



Global PAYplus

Fees – Request for Charges

Business Guide

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Version Control

Version	Summary of Changes
1.0	Document Created
2.0	Added Section Auto Creation of Anticipated Funds (MT210) Following Request for Charges Generation.
3.0	Updated for D+H Rebranding
4.0	Document rebranded to Finastra template

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1 Introduction

1.1 Target Audience

This document describes the Request for Charges workflow in GPP. It is designed for business analysts and system administrators who need to set up and configure this feature. It is also of value to anyone who wants to know more about how this feature is implemented. This document describes the

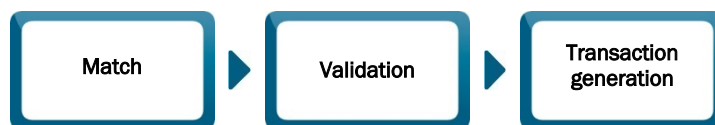
1.2 Overview

Incoming requests for charges (SWIFT n91 messages) relate to payments that have been sent out by GPP-SP with details of charge (SWIFT tag 71A) as OUR (ISO tag charge bearer with DEBT). The requests by the receiving institution include a claim for some or all charges from the originator of the message.

On receipt of the charge request, the service ensures that the claim is valid, reasonable and has not been claimed before. Having established that the charges are to be paid, the system populates a transaction with the relevant data from the charge request and the original transaction, to create a funds transfer that can be paid to the sender of the request for charges.

If the service is unable to automatically process the transaction for any reason, such as unable to match with original transaction or charges previously paid, then the request will be sent to a manual handling queue (Request for charges) where an operator manually makes a decision. Possible actions include paying the request or terminating it.

1.2.1 High Level Schema



High-level Schema

1.2.2 Detailed Level Schema (N/A)

1.2.3 Services Involved

- RequestForChargesService
- OutgoingRequestForChargesService

2 In-depth Processing

2.1 Static Data

The following section defines the business guide building blocks that are used in setting up the Fees Service. These building blocks include:

- System Options
- Profiles
- Business Rules
- Statuses
- Tasks
- Access Class Entitlement
- Message Attributes

2.1.1 System Parameters

This section includes references to other documents containing information that may be required while reading this document.

Table 1: System Parameters - Request for Charges

Name	Description	Default Value
REPNOFEEACVOS	<p>Determines whether a payment should be placed in a Repair queue if fees are to be deducted from an account but a customer fee account has not been set up or the user has not specified a fee account.</p> <p>When fees are to be deducted from an account but there is no customer fee account set-up or specified by the user, and the main Dr or Cr account from which the system would otherwise deduct the fees is a liability (non-asset) account:</p> <ul style="list-style-type: none">• If the value of this parameter is Yes, then the payment is sent to the Repair queue.• If the value is No, then the system continues processing the payment and debits the non-asset account.	No
REPNOFEEACNOS	<p>Defines a mechanism to follow for an incoming payment with charge option DEBT (SWIFT term OUR) where agent fees are not provided and where the debit account is a Nostro account.</p> <p>Where set to Repair, these messages are sent to a Repair queue for user intervention.</p> <p>Where set to MT191AUTOGEN, then regardless of whether the system can find a proper fee account, it generates a request for charges (MT191) for the missing funds and allows the incoming payment to continue processing.</p> <p>Where set to FEEACCFIRST, then the system tries to find a proper fee account (i.e., a non-asset account that belongs to the original sender). If such an account is not found, the system generates a request for charges (MT191).</p> <p>Where set to FEEACCONLY, then the system tries to find a proper fee account (i.e., a non-asset account that belongs to the original sender) and if such account is not found, the payment is placed in a Repair queue for manual handling.</p>	FEEACCFIRST
CHARGE_LIMIT	<p>Incoming MT191 handling: Maximum amount in base currency considered a reasonable charge to be imposed in an incoming MT191.</p> <p>The MT191 is routed to a Manual Process queue if the charge is unreasonable. If the value of this system parameter is empty or zero, this validation is skipped.</p>	200
CHARGE_DAYS	<p>Incoming MT191 handling: Maximum number of days, after the value date of the original transaction, within which an incoming MT191 should be received in order for it to be handled by automatically creating an MT202.</p>	1
CHARGE_PRCNT	<p>Incoming MT191 handling: Maximum percentage of</p>	20

Name	Description	Default Value
	the original transaction amount that is considered a reasonable charge to be imposed in an incoming MT191. The MT191 is routed to a Manual Process queue if the charge is unreasonable.	
MU_REQ_FOR_CHARGES_FORCE_STS	A user action monitor used to track cases where user forces a payment from the pending charges queue.	F or X

2.1.2 System Profiles

2.1.2.1 Matching Check Profile and Selection Rule

The **Matching Check** profile specifies the matching algorithm to be used for an incoming request for charges (n91).

2.1.2.2 Generation Transaction Profile

Generate Transaction profile specifies the initial message type of transaction to generate. It also specifies the linkage relationship between the original message and the generated message, and the required mapping between the original message and the generated message.

2.1.3 System Rules

2.1.3.1 Request for Charges Validation

The incoming requests for charges payments (incoming n91) go through a matching & validation process to decide whether to automate a response or whether the request should be dealt with manually. This rule type enables a decision to be determined about the request.

This rule specifies conditions that cause the received Request for Charges to fail validation.

Available rule action – List of error codes where the error category = 03.
(Technical note: JOURNALMESSAGES.CATEGORYCODE = 03)

Note: The rules are attached to the Local Office.

All rules are evaluated. If a suitable rule is found, the Request for Charges fails the validation and becomes invalid

2.1.3.2 Generation Transaction Selection Rule

The Generate Transaction Selection rule assigns a **Generate Transaction** profile to be used when a transaction is generated out of an incoming payment.

In this document case:

Generate an MT202 as a result of an Incoming request for charges

2.1.4 Statuses

This section describes the statuses that are relevant to Fees and the actions that are applicable to each status.

2.1.4.1 Request for charges

Table 2: Request for Charges Status

Name	Alias	Tree Location	Description	Applicable Actions
PNDCHRG	Request	Manual	Used if an incoming request	<ul style="list-style-type: none"> Submit

Name	Alias	Tree Location	Description	Applicable Actions
	for Charges		for charges (e.g., MT191) cannot find the original payment sent by GPP-SP or where match is found but the request violated one of the validation rules we have set up in the system.	<ul style="list-style-type: none"> • Force Charges • Cancel • Answers • Send to Repair

2.1.5 Tasks – N/A

2.1.6 Access Class Entitlements

The following Access Class Entitlements listed in Table 6 should be added:

Table 3: Access Class Entitlements

Name of Profile	Selections
Status	Request for Charges

2.1.7 Message Attributes

The table below describes the Fees message attributes:

Table 4: Message Attributes

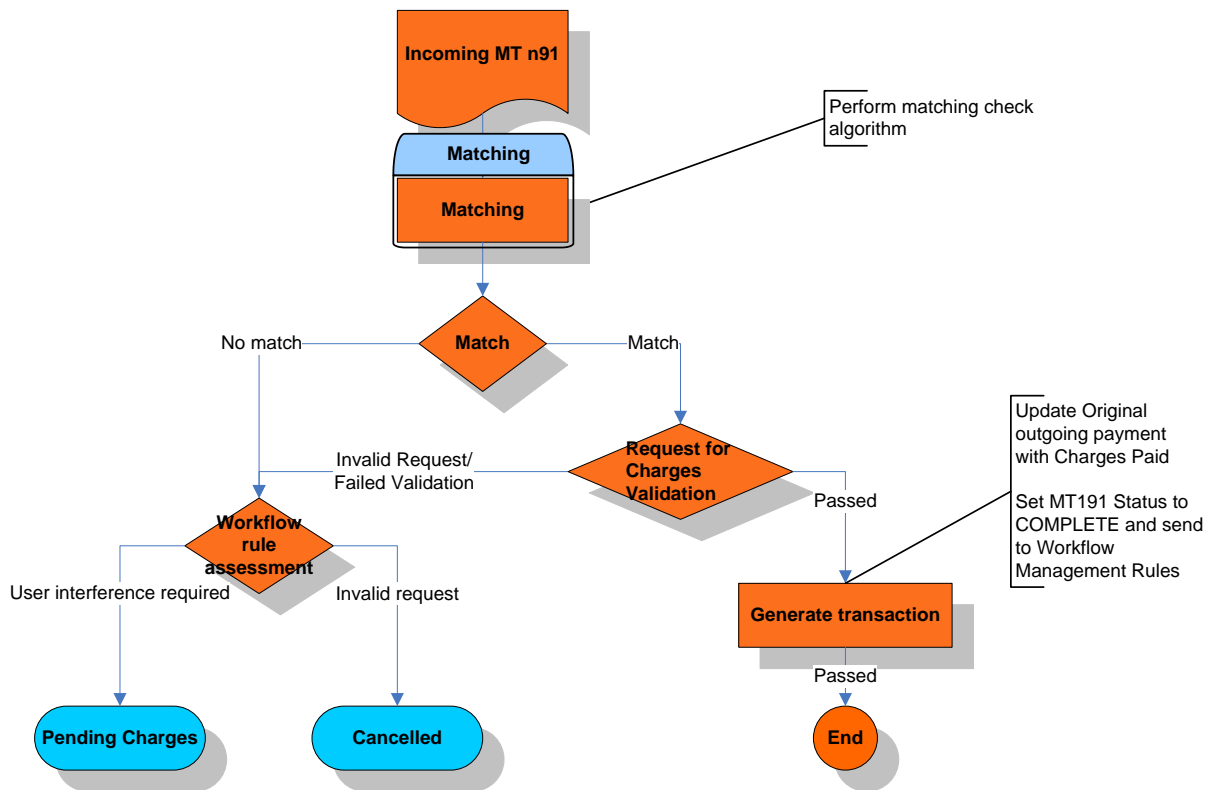
Name	Description	Logical Field	Alias
Request for charges generation	A true false attribute that specifies whether to generate an outgoing request for charges. This is being done where the REPNOFEEACNOS is set to FEEACCFIRST or MT191AUTOGEN	D_MT191AUTOGEN	Request for charges generation
Flow monitor for generate request for charges status	Flow monitor for generate request for charges status	MF_GENERATE_REQ_CHARGES	Generate request charges sts
User monitor for 71G handling	Handle 71G gap status. 'F' – force accept, 'G' – generate a 191	MU_HANDLE_71G_G AP	Handle 71G gap sts

2.2 Processing Description

2.2.1 Incoming Request for Charges

The Request for Charges process is comprised of the following services:

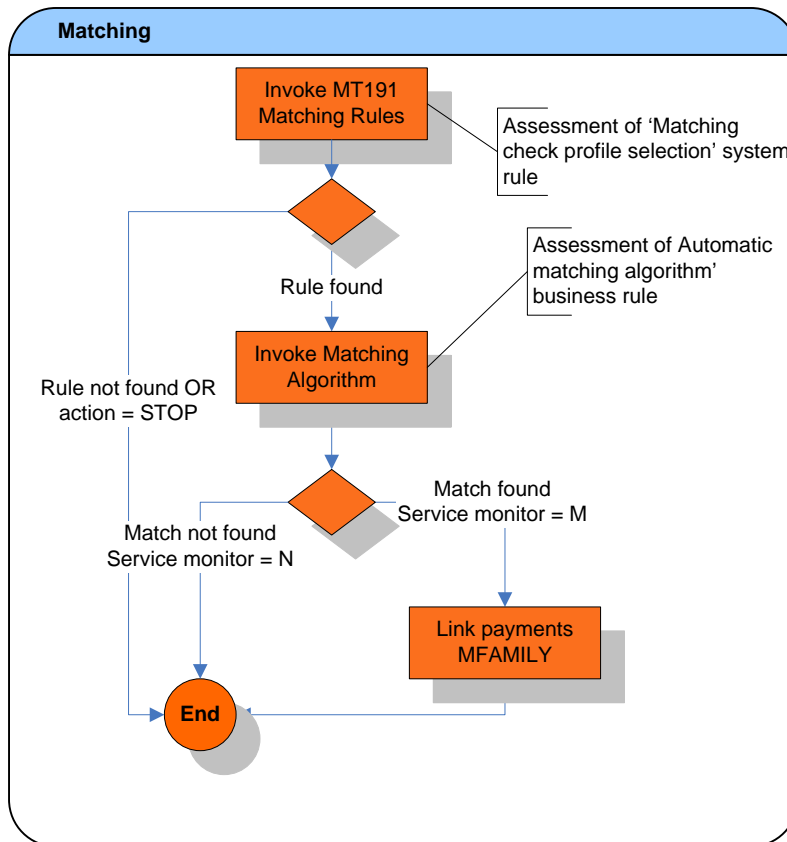
- Matching – Matching of Request for Charges against outgoing payments.
- Request for Charges Validation
- Generate Transaction



Request for Charges Flow

2.2.1.1 Matching

The **Matching** profile specifies the matching algorithm and index to be used in the Request for Charges process. Upon receipt of an MT191, the service tries to match it to an outgoing payment.



Matching Flow

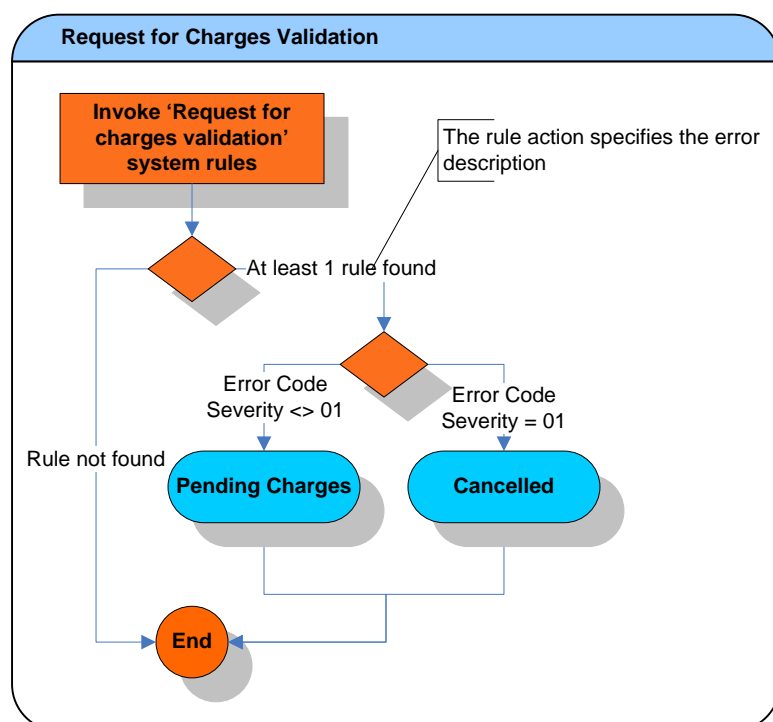
The MT191 Matching service is comprised of the following steps:

1. Evaluate **Matching Check** profile selection system rule to define a matching check profile.
2. With the **Matching Check** profile, assess the Automatic algorithm (Automatic matching algorithm business rule) rule.
3. Within the rule, the matching fields are set:
 - a. Incoming n91 end to end ID = Sent message 'instruction ID' AND
 - b. Outgoing message is a SWIFT 103 (or SWIFT 202 for an incoming 291)
4. If match found:
 - a. If the incoming n91 matches an outgoing message sent, set a relationship (type: Incoming MTn91^Original Outgoing Payment) in MFAMILY table (i.e. the outgoing MT103/MT202 and incoming 191/291 are now linked via the linked tab).
 - b. Set monitor 'Monitor flow req for chrg match sts' to 'M' (Match).
 - c. Audit (code 40101) [Self related type] matched to [Related type].
5. If no match found: {0}.
 - a. Set the monitor 'Monitor flow req for chrg match sts' to 'N' (None).
 - b. Assess 'Message workflow determination – STP' system rule to set the payment in 'Request for Charges' status.

Note: 'Monitor flow req for chrg match sts' [MF_REQ_FOR_CHARGES_MATCH_STS] possible values are N for No match, M for Match

2.2.1.2 Request for Charges Validation

The purpose of this step is to be able to generate an automatic decline response when at least one of the validations fails. The purpose of this set of rules is to define the reasonable/ acceptable request for charges.



Request For Charges Validation Flow

The table below describes a pre-defined set of rules that cover the current validations:

Table 5: Pre-defined Rules for Request for Charges Validation

No.	Rule Name	Conditions
1	n91_CHARGESPAID	Original payment Charges Paid flag = True
2	n91_CHARGECODE	Original payment Charges Code <> OUR
3	n91_SENDER_VS_RECEIVER	Sender of MT191 <> Receiver of Original payment
4	n91_OUT_TIMEPERIOD	MT191 is received outside the allowed time period
5	n91AMT_ABOVE_MAXFEE	MT191 amount exceeds max fee amount limit
6	n91AMT_ABOVE_ORIGTRANSAMT	MT191 amount > Calculated Amount (Original transaction amount * Value of system option CHARGE_PRCNT)

The table below describes the related error codes (the rule action) and their description.

- All errors are assigned Category Code (JOURNALMESSAGES.CATEGORYCODE) – '003'
- Errors 1 & 2 assigned Severity (JOURNALMESSAGES.ERROR_SEVERITY) – '01'

Table 6: Errors for Request for Charges Validation

Code	Description	Note	Severity
40094	Request for charges cancelled because original outgoing message indicates charges are already paid	Error message is issued if the matched original payment indicates charges have already been paid	1
40095	Request for charges cancelled because charge code of original outgoing message is [Charge code of original outgoing message]	Error message is issued if the matched original payment charge code is not DEBT (SWIFT term OUR)	1
40096	Request for charges sender [Sender of MTn91] does not match outgoing payment receiver [Receiver of matched payment]	Error message is issued if matched original payment receiver is not the MT191 sender	0
40097	Request for Charges received [Current business date] more than [System parameter CHARGE_DAYS] days after the value date of the matched original outgoing payment [Original outgoing payment value date]	Error message is issued if the MTn91 is received more than CHARGE_DAYS days after the value date of the original matched outgoing transaction	0
40098	Request for charges amount [MTn91 Amount] [MTn91 Currency] exceeds the maximum acceptable amount [System parameter CHARGE_LIMIT]	Error message is issued if MTn91 amount exceeds a predefined max amount set in the system parameter	0
40099	Request for charges amount [MTn91 Amount] [MTn91 Currency] exceeds the max acceptable percentage [System parameter CHARGE_PRCNT] of original outgoing payment amount	Error message is issued if the MTn91 amount is greater than a specified percentage of the outgoing payment amount specified in the system parameter	0

To find a matching rule:

1. Assess business rule 'Request for charges validation'
2. If a matching rule found
 - a. Set 'Monitor flow req for chrg validation sts' to F (Fail)
 - b. If error severity (defined in JOURNALMESSAGES.ERROR_SEVERITY) = 1 then the incoming n91 will be sent to Cancelled.
 - c. If error severity = 0 then the incoming n91 will be sent to 'Pending charges' status.
 - d. Generate the error that was selected in the system rule.
3. If no matching rule found:
4. Set 'Monitor flow req for chrg validation sts' to S (Success)

Note: 'Monitor flow req for chrg validation sts' [MF_REQ_FOR_CHARGES_VALID_STS] possible values are F (Fail) or S (Success)

2.2.1.3 Generate Transaction

The purpose of this step is to be able to generate a MT202 for all the valid incoming request for charges (n91) that managed to pass validation or were forced out of the Pending charges status by a user.

1. Assess 'Generate transaction selection' system rules.
 - Rule conditions are that either:
 - › The incoming n91 was matched to an outgoing payment AND it passed the validation step OR
 - › User forces the incoming n91 payment from the 'Pending charges' status
2. The rule action is a **Generate Transaction** profile.
 - Within the profile, the new message type & relevant mapping rules are defined.
3. Create the relevant message type. Fill in message attributes with the defined mapping rules (i.e. that is a data manipulation profile 'Transaction generation mapping rules')

Table 7: Transaction Data

Outgoing MT 202	Incoming n91	Original sent 103/202	Fixed value/Comments
Orgnl sttlm amt	Orgnl sttlm amt		
Orgnl sttlm ccy	Orgnl sttlm ccy		
Sttlm dt	Office business dt		
Cdtr BIC	Orgnl Instg agt BIC		
End To End ID	Instr ID X		
Instr ID X			Set the payment generated MID
Pmt office		Pmt office	
Department		Department	
Cdtr agt BIC	Cdtr agt BIC		
Instg agt BIC			Office Cust Swift ID
Dbt MOP			'BOOK'
Dbt acct nb		Dbt acct nb	
Dbt acct ccy		Dbt acct ccy	
Dbt acct office		Dbt acct office	
Dbt account enriched			'E'

Note: P_CHARGES_PAID (Charges paid) flag will be amended over the original sent message so that any future request for charges (and for reconciliation purposes) will be refused.

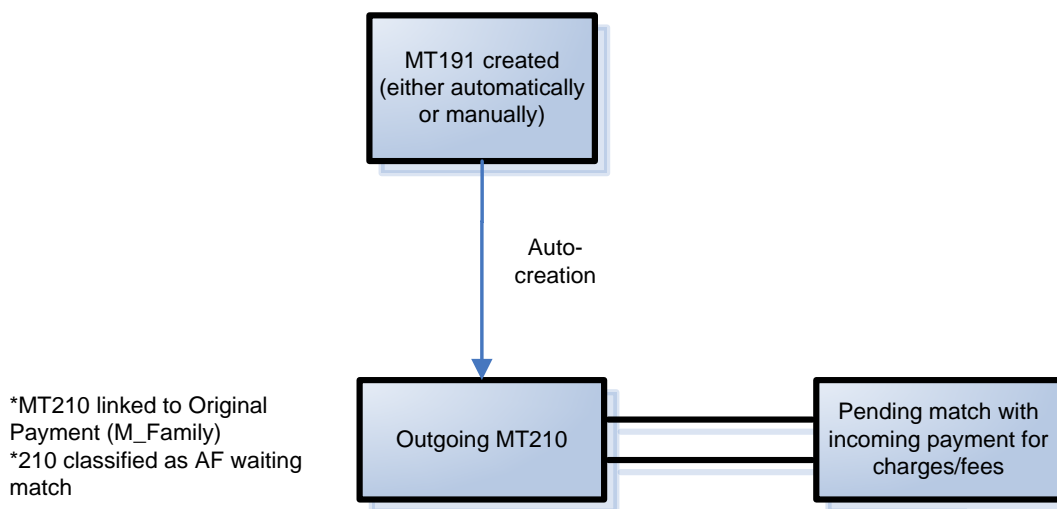
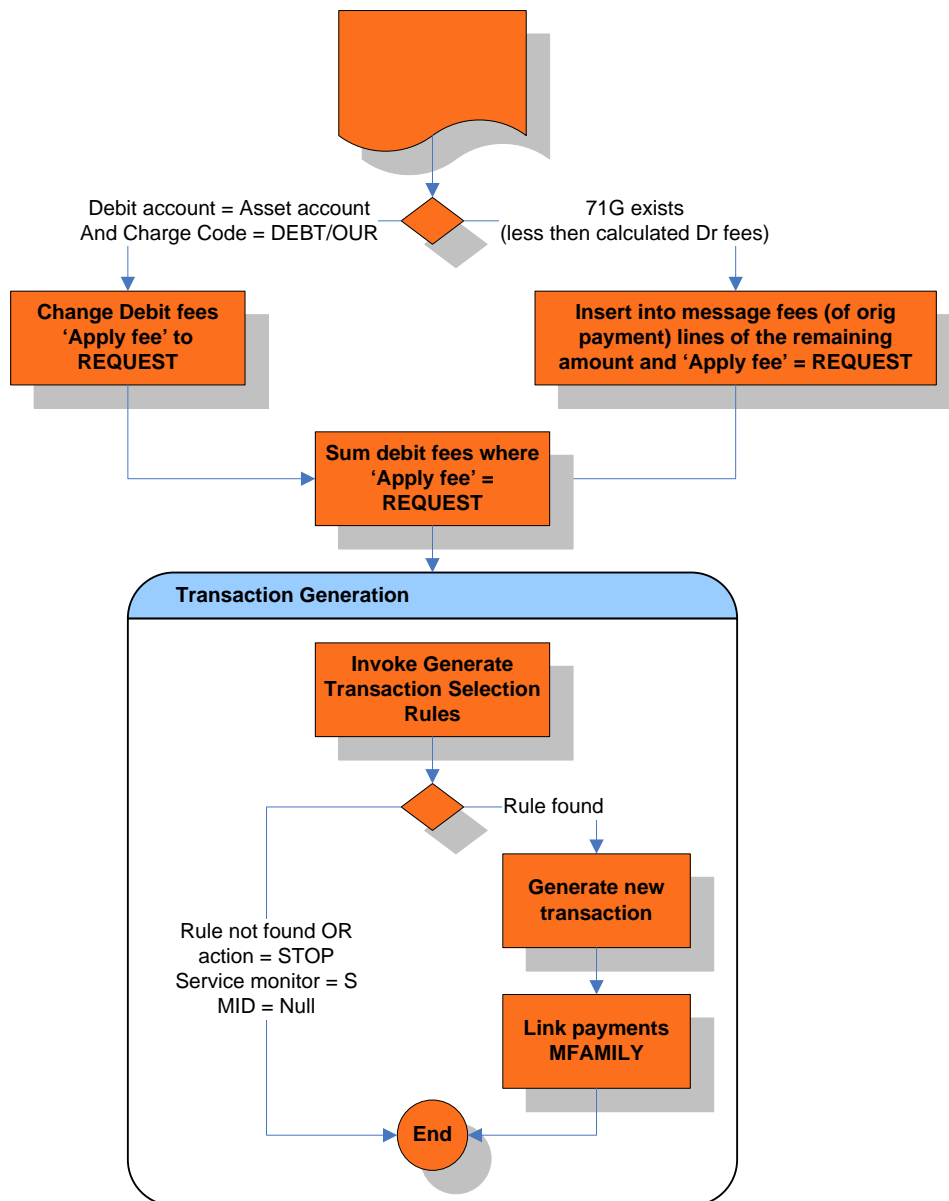
4. The service returns a response with the MID of the newly generated transaction and update the service monitor to **S – Success**.
5. Amend original payment 'Charges paid' (P_CHARGES_PAID) flag to indicate that the charges were paid for this payment so that an additional request is refused and for reconciliation purposes.

2.2.2 Outgoing Request for Charges

When an incoming payment with charge option OUR and where the debit account is an asset account (i.e. the charges cannot be deducted from an asset (nostro) account) a request for charges (n91) is generated.

Another possible scenario is where an incoming payment is received with receiver (agent) charges (i.e. with tag 71G) but where the provided receiver charges are less than GPP-SP calculates and where an operator manually decided to claim for charges.

An MT210 is automatically created by the system following the auto-creation of a Request for Charges message during the processing of a payment.



Request For Charges Validation Flow

2.2.2.1 Define Charges Approach

If no valid fee account found, the service will check the system option 'REPNOFEEACNOS'. Where...

- 1 . Repair – send incoming message to repair (without checking whether a fee account can be found)
- 2 . MT191AUTOGEN – generate a request for charges (n91) regardless of whether there is or there isn't a matching debit fee account.
- 3 . FEEACCFIRST – first find a proper fee account and only if not found generate a request for charges
- 4 . FEEACCONLY – only look for fee account and if not found send payment to repair

2.2.2.2 Find a Debit Fee Account

1. If the debit account is a Nostro account (asset) and no matching Fee Account selection rule found, then service will check for a fee account in the following order:
 - a. At the debit account profile (ACCOUNTS.FEE_ACCOUNT_NO)
 - b. At the debit party profile level (CUSTOMRS. FEE_ACCOUNT_NO)
2. If the debit account is a settlement account (P_DBT_MOP.SETT_ACC_EXISTS) then try to assess the sending party (OX_INSTG_AGT_BIC_2AND)for charges as described above for the case of a Dr is a Nostro account.
3. If a matching fee account not found (note that it is only applicable for REPNOFEEACNOS parameter as FEEACCFIRST) generate a request for charges (sets D_MT191AUTOGEN = true)
4. If fee account not found continue to next step.

2.2.2.3 Define the Missing Fees

1. For incoming insufficient F71G, insert new lines into message fees table as follows:
 - c. For each debit fee (where 'deduct from' = Account and 'Apply fee' = NOW) a line with the same fee type and fee formula
 - d. Amount = Difference between the amount that needs to be charged and the actual amount.
 - e. Apply fee = REQUEST
 - f. If debit account = Asset account and Charge Code = DEBT/OUR
 - i. Change the debit fees (where 'deduct from' = Account and 'Apply fee' = NOW) to 'Apply fee' = REQUEST
2. Sum the debit fees where 'Apply fee' = REQUEST

2.2.2.4 Generate a Request for Charges

The generate transaction service can be invoked from:

- Processing Flow – Automatic generation of MT191 in case debit account = asset and charge code=OUR (by setting up D_MT191AUTOGEN = true)
- User Interface – User clicks on the 'Charges Recon' button in the INCOMING71G queue (Payments that received 71G amount is less then calculated debit fees)

2.2.2.4.1 Auto Creation of Anticipated Funds (MT210) Following Request for Charges Generation

The Anticipated Funds message (MT210) is created with reference to the original payment from which the Request for Charges (MT191) was initiated.

Note: The amount, currency and value date of the MT210 are taken from the original payment.

For mapping the 210's credit P&L account (Fee account) a code change is required. The 'DR FEE PNL' account should be saved in a 'D' type field that would be stored in the db. (D_DBT_FEE_PNL_ACC_NO). In an automatic creation of 191 the 'D_DBT_FEE_PNL_ACC_NO' field should be copied to the credit account of the 210.

The Related Reference (End to End ID) of the MT210 is taken from the Transaction Reference Number (Instruction ID) of the original payment.

The MT210 is sent to COMPLETE and classified as AF waiting to be matched with a future incoming payment for the requested charges/fees

2.2.3 Matching Incoming payment to Out Request for Charges

After payment classification (done after debit side processing), if payment message class = SN and message type = 202 the payment will go through matching of incoming payment to the anticipated funds (MT210) generated out of an out request for charges.

2.2.3.1 Matching Check

The match will be performed against the references (field 21 of MT202 against field 20 of anticipated funds). The relationship type: AF^SN.

If a proper match found:

1. Copy the fee lines where 'apply fee' = REQUEST from original payment into the incoming message (MT202). (Copy the P&L amount and P&L account and currency)
2. Split the amount of the payment (debit amount) into the P&L accounts according to their weight (as was done in 71G calculations).
3. Set D_DBT_FEE_ACCT_AMT_NOW to zero.
4. Set Credit MOP (P_CDT_MOP) to BOOK.
5. If the payment match status = M (service monitor MF_OUT_REQ_CHARGES_MATCH_STS) then send payment to Posting service.
6. Posting:
 - a. Debit incoming payment debit account (P_DBT_ACCT_NB already derived)
 - b. Credit the P&L accounts (from step 1 and 2)

2.2.4 Workflow Management Rules

Table 8: Handling Request for Charges - Workflow Management Rules

Rule	Condition	Action (msg sts)
MT191 no match found	MT191 AND	
Matching Service Monitor in (W, N)	Pending Charges (PNDCHRG)	

2.3 Manual Handling

Unmatched Request for Charges or those that failed validation (severity <> 01) are sent to the Pending Charges queue for manual handling. From this queue, the user can perform the following actions:

Table 9: Manual Handling Actions

Action	Description
Submit	The user can amend the payment fields and submit it back to the flow.
Force Charges	The user can force the payment out of the queue. In this case the matching and validation steps will be skipped.
Cancel	
Send to Repair	

Note: The **Force Charges** action button will set the user monitor MU_REQ_FOR_CHARGES_FORCE_STS to @@@@.

3 Recommended Setup

3.1 Incoming Request for Charges

3.1.1 Business Flow Selection

The screenshot shows the 'Business Rules' configuration window. The left pane displays a tree view of message attributes, including 'Message attributes', 'Advices', 'Message Audit', 'Customized Message Fields', 'Customized Profile Fields', 'Miscellaneous', 'Message Errors', 'Message notes', 'Notification', 'Payment', 'Posting', 'Template', 'NCC prefix', 'Derived info', 'Group header', 'Original Payment', and 'Group header'. The main pane is titled 'Business flow selection' and contains the following fields:

- Type:** Business flow selection
- Name:** REQFORCHAR
- Description:** Request for Charges
- Status:** Active
- Change status:** NO-none
- As of:** 23/05/2010
- Create as base condition:** (checkbox)

The **Action details** section shows:

- If there is a match then:** SET
- Business flow to:** Request for Charges

The **Conditions details** section shows a table with one condition:

AND/OR	(	Field/Function	Operator	Value/Field/Function)
		[Msg tp]	In	SWIFT_191,SWIFT_291	

At the bottom of the window, there are buttons for 'Decline', 'Approve', 'Audit', 'Retract', 'Previous', 'Next', 'Save As', 'Save', 'Hold', 'Activate', 'Delete', 'Undo All', and 'Close'.

Incoming Request for Charges - Business Flow Selection

3.1.2 Matching

- **Matching Check** profile selection rule for incoming MT191 vs. Original sent message
- Rule action is a **Matching Check** profile

The screenshot shows the 'Business Rules' configuration window. On the left is a tree view of message attributes. The main area is divided into sections: 'Type' (Matching check profile selection), 'Sub type' (Incoming MTn91~Origin), 'Name' (MATCH191TOORIGPAY), and 'Description' (For Request for charges service - Matching Incoming MTn91 to Original Outgoing Payment). Below this is the 'Action details' section with 'If there is a match then' set to 'SET' and the action 'InMTn91ToOrigOutPay'. The 'Conditions details' section contains a table with two criteria.

AND/OR	(	Field/Function	Operator	Value/Field/Function)
		[Dbt MOP]	<>	BOOK	
AND		[Msg tp]	In	SWIFT_191,SWIFT_291	

At the bottom, there are buttons for 'Decline', 'Approve', 'Audit', 'Rebuild', 'Previous', 'Next', 'Save As', 'Save', 'Hold', 'Activate', 'Delete', 'Undo All', and 'Close'.

Matching Check Rule

- Selected **Matching Check** profile

Matching Check

Department: ... Office: *** Status: Active

Change status: NO-none As of: 14/01/2010

General Info

Name: InMTn91ToOrigOutPay Relation Type: Incoming MTn91^Original Outgo

Description: For Request for charges service - Matching Incoming MTn91 to Original Outgoing Payment

Description: In request for charges matched to Orig out payment

Algorithm and Index

Index: Automatic algorithm: MatchIn191MTtoOrigPay

Mapping rule: Manual algorithm:

Buttons: Dedine, Approve, Audit, Save As, Save, Hold, Activate, Retract, Previous, Next, Delete, Undo All, Close

Matching Check Profile

- Matching Check automatic algorithm system rule

Business Rules

Department: [v...] Office: [v...] Status: Active

Change status: NO-none As of: 04/05/2009

Type: Automatic matching algorithm Sub type: Incoming MTn91^Origin Name: MatchIn191MTtoOrigPa Create as base condition

Description: For Request for charges service - Matching Incoming MTn91 to Original Outgoing Payment

Action details

If there is a match then: STOP

Conditions details

AND/OR	Field/Function	Operator	Value/Field/Function
(	[Instr ID]	=	[End To End ID]
AND	[Msg tp]	=	SWIFT_103

Buttons: [Decline] [Approve] [Audit] [Refresh] [Previous] [Next] [Save As] [Save] [Hold] [Activate] [Delete] [Undo All] [Close]

Matching Check Algorithm

Message workflow system rule for decision making (i.e. when to place the incoming n91 in the pending charges queue)

Business Rules

Department

Office

Status

Active

Change status

NO-none

As of

04/05/2009

Message attributes

Acknowledgement

Advices

Advising

Audit Trail

Exchange rate RTR Quote ID

Notification

Payment

Posting

Template

Exchange rate

Derived info

User defined fields-System

Group header

Orig Payment

Group header

Monitors

Message errors

Message notes

Type

Message workflow determination - STP

Name

PNDCHRG

Create as base condition

Description

Send payment to Pending Charges queue when no match was found or if match status is 'Waiting'

Action details

If there is a match then

SET

... then send to

Request for Charges

Conditions details

Add criterion

Delete criterion

Insert Function

AND/OR	(	Field/Function	Operator	Value/Field/Function)
		[Msg tp]	In	SWIFT_191,SWIFT_291	
AND	(	[Request for charges match sts]	=	M	
OR		[Request for charges match sts]	=	W)

Decline

Approve

Audit

Retract

Previous

Next

Save As

Save

Hold

Activate

Delete

Undo All

Close

STP System Rule

Global PAYplus | Fees – Request for Charges | Business Guide

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3.1.3 Validation

- Assessment of system rule Request for Charges validation

The screenshot shows the 'Business Rules' configuration window. The left sidebar lists various message attributes. The main area is configured for a rule named 'n91_CHARGESPAID' with the description 'Request for charges cancelled because orig outgoing indicates that charges have already been paid'. The rule type is 'Request for charges validation'. The status is 'Active' and the 'As of' date is '04/05/2009'. The 'Action details' section shows 'If there is a match then' followed by a dropdown set to 'SET' and a value of '40094'. The 'Conditions details' section contains a table with one condition:

AND/OR	(	Field/Function	Operator	Value/Field/Function)
		LMF(Original Outgoing Payment,[Charges paid])	Is	TRUE	

Request for Charges Validation

This screenshot shows the same 'Business Rules' configuration window, but for a rule named 'n91_CHARGECODE' with the description 'Original payment Charges Code <> OUR'. The 'Action details' are identical to the previous screenshot. The 'Conditions details' section now contains two conditions in an AND relationship:

AND/OR	(	Field/Function	Operator	Value/Field/Function)
		LMF(Original Outgoing Payment,[Chrg Br])	<>	OUR	
AND		LMF(Original Outgoing Payment,[Chrg Br])	<>	DEBT	

Request for Charges Validation 2

Business Rules

Department: ... Office: ... Status: Active

Change status: NO-none As of: 04/05/2009

Type: Request for charges validation Name: n91_SENDER_VS_REC Create as base condition

Description: Sender of MT191 <> Receiver of Original payment

Action details

If there is a match then SET ... then 40096

Conditions details

Add criterion Delete criterion Insert Function

AND/OR	(	Field/Function	Operator	Value/Field/Function)
		LMF(Incoming MTn91,[Orgnl Instg agt BIC])	<>	LMF(Original Outgoing Payment,[Instd agt BIC])	

Request for Charges Validation 3

Business Rules

Department: ... Office: ... Status: Active

Change status: NO-none As of: 04/05/2009

Type: Request for charges validation Name: n91AMT_ABOVE_MAXFI Create as base condition

Description: MT191 amount exceeds max fee amount limit

Action details

If there is a match then SET ... then 40098

Conditions details

Add criterion Delete criterion Insert Function

AND/OR	(	Field/Function	Operator	Value/Field/Function)
		LMF(Incoming MTn91,[Orgnl sttlm amt])	>	GET_SYS_PAR(CHARGE_LIMIT,***,OUTPUT:NUM)	

Request for Charges Validation 4

Business Rules

Department: ... Office: ... Status: Active

Change status: NO-none As of: 04/05/2009

Type: Request for charges validation Name: n91AMT_ABOVE_ORIG Create as base condition

Description: MT191 amount > Calculated Amount (Original transaction amount * Value of CHARGE_PRCNT)

Action details

If there is a match then: SET ... then: 40099

Conditions details

AND/OR	(	Field/Function	Operator	Value/Field/Function)
		LMF(Original Outgoing Payment,[Orgnl sttlm amt])	*	GET_SYS_PAR(CHARGE_PRCNT,***,OUTPUT:NUM)	
			/	100	
			<=	LMF(Incoming MTn91,[Orgnl sttlm amt])	

Request for Charges Validation 5

3.1.4 Generate Transaction

- Incoming payment from our GBP correspondent for 1000 GBP (AIBKIE2DXXX)
- Assess Generate transaction selection system rules.

The screenshot shows the 'Business Rules' configuration window. The left sidebar lists various message attributes, including 'Message attributes', 'Acknowledgement', 'Advices', 'Advising', 'Audit Trail', 'Exchange rate RTR Quote ID', 'Notification', 'Payment', 'Posting', 'Template', 'Exchange rate', 'Derived info', 'User defined fields-System', 'Group header', 'Orig Payment', 'Group header', 'Monitors', 'Message errors', 'Message notes', and 'Cycle sttm'.

The main configuration area includes the following details:

- Department:** [Dropdown]
- Office:** [Dropdown]
- Status:** Active
- Change status:** NO-none
- As of:** 04/05/2009
- Type:** Generate transaction selection
- Sub type:** Incoming MTn91~Out G
- Name:** InMT191OutGenerate2
- Create as base condition:** [Checkbox]
- Description:** For Request for charges service -For incoming MT191, Generated an outgoing MT202
- Action details:** If there is a match then SET ... then InMT191OutGenerate202
- Conditions details:**

AND/OR	(	Field/Function	Operator	Value/Field/Function)
	(	[Request for charges match sts]	=	M	
AND		[Request for charges validation sts]	=	S)
OR	(	[Force pending charges]	=	F	
AND		[Request for charges match sts]	=	M)

At the bottom, there are buttons for 'Decline', 'Approve', 'Audit', 'Retract', 'Previous', 'Next', 'Save As', 'Save', 'Hold', 'Activate', 'Delete', 'Undo All', and 'Close'.

Generate Transaction System Rule

- Rule action is a **Generate Transaction** profile (where the message type is defined and where mapping rules are defined)

Generate Transaction

Department Office Status

Change status As of

General

Name Relation Type

Description Description

Generated Transaction Details

Message Type Message Sub Type

Mapping rule

Copy XML from

Generate Transaction Profile

- Mapping rules (data manipulation profile) are defined

Data Manipulation

Department

Office

StatusActive

Change statusNO-none

Filter Fields

- Message attributes
- Acknowledgement
- Advices
- Advising
- Audit Trail
- Exchange rate RTR Quote ID
- Notification
- Payment
- Posting
- Template
- Exchange rate
- Derived info
- User defined fields-System
- Group header
- Orig Payment
- Group header
- Monitors
- Message errors
- Message notes
- Cycle sttlm

Typeinsaction generation mapping rulesSub typeIncoming MTn91^Out GNameInMT191outMT202

DescriptionFor Request for charges service -For incoming MT191, Generated an outgoing MT202

Data Manipulation Set

Field/Function	Operator	Value/Field/Function
LMF(Out Generated Payment,[Orgnl sttlm amt])	setVal	LMF(Incoming MTn91,[Orgnl sttlm amt])
LMF(Out Generated Payment,[Orgnl sttlm ccy])	setVal	LMF(Incoming MTn91,[Orgnl sttlm ccy])
LMF(Out Generated Payment,[Sttlm dt])	setVal	LMF(Incoming MTn91,[Office business dt])
LMF(Out Generated Payment,[Cdtr BIC])	setVal	LMF(Incoming MTn91,[Orgnl Instg agt BIC])
LMF(Out Generated Payment,[End To End ID])	setVal	LMF(Incoming MTn91,[Instr ID X])
LMF(Out Generated Payment,[Instr ID X])	setVal	LMF(Out Generated Payment,[MID])
LMF(Out Generated Payment,[Pmt office])	setVal	LMF(Original Outgoing Payment,[Pmt office])
LMF(Out Generated Payment,[Department])	setVal	LMF(Original Outgoing Payment,[Department])
LMF(Out Generated Payment,[Cdtr agt BIC])	setVal	LMF(Incoming MTn91,[Cdtr agt BIC])
LMF(Out Generated Payment,[Instg agt BIC])	setVal	[Office Cust Swift ID]
LMF(Out Generated Payment,[Dbt MOP])	setVal	BOOK
LMF(Out Generated Payment,[Dbt acct nb])	setVal	LMF(Original Outgoing Payment,[Dbt acct nb])
LMF(Out Generated Payment,[Dbt acct ccy])	setVal	LMF(Original Outgoing Payment,[Dbt acct ccy])
LMF(Out Generated Payment,[Dbt acct office])	setVal	LMF(Original Outgoing Payment,[Dbt acct office])
LMF(Out Generated Payment,[Dbt account enriched])	setVal	E

Decline

Approve

Audit

Retract

Previous

Next

Save As

Save

Hold

Activate

Delete

Undo All

Close

Data Manipulation

3.1.5 Examples

- Outgoing payment with charge bearer set to 'DEBT'

The screenshot displays a complex payment system interface with multiple sections for transaction details:

- Basic attributes:** Includes fields for Department/Office (FND), Message type/sub type (MT191), Message status (COMPLETE), Debit/Credit MDP (BOOK), Orig Sender (FNDTUS2LXXX), and Receiver (SWEDSESSXXX).
- References:** Shows Orig instruction ID (Charges_Test), Instruction ID (Charges_Test), MID (11110B5305MG1051), and Transaction ID.
- Settlement instructions:** Divided into 'Original Message' and 'Outgoing Message'. The 'Original Message' shows a settlement amount of 1,000.00 EUR on 10/01/2011, with the charge bearer set to 'DEBT'. The 'Outgoing Message' shows a settlement amount of 895.00 EUR on 10/01/2011, with an instructed amount of 1,000.00 EUR and charge bearer 'DEBT'.
- Debit/Credit details:** Contains 'Debit' and 'Credit' sections. The 'Debit' section shows account 1234567890, amount 1,000.00 EUR, and value date 10/01/2011. The 'Credit' section shows account 11112222, amount 1,000.00 EUR, and value date 10/01/2011.
- Parties:** A tabbed section with 'Orig Parties' selected, showing 'Debit chain information' and 'Credit chain information'.
 - Debit chain information:** Includes 'Debitor (Field 50)' with account, BIC, name (Mr Debtor), and address, and 'Debitor Agent (Field 52)' with account, BIC, name, and address.
 - Credit chain information:** Includes 'Intermediary Agent (Field 56)', 'Creditor Agent (Field 57)', and 'Creditor (Field 58/59)', each with account, BIC, name, and address details.
- Additional information:** Contains 'Remittance information' (Standard code, date, and proprietary), 'Previous instructing agent' (BIC and name), and 'Instruction for agent agent' (Standard, proprietary, and instruction for creditor agent).

Outgoing payment with charge bearer set to 'DEBT'

- For the outgoing payment that was sent by GPP-SP, an incoming MT191-Request for Charges message is received
- System matches the incoming Request for Charges with an outgoing payment - request for charges to orig payment match status is 'M' for 'Match'

Basic attributes					
Department/Office	FND	FD1	Message type/sub type	191	Orig Sender
Message status	COMPLETE	Debit/Credit MOP	SWIFT	BOOK	Receiver
References					
Orig instruction ID	Charges_Test	Instruction ID	Charges_Test	MID	11110C1407D30505
Orig end to and ID	Charges_Test	End to end ID	Charges_Test	Template MID	
Settlement instructions					
Original Message			Outgoing Message		
Settlement amount/ccy	1.00	EUR	Settlement amount/ccy	1.00	EUR
Request For Charges Before/After Audit Trail Rule Log Properties Links Notes					
Sender/Receiver Information					
Orig Sender	SWEDSESSXXX	Sender	SWEDSESSXXX		
Orig Receiver	FNDTUS2LXXX	Receiver	FNDTUS2LXXX		
General Information					
Payment type		Product Code		Business Area	
SWIFT original msg type	SWIFT_191	Message class	NAC		
Additional routing agent		Transfer method			
Cut-Off Time Information					
Processing date	10/01/2011				
Treasury		Time/Date		Status	
Clearing					
Processing					
Matching Status					
PISN match	X	Cancel request match	X		
Request for Charges to Orig payment match	M	MT202 to Out Request for Charges match	X		
Sender credit line		Anticipated funds matching			

Incoming MT 191 Payment

- The incoming request for charges passes system validation and an outgoing MT-202 is created.

Basic attributes					
Department/Office	FND	FD1	Message type/sub type	202	Orig Sender
Message status	COMPLETE	Debit/Credit MOP	BOOK	EUR01	Receiver
References					
Orig instruction ID	11110C1407GL0506	Instruction ID	11110C1407GL0506	MID	11110C1407GL0506
Orig end to end ID	Charges_Test	End to end ID	Charges_Test	Template MID	
Settlement instructions					
Outgoing Message			Original Message		
Settlement amount/ccy/date	1.00	EUR	10/01/2011	Settlement amount/ccy/date	1.00
Instructed amount/ccy				Instructed amount/ccy	
Debit/Credit details					
Debit			Credit		
Account	1234567890	EUR	Account	11112222	EUR
Amount	1.00	Value Date	10/01/2011	Amount	1.00
Value Date	10/01/2011		Value Date	10/01/2011	
Additional info.			Additional info.		
Parties					
Parties					
Debit chain info.					
Debtor Agent (Field 52)		Instructing Reimbursement Agent (Field 53)		Instructed Reimbursement Agent (Field 54)	
Account No.		Account No.		Account No.	
BIC	FNDTUS2LXXX	IBAN		IBAN	
Name		NCC		NCC	
Address		BIC		BIC	
Credit chain info.		Creditor Agent (Field 57)		Creditor (Field 58/59)	
Intermediary Agent (Field 56)	Account No.		Account No.		Account No.
NCC		NCC		IBAN	
IBAN		IBAN		IBAN structure	
BIC		BIC		BIC	SWEDSESSXXX
Name		Name		Name	
Address		Address		Address	
Additional information					
Remittance information		Instruction For Creditor Agent			
Standard (code,number,date)					
Proprietary					
Previous instructing agent		Instruction for next agent			
BIC		Standard			
Name					
		Proprietary			

Outgoing MT-202

3.2 Outgoing request for charges

- Incoming payment in GBP with charge bearer 'DEBT' from AIBKIE2DXXX

Basic attributes							
Department/Office	FND	FD1	Message type/sub type	103	Orig Sender	AIBKIE2DXXX	
Message status	COMPLETE		Debit/Credit MOP	SWIFT	SWIFT	Receiver	HVBKRXSEXXX

References							
Orig instruction ID	Out_Reqst_Chrg11	Instruction ID	Out_Reqst_Chrg11	MID	11116F24157V1065	Transaction ID	
Orig end to end ID		End to end ID		Template MID			

Settlement instructions			
Original Message		Outgoing Message	
Settlement amount/ccy/date	1,000.00 GBP 10/01/2011	Settlement amount/ccy/date	1,000.00 GBP 11/01/2011
Instructed amount/ccy	1,000.00 GBP	Instructed amount/ccy	1,000.00 GBP
Charges Bearer	DEBT	Charges Bearer	DEBT

Debit/Credit details	

Parties	
Orig Parties	Posting Before/After Audit Trail Rule Log Links Properties FX Fees ACK and Conf. Notes
Debit chain information	
Debtor (Field 50)	
Account	
BIC	
Name	MAKWAVARARA MONTENEGRO
Address	
Debtor Agent (Field 52)	
Account No.	
BIC	AIBKIE2DXXX
Name	
Address	

Incoming payment in GBP with charge bearer 'DEBT'

- The Debit party is eligible for charges
- The Dr party Dr account is an asset account and no other fee accounts found.
- Generate MT191 for the missing charges

3.2.1 Generate Request for Charges (191)

- Assessment of 'Generate transaction selection' system rule

The screenshot shows the 'Business Rules' configuration window. The left pane lists message attributes, with 'Exchange rate RTR Quote ID' and 'Acknowledgement' marked with red 'X' icons. The right pane shows the configuration for the rule 'Generate transaction selection' (Sub type: Out request for charges, Name: FRMMT103GENMT191). The description is 'Generate an MT191 as request for additional charges'. The action details show 'If there is a match then' followed by a dropdown set to 'SET' and a field 'INMT103OUTMT191'. The conditions details section is empty, with buttons for 'Add criterion', 'Delete criterion', and 'Insert Function'. At the bottom, there are buttons for 'Decline', 'Approve', 'Audit', 'Retract', 'Previous', 'Next', 'Save As', 'Save', 'Hold', 'Archive', 'Delete', 'Undo All', and 'Close'.

Business Rules

Department: ... Office: ... Status: Active

Change status: NO-none As of: 04/05/2009

Type: Generate transaction selection Sub type: Out request for charges Name: FRMMT103GENMT191 Create as base condition

Description: Generate an MT191 as request for additional charges

Action details

If there is a match then SET ... then INMT103OUTMT191

Conditions details

Add criterion Delete criterion Insert Function

AND/OR	(Field/Function	Operator	Value/Field/Function)
--------	---	----------------	----------	----------------------	---

Decline Approve Audit

Retract Previous Next

Save As Save Hold Archive

Delete Undo All Close

Assessment of 'Generate Transaction Selection' System Rule

- Generate Transaction profile

Generate Transaction

Department Office Status

Change status As of

General

Name Relation Type

Description

Generated Transaction Details

Message Type Message Sub Type

Mapping rule

Copy XML from

Generate Transaction Profile

- The profile defines the outgoing message type and the required mapping
- The mapping rule is a data manipulation type of rule

Data Manipulation

Department: ... Office: ... Status: Active

Change status: NO-none

Type: Transaction generation mapping rule Sub type: Original Payment ^ Out r Name: INMT103OUTMT191

Description: Generate an MT 191 from an MT103

Data Manipulation Set

Field/Function	Operator	Value/Field/Function
LMF(Out request for charges,[Orgnl sttlm amt])	setVal	LMF(Original Payment,[Dbt Fee pmt amt Request])
LMF(Out request for charges,[Orgnl sttlm ccy])	setVal	LMF(Original Payment,[Cdt acct ccy])
LMF(Out request for charges,[Instg agt BIC])	setVal	[Office Cust Swift ID]
LMF(Out request for charges,[Instd agt BIC])	setVal	LMF(Original Payment,[Orgnl Instg agt BIC])
LMF(Out request for charges,[Pmt office])	setVal	LMF(Original Payment,[Pmt office])
LMF(Out request for charges,[Department])	setVal	LMF(Original Payment,[Department])
LMF(Out request for charges,[Instr ID X])	setVal	LMF(Out request for charges,[MID],0)
LMF(Out request for charges,[End To End ID])	setVal	LMF(Original Payment,[Instr ID X])
LMF(Out request for charges,[Dtl of Chrgs 71B])	setVal	COMM
LMF(Out request for charges,[Dbt MOP])	setVal	BOOK
LMF(Out request for charges,[Cdt MOP])	setVal	SWIFT
LMF(Original Payment,[Instd amt])	setVal	LMF(Original Payment,[Orgnl sttlm amt])
LMF(Out request for charges,[Processing dt],0)	setVal	[Office business dt]

Buttons: Decline, Approve, Audit, Retract, Previous, Next, Save As, Save, Hold, Activate, Delete, Undo All, Close

Transaction Generate Mapping Rule

- Outgoing MT191

Basic attributes						
Department/Office	FND	FDI	Message type/sub type	191	Orig Sender	FNDTUS2LXXX
Message status	COMPLETE	Debit/Credit MOP	BOOK	SWIFT	Receiver	AIBKIE2DXXX

References					
Orig instruction ID	11118F2415P51067	Instruction ID	11118F2415P51067	MID	11118F2415P51067
Orig end to end ID	Out_Reqst_Chrg11	End to end ID	Out_Reqst_Chrg11	Template MID	

Bottom end instructions	
Original Message	Outgoing Message
Settlement amount/ccy	20.32 GBP

Request For Charges					
Before/After	Audit Trail	Rule Log	Properties	Links	Notes
Debtor Agent (Field 52) Account No. <input type="text"/> BIC <input type="text"/> Name <input type="text"/> Address <input type="text"/>		Details of Charges (Field 71B): COMM <input type="text"/>			
Creditor Agent (Field 57) Account No. <input type="text"/> NCC <input type="text"/> <input type="text"/> IBAN <input type="text"/> BIC <input type="text"/> Name <input type="text"/> Address <input type="text"/>		Sender to Receiver Information (Field 72): <input type="text"/>			

Outgoing MT191

3.2.2 Incoming MT202 for the Request for Charges Message

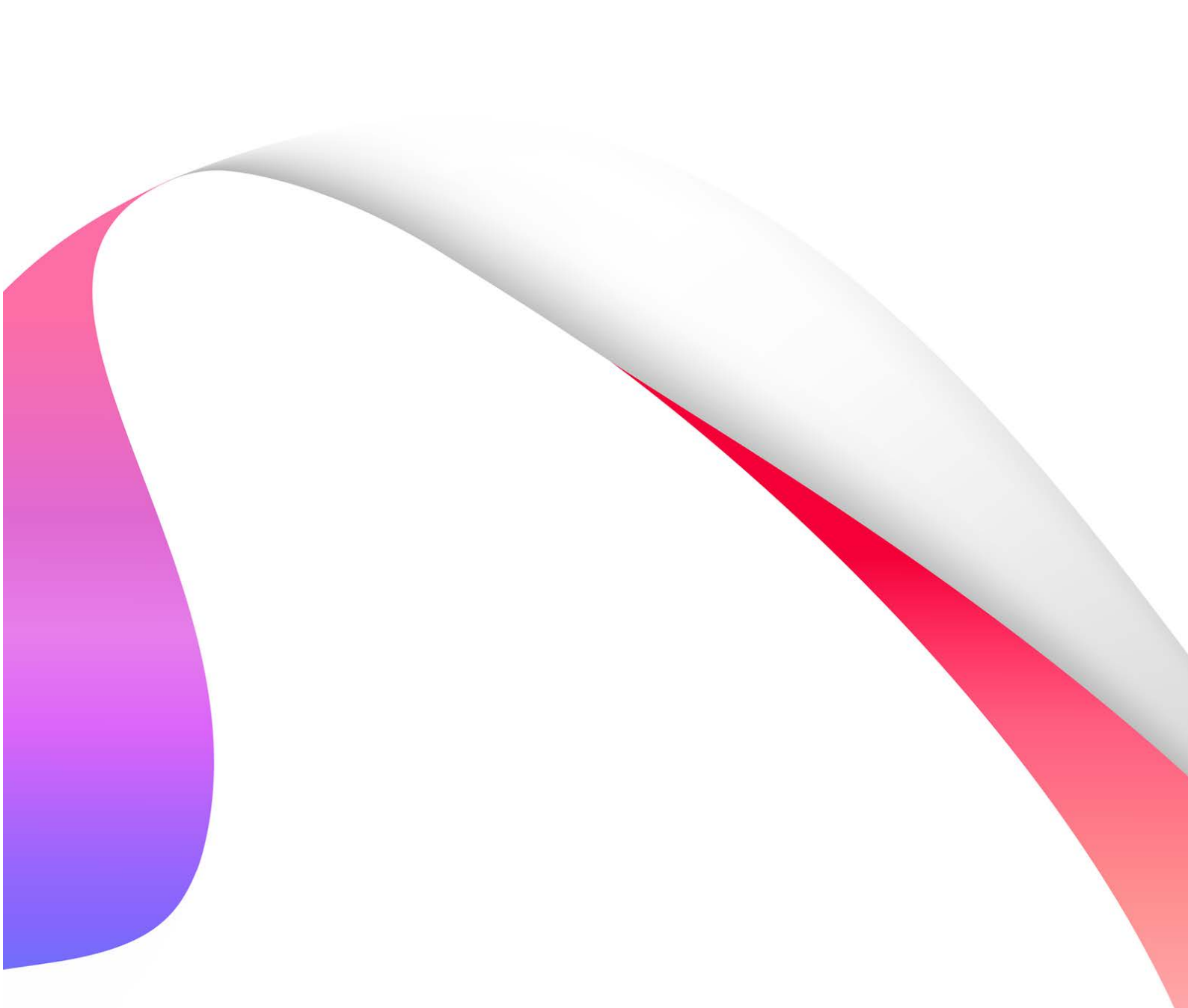
- An incoming MT202 payment is received
 - The payment is linked to the Notice to receive MT210 (incoming end to end ID vs. outgoing Instruction ID)
 - Use the original incoming payment P&L account as the MT202 credit account for posting

Appendix A: Glossary

Term	Description
Cr	Credit
Dr	Debit
DEBT	Debtor
CRED	Creditor
GPP-SP	GlobalPayplus Services Platform
Nostro	A bank's own foreign bank account, usually in the currency of the foreign country. http://en.wikipedia.org/wiki/Nostro_and_vostro_accounts
P&L	Profit and Loss Account
SWIFT	Society for Worldwide Interbank Financial Telecommunication, an organization owned by banks that operates a network to facilitate the exchange of messages between financial institutions (including broker-dealers and securities companies). A SWIFT payment message is an instruction to transfer funds. Settlement takes place via a payment system or through correspondent banking relationships. http://www.swift.com/
Vostro	An account that a correspondent bank maintains on behalf of a foreign bank, also called a Loro account. http://en.wikipedia.org/wiki/Nostro_and_vostro_accounts

Appendix B: Document References

Document name	Version
Business Flow Fees Core Processing.docx	1.0
Business Flow Fees Sender Receiver Charges.docx	1.0



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Registered in England & Wales
No. 01360027

Registered Office
4 Kingdom Street Paddington
London W2 6BD

