

Global PAYplus Version 4.6.6

Upload

Business Guide

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1 Introduction

This business guides describes the processes of uploading Industry Directories to the GPP database, and covers the following directories:

- Relationship Management Application (RMA)
- SWIFTRef
 - Bank Directory Plus
 - SEPAPlus
 - IBANPlus
- EBA Upload

1.1 Target Audience

This document is designed for business analysts and system administrators who need to understand how RMA establishes a relationship between the parties that exchange traffic over the SWIFT network. It is also of value to anyone who wants to know more about the processes in place that help to manage and implement system configuration and business setup.

2 RMA Upload

2.1 Overview

The relationship management application (RMA) is used for establishing a relationship between the parties exchanging traffic over the SWIFT network.

RMA only applies to authenticated FIN message types on the message categories/types level and at BIC8 level. This means that, both the issuer and correspondent of an RMA message are identified on the BIC8 level.

GPP supports RMA upload as follows:

- An interface for loading RMA data from an XML file is supported. RMA is received and uploaded using the RMA XML file
- RMA validation checks the relationship between counterparties.

It is recommended to process the RMA records on a regular basis in order to keep track of the current authorization status between counterparties.

2.2 Processing

2.2.1 Create RMA Record for New Relationship

Establishing a relationship between counterparties is done by initiating a query RMA message. This is recorded and maintained by SWIFT and then distributed in an XML file.

An RMA record is created when the status is enabled and there is a new relationship between the issuer and correspondent.

To create an RMA record in GPP:

1. GPP inserts a record in the RMA table under local office where the correspondent is own BIC and the issuer is taken from the RMA record.
2. Start date and end date are set according to the RMA record; if a date field is empty in the record, GPP sets the RMA date to the default value – start date is set as January 1, 2000 and end date is set as December 31, 2999.
3. If the list of records is not empty, then GPP inserts the records.
4. GPP sets the record status to Active

2.2.2 Modify RMA Record for Existing Relationship

Modifying a relationship between counterparties is done in order to reflect the current status of agreements.

An RMA record with status Enabled that holds a changed relationship between issuer and correspondent can be updated.

To update an RMA record GPP does the following:

1. Looks for a record in the RMA table under local office where the correspondent is 'us' and the issuer is taken from the RMA record.
2. Sets the start date and end date according to the RMA record; if a date field is empty in the record sets the RMA date to default values.
3. If permission list is not empty, inserts the permission list (might override existing permission list) or if permission list is not empty in the database GPP clears it.

2.2.3 Delete RMA Record for Existing Relationship

An RMA record with status Rejected, Revoked or Deleted that holds a changed relationship between issuer and correspondent can be deleted.

To delete an RMA record GPP does the following:

1. Looks for a record in the RMA table under local office where the correspondent is 'us' and the issuer is taken from the RMA record.
2. Set the record status to Delete.

2.2.4 RMA Upload Task

The task imports data from the RMA Upload file into the SWIFT RMA table. The receiver of the payment defines if the local office is entitled to send traffic in order to process SWIFT payments.

To access the RMA Upload task select Operations > Upload > SWIFT RMA Directory. After the task is finished, the user must click Apply Changes for the loaded data to take effect.

The location of the file to be uploaded is defined in system parameter RMADIRFPATH.

2.2.4.1 File Header Validations

RMA upload is an xml file which can contain the RMA record for multiple local offices. The file header contains information, for example, local office BIC8, number of records in the file, file creation date. GPP performs the file level validation and generates an error in case of validation failure.

This is an example of the file header in the XML file.

```
- <Sw:RMAFileHdr>
- <Sw:Bic8Lst>
  <Doc:Bic8>FNDTUS2L</Doc:Bic8>
  <Doc:Bic8>BARCGB2L</Doc:Bic8>
</Sw:Bic8Lst>
- <Sw:SvcLst>
  <Doc:SvcNm>swift.fin</Doc:SvcNm>
</Sw:SvcLst>
<Sw:FileMaintncSts>Complete</Sw:FileMaintncSts>
<Sw:FileDesc>EXPORT RMA FUNDTech AND BARCLAYS OFFICES</Sw:FileDesc>
<Sw:CrDtTm>2009-05-01T08:48:35Z</Sw:CrDtTm>
<Sw:TltRecrd>15890</Sw:TltRecrd>
- <Sw:LAU>
  <Sw:LAUVal>CKPADFP7LEuVbz5QRoat2Q==</Sw:LAUVal>
</Sw:LAU>
</Sw:RMAFileHdr>
```

Field Name	Description	GPP Validations
Bic8Lst	Contains a list of BIC-8s.	An xml aggregate contains the following Bic8 element.
Bic8	This is the BIC8 of the institution that is Correspondent for authorizations received. It can contain BIC8s for multiple offices in GPP.	List must contain the selected office's BIC8 as one of the values. If not, the file is rejected and an error message is generated. If All Offices is selected, GPP checks every BIC8 in the list with the local

Field Name	Description	GPP Validations
		<p>offices BICs in GPP that the user has permission to.</p> <p>If no such BIC is found the file is rejected and an error message is generated.</p>
SvcLst	Contains a list of Services.	An xml aggregate contains the following SvcNm element.
SvcNm	The SWIFTNet business service (live, pilot or ITB) for which the authorization applies, for example, swift.fin.	List of services, are not validated in GPP
FileMaintncSts	Possible values: <ul style="list-style-type: none"> Complete: if a complete Distribution file Partial: if the Distribution file is partial. 	Expected values are Complete or Partial. If another value exists, the file is rejected and an error message is generated.
FileDesc	Free format description of the Distribution file. This description is typically displayed to give more information about the content of the Distribution file.	Free format description. No validation is performed in GPP.
CrDtTm	YYYY-MM-DDTHH:MM:SSZ The Date and time of creation of the Distribution file.	File Creation date in YYYY-MM-DDTHH:MM:SSZ format. The file is rejected as follows: <ul style="list-style-type: none"> datetime format is different; OR CrDtTm is earlier than (System Date - system parameter RMAULDVALIDITY)
TltRecrd	Total number of records on the file. This is the number of Sw:RMARecord within the Sw:RMAFile.	If total number of records specified in this field does not match the actual number of records in the file, system completes the RMA upload task with the following warning message. SWIFT RMA Upload task completed successfully. Number of records specified in file header does not match with actual number of records in the file.
LAU	Contains the elements concerning Local Authentication.	No validation is performed on this field.
LAUVal	The result of the local authentication.	No validation is performed on this field.
LAUAlgo	Only present if the default algorithm is not used. This element is currently not used.	No validation is performed on this field.

2.2.4.2 Record Level Validation

This is an example of the individual RMA record in the XML field.

```
- <Sw:RMARecrd>
  <Sw:Tp>Received</Sw:Tp>
  <Sw:RMASts>Enabled</Sw:RMASts>
  <Doc:Issr>AAAARSBG</Doc:Issr>
  <Doc:Crspdt>FNDTUS2L</Doc:Crspdt>
  <Doc:SvcNm>swift.fin</Doc:SvcNm>
  <Doc:IssdDtTm>2008-12-09T10:45:12Z</Doc:IssdDtTm>
- <Doc:VldtyPrd>
  <Doc:FrDt>2009-12-01</Doc:FrDt>
  <Doc:ToDt>2009-12-10</Doc:ToDt>
</Doc:VldtyPrd>
</Sw:RMARecrd>
```

Field Name	Description	GPP Validations
Tp	Possible values: <ul style="list-style-type: none"> • Issued • Received 	Only records with the Tp value as Received are loaded in GPP. All the other records are ignored during upload.
RMASts	The status of the authorization record. Possible values: <ul style="list-style-type: none"> • Enabled • Rejected • Revoked • Deleted 	Only records with the RMASts value as Enabled are loaded in GPP. All the other records are ignored during upload.
Issr	The BIC8 of the Issuer of the authorization	Records are ignored during upload if the BIC8 value is blank or the BIC8 length is not 8 characters.
Crspdt	The BIC8 of the Correspondent of the authorization	This is always the BIC8 of the office for which the task is executed. If All offices option is selected, the value should be one of the BIC8 from Bic8Lst in the header. Records are ignored during upload with the following BIC8 values: <ul style="list-style-type: none"> • Crspdt BIC8 is not the local office BIC when the Specific office option is selected • Crspdt BIC8 is not one of the BIC8 from the Bic8Lst in the header if All Offices option is selected
SvcNm	The SWIFT Net business service (live, pilot or ITB) for which the authorization applies, for example, swift.fin	SWIFT Net business service name is not validated in GPP.
IssdDtTm	YYYY-MM-DDTHH:MM:SSZ Date and time of creation of the authorization by the Issuer	Issued date Time. Records are ignored during upload if: <ul style="list-style-type: none"> • IssdDtTm value is blank; Or • Date and time format is different
VldtyPrd	Contains the elements of the Validity	An xml aggregate contains the

Field Name	Description	GPP Validations
	Period.	following FrDt and ToDt elements.
FrDt	YYYY-MM-DD Start date of the validity period of the authorization.	From date. Records are ignored during upload if: <ul style="list-style-type: none"> • Date format is different When a record's FrDt value is blank, GPP uses the default value which is the Far past date (January 1, 2000).
ToDt	YYYY-MM-DD End date of the validity period of the authorization.	To date. Records are ignored during upload if: <ul style="list-style-type: none"> • ToDt value is blank; Or • Date format is different; Or • ToDt is in earlier than FrDt
Permssn	Permissions on the RequestType. This element is optional and is never present if the FINSvcPermssn element is present.	No validation is performed on this field.
FINSvcPermssn	The element FINSvcPermssn is for swift.fin. It is not present if the Permssn element is present.	No validation is performed on this field.
Signature	The Signature of the Request.	No validation is performed on this field.

2.2.4.3 RMA Table Mapping

RMA Table Column Name	Value
UID_RMA_PROFILE	Concatenation of Issr, Crspdt, FrDt and ToDt from RMA file record
DEPARTMENT	Derived based on system parameter DEF_DEPT for the office of Crspdt BIC8
OFFICE	Derived based on Crspdt BIC8
ISSUER	Issr from the RMA file
CORRESPONDENT	Crspdt from the RMA file
EFFECTIVE_DATE	Office Business date for which the record is inserted.
PENDING_ACTION	Status of the record. Possible values: <ul style="list-style-type: none"> • CR: Created • DL Deleted • AC Activated • UP: Updated
PROFILE_CHANGE_STATUS	NO
REC_STATUS	AC
TIME_STAMP	Server date time
START_DATE	FrDt from the RMA file. If the value in the RMA file is blank, the default value is 01/01/2000
END_DATE	ToDt from the RMA file. If the value in the RMA file is blank, the default value is 31/12/2999
INCLUDED_MSG_CATEGORIES	List of SWIFT Message Categories

RMA Table Column Name	Value
EXCLUDED_SPECIFIC_MTS	List of excluded message types in the selected category
INCLUDED_SPECIFIC_MTS	List of included message types in the selected category

2.2.4.4 RMA Upload Office Validations

RMA upload can be performed for a specific office or all offices. This is based on the option selected in the task page.

- **Specific Office:** When a user selects an Office (only ones with the relevant permissions are available) and clicks Execute, GPP performs the following validations:
 - a. Bic8 list in **<Bic8Lst>** in the file header contains this office's BIC as one of the values.
 - b. Only the records with **<Crspdt>** equal to this office BIC8 is loaded in to GPP. The other records in the file are ignored.
 - c. In case of Full upload, only the records (in Active and Hold Status) for this specific office are soft deleted at the start of upload.
- **All Offices:** When a user selects All Offices and clicks Execute, GPP performs the following validations:
 - a. Bic8 list in **<Bic8Lst>** in the file header contains at least one of the office's BIC8 the user has permissions to.
 - b. Only the records with **<Crspdt>** equal to Bic8 in **<Bic8Lst>** **AND** the offices user has permissions to are loaded in the system. The other records in the file are ignored.
 - c. In case of full upload, only records for the offices user has permission to and with office Bic8 in **<Bic8Lst>** are soft deleted at the start of upload.

RMA records in the SWIFT RMA Profile that do not exist in the upload can be deleted, depending on whether Full or Partial is defined in the SWIFT RMA Directory Upload Task:

- **Full:** RMA records in the RMA Profile that do not exist in the upload are deleted. For more information, see [SWIFT RMA Full Upload](#).
- **Partial:** RMA records the RMA Profile that do not exist in the upload are NOT deleted. For more information, see [SWIFT RMA Partial Upload](#).

2.2.4.4.1 SWIFT RMA Full Upload

The following steps are performed in full upload. The record UID consists of Issuer, Correspondent, Start Date and End date of the record.

1. All the existing RMA records belonging to office(s) for which the task is executed are soft deleted (record status changes from AC/HD to DL) at the beginning of upload. Existing records (with status DL) are enabled when exactly the same record is found in the uploaded RMA file (UID and all the other fields are exactly the same).
2. Existing records are enabled and updated when a record is found which has the same UID but a few other fields are different in the uploaded RMA file. In this case, no new record is inserted as the record UID is same.
3. If record is found which has the same Issuer and Correspondent but different dates (UID is different), the old record's dates are updated. Even if the record's dates are adjusted, its UID is not updated. Changing the UID will result in it disconnecting with existing audit entries.
4. The record in the RMA table remains deleted if no matching record is found in the uploaded RMA file.

2.2.4.4.2 SWIFT RMA Partial Upload

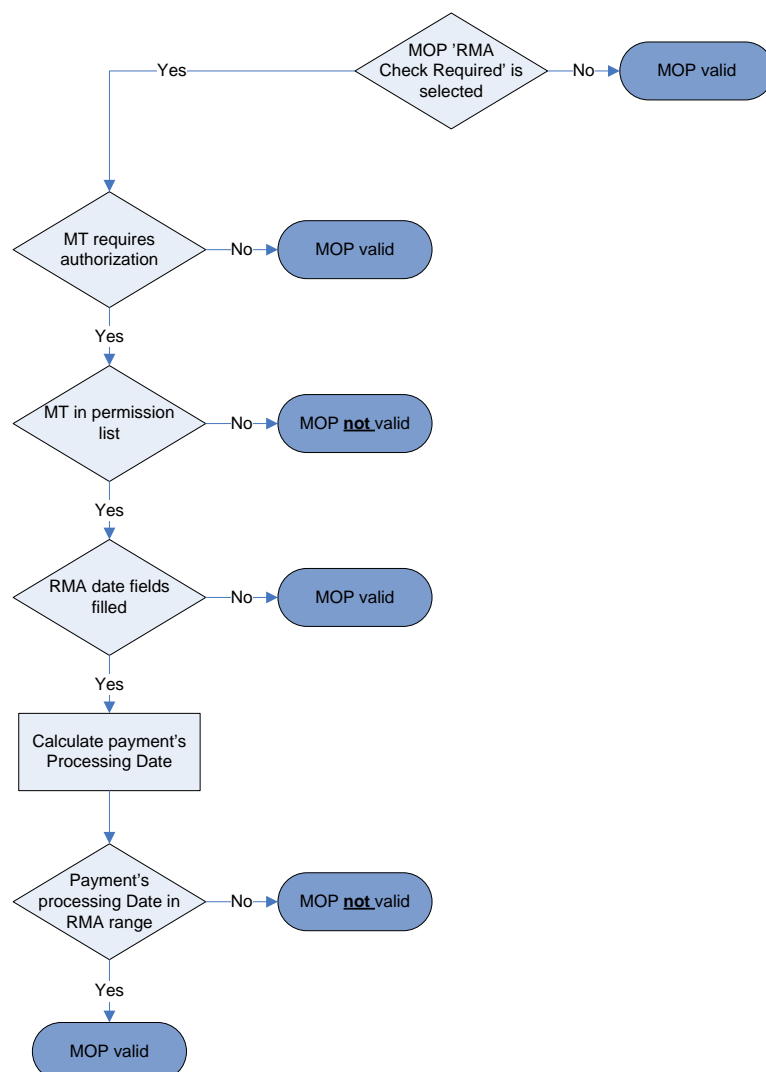
The following steps are performed in the partial upload. The record UID consists of Issuer, Correspondent, Start Date and End date of the record.

1. If a record with a new Issuer and Correspondent pair is found in the uploaded file, it is inserted in the RMA table.
2. If a record is found with all the same fields (including UID), it remains as it is.
3. The existing records are updated if a record is found with the same UID but a few other fields have changed in the RMA file. In this case, no new record is inserted as the record UID is the same.
4. If record is found with the same ISSUER and CORRESPONDENT but different dates (UID is different), the old record's dates are updated – even if the record's dates are adjusted, its UID is not updated. Changing the UID will result in it disconnecting with existing audit entries.

2.2.5 RMA Validation in Payment Processing

A MOP can be validated depending on whether the candidate receiver of the message has a relationship with the local office. This validation can be flagged on the MOP level. In addition, the validation is also performed on the message type (MT).

2.2.6 RMA Validation in MOP Processing



To validate the MOP RMA, GPP does the following:

1. Verify that the Correspondent has BIC8
2. Verify that the issuer has BIC8
3. Check if the MOP 'RMA Check Required' is checked
 - If it is not checked, the MOP is valid and no further validation is required
 - If it is checked, continue with the validation
4. Check if the payment's Message Type (MT) requires authorization.
 - If not, the MOP is valid and no further validation is required
 - If it requires authorization, continue with the validation
5. Verify that the payment's MT exists in the include list of MTs for this particular correspondent (or the payment's Message Type is not included in the excluded Message Types)
 - If not, the MOP is NOT valid
 - If it is empty or payment's MT exist in the include list, continue with the validation
6. Check whether the Start Date or the End Date of the RMA record exists
 - If not, the MOP is valid and no further validation is required
 - If they exist, continue with the validation
7. Calculate the payment's processing date and verify that the payment's processing date is in the RMA range (between the Start Date and the End Date of the RMA record). The dates are expressed in Coordinated Universal Time (UTC). However, since the payment's processing date is only calculated later in the process, the validation of the date is checked only after the processing date is determined.
 - If it is not in the RMA range, the MOP is NOT valid
 - If it is in the range, the MOP is valid.
8. This process of RMA validation only returns entries which are in Active status.

2.2.6.1 Message Type (MT) Required Authorization

In the MSG TYPES database table, the RMA_AUTH_REQ field indicates for each MT whether it requires SWIFT authorization.

In the MOP RMA validation process, if the MT does not require authorization (checked against the MSG TYPES table) and there is an active record for the relationship between the sender (us) and the correspondent, there is no further check for the MT against the permission list defined in this relationship.

2.2.6.2 Bank Routing Validation

Bank Routing is a mechanism by which the bank is able to transfer funds in cases when no relationship exists with the first in credit chain party. The routing forwards the payment to an agent/s (another bank/s) for processing.

The Bank Routing process comprises the following steps:

- Build credit chain – the routing agents
- Define the routing method – either serial or direct/cover

After the correspondent chain is built, GPP inspects the parties in this chain (from closest to beneficiary until it reaches the party closest to the sender) in order to determine the transfer method.

If the method obtained is Cover, then GPP performs a mini MOP Selection on the party being inspected, to determine whether SWIFT should be used taking into account the RMA and memberships validation for the MOP.

The relationship between the party being inspected and “us” is performed.

2.2.6.3 Date Validations for RMA

When saving a new or updated SWIFT RMA profile, GPP validates the data as follows:

1. GPP checks if the Start Date contains a date.
 - If empty then it is considered as a far past date.
 - If it has a date, GPP validates the End Date.
 2. GPP checks if the End Date contains a date
 - If it has a date, GPP validate that it is later than the Start Date.
 - If End date is empty, it means that the End date is a pseudo date in the far future.
 3. If both Start and End dates are empty, it means that this relationship is defined for all period of time and default values are set for both these fields.
 4. GPP checks for additional entries with the same issuer and correspondent.
 - If an entry is not found, GPP inserts the current entry.
 - If an entry (or more than one entry) is found, GPP validates that there is no overlap between date set.
- ❖ If a single entry is found and it has a date range in it, ensure the found entry is updated so that the existing end date is updated to 1 day before the new entry starts.

Example:

Record Type	Start Date	End Date	Updated End Date	Record Status
Existing record	01-01-2009	30-05-2009	14-03-2009	Active
New record	15-03-2009	31-12-2009		Active

- ❖ If more than one entry is found and the dates overlap, the latest (one with the highest end date) among multiple entries is updated so that its existing End date is updated to 1 day before the new entry starts.

Example:

Record Type	Start Date	End Date	Updated End Date	Record Status
Existing record	01-01-2009	30-05-2009		Active
Existing record	31-05-2009	15-06-2009		Active
Existing record	16-06-2009	15-10-2009	30-09-2009	Active
New record	01-10-2009	31-12-2009		Active

- ❖ If the start date of new entry is earlier than the start date of existing record, and the start and end dates overlap with any of the existing records, GPP generates an error message.

Example:

Record Type	Start Date	End Date	Updated End Date	Record Status
Existing record	01-01-2009	30-05-2009		Active

Record Type	Start Date	End Date	Updated End Date	Record Status
Existing record	31-05-2009	15-06-2009		Active
Existing record	16-06-2009	15-10-2009	30-09-2009	Active
New record1	01-06-2009	31-12-2009		Not allowed – GPP generates an error message
New record2	30-05-2009	31-12-2009		Not allowed – GPP generates an error message

- ❖ If the start date of the new entry is earlier than the start date of existing record but the start and end dates do not overlap, GPP saves the record.
Example:

Record Type	Start Date	End Date	Updated End Date	Record Status
Existing record	01-01-2009	30-05-2009		Active
Existing record	16-06-2009	15-10-2009		Active
New record	01-06-2009	15-06-2009		Active

- ❖ If Start Date of new record is earlier than the Start Date of an existing record, the record in the file is ignored.
Example:

Record Type	Start Date	End Date	Updated End Date	Record Status
Existing record	01-01-2009	31-01-2009		Delete
Existing record	31-05-2009	15-06-2009		Delete
Existing record	16-06-2009	15-10-2009		Delete
New record1	01-06-2009	31-12-2009		Record ignored
New record2	01-02-2009	30-05-2009		Record ignored

2.3 Manual Handling

SWIFT RMA Profile, The profile is accessed from the Profiles menu (Routing sub folder), for more information see [Profiles](#).

2.4 Business Setup

2.4.1 System Parameters

System Parameter	Description
DEF_DEPT	The department to use (per office) for upload of data by the RMA upload
RMAULDVALIDITY	RMA File Upload Date Validity. The RMA file is rejected if its creation date is earlier than 'Server Date – RMAULDVALIDITY'.

2.4.2 Profiles

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

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

2.4.2.1 SWIFT RMA Profile

When RMA profiles are defined in the system, the Local Office BIC is always the Correspondent and other SWIFT operators with whom traffic is to be exchanged is the issuer.

Only the relationship requests issued by Office to correspondent are maintained in the system.

The RMA Profile is accessed from Business Setup > Routing > SWIFT RMA. All the RMA records loaded through the file are maintained in this profile.

These are the specific attributes that need to be defined in the SWIFT RMA profile.

Field	Description
Correspondent	The BIC of the bank (Local Office), who received the authorization
Issuer	The BIC of the bank's counterparty, who issued the authorization
Start Date	Start date of the relationship between Correspondent and issuer
End Date	End date of the relationship between Correspondent and issuer. If it includes date and Start Date is not empty it must be later than Start Date.
Include message categories	The group of message categories included (optional)
Include/Exclude message types	The message types included and/or excluded (optional)

2.4.3 Permissions

For more details, see the GPP Online Help.

2.4.4 Tasks

For more details, see the GPP Online Help.

2.4.4.1 SWIFT RMA Directory Upload Task

The SWIFT RMA upload task includes the following details.

Field	Description
Task Name	Name of the task, for example, SWIFT RMA Directory
Description	Details of the task
Upload Type	Partial or Full
Office Type	Specific Office or All Offices
Department and Office	Only enabled when Office Type is specific office. It generates a list all offices the user has permission to with value defaulted to the user's own office.

2.4.5 Queues – N/A**2.4.6 Message Data – N/A**

3 EBA Upload

3.1 Overview

Global PAYplus (GPP) uploads industry directories to the GPP database. These directories provide data that is fundamental for the integrity of the payments' processing within GPP.

EBA (Euro banking Association) Clearing is a provider of pan-European payment infrastructure.

The EBA Upload provides the identification of Financial Institutions as participants in SEPA Credit Transfer and/or SEPA Direct Debit (Core and B2B) Schemes and hold the routing relationship between DP (Direct Participant) and IP (Indirect Participant) in those schemes.

The EBA Upload tables contain the BIC and the name of the financial institution as well as the date range and status of its membership.

The EBA Upload tables are published in the STEP2 format and are distributed as an RTF (Routing Table File) file. Per each scheme SDD (either B2B or Core) and SCT, there are two different parts: one contains DPs and the other contains IPs.

The RTF files are sent monthly to the STEP2 DPs according to a calendar published by EBA Clearing via FileAct.

3.2 Processing

The upload process is invoked either manually through the GPP GUI, or by unattended mode using the scheduler, which invokes the EBA Upload task.

3.2.1 Pre-processing Data

The process first identifies the MOP for which the membership is updated, as well as identify whether the RTF is for IP or DP. The identification is either done by analyzing the name of the file, or by deriving this data from the Header row.

The identification of the MOP is done by using the Mopservices table that serves as a translator profile between schemes instruments and the MOP profiles defined in GPP.

Once the MOP is identified, the process deletes all membership records for this MOP from the Membership table.

3.2.2 Processing Membership Data

The process identifies the word 'BIC' or 'IP BIC' under the line starting with 'RESULTS' and starting from the following row, it inserts the BICs into the Membership table as per the below mapping.

Membership records are created when:

- Status is either ENABLED or R-ONLY (R-only status applies only for SDD)
- For SDD only – Admission profile is either CAD or DEB

3.2.2.1 Direct Participant Files

The BICs in the DP file are received in BIC8 format only. All BIC11s that match the first eight characters of a DP BIC are valid, which means it is not possible to exclude individual branches.

The process look in the Customrs table for BICs with the first eight characters matching the received BIC8. If no entry is found, an error is logged, referring to the non-existence in GPP DB of a party for received BIC8.

When at least one entry in the Customrs table is found, the process adds a record to the Membership table as per the below mapping table.

Membership Field Name	EBA RTF Field	Default Value for Add only/Comments
MEMBER_ID	DP BIC8 + XXX	The membership received is always for BIC8 but the membership record in GPP DB is saved as BIC11.
MOP		The derived MOP.
MEMBERASSOCIATE		'M'
EFFECTIVE_DATE		System Date
VALID_FROM_DATE	Init Date	
VALID_TO_DATE	End Date	
MEMBER_TYPE		'SA'
PARTICIPANT_TYPE	Status= R-ONLY	'RO' – Only for SDD, when the status = R-ONLY, the PARTICIPANT_TYPE will be set to 'RO', no value will be set in all other cases.
AOS_TYPE_ALLOWED	SCT – Payment Type Allowed SDD – Debit Type Allowed	When either the Payment/Debit Type Allowed is blank, the DB field will remain empty.

3.2.2.2 Indirect Participant Files

The BICs in the IP file are received in BIC11 format only.

The process looks in the Customrs table for the BICs with matching received BIC11. If no entry is found, an error is logged, which refers to the non-existence in the GPP DB of a party for received BIC11. Otherwise, the process adds add a record to the Membership table as per the below mapping table.

Membership Field Name	EBA RTF Field	Default Value for Add only/Comments
MEMBER_ID	IP BIC11	
MOP		The derived MOP.
MEMBERASSOCIATE		'A'
MEMBERIFASSOCIATE	DP BIC8 + XXX	Although the DP BIC in the file is BIC8, the MEMBERIFASSOCIATE will hold a BIC11.
EFFECTIVE_DATE		System Date
VALID_FROM_DATE	Init Date	
VALID_TO_DATE	End Date	
MEMBER_TYPE		'SA'
PARTICIPANT_TYPE	Status= R-ONLY	'RO' – Only for SDD, when the status = R-ONLY, the PARTICIPANT_TYPE will be set to 'RO', no value will be set in all other cases.
AOS_TYPE_ALLOWED	SCT – Payment Type	When either the Payment/Debit Type

Membership Field Name	EBA RTF Field	Default Value for Add only/Comments
	Allowed SDD – Debit Type Allowed	Allowed is blank, the DB field will remain empty.

Note: There is no check for the DP BIC received in the IP file (whether exists as a party in GPP DB), as this agent is not added to the correspondence chain. The only membership check required to be performed is to check whether the receiving party participates in EBA.

3.2.3 Unattended Mode

The EBA Upload can be executed by an external Scheduler system/external web service in unattended mode.

For more details on how to execute tasks in GPP in unattended mode using SOA services, see the GPP SOA Guide Tasks.

3.3 Manual Handling

The EBA Upload task can be executed manually through the GPP user interface by selecting the EBA Upload task.

3.4 Business Setup

3.4.1 System Parameters

3.4.2 Profiles

3.4.3 Permissions

A unique access level can be defined by the financial institution in GPP to grant the required permission to relevant users for running the EBA Upload task.

For more information, see GPP Online Help.

3.4.4 Tasks

This task is required when the upload is to be available manually through the user interface.

Field	Description
Task Name	EBA Upload
Description	The EBA Upload task enables you to upload EBA membership records from an external file.
Office Type	Specific office or all offices

3.4.5 Errors

Error Description	Notes
No party exists for BIC 1 When 1 is the BIC received in the RTF.	Party could not be found in GPP
EBA Routing Tables Upload ended successfully	

Error Description	Notes
EBA Routing Tables Upload has failed	
A database exception has occurred: 1 When 1 – Oracle error number and text	A database exception has occurred: DB connection failed
A system exception has occurred : 1 When 1 – application error text	A system exception has occurred : System not available
EBA Routing Tables upload failed. RTF upload file not found in <<File Directory path >>.	

4 SWIFT Ref

SWIFTRef is SWIFT's, complete and integrated set of reference data products for payments. It includes:

- Bank Directory Plus
- SEPAPlus
- IBANPlus

4.1 Bank Directory Plus

Bank Directory Plus - contains rich information on all financial institutions including all BIC codes, national bank codes of more than 140 countries (BICPlusIBAN directory contained 72 countries), institutions' hierarchies (HQ, national branches, foreign branches) and other data that is unique.

The Bank Directory Plus is an equivalent of a large part of the BI file in BICPlusIBAN directory package. However, the Bank Directory Plus does not contain IBAN information. This has been moved to the IBAN Plus. Bank Directory Plus also contains Countries, Currencies and Holidays files that used to be included in BICPlusIBAN directory, plus the Time Zones file.

The Bank Directory Plus product includes data that is used by financial institutions and business corporates to:

- Look-up financial institutions' basic attributes required in international payments
- Build a world-wide data base of financial institutions and their branches
- Validate and cross-reference BIC codes, CHIPs codes, national bank codes and LEI codes (future)
- Understand a financial institution's hierarchy

The Bank Directory Plus contains basic bank details such as name, address, national bank codes, BICs, CHIPs, FIN-Copy service codes and institution hierarchy information. The product also contains country-specific data such as country names and codes, currencies, time-zones and holiday information.

4.1.1 Data Sources

The data in the bank directory plus product is obtained from, cross-referenced with and validated against the following sources:

- ISO 9362 BIC Directory – data provided by financial institutions and corporates.
- ISO 3166 Country Codes.
- ISO 4217 Currency Codes.
- National codes from the issuing authorities such as central banks and banking associations.

4.1.2 Bank Directory Plus General Information

Bank Directory Plus is one of the TXT file-based products in the SWIFTRef portfolio. The product consists of a set of TXT files that are compressed in a .zip package. The zip package is updated and published monthly.

Note: All BICs data in the SWIFTRef BankDirectoryPlus file are unique, which enables all BICs to be candidates for upload.

4.1.2.1 File Format

The files are structured TXT files, with:

- Line separator: CR/LF
- Field separator: Tab character
- File extension: .txt

The files are encoded in the UFD8 format. The characters used within the files belong to the SWIFT Xcharacter set.

4.1.2.2 File Names and GPP Support

Bank Directory Plus contains the following files:

- BANKDIRECTORYPLUS_Vn_FULL_YYYYMMDD.txt
- BANKDIRECTORYPLUS_Vn_DELTA_YYYYMMDD.txt
- COUNTRY_CODE_YYYYMMDD.txt
- CURRENCY_CODE_YYYYMMDD.txt

Note: The FULL file contains the full set of data. It can be used to reinitialize or rebuild the target database. The DELTA file only contains the changes (additions, deletions and modifications) relative to the previous release. It is used to update the target database.

4.1.2.3 Bank Directory Plus File Fields for GPP DB Mapping

DELTA is the default type for this upload. The task scans all relevant entries in the upload file, and handles each according to its modification flag:

- U (unchanged): ignore
- M (modified): locate the record in the GPP Membership table, and update it. If not found, then treat as A (added). The relevant record is located based on the MOP (derived from MOP Services based on Scheme Instrument and Payment Channel Id), BIC and Valid From fields (unique key).
- A (added): insert a new record into the GPP Membership table. If it is a duplicate, then handle as modified (M).
- D (deleted): locate the record in the GPP Membership table:
 - If 'Valid To' field in the SWIFT SEPA Directory record < system date, soft-delete entry
 - If 'Valid To' field in the SWIFT SEPA Directory record >= system date, set 'Valid to Date' field in the Membership table to the value of 'Valid To' field of the SWIFT SEPA Directory record.
 - If 'Valid To' field in the SWIFT SEPA Directory record is null the membership should be cancelled. Set 'Valid to Date' field in the Membership table to the system date.
 - If not found, then ignore

Notes:

- No new fields should be mapped to GPP database, unless there is a specific request to create a new field.
 - When multiple records of the same BIC are received in the BankDirectoryPlus file, then GPP will only upload the record where the Office Type is HO. (BIC (length 11) IS NOT null or empty) AND (OFFICE_TYPE ='HO').
-

This table lists all the fields that arrive in the Bank Directory Plus file, their name in GPP, and to what GPP table they are mapped to.

	File Field Name	GPP Table field is Mapped to	GPP Field Name	Description
1.	MODIFICATION FLAG	NA	MODIFICATI ON_FLAG	Modification flag, in Delta files: <ul style="list-style-type: none"> • A (addition) • M (modification) • D (deletion) In Full files: <ul style="list-style-type: none"> • A (addition)
2.	RECORD KEY	CUSTOMRS	BICPLUS_KE Y	The unique key of the record in the file
3.	OFFICE TYPE	NA	NA	Indicates the type of the entity in the office hierarchy: <ul style="list-style-type: none"> • HO - Head Office • MP - Main Payments Office • DB - Domestic Branch or department • SB - Sub Domestic Branch • FB - Foreign Branch • SF - Sub Foreign Branch • UC - Unclassified
4.	PARENT OFFICE KEY	NA	NA	Indicates the RECORD KEY of the closest entity upwards in the office hierarchy, for example the "HO" RECORD KEY if the entity is "DB", the "FB" RECORD KEY if it is "SF".
5.	HEAD OFFICE KEY	NA	NA	Indicates the RECORD KEY of the "HO - Head Office" in the office hierarchy.
6.	LEGAL TYPE	NA	NA	Indicates the status of the entity in the legal hierarchy: <ul style="list-style-type: none"> • L – Legal Entity • B – Business Entity • U – Unknown
7.	LEGAL PARENT KEY	NA	NA	Indicates the RECORD KEY of the "L – Legal Entity" in the legal hierarchy.
8.	GROUP TYPE	NA	NA	Type of entity that identifies the group. Can be: <ul style="list-style-type: none"> • Parent • Member
9.	GROUP PARENT KEY	CUSTOMRS	PARENT_BA NK_CODE	The record key of the parent entity. This value identifies the set of entities (records) belonging to the group
10.	INSTITUTION STATUS	NA	NA	Indicates the license status of the institution (if any): <ul style="list-style-type: none"> • BANK = Universal Bank

	File Field Name	GPP Table field is Mapped to	GPP Field Name	Description
				<ul style="list-style-type: none"> • COOP = Cooperative Bank • CBMA = Central Bank/Monetary Authority • CRUN = Credit Union • XCHG = Exchange • PYMI= Payments Institution OTHR = Other
11.	COOPERATIVE GROUP KEY	NA	NA	If record indicates a co-operative bank which belongs to a cooperative bank group, this field indicates the record key of the co-operative central bank for that group. In the case of any such co-operative central bank, the value here will be its own record key. If the cooperative bank concerned does not belong to a cooperative bank group, the field will be empty.
12.	BIC8	NA	NA	8 characters BIC of the entity.
13.	BRANCH BIC	NA	NA	The BIC branch code associated with the BIC8 code. If no branch code exists, XXX is used.
14.	BIC	CUSTOMRS	SWIFT_ID	<p>The BIC code of the institution. The BIC codes are unique in the file. The BIC code consists of:</p> <ul style="list-style-type: none"> • institution code (4 char) • country code (2 char) • location code (2 char) <p>branch code (3 char – XXX for main office)</p>
15.	CHIPS UID	NA	NA	This is the CHIPS Universal ID related to the institution.
16.	NATIONAL ID	NA	NA	National identifier of the institution/branch
17.	CONNECTED BIC	CUSTOMRS	ROUTING_BIC	For a BIC code in the field BIC that is not Connected to the SWIFT network. This is the connected BIC code of the same institution, if available, or of its correspondent through which it connects.
18.	INSTITUTION NAME	CUSTOMRS	FULL_NAME	Institution name of the beneficiary.
19.	INSTITUTION NAME (1-35)	CUSTOMRS	CUST_NAME	Institution name 1 – 35 characters.
20.	BRANCH INFORMATION	CUSTOMRS	BRANCHINFO	Free text description of the branch as provided by the Financial Institution to which it belongs.
21.	POB NUMBER	NA	NA	PO box number of the institution/branch.

	File Field Name	GPP Table field is Mapped to	GPP Field Name	Description
22.	STREET ADDRESS 1	CUSTOMRS	ADDRESS1	Street name
23.	STREET ADDRESS 2	CUSTOMRS	ADDRESS2	Street number
24.	STREET ADDRESS 3	CUSTOMRS	ADDRESS3	Building, building name, floor
25.	STREET ADDRESS 4	CUSTOMRS	ADDRESS4	Area
26.	CITY	CUSTOMRS	CITY	City name of the institution/branch.
27.	CPS	NA	NA	County, province, state or other administrative region of the owner institution/branch.
28.	ZIP CODE	CUSTOMRS	ZIP	Zip code of the institution/branch
29.	ISO COUNTRY CODE	CUSTOMRS	COUNTRYCODE	The ISO 3166-1 alpha-2 code of the country of the institution/branch.
30.	TIMEZONE	NA	NA	Record key for the record in the TIMEZONE file supplied in the BANKDIRECTORYPLUS product
31.	SUBTYPE INDICATOR	CUSTOMRS	CUST_TYPE	The business type of the entity. Subtype Indicator is provided only for records with a BIC code.
32.	NETWORK CONNECTIVITY	NA	NA	Status of entity's connection to SWIFT. Network Connectivity is provided only for records containing a BIC code. Values to be confirmed for future use.
33.	BRANCH QUALIFIERS	NA	NA	The operational type of the entity. Branch Qualifiers are provided only for records containing a BIC code. The BRANCH QUALIFIERS field can contain up to 6 three-character branch qualifiers in alphabetic order
34.	SERVICE CODES	NA	NA	SWIFT FIN-Copy service codes (also called value-added service codes). Service Codes are provided only for records containing a BIC code. The field can contain up to 20 three-character codes in alphabetical order.
35.	SSI GROUP KEY	NA	NA	Indicates which SSI Group the entity belongs to in the SSI Plus files
36.	IBAN KEY	CUSTOMRS	IBAN_KEY	Identifies the RECORD KEY in the IBAN PLUS TXT file that contains the IBAN data for this entity.

	File Field Name	GPP Table field is Mapped to	GPP Field Name	Description
37.	Field A	CUSTOMRS	EFFECTIVE_DATE	Field A holds the future date for each record in the file, which contains the date in format YYYYMMDD. This field is empty in case the record is valid on the date specified in the file name (that is, the publication date). The date value in Field A in the file, will be mapped to the relevant processing table 'effective_date' field ('As Of' in user interface). The behavior of 'effective_date' field is the same as the standard GPP behavior for future/present/past dated profiles. Standard GPP user interface management field that defines the date on which profile updates take effect.
38.	Currency	CURRENCY_CFG	CURRENCY	Three character ISO currency code.
39.	Currency Code	CURRENCY_CFG	CURRENCY	The ISO 4217 code of the currency code.
40.	Currency Name	CURRENCY_CFG	TEXT	The ISO 4217 code of the currency name.
41.	Fractional Digit	CURRENCY_CFG	NOOFDECIMAL	Fractional digit for the currency, that is, the number of digits after the decimal to be used.
42.	Country Code	COUNTRY_CFG	COUNTRYCODE	Country code of the address.
43.	Country Name	COUNTRY_CFG	COUNTRYNAME	The country name for the institution/branch as indicated in the ISO 3166
44.	CONNECTED_BIC	CUSTOMRS	ROUTING_BIC	For a BIC code in the field BIC that is not Connected to the SWIFT network. This is the connected BIC code of the same institution, if available, or of its correspondent through which it connects.
45.	SWIFTRef	CUSTOMRS	OPERATOR	The owner of the upload.

4.1.3 BankDirectoryPlus Upload Task Processing

The task imports data from the Bank Directory Plus Upload file into the relevant tables and is configured from the GPP Web user interface. To access the Bank Directory Upload task in the user interface, navigate to the following path in the user interface:

Operations > Upload > Bank Directory

After the task is finished, click **Apply Changes** for the loaded data to take effect.

4.2 SEPAPlus

SEPAPlus is one of the TXT file-based products in the SWIFTRef portfolio. The product consists of a set of TXT files that are compressed in a .zip package. The zip package is updated and published monthly. A subset of the files is separately available as the IBAN Plus product.

The SEPA Plus product contains the files that are part of the IBAN Plus product and the file SEPAROUTING.TXT.

The SEPAROUTING file contains data that is needed to send SEPA payments to the right SEPA-ready destination using SEPA-ready channels. The SEPAROUTING file includes data that is used by financial institutions to

- Look-up a financial institution's available SEPA channels (ACHes or CSMs) and their intermediaries in case they are indirect participants
- Look-up a financial institution's adherence to the SEPA schemes
- Choose the most convenient channel for the payment

The SEPAROUTING file contains bank membership of SEPA compliant Clearing and Settlement Mechanism (CSM), operational readiness for the SEPA schemes and any intermediary institutions.

The SEPAROUTING file is intended for use with the IBAN Plus file.

4.2.1 Data Sources

The data is obtained from, cross-referenced with and validated against the following sources:

- ISO 9362 BIC Directory
- Financial institutions operationally ready for SEPA – collected via SEPA PAKs (online screens)
- SEPA Clearing and Settlement Mechanisms

4.2.2 SEPAPlus General Information

4.2.2.1 File Format

The files are structured TXT files, with:

- Line separator: CR/LF
- Field separator: Tab character
- File extension: .txt

The files are encoded in the UFD8 format. The characters used within the files belong to the SWIFT Xcharacter set.

4.2.2.2 File Names and GPP Support

IBAN Plus contains the following files:

- SEPAROUTING_Vn_FULL_YYYYMMDD.txt
- SEPAROUTING_Vn_DELTA_YYYYMMDD.txt

Note: The FULL file contains the full set of data. It can be used to reinitialize, re-build the target data base. The DELTA file only contains the changes (additions, deletions and modifications) relative to the previous release. It is used to update the target database.

4.2.2.3 SEPAPLus File Fields for GPP DB Mapping

Update per Record Key the relevant entries.

This table lists all the fields that arrive in the SEPAPLus file, their name in GPP, and to what GPP table they are mapped to.

	File Field Name	Name of GPP Table that this field is Mapped to	GPP Field Name	Description
1.	MODIFICATION FLAG	NA	MODIFICATION_FLAG	Modification flag, in Delta files: <ul style="list-style-type: none"> • A (addition) • M (modification) • D (deletion) In Full files: <ul style="list-style-type: none"> • A (addition)
2.	RECORD KEY	CUSTOMRS	BICPLUS_KEY	The unique key of the record in the file
3.	BIC	Membership	MEMBER_ID	The BIC of the beneficiary financial institution. In case a BIC8 was issued it is padded with 'XXX'
4.	INSTITUTION NAME	NA	INSTITUTION_NAME	Institution name of the beneficiary
5.	CITY	NA	CITY_HEADING	City name of the beneficiary BIC
6.	ISO COUNTRY CODE	NA	COUNTRY_CODE	The ISO code (3166) of the country of the beneficiary BIC.
7.	SCHEME and PAYMENT_CHANNEL_ID	Membership	MOP	The SEPA scheme for which this BIC can be reached through the payments channel. Is one of: <ul style="list-style-type: none"> • "SCT" • "SDD B2B" • "SDD CORE"
8.	ADHERENCE BIC	NA	NA	The BIC that - according to the financial institution that provided routing data to SWIFT – appears, or will appear in the EPC Adherence Register. If the BIC is not present then either: <ul style="list-style-type: none"> • institution did not register with EPC • institution is about to register • the BIC is not known to SWIFT yet Note: Occasionally the ADHERENCE BIC might include an invalid BIC, for example if the institution changed its BIC and the

	File Field Name	Name of GPP Table that this field is Mapped to	GPP Field Name	Description
				EPC register has not been updated.
9.	ADHERENCE START DATE	Membership	OPER_READINESS_DATE	The date from which, according to the EPC Adherence Register, the institution will be ready for operating the scheme. IF system date >= ADHERENCE START DATE AND system date <= ADHERENCE STOP DATE, then map the value to 1 Otherwise map the value to Null.
10.	ADHERENCE STOP DATE	NA	NA	The date after which, according to the EPC Adherence Register, the institution will cease scheme operations.
11.	PAYMENT CHANNEL ID	Membership	MOP	Identification of the clearing channel through which the beneficiary institution can receive payment instructions according to the scheme. For example: "EBAS" for EBA Clearing STEP2 SEPA, "VOCA" for VOCA / LINK United Kingdom.
12.	PREFERRED CHANNEL FLAG	Membership	PREFERRED_CHANNEL	This flag indicates if the payment channel is the preferred payment channel of the beneficiary institution for receiving payment: <ul style="list-style-type: none"> • P if preferred (otherwise, not preferred)
13.	REACHABILITY	Membership	MEMBERASSOCIATE	This field indicates the beneficiary institution's reachability through the payment channel: <ul style="list-style-type: none"> • D if direct • I if indirect. If "I" (Indirect), the field "INTERMEDIARY INSTITUTION BIC" identifies the institution that will route the payment.
14.	INTERMEDIARY INSTITUTION BIC	NA	INTERMEDIARY_INSTITUTION_BIC	BIC of the intermediary institution in case the REACHABILITY field of the institution in payment channel is "I" (Indirect). In case a BIC8 was issued it is padded with "XXX".
15.	START DATE	NA	VALID_FROM_DATE	The date from which the institution becomes reachable via this payment channel.

	File Field Name	Name of GPP Table that this field is Mapped to	GPP Field Name	Description
16.	STOP DATE	NA	VALID_TO_DATE	The date after which the institution is no longer reachable via this payment channel.
17.	AOS	NA	NA	Indicates membership of a SEPA Additional Optional Service
18.	FIELD_A	Membership	EFFECTIVE_DATE	Field A holds the future date for each record in the file, which contains the date in format YYYYMMDD. This field is empty in case the record is valid on the date specified in the file name (that is, the publication date). The date value in Field A in the file, will be mapped to the relevant processing table 'effective_date' field ('As Of' in user interface). The behavior of 'effective_date' field is the same as the standard GPP behavior for future/present/past dated profiles. Standard GPP user interface management field that defines the date on which profile updates take effect.

Note: If the customer does not exist, then the stored procedure inserts a customer entry into the Customers table.

4.2.3 SEPAPLus Upload Task Processing

The task imports data from the SEPAPLus Upload file into the relevant tables and is configured from the GPP Web user interface. To access the SEPAPLUS Upload task, navigate to the following path in the user interface:

Operations > Upload > SEPAPLus Directory

After the task is finished, click **Apply Changes** for the loaded data to take effect.

4.3 IBANPLus

IBANPLus is one of the TXT file-based products in the SWIFTRef portfolio. The product consists of a set of TXT files that are compressed in a .zip package. The zip package is updated and published monthly.

The IBAN Plus product includes data that is used by financial institutions and corporate to:

- Validate IBANs
- Derive the BIC from an IBAN
- Look-up the country-specific IBAN structure
- Determine whether the usage of IBANs in a country is optional or mandatory (future)

The IBAN Plus contains bank's IBAN-related details such as name, national bank codes embedded in IBANs and BICs used with IBANs. IBAN Plus contains data for all 32 SEPA countries and the related territories, and most of the non-SEPA countries that have adopted IBAN.

4.3.1 Data Sources

The data is obtained from, cross-referenced with and validated against the following sources:

- ISO 9362 BIC Directory
- ISO 13616 IBAN Registry
- EPC adherence list
- National codes from the issuing authorities such as central banks and banking associations
- National bank codes embedded in IBANs and BIC codes used together with IBANs from the financial institutions that own them

4.3.2 IBANPlus General Information

4.3.2.1 File Format

The files are structured TXT files, with:

- Line separator: CR/LF
- Field separator: Tab character
- File extension: .txt

The files are encoded in the UFD8 format. The characters used within the files belong to the SWIFT Xcharacter set.

4.3.2.1.1 File Names and GPP Support

IBAN Plus contains the following files:

- IBANPLUS_Vn_FULL_YYYYMMDD.txt
- IBANPLUS_Vn_DELTA_YYYYMMDD.txt
- IBANSTRUCTURE_FULL_YYYYMMDD.txt

Notes:

The FULL file contains the full set of data. It can be used to reinitialize, rebuild the target data base. The DELTA file only contains the changes (additions, deletions and modifications) relative to the previous release. It is used to update the target data base.

There is no DELTA version of the IBANSTRUCTURE file due to the infrequent changes, therefore only the full file is available.

4.3.2.2 IBAN Plus File Fields for GPP DB Mapping

This table lists all the fields that arrive in the IBANPlus file, their name in GPP, and to what GPP table they are mapped to.

	File Field Name	Name of GPP Table that the field is Mapped to	GPP Field Name	Description
1.	MODIFICATION FLAG	NA	MODIFICATION_FLAG	Modification flag, in Delta files: <ul style="list-style-type: none"> • A (addition) • M (modification) • D (deletion) In Full files: <ul style="list-style-type: none"> • A (addition)
2.	RECORD KEY	CUSTOMRS	BICPLUS_KEY	The unique key of the record in the file
3.	INSTITUTION NAME	CUSTOMRS	FULL_NAME	Full party number, for informational use only.
4.	COUNTRY NAME	COUNTRY_CFG	COUNTRY_NAME	The name of the country of residence of the financial institution that issued the IBAN
5.	ISO COUNTRY CODE	COUNTRY_CFG	COUNTRY_CODE	The code of the country of residence of the financial Institution that issued the IBAN.
6.	IBAN ISO COUNTRY CODE	CUSTOMRS	IBAN COUNTRY CODE	The ISO 3166-1 country code prefix of the IBANs issued by the institution. Under certain circumstances this can be different from the country indicated in the ISO COUNTRY CODE field.
7.	IBAN BIC	IBAN_BIC_RELAT table, SWIFT_BIC field	IBAN BIC CODE (8) & IBAN BRANCH CODE (3)	This is the BIC11 issued together with the IBANs to the institution's clients. In case a BIC8 was issued it is padded with "XXX".
8.	ROUTING BIC	CUSTOMRS	ROUTING BIC CODE(8) & ROUTING BRANCH CODE(3)	For an IBAN BIC that is not connected to SWIFT the ROUTING BIC is the best approximation for the BIC through which a SEPA payment can be sent over SWIFT.
9.	IBAN NATIONAL ID	NA	IBAN_NCC	The National ID as included in the IBAN.
10.	IBAN NATIONAL ID LENGTH	COUNTRY_CFG	IBAN_NATIONAL_ID_LEN	Number of significant characters of the National ID value that are used by SWIFT to populate the IBAN NATIONAL ID, and that are sufficient to derive the IBAN BIC correctly. This number can be different from (that is, smaller than) the length of the national bank/branch identifier defined in the IBAN Registry. As SWIFT refines its IBAN to BIC translation algorithms, this number may change from release to release.
11.	ACCOUNT	COUNTRY	IBAN_ACCOUNT	Start position of the account number in the

	File Field Name	Name of GPP Table that the field is Mapped to	GPP Field Name	Description
	NUMBER POSITION	CFG	NT_POS	IBAN.
12.	ACCOUNT NUMBER LENGTH	COUNTRY CFG	IBAN_ACCOUNT_LEN	Number of characters of the account number in the IBAN.
13.	IBAN TOTAL LENGTH	COUNTRY CFG	IBAN_LEN	IBAN length.
14.	SEPA	NA	NA	This flag indicates if the IBAN is used in one of the SEPA schemes: <ul style="list-style-type: none"> • Y if it does • N if it does not
15.	OPTIONAL COMMENCE DATE	NA	NA	The date from which the IBAN structure is an optional requirement.
16.	MANDATORY COMMENCE DATE	NA	NA	The date from which the IBAN structure is a mandatory requirement.
17.	IBAN COUNTRY CODE	COUNTRY CFG	COUNTRY_CODE	Two character ISO country code.
18.	IBAN COUNTRY CODE POSITION	COUNTRY CFG	NA	Start position of the country code in the IBAN.
19.	IBAN COUNTRY CODE LENGTH	COUNTRY CFG	NA	Number of characters of the country code in the IBAN.
20.	IBAN CHECK DIGITS POSITION	COUNTRY CFG	NA	Start position of check digits in the IBAN.
21.	IBAN CHECK DIGITS LENGTH	COUNTRY CFG	NA	Number of check digits in the IBAN.
22.	BANK IDENTIFIER POSITION	COUNTRY CFG	IBAN_BANK_ID_POS	Start position of bank identifier in the IBAN
23.	BANK IDENTIFIER LENGTH	COUNTRY CFG	IBAN_BANK_ID_LEN	Number of bank identifier in the IBAN.
24.	BRANCH IDENTIFIER POSITION	COUNTRY CFG	IBAN_BRANCH_H_POS	Start position of the branch identifier in the IBAN (value is empty if the branch identifier is not applied in the country's IBAN format).
25.	BRANCH IDENTIFIER LENGTH	COUNTRY CFG	IBAN_BRANCH_H_LEN	Number of characters of the branch identifier in the IBAN (value is 0 if the branch identifier is not applied in the country's IBAN format)

	File Field Name	Name of GPP Table that the field is Mapped to	GPP Field Name	Description
26.	FIELD_A	CUSTOMRS	EFFECTIVE_DATE	<p>Field A holds the future date for each record in the file, which contains the date in format YYYYMMDD. This field is empty in case the record is valid on the date specified in the file name (that is, the publication date).</p> <p>The date value in Field A in the file, will be mapped to the relevant processing table 'effective_date' field ('As Of' in user interface).</p> <p>The behavior of 'effective_date' field is the same as the standard GPP behavior for future/present/past dated profiles.</p> <p>Standard GPP user interface management field that defines the date on which profile updates take effect.</p>

4.3.3 IBAN Plus Upload Task Processing

The task imports data from the IBANPlus Upload file into the relevant tables and is configured from the GPP Web user interface. To access the IBANPLUS Upload task, navigate to the following path in the user interface:

Operations > Upload > IBANPlus Uploady

After the task is finished, click **Apply Changes** for the loaded data to take effect.

4.4 Manual Handling

SWIFT RMA Profile, The profile is accessed from the Profiles menu (Routing sub folder), for more information see [Profiles](#).

4.5 System Configuration and Business Setup

4.5.1 Business Setup

4.5.1.1 System Parameters

4.5.1.2 Profiles – N/A

4.5.1.3 Permissions

For more details, see the GPP Online Help.

4.5.2 Tasks

For more details, see the GPP Online Help.

4.5.2.1 Bank Directory Plus

The SWIFTRef path is defined in the GPP user interface as part of the task and determines where the upload files are located.

The Bank Directory Plus upload task includes the following details.

Field	Description
Task Name	Name of the task, for example, SWIFT RMA Directory
Description	Details of the task
File Name	The name of the file.
File Path	The path to the file.
Import financial institutions	To insert, update or delete the records in the Customer's table
Import, countries, currencies	To insert, update or delete the records in the Currencies and Countries tables

4.5.2.2 SEPA Plus

The SWIFTRef path is defined in the GPP user interface as part of the task and determines where the upload files are located.

The SEPA Plus upload task includes the following details.

Field	Description
Task Name	Name of the task, for example, SWIFT RMA Directory
Description	Details of the task
Upload Type	Partial or full
File Name	The name of the file.
File Path	The path to the file.

4.5.2.3 IBAN Plus

The SWIFTRef path is defined in the GPP user interface as part of the task and determines where the upload files are located.

The IBAN Plus upload task includes the following details.

Field	Description
Task Name	Name of the task, for example, SWIFT RMA Directory
Description	Details of the task
File Name	The name of the file.
File Path	The path to the file.
IBAN Structure	To update the IBAN data records.

4.5.2.4 Queues – N/A

4.5.3 Message Data

4.5.3.1 Errors

Error Code	Description
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Error Code	Description
SWIFTRef Error encountered: [BankDirectoryPlus, Country Codes file, Currency Codes file, IBANPlus file] - unable to [locate file at specified folder, unable to identify/analyze task parameters]	Check existence of file according to file's path described in the task's settings. Check parameters passed to the task.

4.5.3.2 Audit Trail

Error Code	Description
SWIFTRef	7 Upload started at 1 and ended successfully at 2 . 3 entries processed 4 entries were updated, 5 new entries were created, 6 entries were deleted,

5 Target 2 Upload

5.1 Overview

TARGET2 (Trans-European Automated Real-time Gross Settlement Express Transfer System) is the real-time gross settlement (RTGS) system owned and operated by Eurosystem. This interbank payment system is used for the real-time processing of cross-border transfers throughout the European Union.

TARGET2 is operated on a single technical platform. The business relationships are established between the TARGET2 users and their National Central Bank. In terms of the value processed, TARGET2 is one of the largest payment systems in the world.

5.2 Processing

5.2.1 Uploading Target2

The upload task can be executed from the user interface using the TARGET2 Upload option. It uses the system parameter T2DIRFPATH to locate the TARGET2 Directory file on the server.

The user has two modes of directory upload; Partial and Full. The user can browse for a required TARGET2 file and click Execute to load it in the system. Based on file naming convention, different files are shown to the user for different upload types (Full or Partial).

The TARGET2 directory lists the institutions that can be addressed in TARGET2. It contains Direct and Indirect participants' BIC addresses. The Directory provides the routing information for TARGET2 payments and is organized alphabetically by institution.

5.2.2 System Configuration – N/A

5.2.3 Target2 Validation in Payment Processing

These validations are performed on an individual record in the file before updating the data in the Membership table.

- Record is skipped if any of its mandatory field is blank.
- Record is skipped if the field format does not have a value specified in format standards (for example, Modification Flag is not A, M U or D).
- Record is skipped if any of the field's length is more than specified in the format.
- Record is skipped if its Valid from Date is greater than Valid to Date.
- Record is skipped if Valid from Date of new record is earlier than the Valid from Date of existing record and the date ranges of these two records overlaps.

5.3 System Configuration and Business Setup

5.3.1 Business Setup

5.3.1.1 System Parameters

System Parameter	Description
T2DIRFPATH	Specifies the path for TARGET2 upload.

5.3.1.2 Profiles – N/A

5.3.1.3 Permissions

For more details, see the GPP Online Help.

5.3.1.4 Tasks

For more details, see the GPP Online Help.

5.3.1.4.1 Target2 Upload Task

The Target2 upload task includes the following details.

Field	Description
Name	Name of the profile.
Description	Description of the profile.
General Information	
Task Name	Name of the task.
Description	Description of the task.
Input Parameters	
Upload Type (Partial or Full)	The type of Upload, Full or Partial.
File Name	Name of the Upload file.
File Path	Server directory location.

5.3.1.5 Queues – N/A

5.3.2 System Configuration – N/A

6 SSI Upload

6.1 Overview

SWIFTRef SSI data provides worldwide standing settlement instructions for retail and wholesale payments, ensuring a flawless straight-through payments process.

The SWIFTRef SSI directory contains three different types of files:

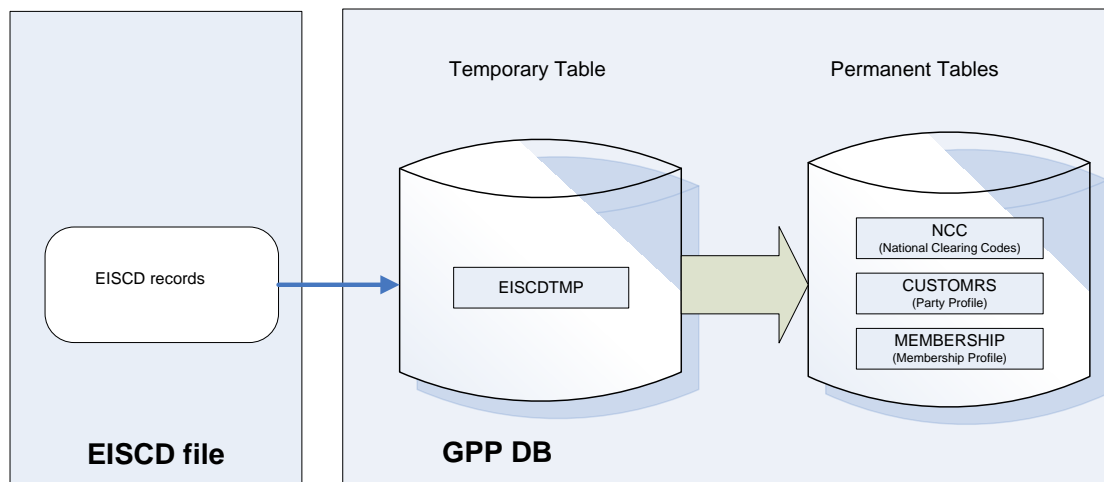
- SSI plus – that contains SSIs for retail and wholesale payments
- SSI Retail - SSIs for retail payments (commercial payments)
- SSI Wholesale - SSIs for wholesale (FX, MM, Derivatives - cash payments)

7 EISCD Upload Task

7.1 Overview

The EISCD upload task uses the data contained in the file to update the Financial Institution tables (NCC and CUSTOMRS) as well as Membership tables within GPP. Each branch or bank office in the EISCD file is identified by either Sorting code, or BIC and Sorting code.

7.1.1 EISCD Upload – GPP Tables Update



7.2 Financial Institutions Upload – CUSTOMRS and NCC

The EISCD record contains data on Financial Institutions and their identifications by both BICs and Sorting codes. In GPP, the BICs are maintained in the CUSTOMRS table, whereas the Sorting codes are maintained in the NCC tables and the cust_code field is the link between those two representations. The data from the EISCD is therefore uploaded into the CUSTOMRS and NCC tables, while maintaining the connection between them.

7.2.1 NCC Mapping from EISCD

NCC Field Name	NCC Profile Field Label	EISCD Field Name	Default Value (for Add only)
NCC_CODE	Code	Sorting code	
NCC_TYPE	NCC Type		'SC'
CUST_CODE	Customer Code		From CUSTOMRS, links between bank represented in the Parties profile and the NCC profile

7.2.2 CUSTOMRS Mapping from EISCD

CUSTOMRS Field Name	Parties Profile Field Label	EISCD Field Name	Default Value (for Add only)
CUST_NAME	Name	Short name of owning bank	
FULL_NAME	Full name	Full name of owning bank	
SWIFT_ID	BIC/BEI	BIC	
BRANCHINFO	Branch information	Short branch title	
CUST_CODE			If BIC received from EISCD file, CUST_CODE = Concatenation of DEF_OFFICE, 'SA' and BIC (11 chars) Else (no BIC, only Sorting code) CUST_CODE = Concatenation of DEF_OFFICE, 'SC', and Sorting code

The processing of records is done on the EISCDTMP table that holds the row relevant data, and not directly on the EISCD file, as the EISCD file contains additional data that is not requested for upload and that may cause multiplication of the same record data.

The update of NCC and CUSTOMRS records is done only when changes are identified in the data from the EISCD records. Furthermore, the CUSTOMRS records will be updated only for records previously received from EISCD (according to the operator field), subject to Prohibit Auto Update flag on the customer.

The lookup and update of the Sorting code in the NCC table is done for all offices in GPP. Thus if a certain sorting code exists in GPP under several offices, all entries will be updated according to the EISCD file data. However, when inserting new records for the NCC and CUSTOMRS table the new records will be created under the default office only.

7.2.3 Creating/Updating records – Sorting Code + BIC

If EISCD.Sorting Code exists in NCC table (matches NCC_CODE)

If EISCD.BIC does not match CUSTOMRS.SWIFT_ID (for NCC.CUST_CODE equals CUSTOMRS.CUST_CODE, that is - SWIFT_ID is empty) and customer is not update prohibited

Set the CUSTOMRS.SWIFT_ID to be the EISCD.BIC

If customer is not update prohibited, update the CUSTOMRS and NCC info fields.

If EISCD.Sorting Code does not exist in the NCC table

If EISCD.BIC matches a record in the CUSTOMRS table

Create an entry in the NCC table with the CUSTOMRS.CUST_CODE (for CUSTOMRS.SWIFT_ID matching the EISCD.BIC) and the EISCD.Sorting Code

If customer is not update prohibited, update the CUSTOMRS fields

Else,

Create entries for both NCC and CUSTOMRS records

7.2.4 Creating/Updating Records – Sorting Code No BIC

If EISCD.Sorting Code exists in NCC table (matches NCC_CODE) and

CUSTOMRS.SWIFT_ID is empty (for CUSTOMRS.CUST_CODE equals NCC_CUST_CODE)

If customer is not update prohibited, update the CUSTOMRS and NCC fields, subject to prohibit auto update flag of the customer.

Else, (CUSTOMRS.SWIFT_ID not empty but EISCD.BIC is empty)

Create new entry in CUSTOMRS with SWIFT_ID empty and set the NCC.CUST_CODE = CUSTOMRS.CUST_CODE of the new entry

If EISCD.Sorting Code does not exist in NCC table

Create entries for both NCC and CUSTOMRS records

7.2.5 Creating/Updating Records – Sorting Code + Different BIC

This section refers to the case where the BIC linked to the Sorting Code in the EISCD record is different than the BIC linked to the Sorting Code in GPP.

If EISCD.Sorting Code exists in NCC table (matches NCC_CODE) and

CUSTOMRS.SWIFT_ID is different than EISCD.BIC

If EISCD.BIC exists in CUSTOMRS table:

Set NCC.CUST_CODE = CUSTOMRS.CUST_CODE for CUSTOMRS.SWIFT_ID = EISCD.BIC

Else, (no entry in CUSTOMRS where CUSTOMRS.SWIFT_ID=EISCD.BIC)

Create new entry in CUSTOMRS with SWIFT_ID=EISCD.BIC and set the NCC.CUST_CODE = CUSTOMRS.CUST_CODE of the new entry

If customer is not update prohibited, update the CUSTOMRS (for CUSTOMRS.CUST_CODE equals NCC_CUST_CODE) and NCC fields, subject to prohibit auto update flag of the customer.

7.3 Processing Membership Data

The system option EISCD_MOPS determines if any of the offices in GPP is a member of the clearing/clearings that can be uploaded from the EISCD file (Bacs, CHAPS Sterling and Faster Payments).


The process will only create/update entries in the Membership table for clearings where the office is a member of this clearing.

7.3.1 Membership Mapping from EISCD

Membership Field Name	EISCD Field Name	Default Value for Add only/Comments
CHAPS Sterling clearing		
MEMBER_ID	Sorting Code/BIC	
MOP		Value of 'C' from EISCD_MOPS
MEMBERASSOCIATE		
MEMBERIFASSOCIATE		
EFFECTIVE_DATE		System Date
MEMBER_TYPE		'SA' for MEMBER_ID = BIC 'SC' for MEMBER_ID = Sorting Code
Bacs Clearing		
MEMBER_ID	Sorting Code	
MOP		Value of 'B' from EISCD_MOPS
MEMBERASSOCIATE		'M'
MEMBERIFASSOCIATE		
EFFECTIVE_DATE		System Date
MEMBER_TYPE		'SC'
Faster Payments clearing		
MEMBER_ID	Sorting Code	
MOP		Value of 'F' from EISCD_MOPS
MEMBERASSOCIATE		'M'
MEMBERIFASSOCIATE		
EFFECTIVE_DATE		System Date
MEMBER_TYPE		'SC'

7.3.2 CHAPS Sterling Clearing Processing

The mapping of the Membership fields from the CHAPS Sterling clearing data group in the EISCD file with reference to the below decision table for setting the MEMBERASSOCIATE and MEMBERIFASSOCIATE dependent upon the data supplied in the EISCD record.

Case	EISCD Sorting Code	EISCD BIC	EISCD CHAPS routing BIC		Membership MEMBER_ID	Membership MEMBER ASSOCIATE	Membership MEMBER IFASSOCIATE
	Yes	Yes	Yes <> BIC		BIC	A	CHAPS routing BIC
	Yes	Yes	Yes = BIC		BIC	M	
	Yes	No	Yes		Sorting Code	A	CHAPS routing BIC
	Yes	No	No		N/A – Cannot be identified by SWIFT		

- Case 1: BIC and CHAPS routing BIC are present in the EISCD record, but are different
- Case 2: BIC and CHAPS routing BIC are present in the EISCD record and are the same
- Case 3: Only CHAPS routing BIC is present in the EISCD record
- Case 4: Neither BIC nor CHAPS routing BIC are present in the EISCD record.

Prior to start processing the EISCD records one by one, the upload process will first delete (soft-delete) all active entries in the Membership table for the CHAPS Sterling clearing. The process does not delete the record, if the Bank that is identified by either BIC or Sorting Code is update prohibited in the Party profile (CUSTOMRS table) under the DEF_OFFICE.

The process will check **Field 39** (Status) of the EISCD file. If Field 39 is set to 'N' the CHAPS Sterling clearing data group is ignored for this Bank, as no membership record is required.

The process will try to locate a soft-deleted record in the Membership table for the Bank (identified by either BIC or Sorting Code from EISCD record as per the logic from decision table above and CHAPS Sterling clearing MOP (value of 'C' from the EISCD_MOPS system options).

If such record exists and the Bank is not update prohibited, check the MEMBERASSOCIATE and MEMBERIFASSOCIATE fields in GPP against the ISCD fields as per the logic from the decision table.

If,

MEMBERASSOCIATE = 'A' and EISCD CHAPS routing BIC = EISCD BIC or

MEMBERASSOCIATE = 'M' and EISCD CHAPS routing BIC <> EISCD BIC or

MEMBERIFASSOCIATE <> EISCD CHAPS routing BIC

Then,

If 'Effective date of last change' is a future date (greater than system date)

Then,

For existing record, set 'Valid to Date' to be 'Effective date of last change' – 1. Update existing record's status to 'AC'.

Create new entry for this Membership record in GPP, as per decision table above. Set 'Valid from Date' to be 'Effective date of last change'; 'Valid to Date' set to '12/31/2079'.

Else,

Reinstate existing record and update its membership data as per decision table.

Else,

Reinstate the entry of this Membership record in the GPP table.

If the system cannot locate a record in the Membership table for the Bank in the Chaps Sterling clearing MOP (identified by either BIC or Sorting Code from EISCD record as per the logic from decision table), new Membership record will be created.

If the CHAPS routing BIC is set as the MEMBERIFASSOCIATE and CHAPS routing BIC does not does not match a CUSTOMRS.SWIFT_ID

Create entry for CHAPS routing BIC in the CUSTOMRS table, with values from EISCD file and default values as described below:

- CUST_CODE = Concatenation of DEF_OFFICE, 'SA' and CHAPS routing BIC (11 chars)
- SWIFT_ID = CHAPS routing BIC
- COUNTRYCODE = CHAPS routing BIC Positions 5-6
- EFFECTIVE_DATE = System Date

7.3.3 Bacs Clearing Processing

The update of Membership for banks participating in the Bacs clearing system is for basic reachability info. Therefore, only creation and deletion of membership for this clearing is performed based on the data from EISCD file.

Furthermore, there is no distinction in terms of direct/indirect membership for the bank in the Bacs clearing – a Membership record will be created for the bank if the status of the data group is either 'M' or 'A', indicating that the bank can be cleared via Bacs clearing.

Per each processed bank in EISCD file:

If **Field 15** in the EISCD file (Status of the Bacs clearing data group) is 'N'

If the system locates a Membership record with the Sorting Code as MEMBER_ID and MOP=value of 'B' in EISCD_MOPS

Soft-delete the Membership record

Else, Ignore

If **Field 15** in the EISCD file is either 'M' or 'A'

If the system locates a Membership record with the Sorting Code as MEMBER_ID and MOP=value of 'B' in EISCD_MOPS

Ignore

Else, create a Membership record for the bank

7.3.4 Faster Payments Clearing Processing

The update of Membership for banks participating in the Faster Payments clearing system is for basic reachability info. Therefore, only creation and deletion of membership for this clearing is performed based on the data from EISCD file.

Furthermore, there is no distinction in terms of direct/indirect membership for the bank in the Faster Payments clearing – a Membership record will be created for the bank if the status of the data group is either 'M' or 'A', indicating that the bank can be cleared via Faster Payments clearing.

Per each processed bank in EISCD file:

If **Field 61** in the EISCD file (Status of the Bacs clearing data group) is 'N'

If the system locates a Membership record with the Sorting Code as MEMBER_ID and MOP=value of 'F' in EISCD_MOPS

Soft-delete the Membership record

Else, Ignore

If **Field 61** in the EISCD file is either 'M' or 'A'

If the system locates a Membership record with the Sorting Code as MEMBER_ID and MOP=value of 'F' in EISCD_MOPS

Ignore

Else, create a Membership record for the bank

Appendix A: Glossary

Term	Description
BEI	Business Entity Identifier
BIC	Bank Identifier Code – unique SWIFT address for a Financial Institution
MOP	Method of Payment
MT	Message Type
NCC	National Clearing Code
RMA	Relationship Management Application
Soft Deleted	Status changed to DL (Delete), but the record is not removed from the database
SWIFT	Society for Worldwide Interbank Financial Telecommunications