FINASTRA

COMPLIANCE
Technical - Overview

Integration Team
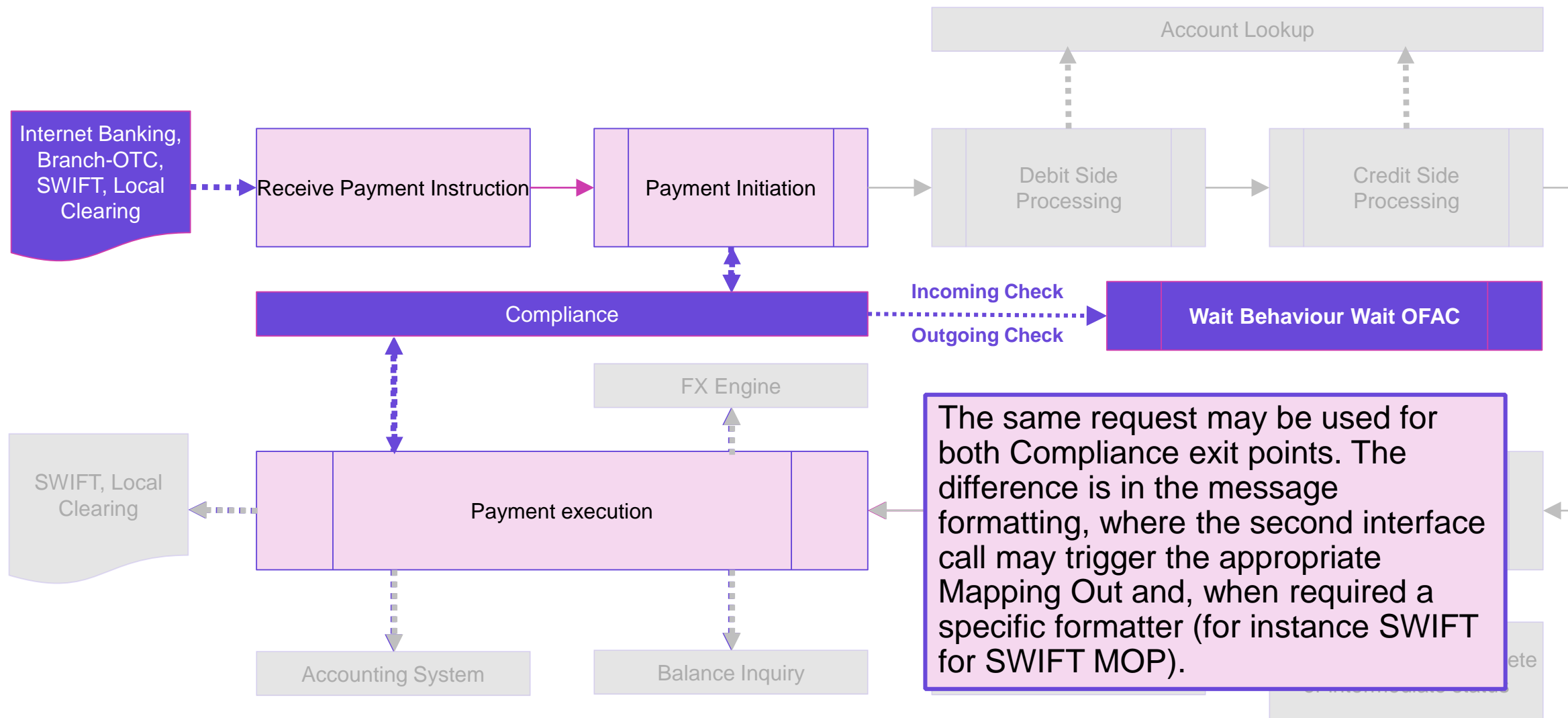
2018

AGENDA

> Overview

> Flows

> Rules

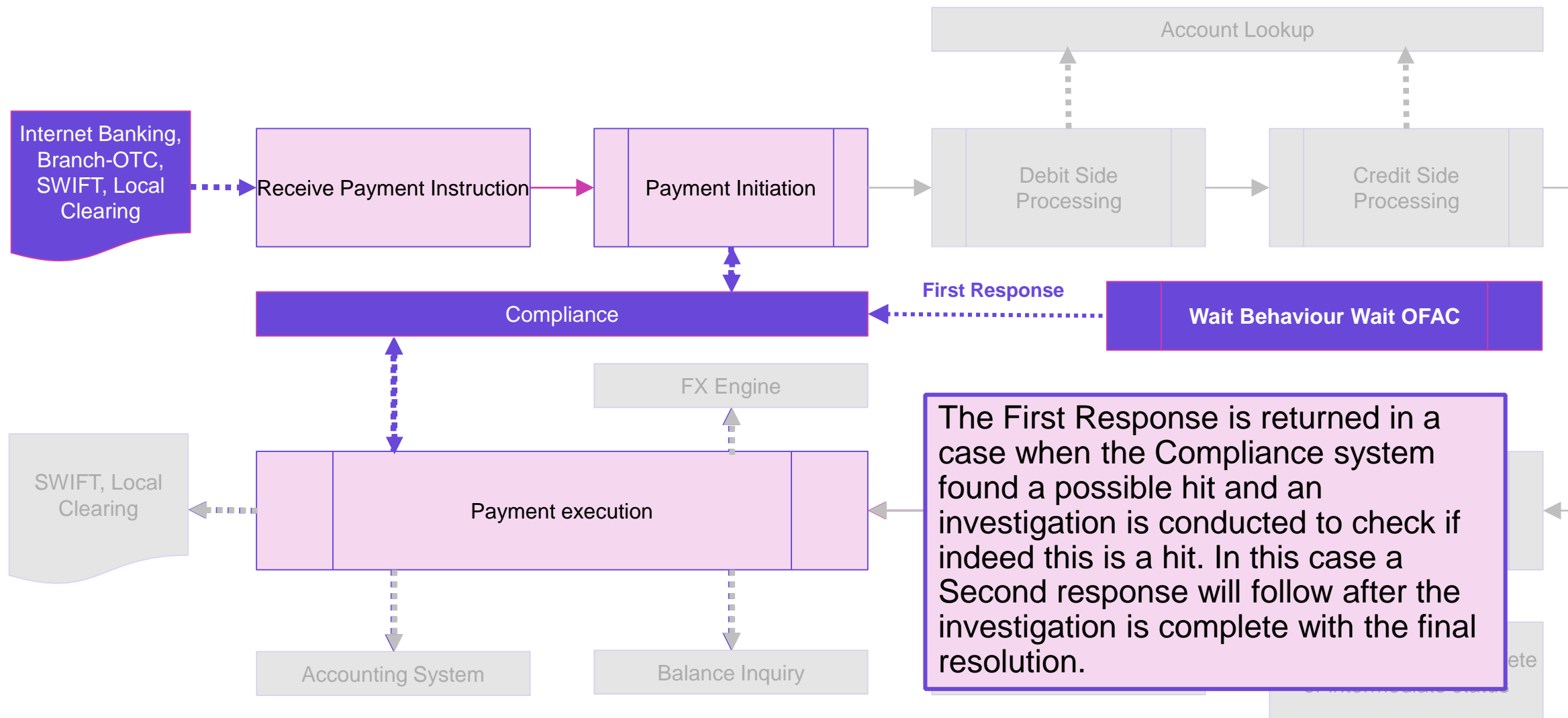> Structure Types, Logical Fields

> Bulk Vs Single mode

> **Compliance interface is a standard GPP SP interface defined based on the Fndt Message structure to streamline the process of integrating GPP with Financial Institution's Compliance system"**
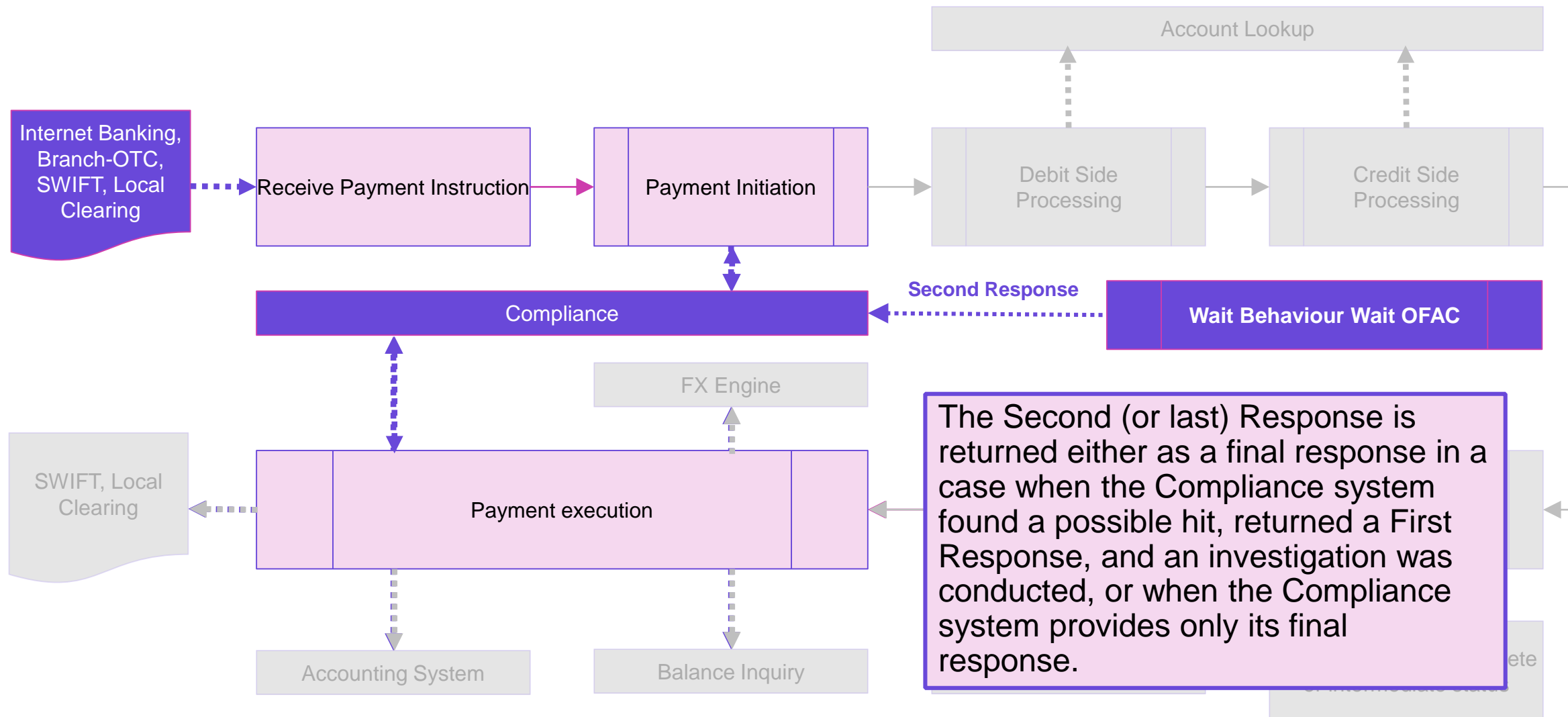
SEND REQUEST FLOW

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Internet Banking, Branch-OTC, SWIFT, Local Clearing

Receive Payment Instruction → Payment Initiation → Debit Side Processing → Credit Side Processing

Account Lookup

Compliance

Incoming Check

Outgoing Check

Wait Behaviour Wait OFAC

FX Engine

SWIFT, Local Clearing ← Payment execution

Accounting System

Balance Inquiry

The same request may be used for both Compliance exit points. The difference is in the message formatting, where the second interface call may trigger the appropriate Mapping Out and, when required a specific formatter (for instance SWIFT for SWIFT MOP).

RESPONSES FLOW

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Internet Banking, Branch-OTC, SWIFT, Local Clearing

Receive Payment Instruction

Payment Initiation

Account Lookup

Debit Side Processing

Credit Side Processing

Compliance

First Response

Wait Behaviour Wait OFAC

FX Engine

SWIFT, Local Clearing

Payment execution

The First Response is returned in a case when the Compliance system found a possible hit and an investigation is conducted to check if indeed this is a hit. In this case a Second response will follow after the investigation is complete with the final resolution.

Accounting System

Balance Inquiry

RESPONSES FLOW

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Internet Banking, Branch-OTC, SWIFT, Local Clearing

Receive Payment Instruction

Payment Initiation

Account Lookup

Debit Side Processing

Credit Side Processing

Second Response

Compliance

Wait Behaviour Wait OFAC

FX Engine

SWIFT, Local Clearing

Payment execution

The Second (or last) Response is returned either as a final response in a case when the Compliance system found a possible hit, returned a First Response, and an investigation was conducted, or when the Compliance system provides only its final response.

Accounting System

Balance Inquiry

COMPLIANCE RULES - TBU

❯ Rules should be set up in order to invoke the Account Lookup interface for the debit or credit account in cases they belong to a customer (relevant side MOP is BOOK), and as per specific FI business scenarios and conditions.

	Rule type name ▾	Rule type ID ▾
☐		
☐	Account lookup	123

	Rule type name ▾	Rule type ID ▾
☐		
☐	Interface Selection	189

❯ These rules are invoked whenever a debit or credit account of a message is not found in GPP, or is found but the Check CDB check box is selected, indicating that the master copy for this account resides in the FI's external system.

SINGLE MODE

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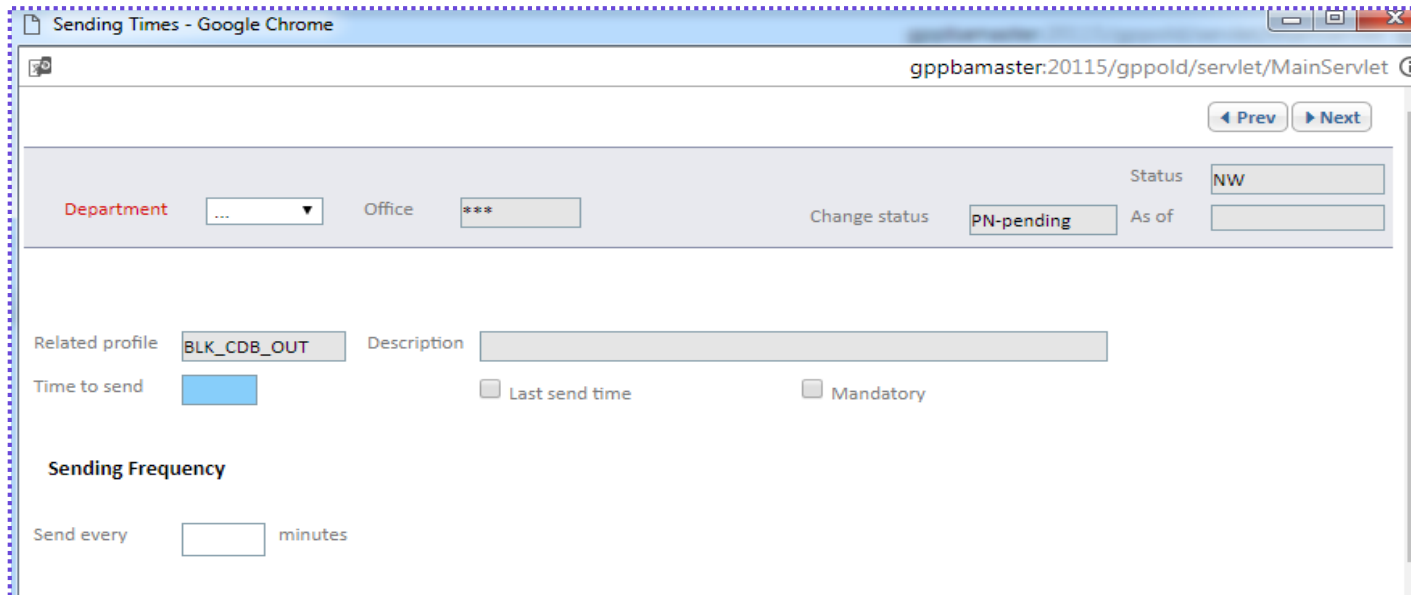
Internet Banking, Branch-OTC, SWIFT, Local Clearing

Account Lookup

Receive Payment Instruction → Payment Initiation → Debit Side Processing → Credit Side Processing

Compliance

FX Engine

SWIFT, Local Clearing ← Payment execution

Accounting System

Balance Inquiry

Advising System

Available at every complete or intermediate status

GPP invokes the Compliance interface for the following payments:

> **Incoming**: Invoked for the received only

> **Outgoing**: Invoked for the send out only

BULK MODE - TBU

> For Source side GPP SP is working in **Sync mode**, which is single interface.

		INTERFACE_NAME		OFFICE		INTERFACE_TYPE		INTERFACE_SUB_TYPE	
▶	1	MP_CT_CDB_OUT_DR	···	***		CDB	···	DR_MP_CDB_SYNC	···

> On the source side, where an account in the *PmntInf* level is the same for all the transactions in same level, GPP invokes the interface for the first transaction only and stores the received information in the system cache. For all subsequent transactions in the level, GPP retrieves the account information from the cache.

SINGLE VS BULK MODE - TBU

> When processing a transaction file, GPP invokes the interface for each transaction in the file.

> GPP executes the target-side Account Lookup interface in asynchronous mode (because of the large number of customer accounts in the GPP database) and improves performance by not implementing timeout and retry functionality for the interface. The generation of file request is triggered by sending time mechanism .

RESPONSE RETURN CODES

When using the Standard Fndt Message, the FI can also directly use the GPP internal numeric return codes to indicate the nature of the Sanctions second response:

- **0** - Hit
- **1** - No Hit
- **2** - Seized Funds
- **990** - Processing / technical error

Note: If **No Hit**, transaction continues to be processed.
If a **Hit** or **Error**, GPP routes the transaction to an exception queue, based on the received error code:

- **Hit** - route to OFAC_POSSIBLE_HIT
- **No Hit** - continue processing
- **Failure** - message is routed to REPAIR
- **Invalid** - message is routed to REPAIR

Thank you

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