



Global PAYplus

# Advices

Business Guide

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## Version Control

Version	Date	Summary of Changes
1.0		Document created
2.0	May 2015	Document restructured
3.0	November 2015	Document Updated for Rebranding
4.0	Sept 2018	Document rebranded to Finastra template

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# 1 Introduction

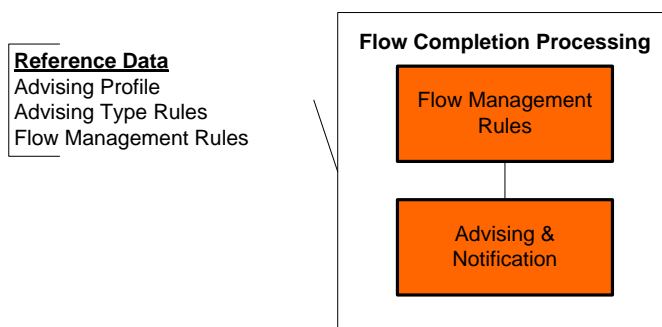
## 1.1 Overview

Global PAYplus (GPP) payment processing consists of a series of orchestrated services (known as business flow). At the end of every processing flow, GPP goes through a graceful termination sub flow. This flow assesses a business rule that determines whether an advice should be generated. There are two major types of advices:

- Electronic advices created by GPP
- Electronic advices generated by a GPP interface

This document describes the functional processing steps of the advising and notification step. It focuses on the SWIFT MT900 and MT910 messages that are generated within GPP.

High Level Schema:



## 1.2 Target Audience

This document describes the Advices workflow. It is designed for business analysts and system administrators who need to setup and configure this feature. It is also of value to anyone who wants to know more about how this feature is implemented.

## 2 Processing

During the various stages of payment processing, the Notification and Advice Determination and Generation-related services are invoked as part of the termination sub-flow. Notification/advice-related services and activities include:

- Selecting advice types that are candidates for generation using the Advising type selection rule

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Note: Because this business rule is assessed for every service termination flow, it is important to capture a change in a message attribute (for example, a previous message status that differs from the current message status). Otherwise, many advices may be generated.

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- Determining whether advices are required for the debit account/party, and credit account/party and fee account
- Generating and sending advice messages (for example, SWIFT MT900/MT910)
- Registering non-SWIFT advices

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Note: Sending non-SWIFT advices is not within the scope of this document and is handled in the context of the advising interface.

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Note: Credit advices are generated only if the first in the credit chain is the final beneficiary. Advice logic is not executed when an onward message is sent because the message itself is notification to the first in the credit chain.

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## 2.1 Advising Profile Attributes Examination

The Advising type selection rule action is an entry from ADVCTYPE system table. This entry specifies the following information:

- If ADVCTYPE.SYSTEM\_NOTIFICATION is set to 0, the system skips additional validations of the advising profile.
- If ADVCTYPE.SYSTEM\_NOTIFICATION is set to 1, advice information is taken into account.

This rule recognizes and differentiates the following types of advices to generate:

- C – for credit party advice
- D – for debit party advice
- FC – for fee credit party advice
- FD – for fee debit party advice

For debit and credit party advices:

- If an entry exists in the Advising table for the debit/credit account and the base amount is greater than the minimum amount specified in the Advising entry, then the advice type is registered together with an indication of the advice vehicle (i.e. interface or message generation)
- If an entry is not found for the relevant account but is found for the relevant party, and the base amount is greater than the minimum amount specified in the Advising entry, then the advice type is registered together with an indication of the advice vehicle (i.e. interface or message generation)

For debit and/or credit fee account advices:

- If the relevant fee account is not null (i.e. fee calculated for the debit and/or credit party), the relevant fee amount is greater than zero and this account/ currency differs from the principal debit/credit account/currency
- If an entry exists in the Advising table for the debit/credit fee account and the base fee amount is greater than the minimum amount specified in the Advising entry, then the advice type is registered together with an indication of the advice vehicle (i.e. interface or message generation)

If parameter ADVCTYPE.ADVC\_VEHICLE is set to M, GPP generates and executes the advice. If this parameter is set to I, an interface generates and executes the advice.

## 2.2 Generate a Message in GPP

If ADVCTYPE.ADVC\_VEHICLE is M, the Generate Transaction service is invoked for the relevant party attribute (Debit Advice, Credit Advice, Debit Fee Advice, or Credit Fee Advice).

This service performs the following tasks:

1. Evaluating Generate transaction selection system rules and selecting a Generate Transaction profile. This profile specifies the following attributes:
  - Message type to be generated (SWIFT MT900 or MT910)
  - Transaction generation mapping selection rules (system rules) that point to a data manipulation profile containing Transaction generation mapping rules that specify additional required mapping setup.
2. Creating the new advice message type and setting up advice message attributes based on the data manipulation profile specified by the Transaction generation mapping selection rules.

## **2.3 Generate Advice Outside of GPP**

### **2.3.1 Event Notification**

If the rule action is EVENTNOT (Event Notification), then a fields-values proprietary message is generated by the EVENTNOT type of interface. In this case the rule sub-action is also important and specifies the relevant list of fields and values that need to be distributed. The list of attributes is specified in the INTERFACE\_FIELDS system table (see the interface specification for the table structure).

The outcome of this ad hoc advice is a very specific list of attributes that are generated and placed into a specific location (specified by the interface profile). A third party is required to take this information and actually perform the advice (for example, send an email or fax).

### **2.3.2 Acknowledgment**

If the rule action is ACK (Acknowledgment), then a pacs.002 message is generated by the ACK type of interface. In this case the rule sub-action is also important and specifies a list of special designated attributes that need to be distributed with the pacs.002.

The outcome of this advice is a handshake between systems, (for example, GPP creates pacs.002 for the feeding system with transaction status ACST or any other agreed codeword).

## 3 Manual Handling (N/A)

## 4 System Configuration and Business Setup

### 4.1 Business Setup

#### 4.1.1 System Parameters (N/A)

#### 4.1.2 Profiles

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

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##### 4.1.2.1 Advices

An Advising profile specifies all advices (debit, credit) and their contact information to be generated for a specific account or party. Multiple advices can be defined for a specific account or party.

#### 4.1.3 Business Rules

##### 4.1.3.1 Advising Type Selection

Advising type selection rules are used to evaluate whether an advice needs to be generated. The rule action consists of all Advice types (from Advice type-ADVCTYPE table). In addition, the STOP action is available for use for stopping the rule evaluation for the payment.

- These rules are invoked by the graceful termination service.
- The rules are attached to a Party or Office.
- The rules are evaluated in their attachment order. All rules are assessed.
- If no fitting rule is found or action = STOP, the payment continues to the next processing step and no advices are considered as candidates for generation.
- If a fitting rule is found, the service continues with the advice determination and generation process for the relevant advice types.

## 4.2 System Configuration

### 4.2.1 System Tables

#### 4.2.1.1 Advice Types (ADVCTYPE)

This system table includes all advice types supported by the system.

Field Name	Description	Comments
Advice code	The advice code	
Description	Description	
Advice vehicle	Indicates how the advice is delivered	I – Interface M – Message generation
System notification indicator	Indicates whether the type is relevant for advice or system notification	This indicator is used to determine whether the advice, if selected by the Advice Selection rule, must be registered for generation by the advising/notification interface or the Advising profile must be reviewed to determine whether an advice of the specified type should be generated for the payment being processed.

#### 4.2.1.2 Relation Types (RELATIONTYPES)

These relation types are supported.



UID Relation Types	Self Related Type	Related Types	UID Relation Types
Original Payment^ Debit Advice	Original Payment	Debit Advice	Generated debit advice
Debit Advice^Original Payment	Debit Advice	Original Payment	Debit advice original payment
Original Payment^ Credit Advice	Original Payment	Credit Advice	Generated credit advice
Credit Advice^Original Payment	Credit Advice	Original Payment	Credit advice original payment
Original Payment^ Debit Fee Advice	Original Payment	Debit Fee Advice	Generated advice for debit side fee account
Debit Fee Advice^Original Payment	Debit Fee Advice	Original Payment	Debit Fee advice original payment
Original Payment^ Credit Fee Advice	Original Payment	Credit Fee Advice	Generated advice for credit side fee account
Credit Fee Advice^Original Payment	Credit Fee Advice	Original Payment	Credit Fee advice original payment

#### 4.2.1.3 Generate Transaction

The Generate Transaction profile specifies the outgoing generated message type and indicates the relationship between the original payment and the generated payment. This enables the original and generated payments to be linked. The relationship is stored in the MFAMILY table and is shown in the message link panel of the UI. From this profile the relevant mapping (data manipulation type) profile is defined.

#### 4.2.1.4 Transaction Generation Mapping Rules

Define the required mapping between the original payment and the generated payment (uses the relation types as available profiles). See

Recommended Setup.

### 4.2.2 System Rules

#### 4.2.2.1 Generate Transaction Selection Rules

These rules are required to initiate the generation of a new message. The purpose of these rules is to point to a Generate transaction profile where the generated message is specified.

#### 4.2.2.2 Transaction Generation Mapping Selection Rules

These system rules are initiated from the generate transaction profile. The system rules help specify the correct manipulation profile that needs to be invoked.

### 4.2.3 Message Attributes

This extract of message attributes is taking part in this functionality.

Field ID	Name	DESCRIPTION
MF_CDT_ADVC_GENERATED	Monitor flow cdt advising sts	Flow monitor: Credit advice generate status
MF_CDT_FEE_ADVC_GENERATED	Monitor flow cdt fee advising sts	Flow monitor: Credit fee advice generate status
MF_DBT_ADVC_GENERATED	Monitor flow dbt	Flow monitor: Debit advice generate

Field ID	Name	DESCRIPTION
	advising sts	status
MF_DBT_FEE_ADVC_GENERATED	Monitor flow dbt fee advising sts	Flow monitor: Debit fee advice generate status
MI_ADVISING_STS	Advising sts	Interface monitor status: Advising status

## 4.3 Recommended Setup

### 4.3.1 General Setup (Already Setup)

#### 4.3.1.1 Advice Type Table (ADVCTYPE)

Code	Template	Description	MEDIA	Vehicle	System Notification Indicator
EVENTNOT		Event Notification			1
DOWNSTRM		Down stream			1
MT900	SWIFT	SWIFT MT900	900	M	0
MT910	SWIFT	SWIFT MT910	910	M	0
QUOTE		Quote has received			1
ACK		Acknowledgment			1

#### 4.3.1.2 Transaction Generation Mapping Rules

When a payment is generated (such as MT 900 or 910) the definition of all message fields is defined by the Transaction generation mapping profile. This setup is shared between all profiles:

Generated Message Attribute	Value
Msg class	NAC
Dbt MOP	BOOK
Cdt MOP	SWIFT
Msg sts	COMPLETE
Pmt Office	Office of original payment
Department	Department of the original payment

This information is taken from the original message:

MT900 Field	Value	Description
Sender	[Office Cust Swift ID]	Local office BIC
Receiver	[Instd agt BIC]	Sender of the original payment
Transaction Reference Number (Field 20)	[MID]	MID of generated message
Related Reference (Field 21)	[Instr ID X]	Field 20 of the original payment

### 4.3.2 Generating Debit Advice

Setup the advising type selection rule.

Transaction generation mapping selection rules define a generate transaction profile (MT900DEBITADVICE).

Generate transaction selection defines a generate transaction profile.

The generate transaction profile (MT900ADV) defines the relation type, the generated message type (in this case SWIFT MT900) and the required mapping rule profile that needs to be assessed.

Transaction generation mapping rule (Subtype: Original payment ^ Debit advice) defines the relevant mapping for the generated payment. See [Advice Type Table \(ADVCTYPE\)](#) for a general repetitive mapping setup.

MT900 Debit Amount and Account Fields:

MT900 Field	Value	Description
Instruction amount (Field 32A)	[Dbt amt]	Debit amount of the original payment
Instruction currency (Field 32A)	[Dbt acct ccy]	Debit currency of original payment
Instruction value date (Field 32A)	[SttIm dt]	Value date of the original payment
Account Identification (Field 25)	[Dbt acct nb]	Debit account of the original transaction <b>Note:</b> If the debit account is an asset account, map the Asset Account number (ACCOUNTS.ACC_ALIAS) to this field .

### 4.3.3 Generating Credit Advice

The transaction generation mapping selection rules define a generate transaction profile (MT910CREDITADVICE).

The Generate Transaction profile (MT910ADV) defines the relation type, the generated message type (in this case MT910) and the required mapping rule profile that needs to be assessed.

The transaction generation mapping rule (Original payment ^ Credit advice) defines the relevant mapping for the generated payment (see [Advice Type Table \(ADVCTYPE\)](#) for generic repetitive mapping setup).

MT900 Credit Amount and Account Fields:

MT900 Field	Value	Description
Instruction amount (Field 32A)	[Cdt amt]	Credit amount of the original payment
Instruction currency (Field 32A)	[Cdt acct ccy]	Credit currency of original payment
Instruction value date (Field 32A)	[SttIm dt]	Value date of the original payment
Account Identification (Field 25)	[Cdt acct nb]	Credit account of the original transaction

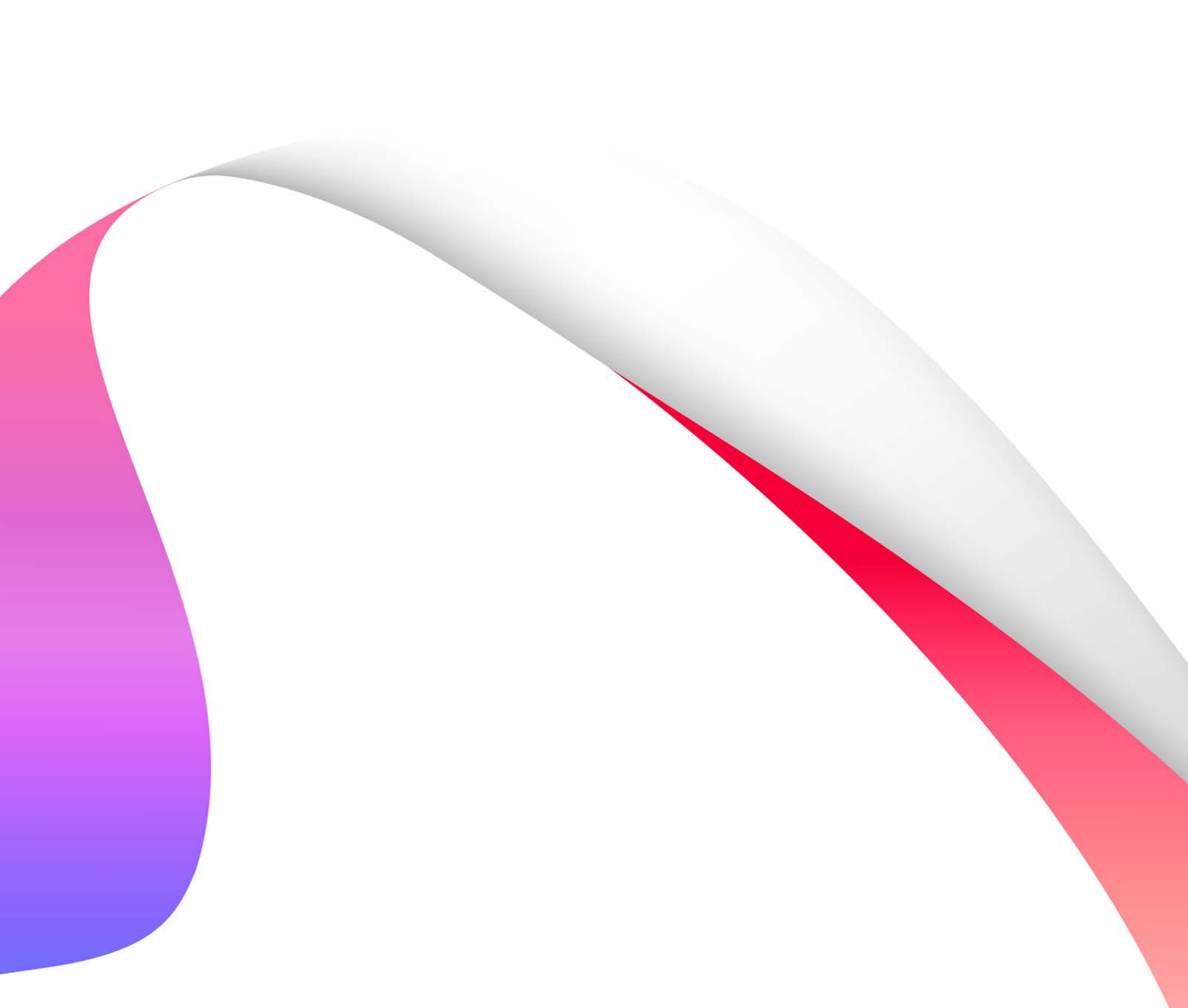
## **5 Message Data (N/A)**

### **5.1 Message Attributes**

### **5.2 Errors & Audit Trail**

## Appendix A: Glossary

Term	Description
MT900	SWIFT message type used for generating a debit advice
MT910	SWIFT message type used for generating a credit advice
Service Termination Flow	A workflow step that accesses a business rule to determine whether an advice should be generated and sent.
Account Identification (Field 25)	Credit account of the original transaction



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