#).

5.3.2 Incoming Batch Cancellation

The Batch Summary Detail page in the GPP GUI enables authorized users to view and initiate actions on a specific batch of transactions in an incoming mass payment file. One of the actions is to cancel a specific batch of transactions.

To cancel a batch, a user accesses the relevant batch of transactions via the Batch Summary Detail page and selects BatchCanceled from the Send Batch To dropdown list. Upon clicking Save, GPP initiates the batch cancellation process.

A user can cancel an incoming batch of transactions only if all the following conditions are true:

- The user has write permission for the Batch Summary Detail page.
- The batch is in an incoming file received directly from an originator. A batch in a file received from an ACH cannot be cancelled.
- The batch does not contain reject, return, or Notification of Changes (NOC) messages.

- Neither the batch nor the file that contains the batch is pending a previous cancellation action.
- The file that contains the batch is not pending an approval of cancellation action.
- The batch has one of the following statuses:
 - BatchCompleted
 - BatchHold
 - Duplicate
 - Skip

Upon completion of the cancellation process, GPP does the following:

- Generates a relevant Audit Trail entry for the batch
- Generates a relevant Audit Trail entry for every transaction in the batch
- Updates the status of the batch to BatchCanceled
- Updates the status of every transaction in the batch to Cancelled or Reversed, depending on the MOP and whether the payment is released to an ACH
- Generates reverse posting for every transaction in the batch, as required

For more information about the Batch Summary Detail page, see [Batch Summary](#).

5.3.3 Incoming Transaction Reversal

The Transaction Data page in the GPP user interface enables authorized users to view and initiate actions on a specific transaction in an incoming file. One of the actions is to reverse a transaction.

A user can access the relevant transaction via the Transaction Data page to do one of the following:

- **Reverse a Transaction:** A user can initiate a reversal on a transaction after it is released to an ACH or if the status is Completed.

Note: If a transaction is designated with a BOOK MOP, a user can cancel the transaction before payment posting or reverse the transaction after payment posting.

A user can reverse a transaction only if all the following conditions are true:

- The transaction does not have one of the following statuses:
 - Approve Cancel
 - Cancelled
 - Released
 - Returned
 - Reversed
 - Rejected
 - Verify
- The transaction is in an incoming file received directly from an originator. A transaction in a file received from an ACH cannot be cancelled or reversed.
- Neither the batch that contains the transaction nor the file that contains the transaction is pending a previous cancellation action.
- Neither the batch that contains the transaction nor the file that contains the transaction is pending a previous approval of cancellation action.
- The transaction is a monetary transaction. For example, an NOC cannot be canceled or reversed.

Upon completion of the reversal process, GPP does the following:

- Generates a relevant Audit Trail entry for the transaction
- Updates the status of the original payment to Reversed
- Generates reverse posting for the transaction, as required
- Generates an outgoing payment reversal message and links it to the original payment, as required

5.4 GPP Mass Payments User Interface

The GPP User Interface mentioned in this section enables access to mass payment functionality.

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

5.4.1 File Summary

5.4.1.1 File Summary Page: Incoming Files

The Incoming File Summary page provides information about incoming files. It includes the following information and access areas:

- **General File Information:** Displays general information about the selected file, for example, internal file ID, file name, location, status (Completed, Duplicate), and file direction.
- **Incoming File Information:** Displays additional information about the selected incoming file, such as file reference, initiating party, file creation date, and file priority. It also includes indicator that enables an authorized user to send the file for continued processing. The available options for continued processing are dependent on the current status of the file. For example, a file that currently has a Hold status can be canceled by selecting Canceled from the available options in this field.
- **Action Buttons:** Provides access to specific types of information about the selected file.

5.4.1.2 File Summary Page: Outgoing Files

The Outgoing File Summary page provides information about individual outgoing mass payment files. It includes the following information and access areas:

- **General File Information:** Displays general information about the selected mass payment file for example, Internal File ID, File Name, location, status (for example, ReadyToBeSent) and file direction.
- **Outgoing File Information:** Displays additional information about the selected outgoing mass payment file, such as file type, number of payments, MOP, associated bulking profile, and sending/receiving institutions. It also indicates whether a validation file is expected for the outgoing file.
- **Action Buttons:** Provides access to specific types of information about the selected mass payment file.

5.4.1.3 File Summary Action Buttons

The following table provides details of the action buttons in the Incoming and Outgoing File Summary pages.

Button Name	Incoming/ Outgoing	Description
View Sub Batch	Incoming	Displays information about an incoming file grouped by UGID, in the Sub Batch page. It includes information related to the Sub Batch such as Unique grouping ID, MID of the S message, Debit Account/Total Debit Amount of the S message, Debit/Credit Currency of the S message, Total Message Count, MID of the individual message included in the Sub Batch.
View Batch Summary	Incoming	Displays information about batches in the selected file.
Outward Recall	Incoming	Enables access to recall mass payments files matched to the selected file.
Message Errors	Incoming	Displays message errors generated for the selected file.
Audit Trails	Incoming	Displays the audit trail of the selected file.
Rule Logs	Incoming	Displays the business rules invoked on the selected file.
View Compliance Files	Incoming	Displays information about each request sent to the compliance interface for payments in the selected file.
View Out Buffer	Outgoing	Displays information about the chunks of messages in the selected file.
Bulking Profile	Outgoing	Enables access to the Bulking profile attached to the outgoing file.

5.4.2 Batch Summary

The GPP Batch Summary page enables authorized users to view information about all batches contained in a specific incoming mass payment file. The information is presented in the form of a grid.

When clicking on a record in the grid the Batch Summary Detail page is opened, which enables authorized users to view information about a specific batch of payments from an incoming mass payment file. The available information is internal file ID, batch ID, number of transactions in the batch, number of rejects in the batch, and batch status.

The following table provides details of the action buttons in the Incoming Batch Summary pages.

Button Name	Description
Message Errors	Displays message errors generated for the selected batch
Audit Trails	Displays the audit trail of the selected batch
Rule Logs	Displays the business rules invoked on the selected batch

5.4.3 Pending Outgoing Files Summary

The Pending Outgoing Files Summary page displays a record for each group of transactions that have successfully completed processing and are available for inclusion in an outgoing file, which GPP sends to a CSM in a defined structure and at a defined sending time.

GPP groups each record by MOP, Bulking profile, and sending time. For more information, see [Bulking Profile](#).

5.4.4 Pending Outgoing File

The Pending Outgoing File page displays information about an individual group of transactions that have successfully completed processing and are available for inclusion in an outgoing file, which GPP sends to a CSM in a defined structure and at a defined sending time. For more information, see [Bulking Profile](#).

GPP groups each record by MOP, Bulking profile, and sending time.

The File Action field generates outgoing files containing groups of transactions and sends them to a CSM, regardless of the defined sending time.

An authorized user can select one of the following actions:

- **Send Immediately Only This Window:** GPP generates outgoing files for all records displayed in the Pending Outgoing Files Summary page that have a sending time identical to the sending time of the selected record, and then sends each file to the relevant CSM.
- **Send Immediately All Up To This Window:** GPP generates outgoing files for all records displayed in the Pending Outgoing Files Summary page that have a sending time that is identical to or prior to the sending time of the selected record, and then sends each file to the relevant CSM.
- **Send All:** GPP generates outgoing files for all records displayed in the Pending Outgoing Files Summary page, and then sends each file to the relevant CSM.

The Pending Outgoing Files Summary page enables access to this page.

5.4.5 Transaction Data

The Transaction Data page provides all detailed data that is associated with a transaction.

6 Business Setup

6.1 Profiles

These are the details of the required setup in GPP profiles for Mass Payments.

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

6.1.1 Accounts Profile

GPP Accounts profile holds information about accounts maintained in GPP. To implement mass payment functionality, the Accounts profile includes Account Scheme Usage field which allows an authorized user to designate an account as one of the following:

- **Both:** The account is used for both credit transfers and direct debits
- **Credit Transfer:** The account is used for credit transfers only
- **Direct Debit:** The account is used for direct debits only

6.1.2 Batch Control Profile

The GPP Batch Control profile defines processing preferences for each batch in an incoming mass payment file. This enables a Financial Institution to control the processing workflow for individual transactions contained in a specific batch.

These processing preferences can be defined:

- Set a dedicated duplicate check profile for a batch
- Select an alternative MOP for when the ACH is not applicable
- Control whether or not the Value date can be rolled forward when it is a Weekend/Holiday
- Control whether or not an individual transaction within a batch can be repaired

Authorized GPP users can view information about batches in incoming mass payment files. For more information, see [Batch Summary](#).

6.1.3 Bulking Profile

The Bulking profile defines bulking attributes for outgoing mass payment files. A Bulking profile can be associated with a specific MOP or with a specific receiving party.

GPP users can associate a Bulking profile with a MOP using the Bulking Profile field in the Method of Payment profile. GPP uses this field to determine the appropriate Bulking profile as follows:

- If the field contains a value, GPP invokes Parties Bulking Profile Selection rules during Preprocessing to determine if a Bulking profile is defined to override the default Bulking profile that is defined in the Method of Payment profile. The Parties Bulking Profile Selection rules enable a Financial Institution to define multiple Bulking profiles for a single MOP type.
- If the field is blank, GPP does not access a Bulking profile for the specific MOP. For example, BOOK MOP transactions, which are not transmitted to an external ACH or bank, do not require a Bulking profile.

The Bulking profile defines:

- Line delimiter used by GPP when generating an outgoing file. For flat file types it may be required to allow the user to select the line delimiter between different lines in the produced outbound file
- Destination folder, provides flexibility to define a different destination folder per destination party

- Minimum number of transactions that GPP includes in a single outgoing file for a specific Bulking profile
- Maximum number of transactions that GPP includes in a single bulk for a specific Bulking profile
- Maximum number of bulks of transactions that GPP includes in a single outgoing file
- Maximum number of files in a single day that GPP generates for a specific Bulking profile
- Maximum transaction amount of all transactions in a single bulk
- File Reference code – allows population of the file reference code from file header
- Receiver type – allows selection of the type of the receiver of an outbound file (whether the receiver is identified by BIC, NCC, company ID, etc.)
- Receiver ID – only enabled when Receiver type is selected, otherwise is disabled.

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

6.1.4 Override STP Profiles

GPP uses Override STP profiles to prevent Straight-Through Processing (STP) of specific payments that meet defined business rule conditions.

6.1.5 Method of Payment Profile

GPP Method of Payment profiles enable authorized GPP users to control how GPP interacts with each MOP defined in GPP.

The following fields in the Method of Payment profile, Processing tab, are relevant to mass payment processing:

- Bulking Profile: Define a Bulking profile for a MOP.
- Interest Type: Associate an Interest Types profile with each MOP.

6.1.6 Parties Profile

GPP uses a Parties profile at the following stages of mass payment processing:

- **Initial File Validation:** GPP checks that the initiating party (the party who sent the mass payment file) is a FI's customer.
- **Acknowledgment Reporting:** GPP checks the file status reporting preferences for each of the FI's customers and generates a Customer Acknowledgment as defined in the Parties profile. GPP uses the fields in the Acknowledgment section on the Preferences page in the Parties profile to determine the types of Customer Acknowledgments to send to each customer. GPP also enables a FI to define the version of the generated acknowledgment messages. For more information, see [Acknowledgment Reporting](#).
- **Acknowledgment Preference:** Defines the type of acknowledgment messages (ACK and NAK) that GPP automatically generates and sends to each customer. Possible values:
 - None: GPP does not generate acknowledgment messages for incoming payments received from the specific customer. This is the default value for each customer.
 - Both ACK/NAK: GPP generates and sends both ACK and NAK messages for each incoming payment received from the specific customer. GPP generates each ACK and NAK in the defined customer-specific version.
 - NAK Only: GPP generates and sends only NAK messages for incoming payments received from the customer. GPP generates each NAK in the defined customer-specific version.

GPP generates and sends an acknowledgment message only if an Advising Type Selection rule and an Interface Selection rule are evaluated and applied to a payment.

- **Version:** Defines the XSD version of the generated ACK and NAK messages. If a version is not defined, GPP generates each ACK and NAK in the current version.

6.2 Rules

Each GPP business rule has a set of conditions and a related action. The conditions refer to attributes of messages or other associated reference data in GPP. GPP performs the defined action if a payment meets the defined rule conditions.

6.2.1 Advising Type Selection Rules

This rule is used to generate file status reports for FI customers at different stages of the processing to enable the customers to track file and transaction processing. For more information, see [Acknowledgment Reporting](#).

6.2.2 Batch Validation

For each incoming mass payment file that GPP determines as valid (see Sub-Batch Filter Rules), GPP invokes Batch Validation rules. GPP invokes these rules on each batch in a file. If a file meets the defined conditions of a rule, GPP sets the batch with a status as defined in the rule's action and routes it to a specific queue for manual handling.

GPP invokes Batch Validation rules that do the following:

- Verifies that the total calculated amount of all transactions in a batch is equal to the amount defined in the batch header
- Verifies that the actual number of transactions in a batch is equal to the number defined in the batch header
- Verifies that the number of rejected transactions in a batch does not exceed a defined percentage of the total number of transactions in the batch

6.2.3 Bulking Sending Time Rules

This rule determines the time to generate and send outgoing files. Each sending time defined in the Bulking profile must have a corresponding Bulking Sending Time rule.

This rule also enables authorized GPP users to define a last sending time for a specific message type. For more information about Bulking profiles and sending times, see [Bulking Profile](#).

GPP also enables authorized users to generate outgoing files containing groups of transactions that have successfully completed processing and send them to a CSM, regardless of the defined sending time.

6.2.4 File Department Rule

A rule type 'department' is invoked to assign department at a file level. Similar to department selection at individual transaction level, the action to this rule is a department to be assigned to a file.

If no rule is found, the department is defaulted from the system parameter DEF_DEPT defined for local office. Department Selection rules are also invoked for individual transactions in the file. There is no direct relation between department at file level and departments at individual transaction level.

6.2.5 File Priority Rules

File Priority rules enable a bank to prioritize incoming mass payment files to determine the order in which GPP processes each file. For example, a bank can define a rule that assigns a high priority to

files received from a specific bank customer. When multiple files are waiting for processing, GPP first processes files received from this customer.

Each File Priority rule is attached to a specific office.

These priority codes can be assigned by File Priority rules.

Code	Description
100	Lowest
200	Low
300	Low medium
400	Medium
500	High medium
600	High
700	Extra high
800	Special
900	Extra special

6.2.6 Incoming File Filter Rules

GPP Incoming File Filter rules enable a bank to prevent STP processing of an incoming mass payment file. If GPP determines that an incoming file meets the conditions defined in an Incoming File Filter rule, GPP stops processing the file and performs an action defined in the rule. A rule can have one of the following actions:

- **Cancel:** GPP cancels the incoming file.
- **Hold:** GPP routes the incoming file to a queue for manual handling.
- **Reject:** GPP rejects the incoming file.

For example, a bank can define a rule that holds all files received from a specific bank customer and routes them to a queue for manual handling.

In addition to an action definition, each Incoming File Filter rule has an optional usage definition that enables a bank to define an error code for each incoming file that meets the conditions of the rule. GPP generates a file-level NAK to the initiating party, which contains error message details as specific in the business rule.

GPP invokes Incoming File Filter rules after checking whether an incoming file is a duplicate. Each Incoming File Filter rule is attached to an initiating party.

6.2.7 Parties Bulking Profile Selections Rules

Parties Bulking Profile Selections rules enable a FI to define multiple Bulking profiles for a single MOP.

GPP invokes Parties Bulking Profile Selections rules during the Preprocessing flow to determine whether a Bulking profile is defined to override a default Bulking profile. The default profile is defined in the Method of Payment profile.

Note: Parties Bulking Profile Selections rules are defined to meet specific customer requirements and are not included in the basic mass payment setup.

For more information, see [Bulking Profile](#).

6.2.8 Sub-Batch Filter Rules

GPP invokes Sub-Batch Filter rules on incoming mass payment files to prevent STP processing. If a file meets the defined conditions of a rule, GPP sets the file with a status as defined in the rule's action and can do one of the following:

- Route the file to a specific queue for manual handling
- Reject the file

GPP invokes Sub-Batch Filter rules that do the following:

- Verifies that the total calculated amount of all transactions in an incoming mass payment file is equal to the amount defined in the file header
- Verifies that the actual number of transactions in an incoming mass payment file is equal to the number defined in the file header
- Verifies that the number of rejected transactions in an incoming mass payment file does not exceed a defined percentage of the total number of transactions in the file

6.2.9 Fee Type Selection Rule/Fee Formula Selection Rule

GPP invokes Fee Type Selection rules and Fee Formula rules to enable a FI to set fees on a specific incoming payment or group of payments (S message). GPP enables authorized GPP users to set a specific fee type or fee formula for the S message using the batch message type attribute or the batch booking indicator.

6.2.10 Interface Selection Rules

GPP uses Interface Selection rules to interact with external interfaces at specific stages during the payment processing.

If GPP determines that a payment matches the defined rule conditions, the defined action of the rule is executed, which can be one of the following:

- **Bulk Interface Request:** Message attributes are accumulated and stored, which GPP later uses to generate a bulk request to an external interface.
- **Individual Interface Request:** Individual message attributes are stored and GPP generates a single request to an external interface.

The action for an Interface Selection rule implements an Interface profile that includes definitions for interface requests and responses such as:

- **Protocol:** The protocol used by GPP to communicate with the external interface.
- **Format Type:** The format of the incoming response or outgoing request.
- **Connection Point:** The location of the request that is sent or of the response that is received.

Appendix A: Mass Payment File Header

GPP requires a specific XML file header to identify an incoming file as a mass payment file. The following example shows the structure of an incoming mass payment file header for a pacs.008 payment.

```
<FTInbound:FTInBlkCredTrf xsi:schemaLocation="urn:FTInbound:xsd:$FTInBlkCredTrf
FTInBlkCredTrf.xsd" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:FTInbound="urn:FTInbound:xsd:$FTInBlkCredTrf">
  <FTInbound:SndgInst></FTInbound:SndgInst>
  <FTInbound:SndgMne>L</FTInbound:SndgMne>
  <FTInbound:SndgNm></FTInbound:SndgNm>
  <FTInbound:RcvgInst></FTInbound:RcvgInst>
  <FTInbound:RcvgMne></FTInbound:RcvgMne>
  <FTInbound:RcvgNm></FTInbound:RcvgNm>
  <FTInbound:InitPtyId></FTInbound:InitPtyId>
  <FTInbound:FileRef></FTInbound:FileRef>
  <FTInbound:FSrc></FTInbound:FSrc>
  <FTInbound:FType></FTInbound:FType>
  <FTInbound:FDtTm></FTInbound:FDtTm>
  <FTInbound:PDtTm></FTInbound:PDtTm>
  <FTInbound:NumCTBlk></FTInbound:NumCTBlk>
  <FTInbound:NumDDBlk></FTInbound:NumDDBlk>
  <FTInbound:NumREJBlk></FTInbound:NumREJBlk>
  <FTInbound:NumAPIBlk></FTInbound:NumAPIBlk>
  <FTInbound:NumRFRBlk></FTInbound:NumRFRBlk>
  <FTInbound:FundInd></FTInbound:FundInd>
  <FTInbound:SndgTm></FTInbound:SndgTm>
  <FTInbound:TtlDbtAmt></FTInbound:TtlDbtAmt>
  <FTInbound:TtlCdtAmt></FTInbound:TtlCdtAmt>
  <FTInbound:NumCTTrx></FTInbound:NumCTTrx>
  <FTInbound:NumDDTrx></FTInbound:NumDDTrx>
</FTInbound:FIToFICstmrCdtTrf xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.02">
```

The following table details the elements in a GPP mass payment file header.

XML Element	Field Name	Mandatory	Description
SndgInst	Sender Identifier	Yes	Main sender NCC code (without a branch code)
SndgMne	Sender Mnemonic	Yes	Sender mnemonic
SndgNm	Sender Name	No	Sender name
RcvgInst	Receiver Identifier	Yes	NCC code
RcvgMne	Receiver Mnemonic	Yes	Mnemonic
RcvgNm	Receiver Name	No	Receiver name
InitPtyId	User Identifier	For PAIN messages only	User identifier
FileRef	File Reference	Yes	Unique file identifier
FSrc	File Source	Yes	Source system that sent the file
FType	File Type	Yes	File type
FDtTm	File Date and Time	Yes	File date and time
PDtTm	Processing Date	No	Processing date
NumCTBlk	Number of Credit Instructions Bulks	Yes	Accumulated number of pacs.008 or pain.001 bulks of in the file

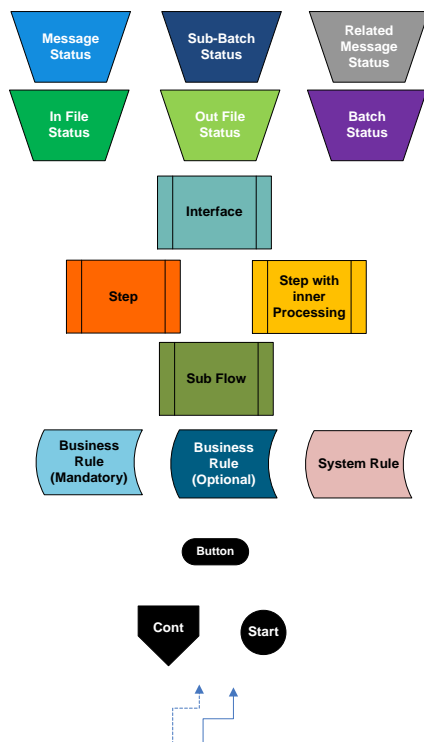
XML Element	Field Name	Mandatory	Description
NumDDBIk	Number of Debit Instructions Bulks	Yes	Accumulated number of pacs.003 or pain.008 bulks in the file
NumREJBk	Number of pacs.002 Messages	Yes	Accumulated number of pacs.002 bulks in the file
NumAPIBk	Number of camt.056 Payment Cancellation Request bulks	Yes	Accumulated number of camt.056 bulks in the file
NumRFRBk	Number of pacs.004 Messages	Yes	Accumulated number of pacs.004 bulks in the file
NumRFSBk	Number of pacs.007 Reversal Bulks	Yes	Accumulated number of pacs.007 reversal bulks in the file
FundInd	Funding Indicator	Yes	Indicator that the file contains funding messages, possible values: 1=Funding, 0=Non-Funding
SndgTm	Sending Time	No	Empty for incoming files
TtlDbtAmt	Total Debit Amount	Yes	Total amount of all debit transactions in the file
TtlCdtAmt	Total Credit Amount	Yes	Total amount of all credit transactions in the file
NumCTTrx	Total Credit Transaction Count	Yes	Total number of all credit transactions in the file
NumDDTrx	Total Debit Transaction Count	Yes	Total number of all debit transactions in the file

Appendix B: STP Validation Error Statuses

The table lists the definitions for direct debit Override STP profiles.

Profile Name	Error Code	Status
Mandate Not Found for Subsequent B2B Direct Debit	99010	Reject
Mandate Not Found for Subsequent Core Direct Debit	99010	Reject
Mandate Exists for First Time Direct Debit	99011	Invalid Mandate
Live Mandate Does Not Exist	99012	Invalid Mandate
Canceled Mandate	99013	Invalid Mandate
Mandate Scheme Does Not Match Direct Debit Scheme	99014	Invalid Mandate
Invalid Recurrence Type for B2B Mandate	99015	Invalid Mandate
Invalid Debtor Agent BIC	99017	Invalid Mandate
Invalid Debtor Agent Account	99016	Invalid Mandate
Invalid Sequence Type	99018	Invalid Mandate
Mandate Does Not Exist on Processing Day	99019	Reject
Live Mandate Does Not Exist on Processing Day	99019	Reject
Reject Collection Specified	99020	Reject
Maximum Amount Exceeded	99021	Invalid Mandate
Maximum Aggregate Amount Exceeded	99022	Invalid Mandate
Maximum Number of Collections Exceeded	99023	Invalid Mandate

Appendix C: Flow Legend



Message Status /Queue

File Status

Interface

Step

Sub Flow

Rule (Business/System)

Action button (from a queue)

Start/End/Previous/Next linkage points

Flow connection (dashed = optional)

Appendix D: Glossary

This table describes the terms used in this document.

Term	Description
GPP	Global PAYplus
MP	Mass Payments
FI	Financial Institutions
ACH	Automated Clearing House A system that receives and sends files of transactions from and to participating parties, nets the amounts, and initiates settlement between banks.
CSM	Clearing and Settlement Mechanism
ACTC	File Acceptance. A file reason code indicating an accepted technical validation, which means successful authentication, both syntactically and semantically.
BSA	Batch Suspense Account. A posting account used to accumulate transactions for consolidated posting.
CID	Creditor ID. Unique creditor identification code supplied by a creditor bank. GPP uses the CID and the UMR to identify a mandate.
DFI	Depository Financial Institution A bank or other financial institution.
Direct Deposit	A credit transfer in a NACHA-based system.
Direct Payment	A direct debit in a NACHA-based system.
Gross Accounting	Accounting method that performs postings for all transactions, regardless of whether a transaction was processed, rejected, or canceled. Rejected and canceled transactions are also posted separately as offsets to the account, either in bulk (lump sum) or individually as defined in the party profile.
MOP	Method of Payment. The means via which a payment is executed, such as BOOK or SWIFT
Net Accounting	Accounting method that performs postings for processed transactions only. Posting is not performed for rejected or canceled transactions.
PART	Partial File Rejection. A file reason code indicating that one or more payments are rejected.
PDO	Payment Data Object. Data object that holds all payment data, including: <ul style="list-style-type: none"> • XML message date (original and enriched) • Relational data • Reference data • Rates, fees, errors, and so on
R Message	GPP supports recall, return, and reject messages for both the originating bank and the receiving bank.
RJCT	File Rejection. A file reason code indicating a rejected settlement, rejected payment initiation, or rejected individual transaction.
RTGS	Real-Time Gross Settlement. A settlement system that transfers funds in real-time, processes each transaction upon receipt, and settles each transaction individually.
SEPA	Single Euro Payments Area. A European financial infrastructure that creates a zone in which Euro payments (or any other agreed upon currency) are considered domestic.

Term	Description
STEP2	The Pan-European Automated Clearing House (PE-ACH), a platform that process bulk payments in euro.
CVF	Credit Validation File
STP	Straight-Through Processing. The concept that enables GPP to process transactions to completion without the need for manual intervention. STP enables shortened processing cycles, reduced settlement risk, and lower operating costs.
SWIFT	A member-owned cooperative that provides the communications platform, products, and services to connect over 8,600 banking organizations, securities institutions, and corporate customers in more than 208 countries.
TPS	Transactions Per Second. The number of transactions GPP is able to process per second.
UMR	Unique Mandate Reference. Unique mandate identification code supplied by a creditor. GPP uses the UMR and the CID to identify a mandate.
CTO	Credit Transfer Outgoing
DDO	Direct Debit Outgoing