FINASTRA

Global PAYplus

Acknowledgments and Confirmations

Business Guide

Product Version: 4.5
Catalog ID: GPP4.5-00-B06-03-201511

Copyright

Disclaimer

Finastra does not guarantee that any information contained herein is and will remain accurate or that use of the information will ensure correct and faultless operation of the relevant software, services or equipment. This document contains information proprietary to Finastra. Finastra does not undertake mathematical research but only applies mathematical models recognized within the financial industry. Finastra does not guarantee the intrinsic theoretical validity of the calculation models used.

Finastra, its agents, and employees shall not be held liable to or through any user for any loss or damage whatsoever resulting from reliance on the information contained herein or related thereto. The information contained in this document and the general guidance of Finastra staff does not take the place of qualified compliance personnel or legal counsel within your institution.

FINASTRA CANNOT RENDER LEGAL, ACCOUNTING OR OTHER PROFESSIONAL SERVICES TO YOUR INSTITUTION. THE INFORMATION CONTAINED HEREIN IS GENERAL IN NATURE AND DOES NOT CONSTITUTE LEGAL ADVICE OR A LEGAL OPINION. CONSULT YOUR LEGAL COUNSEL FOR LEGAL ADVICE SPECIFIC TO YOUR SITUATION OR CIRCUMSTANCES OR TO ANSWER ANY LEGAL QUESTIONS.

This document is not intended as a substitute for formal education in the regulatory requirements of banking, banking operations, lending, lending operations, or other topics generally applicable to financial institutions. Your financial institution is solely responsible for configuring and using the software or services in a way that meets policies, practices, and laws applicable to your institution, including, without limitation: (1) options and selections made on prompts; (2) entries in the software program; (3) program setup; and (4) documents produced by the software or services. It is the obligation of the customer to ensure that responsible decisions are taken when using Finastra products. Information in this document is subject to change without notice and does not represent a commitment on the part of Finastra.

Feedback

Do you have comments about our guides and online help? Please address any comments and questions to your local Finastra representative.
Need more information? Read more about our products at http://www.finastra.com or contact your local Finastra office at http://www.finastra.com/contact.

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	August 2018	Document rebranded to Finastra template

Table of Contents

1 Introduction

Global PAYplus (GPP) payment processing consists of an orchestrated series of business services that enable increased Straight-Through Processing (STP) rates and efficient system performance.

The Acknowledgments and Confirmations business service enables GPP to process the following types of notices:

- Acknowledgment: For each transmitted transaction message, GPP can receive and process acknowledgment messages. A message can be one of the following types:
  - Positive: A positive acknowledgment message (ACK) confirming that the target entity successfully received the message for processing.
  - Negative: A negative acknowledgment message (NAK) confirming that the target entity unsuccessfully received the message. The NAK message can contain an error message indicating the reason for the unsuccessful transmission.
- Confirmation:
  - For SWIFT-based message flows that implement the optional SWIFTNet FINCopy service, the SWIFTNet network enables a third party to return a confirmation or rejection message to the message sender. For more information, see SWIFT-Based Confirmation Message Types.
  - For ISO-based message flows, GPP can receive and process a confirmation or rejection message. For more information, see ISO Based Confirmation Message Types.

Upon receiving either type of message, GPP matches the received message to the original message and enriches the message with all relevant information. If GPP cannot successfully match a message to its original message, the system routes the message to a relevant queue and the system triggers an appropriate error message.

Note: By default, the GPP User Interface does not display acknowledgment and confirmation messages, although the system can be configured to do so.

1.1 ISO Based Confirmation Message Types

In ISO-based messaging, a clearing institution can return a confirmation message that contains a status, which GPP can use for further message processing.

Depending on specific system configuration, GPP uses the status to determine how the message is processed.

Status	Description
ACSC	Accepted Settlement Confirmed: Settlement on the debit account is complete.
ACSP	Accepted Settlement in Process: All preceding checks, such as technical validation and customer profile, were successful and the payment initiation is accepted.
ACTC	Accepted Technical Validation: Authentication, syntactical, and semantical validation are successful.
ACWC	Accepted with Changes: Instruction is accepted but a change is pending.
PDNG	Settlement Pending: Payment initiation or an individual transaction included in the payment initiation is pending.
RJCT	Settlement Rejected: Payment initiation or an individual transaction included in the payment initiation is rejected.

1.2 SWIFT-Based Confirmation Message Types

In SWIFT-based messaging, a centralized clearing institution or system, which is the third party in the SWIFTNet FINCopy message flow, can return one of the following types of confirmation messages:

- **MT012**: A SWIFT Sender Notification message. The clearing institution returns this message to indicate that the payment message is authorized for continued processing.
- **MT019**: A SWIFT Abort Notification message. The clearing institution returns this message to indicate that the payment message is rejected and continued processing does not occur.

A clearing institution can reject a payment message for the following reasons:

- Invalid SWIFT syntax
- Insufficient funds in the debit party account at the end of the day
- Defined limits are reached for the credit party

GPP matches each confirmation message to its original payment message and enriches the original message with relevant information. An MT019 message contains rejection information and triggers an appropriate error message.

1.3 Target Audience

This business guide is intended for GPP system administrators, business analysts, and other system users who need to know how to set up, configure, and implement this feature.

2 Enjoy Processing

GPP matches each incoming acknowledgment and confirmation message with its original payment or service message.

After a successful match, GPP continues processing each of the following incoming acknowledgment and confirmation messages.

For more information on message-specific processes, see ISO-Based Message Processes and SWIFT-Based Message Processes.

If configured to do so, the GPP GUI displays all acknowledgment and confirmation messages in a dedicated tab that is located in the Message page.

If GPP is unable to match an incoming acknowledgment or confirmation message with its original message, GPP does not continue processing the message. Instead, the system generates an error entry in the GPP error log, which can trigger an alert message.

2.1 ISO-Based Message Processes

GPP matches each incoming ACK and NAK message with its relevant original message, as described in ISO-Based Message Matching.

GPP processes each message by the type of acknowledgment or confirmation received. For more information, see ISO-Based ACK Messages and ISO-Based NAK Messages.

Note: The specific processing steps can vary depending on system configuration and rule definitions.

2.1.1 ISO-Based Message Matching

The GPP interface support functionality matches every incoming acknowledgment and confirmation message with its corresponding original message.

GPP uses the unique message ID (P_MID) as the key to match an original payment message to an incoming message. If the unique message ID is empty, GPP uses the clearing system reference.

After successful message matching, GPP checks the **Validate reference in confirmation** field in the MOP profile, and does one of the following:

- If the field is not selected, GPP continues with the defined processing workflow.
- If the field is selected, GPP validates the message by comparing the clearing system reference of both the original payment message and the incoming acknowledgment and confirmation message.
- If the fields do not match, GPP routes the payment message to the **Rejected** queue and generates an appropriate error message.

GPP includes only messages with the following statuses when matching incoming messages with original payment messages:

- Complete
- Rejected
- Wait Confirmation

If GPP is unable to match an incoming acknowledgment or confirmation message with its original message, GPP does not continue processing the message. Instead, the system generates an error entry in the GPP error log, which can trigger an alert message.

2.1.2 ISO-Based ACK Messages

Upon receiving an ACK message and successfully matching the ACK to the original payment message (see ISO-Based Message Matching), GPP does the following:

- Sets the status of the original message, as defined in the workflow. For example, upon receipt of an **ACSC** status, GPP sets the message status to **COMPLETE** and no further processing occurs.
- Enriches the relevant attributes of the original message.

GPP stores the ACK message status in the **Ack Status** field, which is an extension attribute.

- Stores the ACK message. Depending on configuration, the GPP User Interface displays the ACK in a dedicated tab that is located in the **Message** page. Acknowledgments and confirmation are also visible through the **Message Interaction** interface.
- Routes the original message to the appropriate queue. For example, upon receipt of an **ACSC** status, GPP routes the message to the **Complete** queue.

Note: GPP displays the transaction status of the last matched transaction in the returned ACK message.

2.1.3 ISO-Based NAK Messages

Upon receiving a NAK message and successfully matching the NAK to the original payment message (see ISO-Based Message Matching), GPP does the following:

- Sets the status of the original message to **NAK**.
- Enriches the relevant attributes of the original message. GPP stores the NAK message status in the **Ack Status** field, which is an extension attribute.
- Stores the ACK message. Depending on configuration, the GPP User Interface displays the ACK in a dedicated tab that is located in the **Message** page. Acknowledgments and confirmation are also visible through the **Message Interaction** interface.

Routes the original message to the appropriate queue for manual processing.

- Generates an error message. GPP generates an error message using the **Sts rsn prtry cd** and **Addtl Sts Rtr Inf** message attributes (see Message Attributes).

2.2 SWIFT-Based Message Processes

GPP matches each incoming ACK and NAK message with its relevant original payment message, as described in SWIFT-Based Message Matching.

GPP processes each message by the type of acknowledgment or confirmation received:

- SWIFT-Based ACK Messages
- SWIFT-Based NAK Messages
- SWIFT-Based Confirmation Messages
- SWIFT-Based Abort Messages

The specific processing steps can vary depending on system configuration and rule definitions.

2.2.1 SWIFT-Based Message Matching

The GPP interface support functionality matches every incoming acknowledgment and confirmation message with its corresponding original payment message.

GPP uses the message ID (MID) of the original message as the key to match against the Message User Reference (MUR – Tag 108) field of the incoming acknowledgment and confirmation message.

GPP includes only messages with the following statuses when matching incoming messages with original payment messages:

- Complete
- Wait ACK
- Wait Confirmation

If GPP is unable to match an incoming acknowledgment or confirmation message with its original message, GPP does not continue processing the message. Instead, the system generates an error entry in the GPP error log, which can trigger an alert message.

2.2.2 SWIFT-Based ACK Messages

Upon receiving an ACK from the SWIFT gateway application and successfully matching the ACK to the original payment message or to an original N Message (see SWIFT-Based Message Matching), GPP does the following:

- Checks the MOP profile.

  If the **Communication preferences** field of the relevant MOP is set to **Wait for ACK** (see MOP Profile), the system sets the message status to **Complete.**

- Routes the original message to the appropriate queue.
- Stores the ACK message in the **Content of the ACK/NAK** extension attribute (see Message Attributes).

  Depending on configuration, the GPP User Interface displays the ACK in a dedicated tab that is located in the **Message** page. Acknowledgments and confirmation are also visible through the **Message Interaction** interface.

2.2.3 SWIFT-Based NAK Messages

Upon receiving a NAK from SWIFTNet and successfully matching the NAK to the original payment message (see SWIFT-Based Message Matching), GPP does the following:

- Changes the status of the original message to NAK.
- Stores the NAK message in the **Content of the ACK/NAK** extension attribute (see Message Attributes).

  Depending on configuration, the GPP User Interface displays the ACK in a dedicated tab that is located in the **Message** page. Acknowledgments and confirmations are also visible through the **Message Interaction** interface.

- Routes the original message to the appropriate queue for manual processing. A GPP user can do one of the following:
  - Send the message to repair.
  - Cancel the message.
  - Resend the message.

  For more information, see Manual Handling.

2.2.4 SWIFT-Based Confirmation Messages

Upon receiving an MT 012 confirmation message from the SWIFT gateway application and successfully matching the confirmation to the original payment message (see SWIFT-Based Message Matching), GPP does the following:

- Changes the status of the original message to **COMPLETE**.
- Checks the MOP profile.

  If the **Communication preferences** field of the relevant MOP (see MOP Profile) is set to **Wait Confirmation**, the system sets the ACK status field to **ACK.**

- Stores the confirmation message in the **Content of the ACK/NAK** extension attribute (see Message Attributes).

  Depending on configuration, the GPP User Interface displays the ACK in a dedicated tab that is located in the **Message** page. Acknowledgments and confirmation are also visible through the **Message Interaction** interface.

- Routes the original message to the **Complete** queue.

2.2.5 SWIFT-Based Abort Messages

Upon receiving an MT 019 abort message from SWIFTNet and successfully matching the abort message to the original payment message (see SWIFT-Based Message Matching), GPP does the following:

- Sets the status of the original message to **REJECTED.**
- Routes the original message to the **Rejected** queue.
- Stores the abort message in the **Content of the ACK/NAK** extension attribute (see Message Attributes).

  Depending on configuration, the GPP User Interface displays the ACK in a dedicated tab that is located in the **Message** page. Acknowledgments and confirmations are also visible through the **Message Interaction** interface.

- Generates an error message.

  GPP uses the rejection code (from Tag 432 of the message) to derive an error description, as described in Reject/Return Codes Profile. As further validation when deriving the error description, GPP checks the debit MOP of the incoming message against the **MOP** field defined in the Reject/Return Codes profile.

- Generates reverse posting information, if required.

3 Manual Handling

After receiving a negative acknowledgment or rejection and successfully matching the incoming message with its original message, GPP might route an original message to an appropriate queue for manual processing.

Depending on the type of queue, a GPP user can perform specific actions on a message through the GPP User Interface, as described in Message Actions.

Using the GPP User Interface, users can view the acknowledgment and confirmation messages. For more information, see Acknowledgment and Confirmation Pages.

3.1 Message Actions

This table describes the types of actions users can perform on messages in GPP queues.

Queue	Action	Description
Rejected	Cancel	Cancels the payment message. If required, GPP can prepare reverse posting information upon cancelation approval.
Rejected	Resend	Does the following: • Resets the **Ack Status** field. • Resends the message.
Rejected	Send to Repair	Does the following: • Resets the **Ack Status** field. • Sends the message to manual processing. If required, GPP can prepare reverse posting information.
Wait Ack	Cancel	Cancels the payment message. If required, GPP can prepare reverse posting information upon cancelation approval.
Wait Ack	Force	Continues message processing as if confirmation was received.
Wait Ack	Send to Repair	Does the following: • Resets the **Ack Status** field. • Sends the message to manual processing. If required, GPP can prepare reverse posting information.
Wait Confirmation	Cancel	Cancels the payment message. If required, GPP can prepare reverse posting information upon cancelation approval.
Wait Confirmation	Force	Continues message processing as if confirmation was received.
Wait Confirmation	Send to Repair	Does the following: • Resets the **Ack Status** field. • Sends the message to manual processing. If required, GPP can prepare reverse posting information.

3.2 Acknowledgment and Confirmation Pages

Using the GPP User Interface, users can view the acknowledgment and confirmation messages received for each payment transaction message. The format for viewing acknowledgment and confirmation messages depends on the type of messages handled by the specific GPP implementation.

For more information, see the ISO-Based Acknowledgment and Confirmation Page and the SWIFT-Based Acknowledgment and Confirmation Page.

3.2.1 ISO-Based Acknowledgment and Confirmation Page

In an ISO-based system, the **Acks and Confirmations** page displays acknowledgments and confirmations received and matched to a specific message.

The **Acks and Confirmations** page can display more than one interaction for each message received.

This table describes the columns in the **Acks and Confirmations** page.

Column Name	Description
Transaction Status	The status received in the incoming message.
	Message Attribute: X_TX_STS
	pacs.002: FIToFIPmtStsRpt/TxInfAndSts/TxSts
	pain.002: CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/TxSts
Status Reason	The reason received in the incoming message.
	Message Attribute: X_STS_RSN_PRTRY or X_STS_RSN_CD
	pacs.002: FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry
	pain.002: CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/StsRsnInf/Rsn/Prtry
Status Identification	A unique identification, as assigned by an instructing party that identifies the reported status.
	Message Attribute: X_RTR_RSN_ADDTL_INF
	pacs.002: FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/AddtlInf
	pain.002: CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/StsRsnInf/AddtlInf
Clearing System Ref	A unique reference, as assigned by a clearing system that identifies the instruction.
	Message Attribute: X_CLR_SYS_REF
	pacs.002: FIToFIPmtStsRpt/TxInfAndSts/ClrSysRef
	pain.002: CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/ClrSysRef
Account Servicer Ref	An internal bank system reference number.
	Message Attribute: X_ACCT_SVCR_REF
	pacs.002: FIToFIPmtStsRpt/TxInfAndSts/AcctSvcrRef
	pain.002: CstmrPmtStsRpt/OrgnlPmtInfAndSts/TxInfAndSts/AcctSvcrRef
Created Time	The time the message was created in the system.

3.2.2 SWIFT-Based Acknowledgment and Confirmation Page

In a SWIFT-based system, the **ACK and Confirmation** page displays acknowledgments and confirmations received and matched to a specific message.

The **ACK and Confirmation** page displays a single message, which is stored in XML format.

The **ACK and Confirmation** page has the following panes:

- ACK/NAK: Displays the incoming ACK or NAK
- Confirmation/Rejection: Displays the incoming confirmation or rejection

4 System Configuration and Business Setup

GPP implements the Acknowledgments and Confirmations business service using static data that is defined in GPP. The static data determines how the system processes each message using the specific information associated with the message. For more information, see static data.

The overall Acknowledgments and Confirmations business service consists of fine-grain business processes, as described in Processing.

GPP enables continued manual processing by system users, as described in Manual Handling.

GPP uses static data to determine how the system processes messages. GPP has the following static data elements:

- Profiles
- System Tables
- Message Attributes
- Message Statuses
- Error Codes

4.1 Profiles

GPP uses profiles, which can include static or configuration data, to build relationships between data items to determine how the system processes messages.

GPP users create, update, and manage profiles using the GPP User Interface. All profiles have common editing functionality, action buttons, and fields.

The system implements the Acknowledgments and Confirmations business service using the following profiles:

- MOP Profile: Defines the means by which a payment is executed and delivered
- Reject/Return Codes Profile: Defines the formal error codes that are used by a clearing institution

4.1.1 MOP Profile

The Method of Payments profile defines a Method of Payment (MOP), which is the means by which a payment is executed and delivered. Book Transfer, SWIFT, Real Time Gross Settlement (RTGS), and Draft are examples of MOPs. GPP uses MOP selection rules to determine the most appropriate MOP for each payment transaction message.

GPP users create, update, and manage MOP profiles using the GPP User Interface.

These are the relevant fields in the Method of Payments profile.

Field Name	Description
Generate Reference	One of the following: Selected: GPP generates a unique message reference that can be used for additional verification during the message matching process. Cleared: GPP does not generate a unique message reference.
Validate reference in confirmation	One of the following: Selected: GPP verifies that the unique message reference in the response matches the unique message reference in the original message. Cleared: GPP does not verify that the unique message reference in the response matches the unique message reference in the original message.
Communication preferences	One of the following: None: The system continues processing and does not wait for an ACK or confirmation message following transmission. This is the default value. Wait for ACK: The system routes the message to the Wait ACK queue until an acknowledgment is received, after which, processing continues. Wait for confirmation: The system routes the message to the Wait confirmation queue until payment confirmation is received, after which, processing continues.

4.1.2 Reject/Return Codes Profile

The Reject/Return Codes profile defines the formal error codes that are used by a clearing institution in incoming and outgoing messages.

GPP uses this profile to do the following:

- Enrich a NAK or Abort code
- Return a message that includes a specific reason code

GPP users create, update, and manage Reject/Return Codes profiles using the GPP User Interface.

These are the relevant fields in the Reject/Return Codes profile.

Field Name	Description
Code	A 4-digit identification code
Description	A description of the code
MOP	The attached MOP
Message type	A message type for the attached MOP
Message sub type	A message subtype
SWIFT tag	If relevant, the SWIFT message tag that contains the code. For example, Tag 432 in MT019.
Standard code	One of the following: Selected: Indicates the code is ISO-based. Cleared: Indicates the code is proprietary. Also determines the reason code mapping for outgoing payments.

4.2 System Tables

GPP implements the Acknowledgments and Confirmations business service using the following system tables:

- MESSAGE_EXTERNAL_INTERACTION: Stores acknowledgment and confirmation messages that are received from external interfaces. GPP matches these messages to their respective original messages using the unique message ID (MID) field.
- Message Information: Stores all information for each payment message. GPP accesses payment messages in this table using the MID field.
- INTERFACE_CONTENT: Stores acknowledgment and confirmation messages in the XML format in which they are received from external interfaces.

4.3 Message Attributes

This table includes the message attribute fields that GPP uses to implement the Acknowledgments and Confirmations business service.

Field ID	Name	Description
T_ACK	Acknowledgment	Acts as a place holder in the GPP User Interface tree view. One of the following: • ACK • NAK
T_CONF	Confirmation	Acts as a place holder in the GPP User Interface tree view. One of the following: • Confirmation: MT012 • Rejection: MT019
X_ACCT_SVCR_REF	Acct svcr ref	Internal bank system reference
X_ACK_NAK_MSG	Content of the ACK/NAK	Contents of the received acknowledgment notice in XML format. Not used in rule types.
X_CLR_SYS_REF	Clr sys ref	Unique reference, as assigned by a clearing system, to identify a transaction message.
X_EXTN_MOP_NOTIFICATION	MOP Notification	MOP notification
X_IS_NAK	ACK Status	Acknowledgment status. One of the following: • Empty: No response received • 0: ACK • 1: NAK
X_IS_RJCT	Confirmation Status	Confirmation status. One of the following: • Empty: No response received • 0: Confirmation • 1: Rejection
X_MOP_NOTIFICATION_MSG	Notification content	Contents of the received confirmation notice in XML format. Not used in rule types.
X_MOP_NOTIFICATION_MSG_TYPE	Notification type	One of the following: • 012: Confirmation • 019: Rejection
X_MSG_USER_REF	MUR	Message User Reference

Field ID	Name	Description
X_RJCT_RSN	Rejection Reason	Rejection reason, from Tag 432 in MT 019
X_RTR_RSN_ADDTL_INF	Addtl Sts Rtr Inf	Additional information, such as the reason for a rejected transaction
X_STS_ID	Sts ID	Unique identification, as assigned by an instructing party, to identify a reported status.
X_STS_RSN_PRTRY	Sts rsn prtry cd	Proprietary transaction rejection code
X_TX_STS	Tx sts	Transaction status code

4.4 Message Statuses

During message processing, GPP assigns a status to each message, which tracks a message's progress through the business flow. Each message status is associated with a specific queue that provides the visibility of the message.

GPP uses the following message statuses in the Acknowledgments and Confirmations business service:

- **NAK**: An original message has received a matching NAK message. For more information, see NAK Status.
- **Rejected**: An original message has received a matching abort confirmation message. Depending on the specific workflow, the message is routed to the **NAK** queue. For more information, see Rejected Status.
- **Service Wait ACK**: An original service message is waiting to receive an acknowledgment message. For more information, see Service Wait ACK Status.
- **Wait ACK**: An original message is waiting to receive an acknowledgment message. For more information, see Wait ACK Status.
- **Wait Confirmation**: An original message is waiting to receive an ACK message. For more information, see Wait Confirmation Status.

4.4.1 NAK Status

GPP sets a NAK status to messages that receive a negative acknowledgment or rejection message. The system routes these messages to the NAK queue, which is in the Manual Process group.

Using the GPP User Interface, system users can perform one of the following actions on messages:

- **Reject**: Sets the message with a **Rejected** status, which is a final status that enables no further message processing.
- **Resend**: Resends the message.
- **Send to Repair**: Sets the message with a **Repair** status. If required, the system prepares reverse posting information.

Negative acknowledgment messages are one of the following:

- **ISO-Based Messages**: A pacs.002 or pain.002 message that contains a **RJCT** status
- **SWIFT-Based Messages**: A response message that contains a **1** in Tag 451

4.4.2 Rejected Status

GPP enables system users to set a **Rejected** status to messages that receive a rejection message.

The system routes these messages to the **Rejected** queue, which is in the **Final** group. This is a final status that enables no further message processing.

Rejection messages are one of the following:

- **ISO-Based Messages**: A pacs.002 or pain.002 message that contains an RJCT status
- **SWIFT-Based Messages**: An MT019 message

4.4.3 Service Wait ACK Status

GPP sets a Service Wait ACK status to transmitted N Messages that are waiting for an acknowledgment message. The system routes these messages to the Service Wait ACK queue, which is in the Waiting group.

Upon receiving an ACK message, an original message with this status is set to Service Complete.

Using the GPP User Interface, system users can perform one of the following actions on messages:

- **Cancel**: Cancels the message, which requires approval. After approval, and if required, the system prepares reverse posting information.
- **Force ACK/Confirmation**: Assumes the receipt of an acknowledgment message, and continues message processing.
- **Resend**: Resends the message for processing.
- **Send to Repair**: Sends the message to manual processing for repair. If required, the system prepares reverse posting information.

4.4.4 Wait ACK Status

GPP sets a Wait ACK status to transmitted payment messages that are waiting for an acknowledgment message. The system routes these messages to the Wait ACK queue, which is in the Waiting group.

Upon receiving an ACK message, an original message with this status is set to Complete.

Using the GPP User Interface, system users can perform one of the following actions on messages:

- **Cancel**: Cancels the message, which requires approval. After approval, and if required, the system prepares reverse posting information.
- **Force ACK/Confirmation**: Assumes the receipt of an acknowledgment message, and continues message processing.
- **Resend**: Resends the message for processing.
- **Send to Repair**: Sends the message to manual processing for repair. If required, the system prepares reverse posting information.

4.4.5 Wait Confirmation Status

GPP sets a Wait Confirmation status to transmitted payment messages that are waiting for a confirmation message. The system routes these messages to the Wait Confirmation queue, which is in the Waiting group.

Upon receiving a confirmation message, an original message with this status is set to Complete.

Using the GPP User Interface, system users can perform one of the following actions on messages:

- **Cancel**: Cancels the message, which requires approval. After approval, and if required, the system prepares reverse posting information.

- **Force ACK/Confirmation**: Assumes the receipt of an acknowledgment message, and continues message processing.
- **Send to Repair**: Sends the message to manual processing for repair. If required, the system prepares reverse posting information.

4.5 Error Codes

This table includes the error codes that can be used by the Acknowledgments and Confirmations business service.

Error Code	Description	Corrective Action
40154	Payment rejected by [Cdt MOP]. Reason code [Rejection Reason]. Description [ERRCODES.CONTENTS].	Manual handling required
40263	Payment was rejected. Reason [Status Reason], Description [Status Reason Description].	N/A

4.6 Recommended Setup

Perform the following setup to implement the Acknowledgments and Confirmations business service.

Setup Entity	Action	Comments
MOP Profiles	Set the relevant MOP profile fields, as required.	For more information, see MOP Profile.
External Error Codes	Set the relevant error codes for the MOPs, as required.	For more information, see External Error Codes Setup.
User-Defined Queues	Set the relevant user-defined queues, as required.	For more information, see User-Defined Queues Setup.
Alerts	Set the relevant alerts, as required.	For more information, see Appendix A: Glossary.
Access Classes	Set the statuses and filters class permissions, as required.	

4.6.1 External Error Codes Setup

This table includes the recommended external error codes.

Code	Description	Message Type/ Subtype	Tag
0	Message recalled from RTGS system queue.	198/002	451
60	Did not make FINCopy cutoff time.	198	432
61	Did not make SWIFT Payment cutoff time.	198	432
70	Payment Order (Transaction ID) does not exist.	198	432
71	Payment Order already has this status.	198	432
72	Payment Order settled.	198	432
73	Unauthorized Command/Enquiry.	198	432
74	Duplicate TRN (for this date).	198	432

Code	Description	Message Type/ Subtype	Tag
75	RTGS closed.	198	432
76	Bank code does not exist.	198	432
77	Bank suspended.	198	432
78	Value date is prior to current date.	198	432
79	Value date is more than 7 days before current date.	198	432
80	ESA Status is not A, D, or P.	198	432
81	Credit Status is not A, D, or P.	198	432
82	Cash Account does not exist.	198	432
83	Request not valid during this period (RITS/RTGS State).	198	432
84	Warehouses Payments not accepted from feeder system.	198	432
85	Message recalled.	198	432
86	Message unsettled at end-of-day.	198	432
87	Does not meet Message Format Standard.	198	432
88	Sub-Message Type does not exist.	198	432
89	MAC/PAC check failed.	198	432

4.6.2 User-Defined Queues Setup

This table includes the recommended user-defined queues.

Queue Name	Description
NAK Received	Holds original messages for which a NAK is received and matched. Each received NAK generates an administrator alert.
019 Received	Holds original messages for which an MT 019 Abort message is received and matched. Each received MT 019 generates an administrator alert.

Appendix A: Glossary

Field Name	NAK Received Value	MT 019 Received Value
Office	***	***
Name	NAK received	Rejection (019) received
Type	Message queue	Message queue
Rule ID	NAK received	019 received
Description	Rejection from SWIFT is received	Rejection from RTGS is received
Total count greater than	0	0
Sum base amount greater than	0	0

Registered in England & Wales
No. 01360027

Registered Office
4 Kingdom Street Paddington
London W2 6BD