ACCOUNT LOOKUP

Technical - Overview

Integration Team

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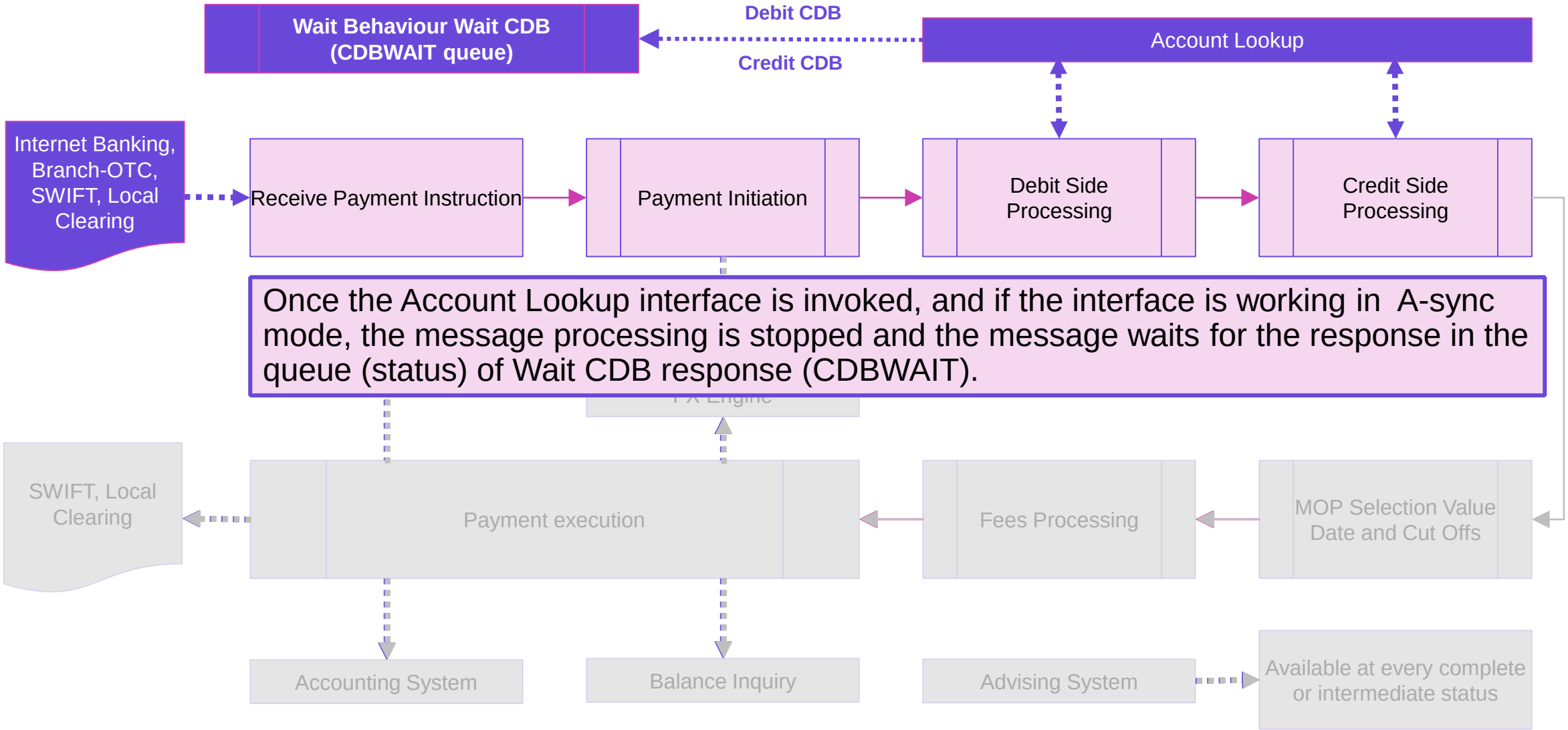
AGENDA

- Overview
- Flows
- Rules
- Structure Types, Logical Fields
- Bulk Vs Single mode
- Fees in Account Lookup

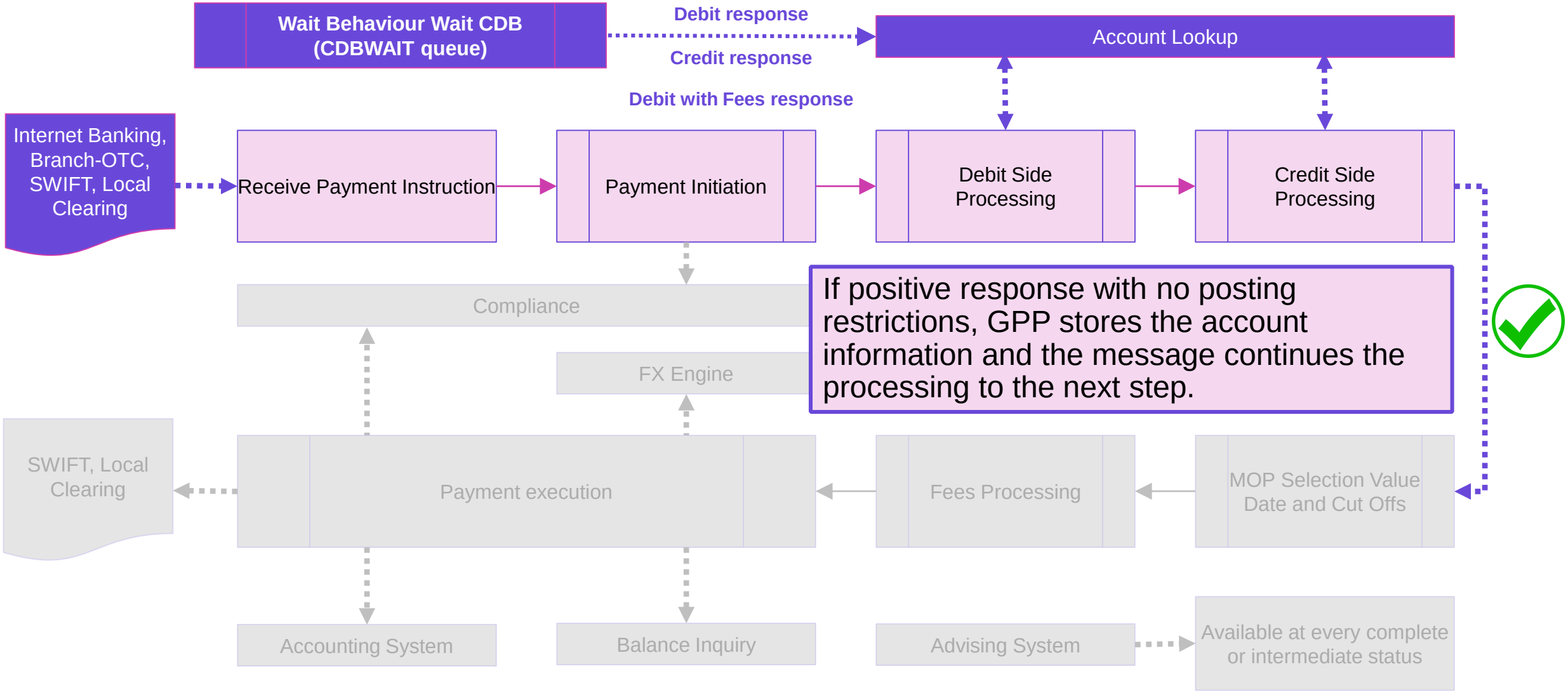
“

Account lookup is performed in GPP to retrieve account and customer information required for successful processing. ”

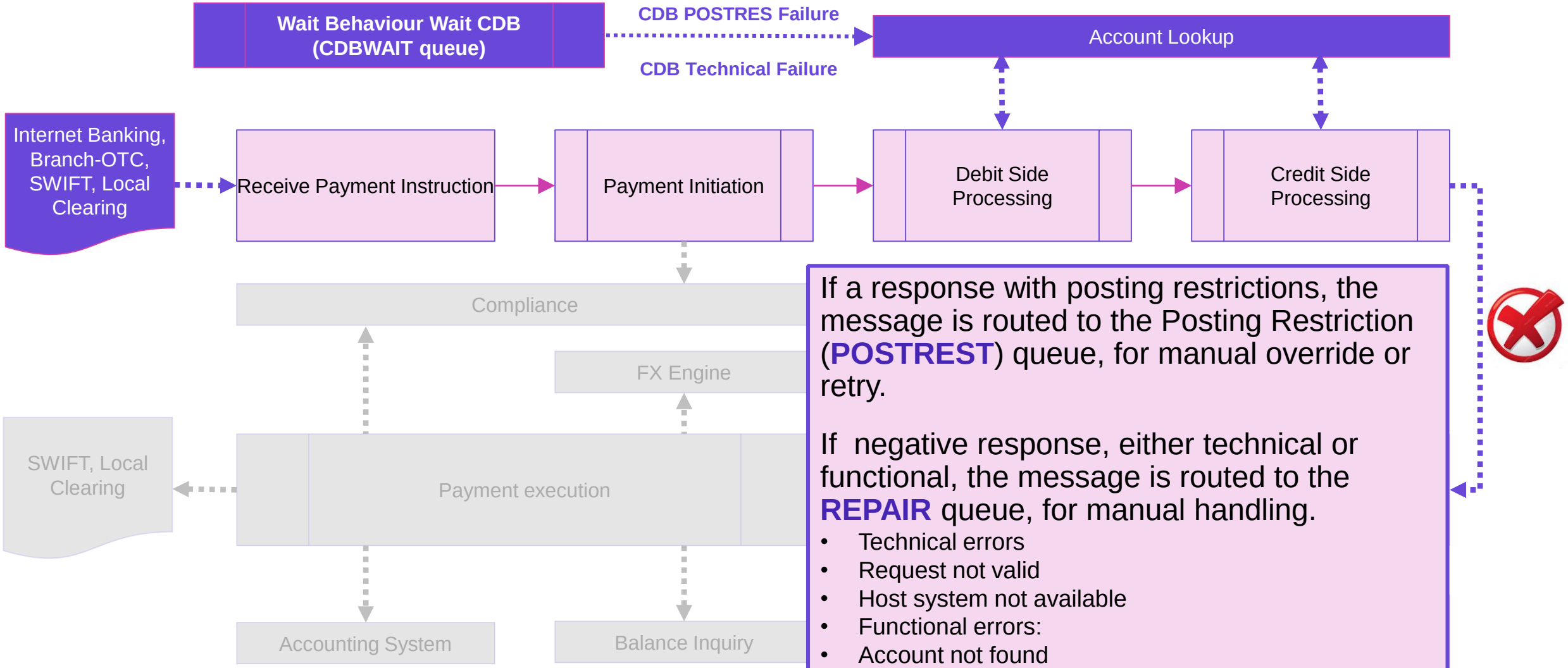
SEND REQUEST FLOW



SUCCESSFUL RESPONSE FLOW



FAILURE RESPONSE FLOW



If a response with posting restrictions, the message is routed to the Posting Restriction (**POSTREST**) queue, for manual override or retry.

If negative response, either technical or functional, the message is routed to the **REPAIR** queue, for manual handling.

- Technical errors
- Request not valid
- Host system not available
- Functional errors:
- Account not found
- Account currency does not match

ACCOUNT LOOKUP RULES

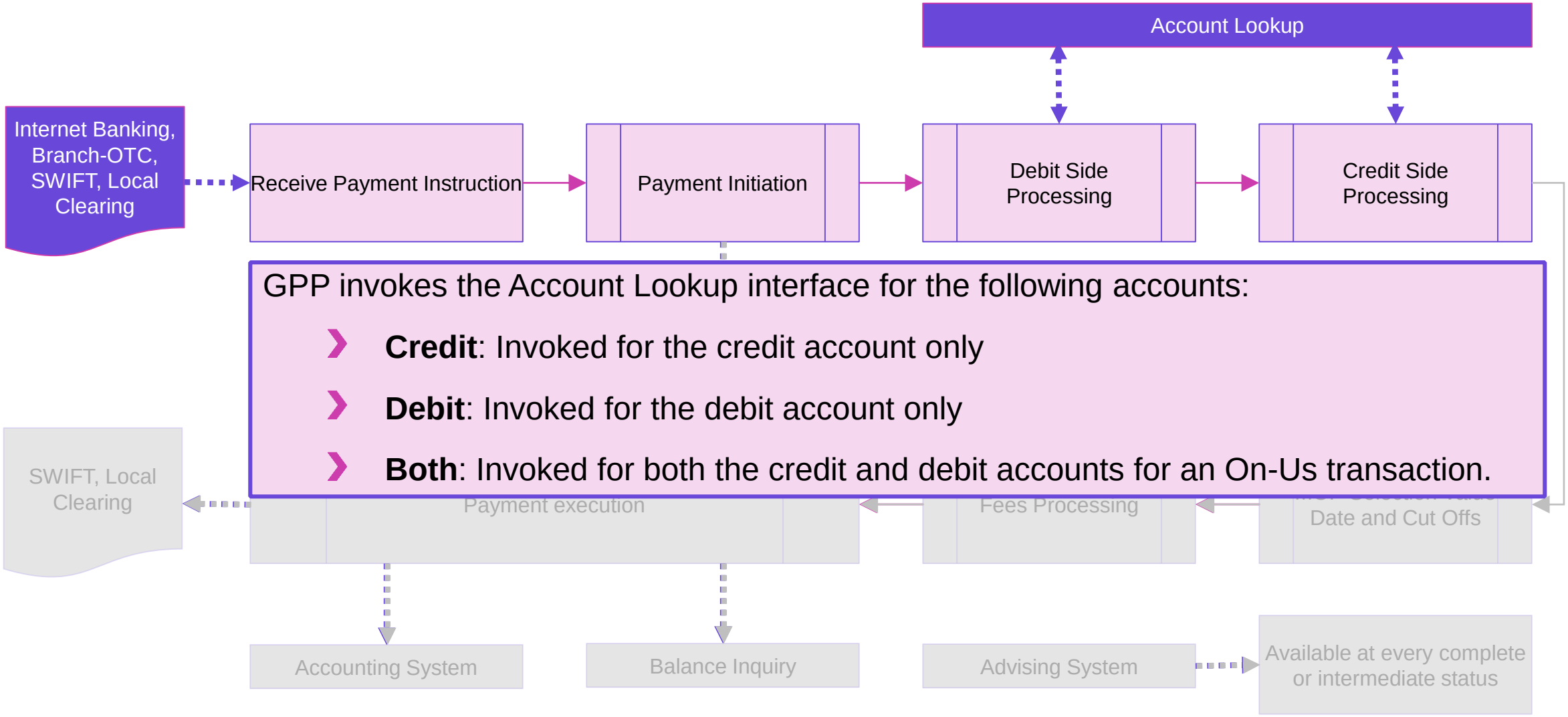
- Rules should be set up in order to invoke the Account Lookup interface for the debit or credit account in cases they belong to a customer (relevant side MOP is BOOK), and as per specific FI business scenarios and conditions.

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


Account Lookup
Internet Banking, Branch-OTC, SWIFT, Local Clearing
Receive Payment Instruction
Payment Initiation
Debit Side Processing
Credit Side Processing
GPP invokes the Account Lookup interface for the following accounts:
Credit: Invoked for the credit account only
Debit: Invoked for the debit account only
Both: Invoked for both the credit and debit accounts for an On-Us transaction.
SWIFT, Local Clearing
Payment execution
Fees Processing
Date and Cut Offs
Accounting System
Balance Inquiry
Advising System
Available at every complete or intermediate status

BULK MODE

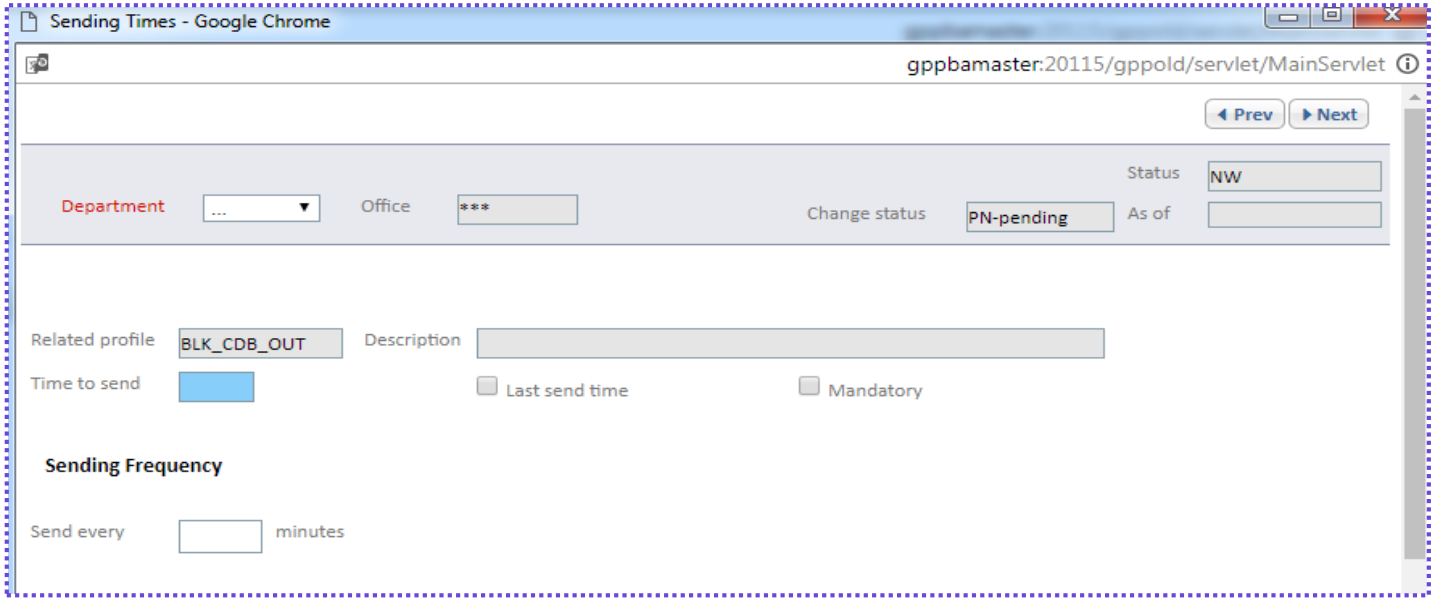
- For Source side GPP SP is working in **Sync mode**, which is single interface.

	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

- 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 .



FEES IN ACCOUNT LOOKUP RESPONSE

- When the financial institution system reports fees to be charged for the specific account/customer, and it is required that GPP will include these feed in the posting for the applicable transaction, ***<MsgFees>*** section needs to be included in the response.

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

RESPONSE RETURN CODES

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

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

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

Thank you

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