



Global PAYplus

Incoming

Business Guide

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Version Control

| Version | Date | Summary of Changes |
|---------|---------------|-----------------------------------------|
| 1.0 | | Document creation |
| 2.0 | | Restructured document. |
| 3.0 | November 2015 | Updated for rebranding |
| 4.0 | August 2018 | Rebranded document to Finastra template |

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1 Overview

1.1 Introduction

The PI/SN matching mechanism matches between an incoming payment instruction (PI - directs) and an incoming settlement notification (SN - cover payments or credit advices).

The PI/SN matching can be performed automatically, by setting up PI/SN rules, or manually via the PI/SN page.

Payments are identified as payment instructions (PI) or settlement notifications (SN) after performing debit account derivation.

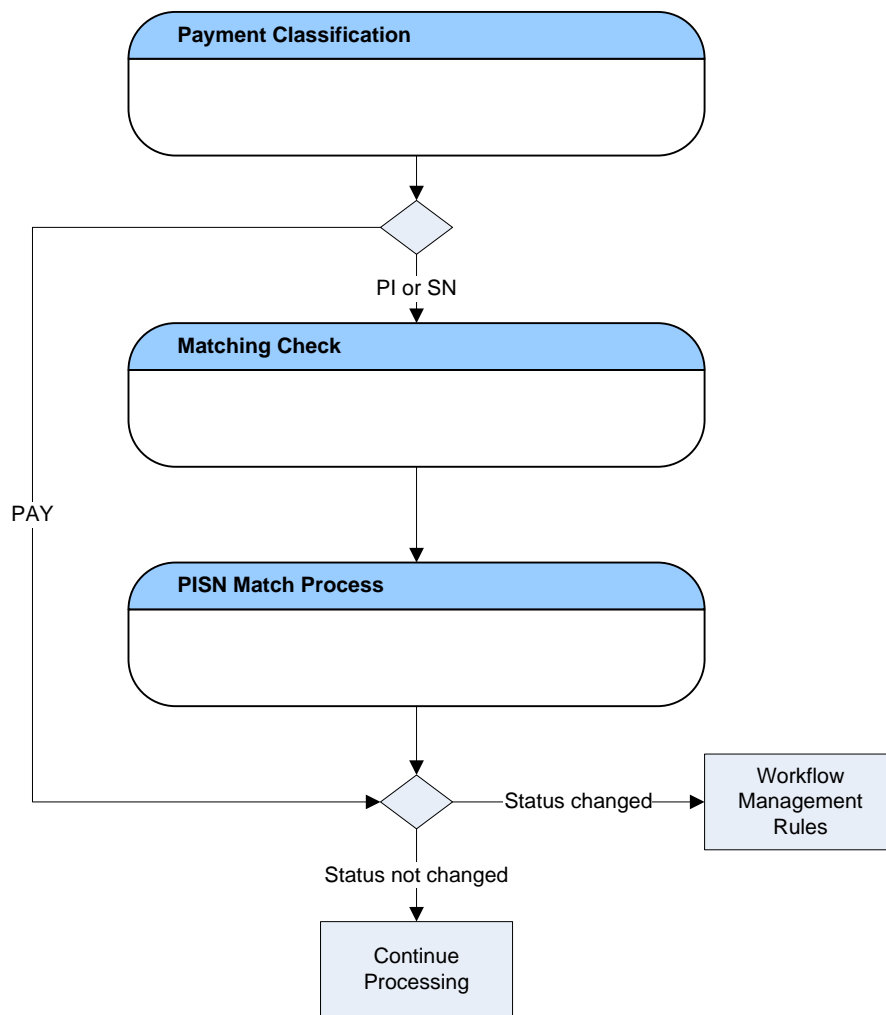
1.2 Target Audience

This document describes the Incoming Direct-Cover processing workflow. It is designed for business analysts and system administrators who need to set up and configure the compliance feature. It is also of value to anyone who wants to know more about how this feature is implemented

2 Processing

The Incoming Direct-Cover process is comprised of the following steps:

- PI/SN Identification (Payment Classification Rule) – performed after debit account derivation
- Matching Check - Payments classified as PI or SN will go through the PISN matching rules
- PI/SN Match Processing
- Manual Handling



2.1 PI/SN Identification

The PI/SN identification is performed after debit side processing (account derivation and debit authorization – if required).

The service will receive the payment information and return the Message Class (MINF.P_MSG_CLASS) - PAY/PI/SN.

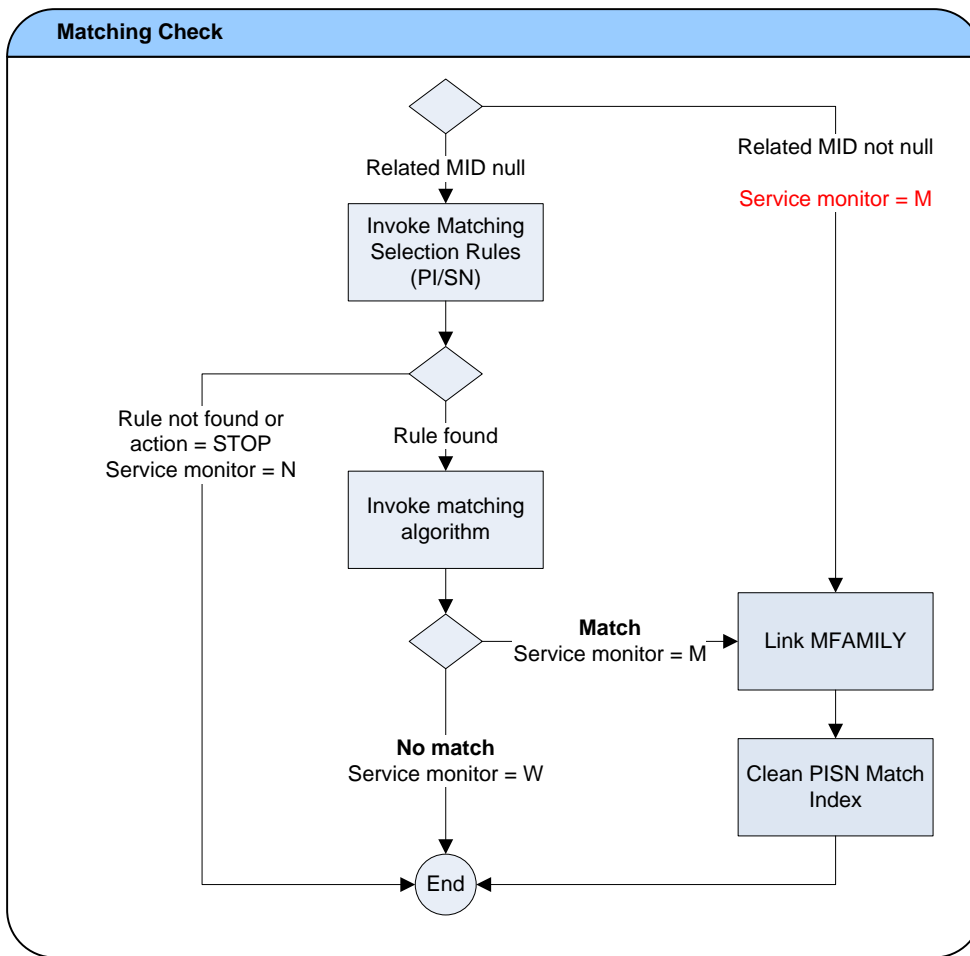
The service invokes the payment classification rules to assign the payment message class (according to the action of the rule found).

- If payment message class = 'PAY', the payment will continue processing.
- If payment message class = PI or SN, the payment will continue to [Matching Check](#).

2.2 Matching Check

The Matching Check service is comprised of the following steps:

- Evaluate PISN Matching Rules
- Perform Matching Algorithm



The service receives the following input:

- Main MID - Payment information
- Self-Related Type
- Related Type
- Related MID – Optional (in case of manual match)

And returns the following output:

- Service Monitor (PISN Match Status – N/W/M)
- MID – provided if a match was found or already given as an input

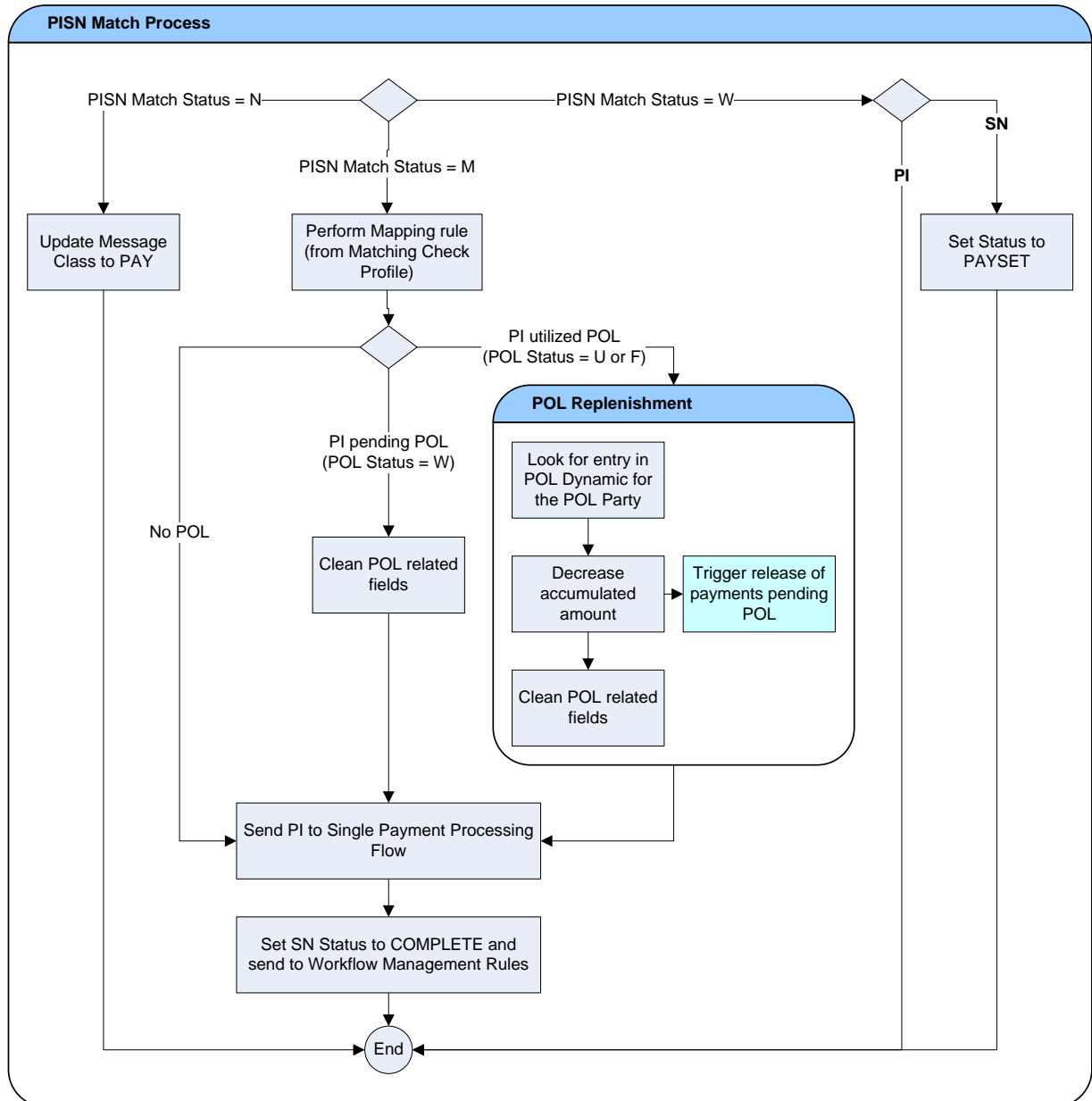
If the Related MID is null, the service invokes the Matching Selection Rules.

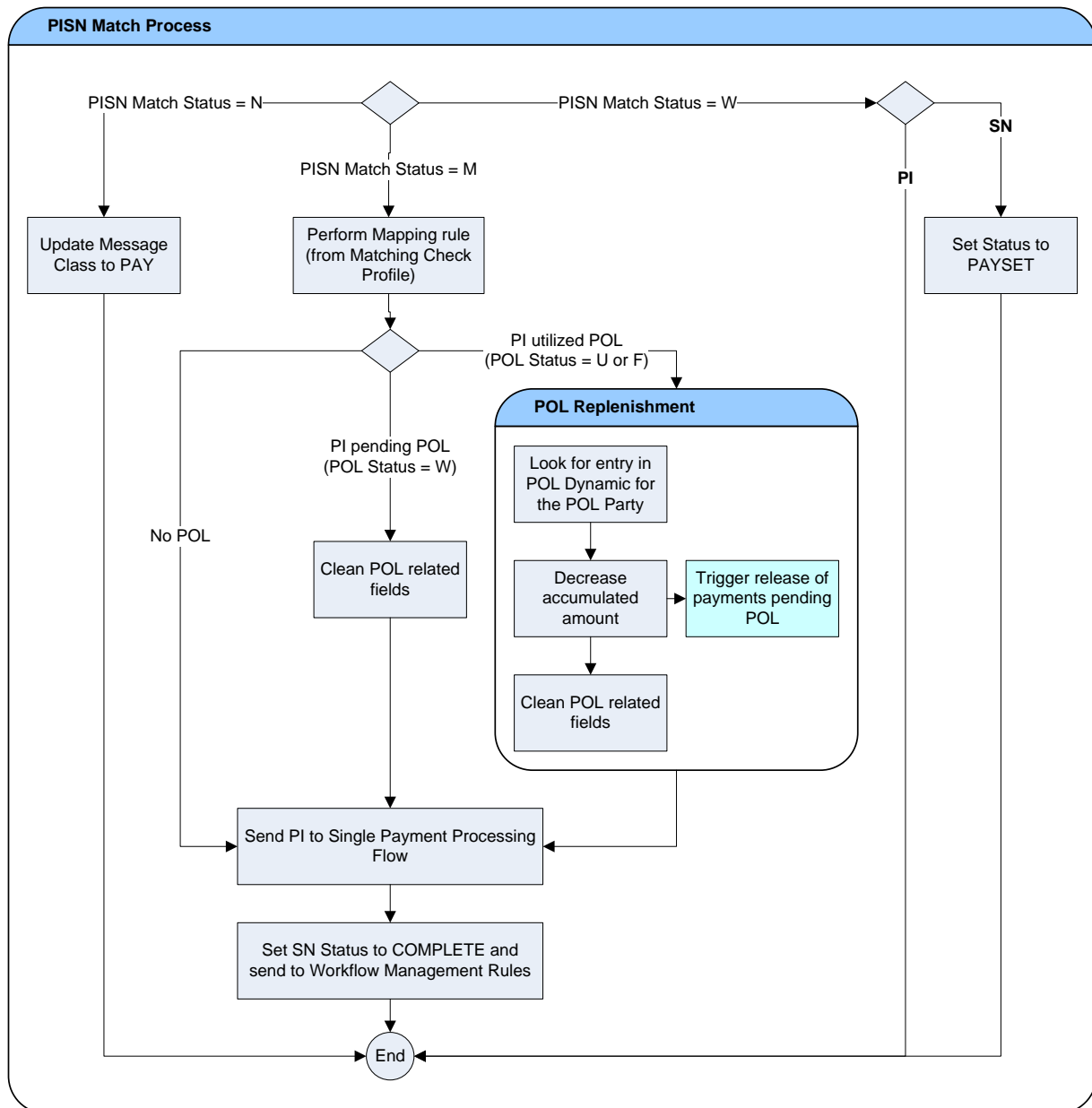
- If a matching rule is found, the service uses the information provided in the PISN Matching Profile (the action of the rule) and performs the following:
 - Generate the relevant PISN match index (saved into MINF.P_PISN_INDEX)
 - Invoke the relevant PISN matching algorithm:
 - › If a matching payment is found, the service links the payments and return a response with the MID of the matched payment and update the service monitor to M. In addition, the generated index is cleaned. Continue to [PI/SN Match Processing](#).
 - › If a matching payment was not found, the service updates the service monitor to W. Continue to [PISN Match Status = W](#).

- If no matching rule is found or found with action = STOP, the service updates the service monitor to N.

If the Related MID is not null (manual matching), the service links the payments and updates the service monitor to M.

2.3 PI/SN Match Processing





The service processes the transaction according to the PISN Match Status:

2.3.1 PISN Match Status = N

The service updates the message class to PAY and the payment continues processing (Credit Side Processing).

2.3.2 PISN Match Status = W

The service further checks the message class:

- If the payment message class = SN, the payment status is set to PAYSET and an audit trail: 'PI/SN matching failed' is written. The SN remains in the PAYSET queue until a matching PI is received or a user performs a manual match (see [PI/SN Manual Matching](#)).
- If the payment message class = PI, continue processing (Credit Side Processing) and attempt to process the payment based on credit line set against the sender of the payment, see [Sender Credit Line \(SCL\)](#).

2.3.3 PISN Match Status = M

Once a PI and an SN are matched (either by automatic or manual action) they are considered one transaction.

The service performs the Mapping rule that is defined in the Matching Check Profile and updates the PI accordingly.

- If the PI is pending SCL (SCL Status = W), the service cleans all SCL related fields.
- If the PI has utilized SCL, it goes through the SCL Replenishment service, see [SCL Replenishment](#).

If the Main Payment is PI:

- The SN Status is set to COMPLETE and sent to the Workflow Management Rules.
- The PI proceeds in the normal processing flow (credit party identification, fees, accounting, etc.).

If the Main Payment is SN:

- The SN Status is set to COMPLETE and sent to the Workflow Management Rules.
- The PI is sent to the Single Payment Processing flow.

The service monitor is updated to P (Processed) for both the PI and SN.

2.3.4 SCL Replenishment

When a PI is matched (manually or automatically) to its cover payment (SN), the service checks whether the payment (PI) was previously processed to completion using credit from a SCL.

If Yes – the service decreases the accumulated amount of the SCL for the same value date of the payment and the SCL dynamic profile is updated accordingly. The following audit trail is written: "Payment was matched with a cover. Accumulated amount reduced for SCL (SCL Party)".

In addition, the service checks whether there are payments in the PAYSET queue that are pending for the same SCL and value date combination.

- If there are, the service re-checks them against the SCL to see if they can be released.
- If No, then no update is required.

2.3.5 Release Payments Pending SCL

The following situations trigger the release of payments pending SCL:

- SCL Dynamic Entry Creation – As part of the Next Business Day Task the system creates entries in SCL Dynamic for the SCLs with the next value date.
The system should re-check payments that are waiting for SCL for that VD.

Note: Payments that failed the SCL Check service on account of SCL value date drop to the PAYSET queue with SCL Party populated.

- Manual Retry from SCL Dynamic
- Replenish of SCL after automatic or manual match
- Change of SCL limit in SCL Profile – if the SCL limit was increased the system will update the relevant entries in SCL Dynamic and re-check payments pending SCL.

2.4 Sender Credit Line (SCL)

Sender Credit Lines Profile provides credit checking in respect to incoming funds. They are used to configure daily credit lines against senders of Direct messages, where a cover message is to be sent by a third party bank, in order to determine whether credit can be given to the beneficiary.

When a direct instruction is received from a party that does not hold an account with the local bank identifying that cover will be provided through either a clearing system or a correspondent bank relationship, GPP makes a decision as to whether to credit these funds to the customer, or wait for cover.

This decision is effected by taking the ID of the bank that sent the message and determining if there is a sufficient against that bank for the value date of the payment with which to effect the payment. If there is, the transaction can be effected, if not the transaction cannot be released until cover is received.

This checking of the SCL ensures that the bank is not over exposed to one particular bank in the market.

2.4.1 SCL Dynamic Data

The SCL Dynamic Data displays the accumulated SCL per party limits that are used by the system to control the exposure of the organization against other parties.

The following table displays a list of all SCLs for which amounts have been accumulated:

| Field Name | Description |
|--------------------|----------------------------------------------------------------------------------------------------------|
| Office | From SCL profile |
| SCL Party | From SCL profile |
| SCL Currency | From SCL profile |
| SCL Amount | From SCL profile |
| Unlimited | From SCL profile |
| Value Date | The value date on which the amount was accumulated. |
| Accumulated Amount | SCL accumulated amount – the total amount, in the currency of the SCL, accumulated for above value date. |
| Pending Amount | The total amount, in the currency of the SCL, of payments pending funds for the above value date. |

Actions available in the SCL Dynamic View are:

- TRNS – Drill into a specific SCL. Opens a QExplorer and enables to view the transactions that were processed against it and all pending transactions.
- Retry – re-check all pending transactions against a specific SCL. The transactions will follow the Check SCL process, see [Check SCL Process](#).

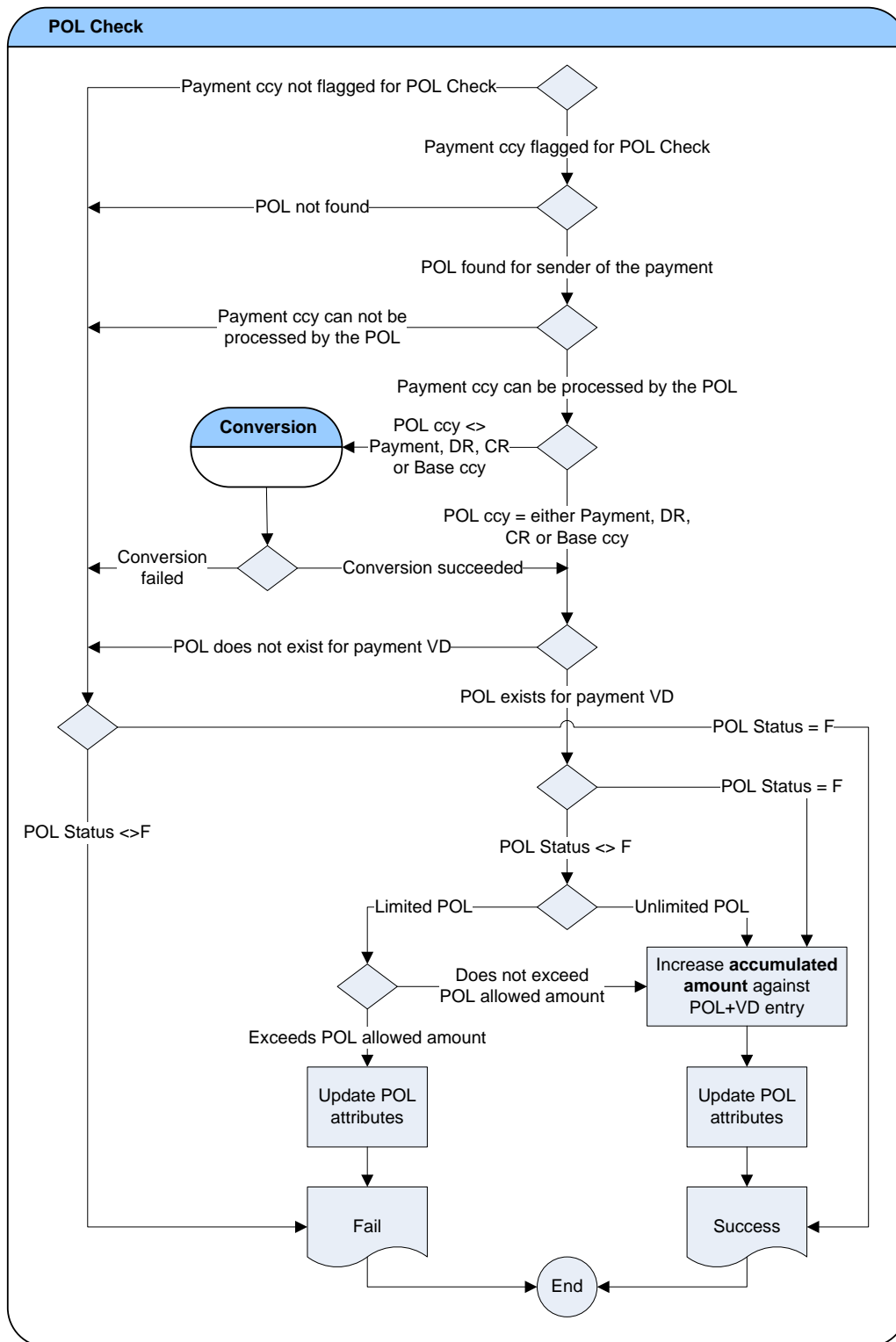
2.4.2 Check SCL Process

The service is called after credit side processing, if the message class = PI and the PISN match Status = W.

- The service receives the following information:
- Payment Amount and Currency
- DR Amount and Currency
- CR Amount and Currency
- Base Amount and Currency
- Payment Value Date
- Payment Orig sender

The service returns the following information:

- Status – Fail/Success
- Error Code
- SCL Status
- SCL Party UID (Office, SCL Party and SCL Date)
- SCL Amount



The SCL checking process is as follows:

- Check if the unmatched PI currency can be processed based on SCL by checking whether the currency is flagged for 'Check SCL' in Currency Profile.
 - If No - The service returns a 'Fail' response with the following entry in audit trail: "No SCL checking for currency (|Payment CCY)"

- If Yes, continue to next validation.
- Check if a SCL line has been set up for the sender of the payment in the SCL Profile.
- Use the Sender BIC and payment office, starting from Sender BIC 11 then BIC 8, BIC 6 and BIC 4.
 - If No entry found - The service returns a 'Fail' response with the following entry in audit trail: "No SCL found for payment".
 - If entry found – continue to next validation
- Check that the SCL allows the processing of the payment currency by checking if the payment currency is in list of the supported currencies in the SCL.
 - If No - The service will return a 'Fail' response with the following entry in audit trail: "SCL (|SCL Party) does not support the payment currency (|Payment CCY)".
 - If Yes – continue to next validation
- Check whether the SCL currency equals either one of Payment, DR, CR or Base currency.
 - If No – Perform conversion.
 - If Yes – continue to next validation
- Check that a SCL exists for the value date of the payment.
 - If No - The service returns a 'Fail' response with the following audit trail: "SCL (|SCL Party) does not exist for the payment value date (|Payment VD)" and the payment's SCL attributes.
 - If Yes – continue to next validation.
- Check if the SCL is unlimited
 - If Yes – the system increases the accumulated amount against the SCL for the value date of the payment. The service returns a 'Success' response with the following audit trail: "Unlimited SCL (|SCL Party) found for the payment, processing continues" and the payment's SCL attributes".
 - If No – Limited SCL found - checks whether the accumulated amount of the SCL for the value date of the payment, plus the payment amount, exceeds the SCL allowed amount:
 - › If exceeded, the service returns a 'Fail' response with the audit trail "SCL (|SCL Party) exceeded" and the payment's SCL attributes.
 - › If not exceeded, the system increases the accumulated amount against the SCL for the value date of the payment (update the SCL dynamic profile). The service returns a 'Success' response with the following audit trail: 'SCL (|SCL Party) granted for payment' and the payment's SCL attributes.

SCL Conversion

When the SCL currency is other than the payment, DR, CR or Base currency, the system converts the payment amount to the SCL currency, using the standard rates as performed in Base Conversion, (i.e. Payment in GBP and SCL in USD → the system converts the payment amount from GBP to USD).

Note: The converted amount is saved in MINF.P_SCL_AMOUNT.

This conversion does affect the payment or cover amount, but is done solely in order to check and manage the SCL accumulated amount.

If the currency conversion failed, the service returns a 'Fail' response with an explanatory error message "SCL (|SCL Party) not granted. Currency conversion failed between payment currency (|Payment CCY) and SCL currency (|SCL CCY)".

SCL Payment Attributes

GPP maintains the following SCL attributes for a payment for which a SCL was allocated:

- SCL Status – The status of the SCL allocation:
 - U – The payment utilized funds from the SCL.
 - W – The SCL is fully utilized and therefore the payment is waiting for the SCL to be replenished.
 - F – A user manually forced the utilization of a SCL.
- SCL Party - Comprised of:
 - Office
 - SCL Party - The SCL Party allocated to a payment
 - SCL Date – The date in which the SCL was allocated
- SCL Amount – The amount of the payment in the SCL currency

3 Manual Handling

3.1 PI/SN Manual Matching

Manual PI/SN matching is performed by using the PI/SN manual reconciliation functionality. By clicking the **Recon PI/SN** icon in the PAYSET queue, a split screen is displayed.

The upper part of the screen lists all PI or SN messages that currently reside in the PAYSET queue. The user can scroll between the displayed messages on the upper part of the screen in order to choose the message to be manually matched.

GPP automatically lists on the lower part of the screen all PI or SN messages that are a possible match to the selected message in the upper part of the screen, in the following manner:

| Highlighted Message in Upper Part | List of Messages in Lower Part | Technical (SQL Virtual Queue) |
|-----------------------------------|--------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PI | All un-matched SN messages with the same office, amount and currency as the PI | MINF.P_MSG_CLASS = SN MINF.P_MATCH_PISN = W (service monitor) MINF.P_OFFICE = Payment Office OX_STTLM_AMT = Payment Amount OX_STTLM_CCY = Payment Currency |
| SN | All un-matched PIs from with the same office, amount and currency as the SN | MINF.P_MSG_CLASS = PI MINF.P_MATCH_PISN = W (service monitor) MINF.P_OFFICE = Payment Office OX_STTLM_AMT = Payment Amount OX_STTLM_CCY = Payment Currency |

By highlighting a message in the lower part of the screen and clicking the **Manual Match** icon, GPP matches between the PI and the SN messages. The payment returns to the PI/SN Match Check. See [Error! Reference source not found.](#)

3.2 Submit

The action button indicates that the message has been repaired and is being submitted for validations, and if found valid, continues processing (usually to the VERIFY queue).

If the message fails validation, the user is presented with all the errors found and the message remains displayed. If the message passes validation, then the message is closed.

3.3 Release PI

The action button indicates that the customer is to be given credit on the basis of the direct without waiting for a cover (available only for PIs). The SCL Status is set to F (Forced) and the payment goes through the same processing as the Submit action above.

3.4 Not PI/SN (previously Force PI/SN)

The action button indicates that the message should not be processed as a PI or SN. The message is sent to the regular processing flow.

The following payment fields will be updated:

- Message class is changed to PAY
- PI/SN Match Status is changed to N (service monitor)

Upon clicking the Not PI/SN button, the user will be presented with a question: "Message class will be changed to PAY. Are you sure you want to perform the action?" The same question appears in the Verify queue.

3.5 Cancel

The action button indicates that message is to be cancelled. Depending on system configuration, the message may be sent to the Approval Queue, where a second user must approve the cancellation.

- PI/SN Match Status is changed to N (service monitor)
- SCL related fields are cleaned.

4 System Configuration and Business Setup

This section describes the solution building blocks later described and used by the processing flow description.

4.1 System Parameters (N/A)

4.2 Profiles

4.2.1 Sender Credit Line

Sender Credit Line (SCL) profile is used to define daily credit lines for senders of 'direct' messages to GPP. When a direct payment instruction is received from a party and a cover is expected from a clearing system or a correspondent bank, the decision on whether to credit these funds to the customer, or wait for cover, is taken based on SCL check.

The customer is credited if there is a sufficient sender credit line for that party for the value date of the payment. Otherwise, the payment is not released until cover is received.

The following table describes the Sender Credit Line profile fields.

| Field Name | Description |
|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Code | The BIC or partial BIC of the bank against which we hold the credit line (Sender of the Direct message). Selection from Parties Profile Data Search window. |
| Matching Level | Enables the definition of SCL at a global level. Possible values: 11 chars – No branch 8 chars – Region 6 chars – Country 4 chars - Bank |
| Description | Description of the SCL |
| Unlimited | If checked, indicates that this is an unlimited SCL and the SCL amount field is disabled. Default: Un-checked. |
| Amount | An editable field to enter the amount of the SCL. The field allows an amount of at least 14 significant characters. Disabled if Unlimited check box is checked, Mandatory if Unlimited check box is clear. |
| Currency | An editable drop-down list for the currency of the SCL. |
| Action | Indicates whether the list of currencies should be included or excluded from the SCL. |
| Currencies list | Defines the list of currencies which are supported by the SCL. If empty, all currencies are supported. Multi-selection of currencies is allowed. |

4.2.2 Currency Preferences

The Currencies preferences profile is used to manage business specific data relating to currencies defined in the system and used by GPP.

GPP enables users to receive and transfer funds in a variety of currencies. However, all foreign currency transactions must be converted to the base currency to enable GPP to perform security checks, limits, and comparisons.

D+H supplies the initial list of currencies. Additional updates can be automatically loaded via the Quarterly BICPlusIBAN Directory or entered manually.

The following table describes the fields in the Currency Preferences profile:

| Field Name | Description |
|---------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Currency | Opens a list of currencies for selection |
| Currency name | Automatically populated based on Currency selection |
| Decimal digits | Derived from the Currency Info profile |
| Calendar Name | Derived from the Currency Info profile |
| Currency conversion limit | Maximum amount of this currency to be converted in a single payment. With a correct business rule setup (Rate usage for debit side conversion or Rate usage for credit side conversion), the message is sent to the Repair queue if this limit is exceeded. |
| Refer to dealer | If selected, payments involving this currency are referred to a dealer for the applicable rate through the <i>Refer to Dealer</i> Rate Usage rule condition. |

| Field Name | Description |
|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Display in 000s | If selected, displays currency values in 1000 currency units. |
| Display currency | If selected, includes the currency in the Currency drop-down list used throughout GPP. A user can type any existing currency in the Currency list box whether or not it appears in the list. |
| Draft currency | If selected, this currency can be used to create drafts and checks. |
| Soonest value date | Sets the soonest settlement time for conversion of base currency with the profile currency. Defines the difference in days between the day the deal is done and the day the deal is settled. Possible values: <ul style="list-style-type: none"> Standard Expedited |
| Default Correspondent | Bank's default country correspondent for the specified country. This data is used for Routing purposes. |
| Account at correspondent (our books) | Our Office account for the country correspondent. |
| Asset account number | Number of the asset account in the correspondent's books. This value automatically appears when our Office account number is entered in "Account at Correspondent (our books)". |
| Check Sender Credit Line | If selected, the Sender Credit Line is verified. |
| Default Cut-off Name | The name of the Treasury Cut-off Time profile that is used as default, if a Treasury Cut-off business rule is not found |
| Batch suspense account | Bucket account for the currency. Primarily used for mass payment processing flows for a client sub-batch where the total funds are debited from the client and credited to the relevant currency suspense account from which individual payments are debited later. |
| MT210 matching tolerance amount | Specifies a tolerance amount between 210 and payment messages, to be included in 210 matching |

4.2.3 Matching Check Profile

The Matching Check profile specifies the matching algorithm and index to be used in duplicate checking or Direct and Cover matching. The user is required to define separate profiles for matching Payment to MT210 and vice versa. Similarly, the user is required to define separate profiles for matching PI to SN and vice versa.

The following table describes the fields in the Matching Check profile:

| Field Name | Description |
|---------------|----------------------------------------------------------------------------------------------------------------------------------------|
| Name | Matching profile name |
| Description | Matching profile description |
| Relation Type | Indicates the type of the Matching profile |
| Description | Description for the relation type selected above. Populated automatically based on selection of relation type. |
| Index | Specifies how to build the index. Opens a list of following Data Manipulation Rules based on type. |
| Mapping Rule | Specifies the fields that need to be mapped to the related payment. Clicking on the button opens a list of Mapping Manipulation Rules. |

| Field Name | Description |
|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Automatic algorithm | |
| Manual algorithm | Specifies the matching algorithm to be used in case of manual matching. Enabled and Mandatory if the relation type supports manual match. Opens a list of manual matching algorithms of the selected relation type when RELATIONTYPES.SUPPORT_MANUAL_MATCHING <> 0 |

4.3 Business Rules

4.3.1 Matching Check Profile Selection

This rule defines the relevant matching profile to use for specific payment.

4.3.2 Payment Classification Rule

Payment classification rules are used to assign the message category to all the payments received. Based on the message class, the payment is further processed in GPP.

The available action for payment classification rules is the following payment class List.

- PI - Incoming Payment Instruction/Pre-advice
- SN – cover/Settlement Notification
- PAY – Payment
- AF -Anticipated Funds
- NAC - Non-Accounting

Once assigned, the payment class is used by GPP during payment processing.

4.3.3 Manual Matching Algorithm

This rule is for cases where the automatic matching algorithm failed, manual matching needs to be done. To be able to provide to the operator some tools to define the match, additional matching algorithm is define which eventually be shown to the user as a 'possible match'.

4.3.4 Automatic Matching Algorithm

The matching algorithm specifies what need to be checked to declare a match between two different payments. Under most cases, these checks are being done comparing the unique sender reference codes.

4.4 Statuses

4.4.1.1 Payments/Covers

| Status ID | Available actions |
|-----------|-----------------------|
| PAYSET | See 3 |

5 Message Data

5.1 Message Attributes

| Field ID | Name | Description |
|-------------------|----------------|------------------------------------------|
| P_PISN_INDEX | PISN indx | PI/SN index |
| MF_PISN_MATCH_STS | PISN match sts | PISN match status. Possible values: N-no |

| Field ID | Name | Description |
|---------------------|------------------|-------------------------------------------------------------------------------------------------|
| | | match, M-Matched, W-Waiting for a matching decision |
| MF_PISN_PROCESS_STS | PISN process sts | PISN process status |
| MU_PI_FORCE_STS | PI Force sts | PI Force status |
| P_MSG_CLASS | Msg class | Message Class. Derived by system table 'MSG_TYPES.MSG_CLASS'. Possible values: NAC, PAY or 'AF' |
| OX_STTLM_CCY | Sttlm ccy | Swift F32A - Settlement currency of incoming message |
| OX_STTLM_AMT | Sttlm amt | Swift F32A - Settlement amount of incoming message |
| OX_STTLM_DT_1B | Sttlm vd | Swift F32A - Settlement value date of incoming message |
| X_INSTR_ID | Instr ID | Swift F20 – Unique payment identification ID |

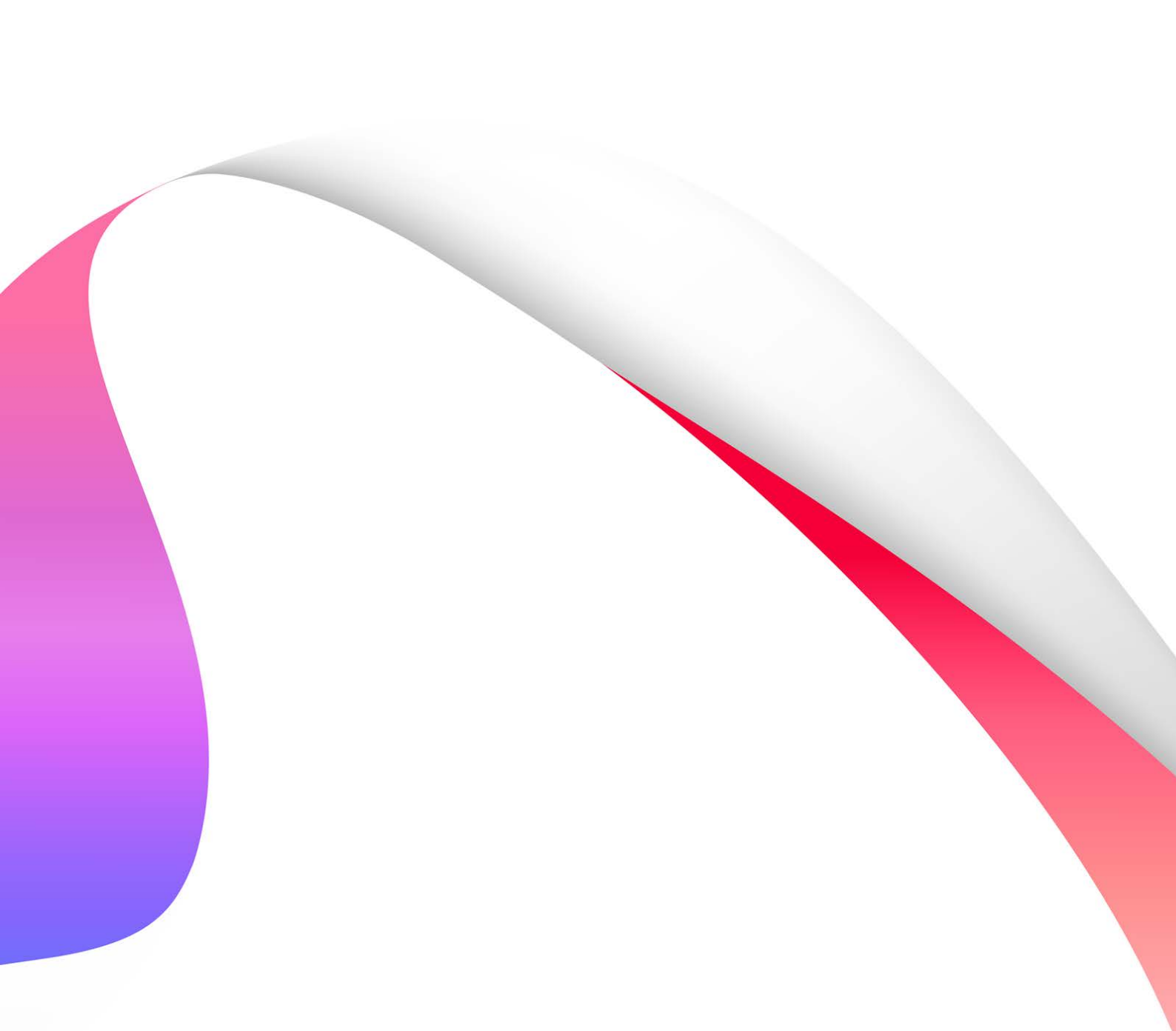
5.2 Errors and Audit

| Code | Description |
|-------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 28625 | Cannot match PI/SN because the SN is in Repair queue. |
| 28626 | Message already matched PI/SN. |
| 40052 | No Sender credit line checking for currency [Payment Currency] |
| 40053 | No Sender credit line found for payment |
| 40055 | Unlimited Sender credit line [SCL code] found for the payment, processing continues |
| 40056 | Sender credit line [SCL code] exceeded |
| 40057 | Sender credit line [SCL code] granted for payment |
| 40058 | Sender credit line [SCL code] does not exist for the payment value date [Value date] |
| 40059 | Sender credit line [SCL code] does not exist for the payment id [MID] |
| 40060 | Sender credit line [SCL code] replenishment successful |
| 40060 | Sender credit line 1 replenishment successful |
| 40088 | Sender credit line [SCL party] not granted. Currency conversion failed between payment currency [Payment currency] and Sender credit line currency [SCL currency] |
| 40100 | PI/SN matching failed |
| 40101 | [Self related type] matched to [Related type] |
| 40105 | [Self related type] Manual matched to [Related type] by user [User ID] |

Appendix A: Glossary

The table lists the terms used in this document.

| Term | Description |
|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| GPP | Global PAYplus |
| PI | Incoming direct payment that requires an incoming cover. |
| SN | Incoming cover or settlement notification. |
| Message Class | Attribute assigned to a payment that indicates its type: <ul style="list-style-type: none">• PI: Incoming direct payment. Assigned to MT 103, MT202• SN: Incoming cover or settlement notification. Assigned to MT202, MT205, MT910 |
| PI/SN Match Status | Attribute that is assigned to a payment that indicates its matching status. Possible values: <ul style="list-style-type: none">• W: When a message was identified as a PI or SN message, GPP marks the message as Waiting to be Matched.• M: When a PI and an SN messages were matched either automatically or manually the messages are marked as Matched.• N: Not applicable for Matching. This is the value for all non-PIs and non-SNs. |
| SCL | Sender Credit Line. |



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