FINASTRA

Global PAYplus

R-Messages

Business Guide

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Version Control

Version	Summary of Changes
1.0	Document Created
2.0	Updated for Rebranding
3.0	Document rebranded to Finastra.

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1 Introduction

1.1 R-Messages Overview

This document provides a functional overview of GPP support for all R-messages included in the recall process for both the originating bank and the receiving bank.

The originating bank is the bank that transmits the original payment message and then initiates the recall process by generating and transmitting a recall message.

The receiving bank is the bank that receives the recall transmitted by the originating bank and can either accept or reject the recall.

GPP supports the following R-message types:

- Recalls: An originating bank initiates a recall of a previously transmitted payment message. A receiving bank receives the recall message.
- Returns: A receiving bank approves a recall message received from an originating bank, which results in the generation of a return message.
- Recall Rejections: A receiving bank rejects a recall message received from an originating bank, which results in the generation of a recall rejection message.

The R-message workflow begins when an originating bank generates and transmits a recall message to request cancellation of a previously transmitted payment message. The workflow continues in one of the following ways:

- If the originating bank transmits the recall message before the defined settlement date of the original payment message, the payment message is cancelled. If the payment message has been sent to the Clearing and Settlement Mechanism (CSM), the recall is forwarded to the CSM.
- If the originating bank transmits the recall message after the defined settlement date of the original payment message, the recall is forwarded to the CSM. Upon receipt, the receiving bank can either accept or reject the recall.

For more information about the recall process, see R-Message Processes

GPP R-message functionality enables the system to handle incoming and outgoing R-messages on both the originating bank and receiving bank sides.

1.2 R-Message Processes

GPP R-message processing can be invoked after the initial payment message transmission from the originating bank. After an originating bank transmits a payment message, such as a pacs.008, to a Clearing and Settlement Mechanism (CSM), the originating bank can initiate a recall of the original payment message. The originating bank can initiate a recall under either of the following conditions:

The recall is initiated before the defined settlement date.

- The recall is initiated within a definable number of business days after the specified settlement date of the payment message. For example, the Single Euro Payments Area (SEPA) sets a 10-day limit for SEPA Credit Transfer (SCT) recalls.
- If the CSM receives the recall message, such as a camt.056 for SCT, before the defined settlement date, the payment message is cancelled and the CSM does not forward the recall message to the receiving bank.

If the CSM receives the recall message after the defined settlement date, the CSM forwards the recall message to the receiving bank. Upon receipt of the recall message, the receiving bank must respond within a definable number of business days. For example, SEPA sets a 10-day limit for SCT recalls.

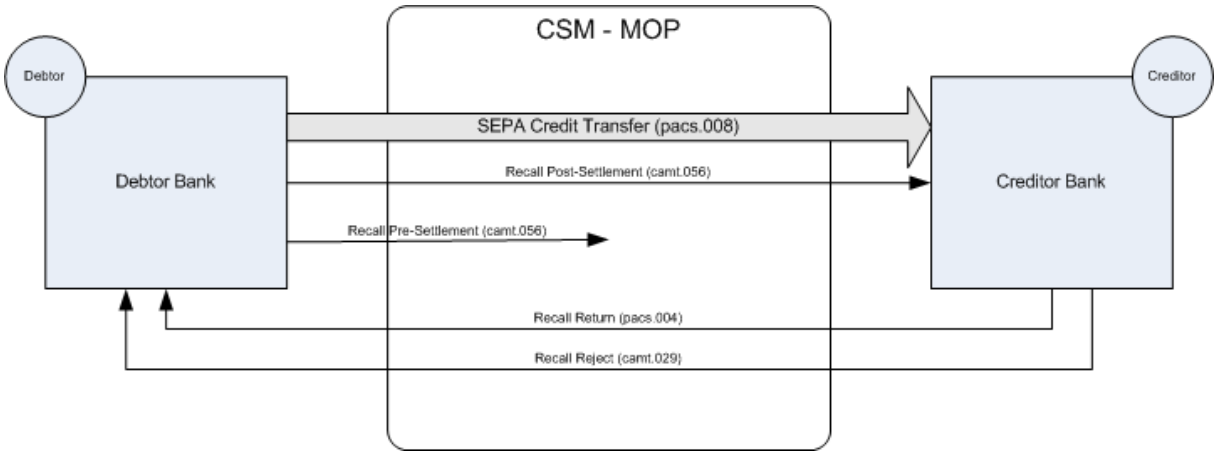
The receiving bank can respond in one of the following ways:

- Accept the Recall: The receiving bank accepts the recall by generating and transmitting a return message, such as a pacs.004, with a Following Recall Request (FOCR) specified as the return reason code.
- Reject the Recall: The receiving bank rejects the recall by generating and transmitting a recall reject message, such as a camt.029, to the originating bank. The recall reject message must contain a reason code, as described in **Error! Reference source not found.**.

Note: Proprietary GPP functionality calculates the number of business days between the transmission of the original payment message and the transmission of the recall message.

1.3 SCT R-Message Types

The following diagram illustrates the types of messages involved in the SCT R-message flows.



The following table describes the types of messages involved in the SCT R-message flows.

Message Type	Sender	Recipient	Description
pacs.008 (Payment)	Debtor Bank	Creditor Bank	The debtor bank transmits a payment message to the creditor bank via the CSM.
camt.056 (Recall)	Debtor Bank	CSM	The debtor bank initiates a recall by generating and transmitting a recall message to the creditor bank. If the recall message arrives at the CSM before the defined settlement date, the original payment message is cancelled at the CSM and does not participate in the settlement procedure.
	CSM	Creditor Bank	If the recall message arrives after the defined settlement date, the CSM forwards the recall message to the creditor bank.
pacs.004 (Return)	Creditor Bank	Debtor Bank	The creditor bank accepts the recall by generating and transmitting a return message to the debtor bank via the CSM.
camt.029 (Recall Reject)	Creditor Bank	Debtor Bank	The creditor bank rejects the recall by generating and transmitting a recall reject message to the debtor bank via the CSM.

Note: The recall procedure applies only to payments that have been sent to the CSM. If a payment has not been sent, an authorized GPP user can cancel it using the Cancel action button in the GPP UI.

1.4 R-Message Generation

GPP processing flows handle both incoming and outgoing R-messages.

The system supports the following types of message generation:

- Automatic: GPP automatically generates an R-message in response to an incoming payment or recall message.

GPP can automatically generate an R-message in response to an incoming payment message, based on the results of inward payments processing (for example, an invalid creditor account provided in a credit transfer).

- Manual: A GPP user initiates generation of an R-message via the GPP UI.

GPP enables users to initiate generation of an outgoing R-message, which is transmitted to a CSM. GPP users can initiate an R-message in response to an incoming payment message (a return) or from an outgoing payment message (a recall).

To create an R-message, a user must access the relevant original payment message via the GPP UI and perform the required actions, as described in **Error! Reference source not found.**.

The generated R-message includes both the R-message attributes as well as all mandatory attributes of the original payment message.

1.5 R-Message Matching

The system supports the following types of R-message matching:

- Automatic: The GPP message matching mechanism attempts to automatically match each R-message to its related message.

Upon receipt of an incoming R-message, GPP automatically attempts to match the incoming R-message to its related message using system configurable criteria as defined in a Matching Check profile. Once matched, authorized users can view all related messages via the GPP user interface.

For more information, see Matching Check Profiles.

- Manual: If the system cannot automatically match an R-message, GPP routes the unmatched R-message to a relevant queue for manual handling. From this queue, a user can:
  - Link the R-message to an original payment message and release it back into the workflow
  - Cancel the R-message

Note: Manual matching is only available for return messages.

For more information about manual handling via the GPP UI, see **Error! Reference source not found.**.

1.6 Target Audience

This business guide is intended for technical and business personnel who need to understand how Global PAYplus (GPP) supports the generation, receipt, and processing of R-messages.

Note: This document assumes that the reader is familiar with generic GPP processing flows and concepts.

2 Processing

2.1 R-Message Flows Overview

GPP R-message support includes the following types of flows:

- Functional: Flows that include GPP user initiation and intervention
- Processing: Flows that include internal GPP system processes

These flows include the following:

- Originating Bank- The debtor bank for SEPA credit transfers
  - Outgoing Recall Initiation: An originating bank initiates a recall of a previously transmitted payment message. For more information, see Outgoing Recall Initiation Flow.
  - Incoming Recall Reject: An originating bank receives a recall reject message from a receiving bank. For more information, seeIncoming Recall Reject Processing.
  - Incoming Recall Return: An originating bank receives a return message from a receiving bank. For more information, see Incoming Return Processing.
- Receiving Bank - The creditor bank for SEPA credit transfers
  - Incoming Recall: A receiving bank receives a recall message from an originating bank. For more information, seeIncoming Recall Reject Processing.
  - Outgoing Recall Reject: A receiving bank transmits a recall reject message to an originating bank. For more information, see Outgoing Recall Reject Flow.
  - Outgoing Recall Return: A receiving bank transmits a return message to an originating bank. For more information, seeOutgoing Recall Return Flow.

During message processing, GPP assigns a status to each message, which enables GPP users to track a message's progress through the business flow. For more information about message statuses in each flow, see **Error! Reference source not found.**.

2.2 Originating Bank Flows

GPP supports the following flows for the originating bank:

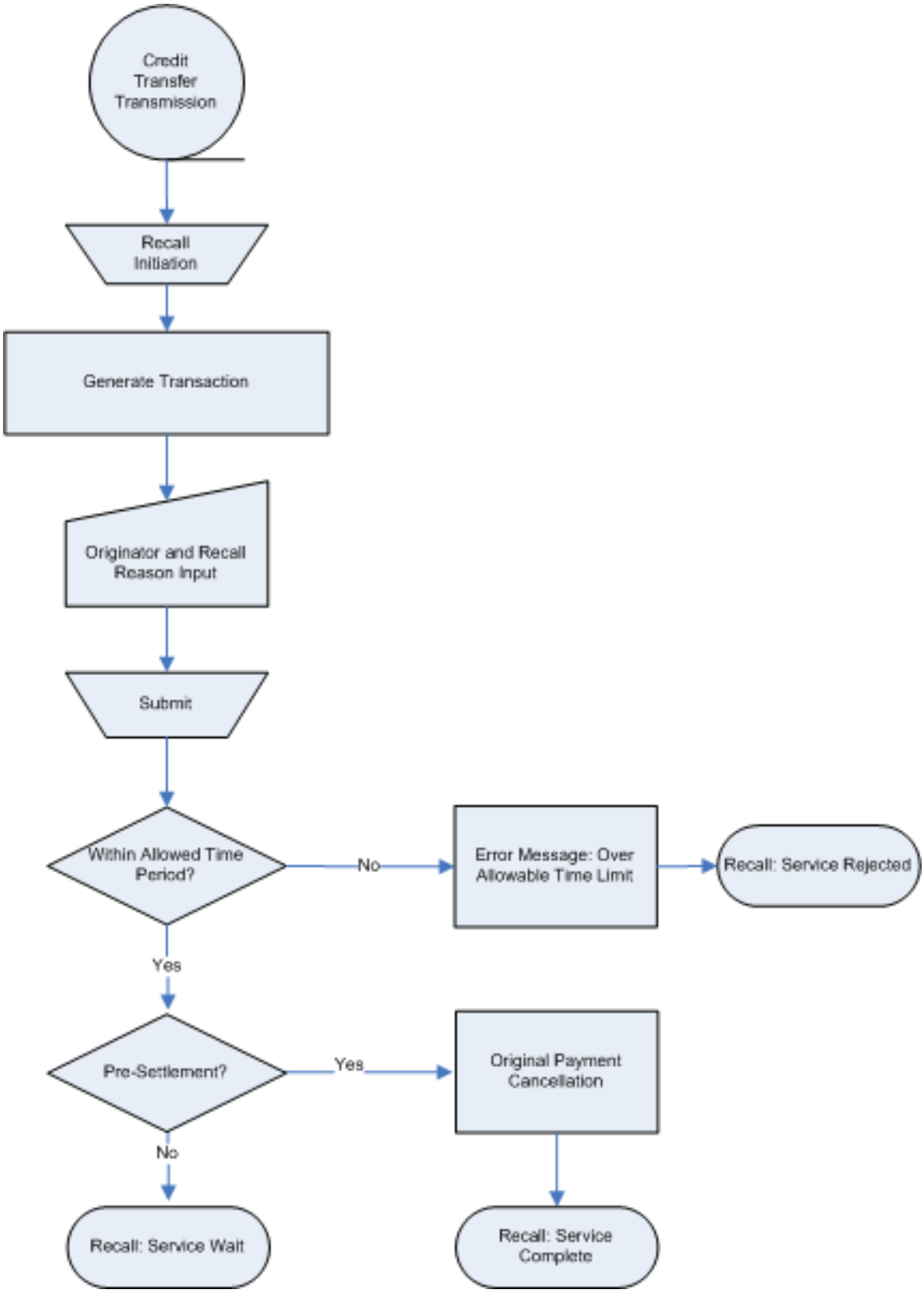
- Outgoing Recall Initiation Flow
- Incoming Recall Reject Processing
- Incoming Return Processing

For information about the message statuses in originating bank flows, see **Error! Reference source not found.**.

2.2.1 Outgoing Recall Initiation Flow

A GPP user initiates the outgoing recall initiation flow using the GPP user interface. The user in the originating bank searches for and navigates to a previously transmitted payment message and initiates the recall by clicking the Recall button. For more information, see Recalling a Payment Message.

The following diagram illustrates the outgoing recall initiation flow from the originating bank.



The flow consists of the following processes:

- Recall Initiation: The GPP user at the originating bank initiates a recall of a previously transmitted payment message. For more information see Recall Initiation.
- Outgoing Recall Message Generation: The system uses attributes from the original payment message to generate an outgoing recall message in the relevant format. For more information see Outgoing Recall Message Generation.
- Originator and Recall Reject Reason Input: After the system generates an outgoing recall message, the GPP user must review the message and complete specific fields. For more information see Originator and Recall Reject Reason Input.
- Submit Recall: The GPP user submits the outgoing recall message for processing. For more information see Submit Recall.
- Pre-Settlement Recall: If the recall is generated prior to the original payment message's settlement date, the system cancels the original payment and routes the recall to the Service Complete queue. For more information see Pre-Settlement Recall.

At the end of the processing flow, the system updates the status of the recall message as follows:

- Pre-Settlement recall: Sets the status of the recall message to SERVICE_COMPLETE
- Post-Settlement recall: Sets the status of the recall message to SERVICE_WAIT, pending a response from the receiving bank

2.2.1.1 Recall Initiation

Using the GPP UI, a GPP user at the originating bank initiates a recall of a previously transmitted payment message, such as a pacs.008.

A user can initiate a recall if the following conditions exist:

- The debit Method of Payment (MOP) of the original payment message is BOOK.
- The original payment message was transmitted.
- If the original payment message was not transmitted, a user can cancel the payment using the cancellation functionality of the GPP UI (Cancel button).
- The original payment message was not previously recalled.
- The original payment message was previously recalled and the receiving bank rejected the recall.
- The original payment was not rejected by the CSM or returned by the receiving bank

2.2.1.2 Outgoing Recall Message Generation

The system uses attributes from the original payment message to generate an outgoing recall message in the relevant format, such as a camt.056.

The GPP message matching service is used to generate an index for the outgoing recall, which can be subsequently used to match the outgoing recall message with an incoming recall reject message.

2.2.1.3 Originator and Recall Reason Input

After the system generates an outgoing recall message, a GPP user must review the message and complete the following fields:

- Recall Initiator: The initiator of the recall action, the initiator can be one of the following:
- Bank: The initiating bank's Bank Identifier Code (BIC), which is the default value.
- Customer: The initiating customer's name.

Recall Reason: The reason for recalling the original payment message, as described in**Error! Reference source not found.**.

2.2.1.4 Submit Recall

The GPP user clicks the Submit button to submit the outgoing recall message for processing.

Before transmitting the message, GPP verifies that the recall is within the allowed time limit. One of the following occurs:

- If the recall occurs after the allowed time limit, the system generates an error message, routes the recall message to the Service Rejected queue, and stops processing the recall.
- If the recall occurs within the allowed time limit, the system continues processing.

Note: In systems configured for independent verification for specific messages, the recall might require another user to verify or release the recall.

GPP determines if the recall is pre- or post-settlement.

2.2.1.5 Pre-Settlement Recall

If the recall is generated prior to the original payment message's settlement date, the system cancels the original payment and routes the recall to the Service Complete queue as no response is expected from the CSM for this recall.

If the recall originator is the customer, the system enables the originating bank to charge the customer cancellation and recall handling fees. The bank must define these fee types and fee calculation formulas, which are specific to recall messages.

For more information, see Recall Fee Formula andRecall Fee. For fee posting, the originating customer is debited and the bank can select a Fee profit and loss (P&L) account to be credited as required.

If the original payment has been posted, the system executes the required reverse posting for the original payment message.

2.2.1.6 Post-Settlement Recall

If the recall is generated after the original payment message is settled, the system routes the recall to the Service Wait queue. The recall message remains in this queue until one of the following responses is received:

- Recall Reject: The receiving bank rejects the recall message.
- Recall Return: The receiving bank accepts the recall and returns the funds.

2.2.1.7 Incoming Recall Reject Processing

GPP invokes the incoming recall reject processing flow when the originating bank receives a recall reject message (camt.029). The recall reject message indicates the receiving bank's refusal of the originating bank's recall message. Upon receipt of the incoming recall reject message, GPP derives the following basic properties for the message:

- MID: The unique MID generated by the system and used to identify the message during the processing business flow.
- Payment Office: The office to which the message is attached. The system uses this property to select appropriate business rules during processing.
- Create Date: The date that the message is received.
- Message Type: The type of incoming message, such as camt.029.

GPP then derives specific message attributes by invoking relevant business rules at specific points during processing. One of these rules sets the message payment class of the incoming recall reject message to Incoming Recall Reject (IRR).

The system attempts to match the incoming recall reject message with an outgoing recall message, and routes the incoming recall reject message to the Service Release queue for review and release by an authorized user. After a user clicks the Release action button, one of the following occurs:

- If the system successfully matches the incoming recall reject message to an outgoing recall message, the system:
  - Links the recall reject message to the recall message
  - Sets the incoming recall reject message status to SERVICE_COMPLETE
  - Sets the outgoing recall message status to SERVICE_REJECTED
- If the system cannot match the incoming recall reject message to an outgoing recall message, the system sets the incoming recall reject message status to SERVICE_REJECTED.

2.2.2 Incoming Return Processing

GPP invokes the incoming return processing flow when the originating bank receives a return message (for example pacs.004). The return message indicates the receiving bank's approval of the originating bank's recall message.

This processing flow is based on the GPP incoming return business flow that processes all returns, including those that are not specific to the recall flow.

Upon receipt of the return message, the system verifies that the incoming message is not a duplicate according to specific message attributes. The system checks that another return message has not been processed with the following identical attributes:

- Return ID
- Original Interbank Settlement Date
- Creditor Agent BIC
- Debit MOP

If GPP determines that the message is a duplicate, the system routes the message to the Possible Duplicate queue for manual handling.

The system attempts to match the incoming return message to the corresponding original payment message.

If the system cannot successfully match the two messages, the system routes the incoming return message to the ROFi (Return of Funds Incoming) queue for manual handling by a GPP user.

If the system successfully matches the two messages following processing of the return message, the system does the following:

- Sets the incoming return message status to COMPLETE
- Sets the outgoing recall message status to SERVICE_COMPLETE
- Links the return message to the original payment message and sets the original payment message status to RETURNED

During processing, GPP also determines the credit amount of the return message as one of the following:

- If the return message is in response to a recall message, a receiving bank can charge handling or processing fees for the transaction. This can cause the settlement amount to differ from the original payment message amount.

  Note: Authorized GPP users can view the recall fees for a recalled payment message that were deducted by a receiving bank via the Before/After tab of the Message window in the GPP UI.

- If the return message is not in response to a recall message, the settlement amount must be equal to the original payment message amount.

A GPP business rule enables the system to use a special recall suspense account as the credit account of the return message, instead of the account of the debtor. To implement this rule, the following conditions must be true:

- The return is in response to a recall message with FOCR in the Reason Code of the return message.
- The recall message was initiated by the bank.

2.3 Receiving Bank Flows

GPP supports the following flows for the receiving bank:

- Incoming Recall Receipt Processing. GPP invokes the incoming recall processing flow when the receiving bank receives a recall message from the originating bank. For more information see Incoming Recall Receipt Processing
- Outgoing Recall Reject Flow. A GPP user initiates the outgoing recall reject flow using the GPP UI. A user in the receiving bank searches for and navigates to an original payment message in the Approve Recall queue. For more information see Outgoing Recall Reject Flow
- Outgoing Recall Return Flow. A GPP user initiates the outgoing recall return flow using the GPP UI. A user in the receiving bank accesses an original payment with an APPROVE_RECALL status and initiates the return. For more information see Outgoing Recall Return Flow

For more information about message statuses in receiving bank flows, see **Error! Reference source not found.**.

2.3.1 Incoming Recall Receipt Processing

GPP invokes the incoming recall processing flow when the receiving bank receives a recall message (such as a camt.056) from the originating bank.

Upon receipt of the incoming recall message, GPP derives the following basic properties of the message:

- MID: The unique MID generated by the system and used to identify the message during the processing business flow.
- Payment Office: The office to which the message is attached. The system uses this property to select appropriate business rules during processing.
- Create Date: The date that the message was received.
- Debit MOP: The debit MOP of the original payment message.
- Message Type: The type of incoming message (camt.056).

GPP then derives specific message attributes by invoking relevant business rules at specific points during processing. One of these rules sets the message payment class of the incoming recall message to Incoming Recall (IRC).

GPP attempts to match the incoming recall message with the original payment message and performs validations on the received recall.

If the system cannot successfully match the incoming recall message or the message fails a validation, the system generates a recall reject message with the relevant rejection reason code, and transmits it to the originating bank. The system then does one of the following:

- If the system failed to match the recall to the original payment message or the recall arrived after the defined time limit, the system sets the status of the recall message to SERVICE_RELEASE.

Using the GPP UI, a user can review and release the message, after which the system sets the status to SERVICE_REJECTED.

- If the recall message failed validation for another reason, such as the payment was already cancelled or returned, the system sets the status of the recall message to SERVICE_REJECTED.

The following table describes the rejection reason codes used in recall reject messages.

Rejection Reason Code	Description
AM05	The matching original payment message is linked to another recall message that is still in processing or waiting for a response.
ARDT	The receiving bank already returned the original payment message.
DT01	The recall message arrived after the defined allowable time period.
NOOR	GPP could not locate the original payment message.

If the two messages are matched, the system continues processing, sets the recall message status to SERVICE_WAIT, and routes the original payment message to the Approve Recall queue where a GPP user must do one of the following:

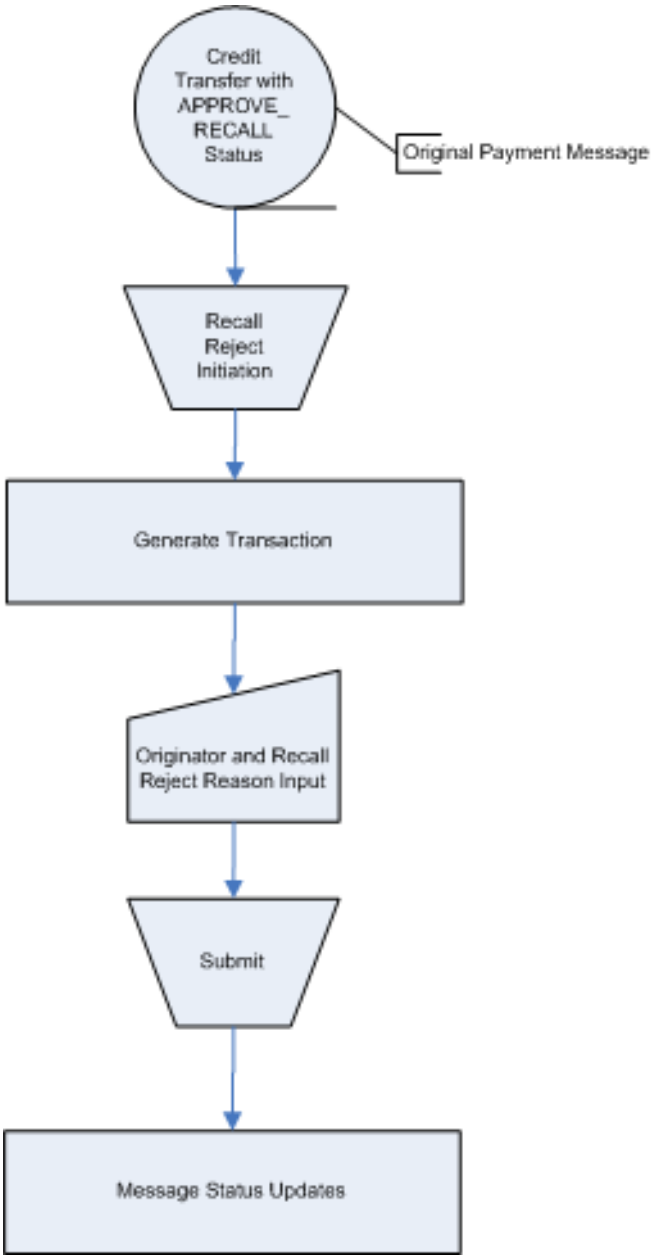
- Approve the Recall: A GPP user initiates a return message and the system generates and transmits a return message. For more information, seeOutgoing Recall Return Flow.
- Reject the Recall: A GPP user initiates a reject of the recall message and the system generates and transmits a recall reject message. For more information, see Outgoing Recall Reject Flow.

2.3.2 Outgoing Recall Reject Flow

A GPP user initiates the outgoing recall reject flow using the GPP UI. A user in the receiving bank searches for and navigates to an original payment message in the Approve Recall queue, and initiates the recall rejection by clicking the Reject button. For more information, see Rejecting a Recalled Payment Message

The recall reject message indicates the receiving bank's refusal of the originating bank's recall message.

The following diagram illustrates the outgoing recall rejection flow.



The flow consists of the following processes:

- Recall Reject Initiation. For more information see Recall Reject Initiation.
- Outgoing Recall Reject Generation. For more information see Outgoing Recall Reject Generation.
- Originator and Recall Reject Reason Input. For more information see Originator and Recall Reject Reason Input.
- Submit Recall Reject. For more information see Submit Recall Reject.

To conclude the processing, GPP updates the statuses of the relevant messages as follows:

- Returns the original payment message to its previous status
- Sets the status of the recall message to SERVICE_REJECTED
- Sets the status of the recall reject message to SERVICE_COMPLETE

2.3.2.1 Recall Reject Initiation

Using the GPP UI, a GPP user at the receiving bank initiates a recall rejection of a previously received recall message.

A user can access the original payment message in one of the following:

- Service Wait Queue: A user accesses the payment message using the link accessible via the incoming recall message, which the system routes to this queue.
- Approve Recall Queue: A user accesses the payment message, which the system routes to this queue.

Note: The Links tab in the Message window of the GPP UI enables authorized users to access all messages related to a specific message.

2.3.2.2 Outgoing Recall Reject Generation

The system uses attributes from the original payment message and its matching recall message to generate a recall reject message in the relevant format.

2.3.2.3 Originator and Recall Reject Reason Input

The system enables a GPP user to view and enter mandatory user-determined fields:

- Recall Initiator: The initiator of the recall reject action, the initiator can be one of the following:
  - Bank: The initiating bank's BIC, which is the default value.
  - Customer: The initiating customer's name.
- Recall Reason: The reason for rejecting the recall message, as described in **Error! Reference source not found.**.

2.3.2.4 Submit Recall Reject

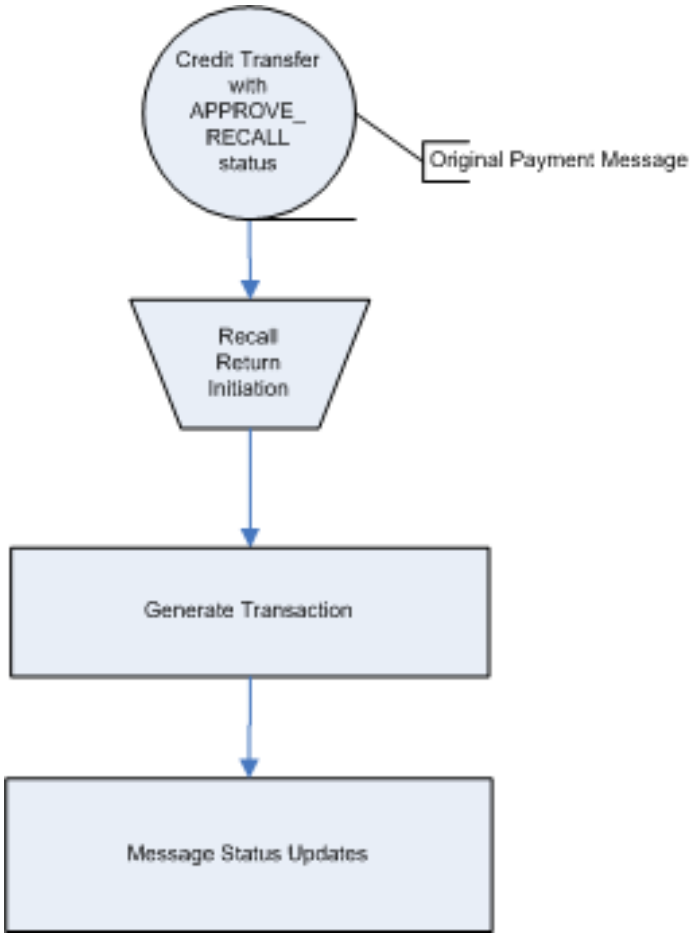
The GPP user clicks the Submit button to submit the recall reject message for continued processing.

2.3.3 Outgoing Recall Return Flow

A GPP user initiates the outgoing recall return flow using the GPP UI. A user in the receiving bank accesses an original payment with an APPROVE_RECALL status and initiates the return by clicking the Approve button. For more information, see Approving a Recall Message.

The return message indicates the receiving bank's acceptance of the originating bank's recall message and includes the return of the funds.

The following diagram illustrates the Outgoing Recall Return Flow:



The flow consists of the following processes:

- Recall Return Initiation
- Recall Return Generation

To conclude the processing GPP updates the statuses of the relevant messages as follows:

- Sets the status of the outgoing return message to COMPLETE
- Sets the status of the original payment message to RETURNED
- Sets the status of the incoming recall message to SERVICE_COMPLETE

2.3.3.1 Recall Return Initiation

Using the GPP UI, a user at the receiving bank initiates a return of a previously received payment message that was recalled. A user can access the original payment message in one of the following:

- Service Wait Queue: A user accesses the original payment message using the link accessible via the incoming recall message, which the system routes to this queue.
- Approve Recall Queue: A user accesses the original payment message directly, which the system routes to this queue.

2.3.3.2 Recall Return Generation

The system uses attributes from the original payment message to generate a return message in the relevant format. The system sets the reason code of the return message to FOCR.

3 Manual Handling

3.1 R-Message Manual Procedures Overview

Using the GPP user interface, authorized users can generate R-messages to perform the following:

- Recall a payment message: A GPP user in the originating bank recalls a previously transmitted payment message by generating a camt.056 message. For more information, seeRecalling a Payment Message.
- Reject a recall message: A GPP user in the receiving bank rejects a recall message by generating a camt.029 message. For more information, seeRejecting a Recalled Payment Message.
- Approve a recall message: A GPP user in the receiving bank approves a recall message by generating a pacs.004 message. For more information, seeApproving a Recall Message.

3.2 Recalling a Payment Message

This procedure describes how to recall a previously transmitted payment message (pacs.008) and is intended for GPP users in the originating bank.

1. Search for and select the original payment message (pacs.008) that you want to recall.
2. Click Recall.

The GPP Message window displays fields that are specific to the recall message in the R Message Information section.

For more information about these fields, see Recall References Section, Recall R-Message Information Section, and Recall Settlement Instructions Section.

3. To specify the bank as the recall originator, do the following:
   a. In the Originated By field in the Originator Info section, verify that Bank appears (this is the default value provided by the system).
   b. Verify that the office BIC (originating bank) appears in the BIC field.
4. To specify the customer as the recall originator, do the following:
   a. In the Originated By field in the Originator Info section, select Customer from the dropdown list.
   b. In the Name field, type the name of the originating customer.
5. In the Reason Info section, select the recall reason by doing one of the following:
   - To select an ISO code, click the ISO Code field Search icon and then select the relevant ISO code.
   - To select a proprietary code, click the Proprietary Code field Search icon and then select the relevant proprietary code.
6. Click Submit.

   A message is displayed confirming that the system has successfully generated and submitted the recall message (camt.056). You can view the recall message via the Links tab of the original payment message.

7. Click Close.

   The confirmation message closes and system does the following:

- If the recall is pre-settlement, the system sets the original payment message (pacs.008) status to CANCELLED and sets the recall message (camt.056) status to SERVICE_COMPLETE.
- If the recall is post-settlement, the system sets the recall message status to SERVICE_WAIT.

For more information about the outgoing recall message flow, see Outgoing Recall Initiation Flow

3.2.1 Recall References Section

The following table describes the fields in the References section, which are specific to the payment message recall process.

Field Name	Description	Attribute
Orgnl Instruction ID	The instruction ID of the original payment message.	Read-Only
Orgnl end-to-end ID	The end-to-end ID of the original payment message.	Read-Only
Orgnl MID	The message ID of the original payment message.	Read-Only
Orgnl Transaction ID	The transaction ID of the original payment message.	Read-Only
MID	The message ID of the R-message.	Read-Only
R Message ID	The ID of the R-message.	Read-Only

3.2.2 Recall R-Message Information Section

The following table describes the fields in the R-Message Information section, which are specific to the payment message recall process.

Field Name	Description	Attribute
Originator Info		
Originated By	The initiator of the R-message, either Bank or Customer. Default Value: Bank.	Mandatory
Name	The name of the R-message originator.	Mandatory if Originated By is set to Customer.
BIC	The BIC of the R-message originator.	Mandatory, if Originated By is set to Bank.
Reason Info	The message ID of the R-message.	Read-Only
ISO Code	The Reason code for the R-message. If this field is empty, the Proprietary Code is mandatory.	Mandatory
Additional Info	The description of the ISO Code or Proprietary Code.	Read-Only
Proprietary Code	The Reason code for the R-message, non-ISO code. If this field is empty, the ISO Code is mandatory.	Mandatory

3.2.3 Recall Settlement Instructions Section

The following table describes the fields in the Settlement Instructions section, which are specific to the payment message recall process.

Note: The actual fields displayed can differ depending on the type of R-message.

Field Name	Description	Attribute
Orgnl Payment		

Field Name	Description	Attribute
Settlement amount/ccy/date	Settlement amount/ccy/date	Settlement amount/ccy/date
R-Message		
Settlement amount/ccy/date	Settlement amount/ccy/date	Settlement amount/ccy/date
Charges Bearer	The charges bearer of the R-message.	Read-Only

3.3 Rejecting a Recalled Payment Message

This procedure describes how to reject a recall message (camt.056) and is intended for GPP users in the receiving bank after a recall message has been received and matched to the original incoming payment.

1. In the Approve Recall queue, search for and select the original payment message (pacs.008) for which a recall message has been received.
2. Click Reject.

   The GPP Message window displays fields that are specific to the recall reject message in the R Message Information section.

3. In the Reason Info section, select the recall reject reason by doing one of the following:

   - To select an ISO code, click the ISO Code field Search icon and then select the relevant ISO code.
   - To select a proprietary code, click the Proprietary Code field Search icon and then select the relevant proprietary code.

The selected code appears in the relevant field and the code description appears in the Additional Info field.

4. Click Submit.

A message appears confirming that the system has successfully generated and submitted the recall reject message (camt.029). You can view the recall reject message via the Links tab of the original payment message.

5. Click Close.

The confirmation message closes and system does the following:

- Sets the original payment message (pacs.008) status to its status prior to the receipt of the recall message
- Sets the recall message (camt.056) status to SERVICE_REJECTED
- Sets the recall reject message (camt.029) status to SERVICE_COMPLETE

For more information about the recall reject flow, see Outgoing Recall Reject Flow.

3.4 Approving a Recall Message

This procedure describes how to approve a recall message (camt.056) to return funds for a received payment message (pacs.008). It is intended for GPP users in the receiving bank after a recall message has been received and matched to an original payment message.

1. In the Approve Recall queue, search for and select the original payment message (pacs.008) for which a recall message has been received. The recalled payment message is indicated by an APPROVE_RECALL status
2. Click Approve. A message appears confirming that GPP has successfully generated and submitted the return message (pacs.004).
3. Click Close. The confirmation message closes and GPP does the following:
   - Sets the payment message (pacs.008) status to RETURNED
   - Sets the recall message (camt.056) status to SERVICE_COMPLETE
   - Sets the return message (pacs.004) status to COMPLETE

For more information about the return flow, see Outgoing Recall Return Flow.

4 System Configuration and Business Setup

4.1 Business Setup Overview

GPP uses reference data and business rules to implement the R-message functionality.

GPP uses business rules to achieve flexibility in payment processing. By creating and maintaining business rules, a bank or financial institution can tailor system behavior to specific business requirements. For more information about the business rules used to implement R-message functionality, see Business Rules.

GPP uses reference data, such as profiles and error codes, to determine how the system processes each message using the specific information associated with the message. For more information about the reference data implemented for the R-message functionality, see Reference Data.

The system is configured with default business rules and reference data that enable R-message functionality. GPP enables authorized users to update business rules and reference data according to specific user requirements.

4.2 Business Rules

Each GPP business rule has a set of conditions and a related action. The conditions refer to attributes of messages or other data in the system. GPP performs the action if the defined rule conditions are met.

4.2.1 RECALL_FEE Fee Type Rule

GPP invokes Fee Type rules to determine the specific fee types that the system can charge for specific actions and message processes. Each Fee Type rule has a corresponding Fee Formula rule, which GPP uses to calculate the relevant fee amount for the message.

During the Outgoing Recall Initiation flow (seeOutgoing Recall Initiation Flow), GPP can invoke the RECALL_FEE Fee Type rule to apply a fee to an outgoing recall message that was initiated by a customer. This rule enables a bank to charge recall fee to a debtor.

The rule has the following definitions:

- Name: RECALL_FEE
- Subtype: DR
- Fee Type Profile: RECALL_FEE

The following table lists the basic conditions of the RECALL_FEE rule for an ISO-based system.

And/Or	Field/Function	Operator	Value/Field/Function

And/Or	Field/Function	Operator	Value/Field/Function
	[Msg tp]	=	camt.056
AND	[Msg class]	=	ORC
AND	[Rtn rsn orgtr nm]	Is not	Empty

When defining Fee Type rules for customer-initiated recalls, the bank must ensure the following:

- The RECALL_FEE rule is defined so that the system applies only the RECALL_FEE rule, and no other rules, to payment message recalls.
- Other Fee Type rules are defined so that the system does not apply them to recall messages.

Also, the bank must define a corresponding Fee Formula rule and a Fee Type profile for the recall fee.

4.2.1.1 Credit Account Enrichment Rules

GPP invokes Credit Account Enrichment rules to determine the credit account number and usage instructions for that account. These rules enable a bank to define the relevant credit account for recalled payments.

During the incoming return flow (see Incoming Recall Receipt Processing), GPP can invoke one of the following Credit Account Enrichment rules, in order to credit a specific account (and not the original debtor) for a return:

- RECALL_RETURN_ACCT_BANK: Invoked for a bank-initiated recall
- RECALL_RETURN_ACCT_CUST: Invoked for a customer-initiated recall

4.2.1.2 RECALL_RETURN_ACCT_BANK

GPP invokes the RECALL_RETURN_ACCT_BANK Credit Account Enrichment rule for bank-initiated recalls. The rule determines the default credit account of the incoming return for a return message sent in response to a bank-initiated recall message. The rule can be set up as follows:

- Name: RECALL_RETURN_ACCT_BANK
- Account Unique ID: Recall suspense account set up by the bank
- Usage: Override Account

The following table lists the conditions of the RECALL_RETURN_ACCT_BANK rule for an ISO-based system.

And/Or	Field/Function	Operator	Value/Field/Function
	Msg tp	=	pacs.004
AND	Dbt Mop	Is not	Book
AND	Rtn rsn cd	=	FOCR
AND	LMF(Original Payment,[Recall initiated by Bank],0)	Is	T

4.2.1.3 RECALL_RETURN_ACCT_CUST

GPP can invoke the RECALL_RETURN_ACCT_CUST Credit Account Enrichment rule for customer-initiated recalls. The rule determines the recall suspense account for a return message sent in response to a customer-initiated recall message. The rule can be set up as follows:

- Name: RECALL_RETURN_ACCT_CUST

- Account Unique ID: Recall default account set up by the bank
- Usage: Default Account

The following table lists the conditions of the RECALL_RETURN_ACCT_CUST rule for an ISO-based system.

And/Or	Field/Function	Operator	Value/Field/Function
	Msg tp	=	pacs.004
AND	Dbt Mop	Is not	Book
AND	Rtn rsn cd	=	FOCR
AND	LMF(Original Payment,[Recall initiated by Bank],0)	Is	F

4.3 Reference Data

GPP uses reference data to define profiles and parties, which the system uses during message processing.

The following table lists the Profiles used in each R-message flow.

R-Message Flow	Profiles Used
Outgoing Recall Initiation Flow	• Fee Formula Profile • Generate Transaction Profile • Matching Check Profiles • MOP Profile • Reject/Return Codes Profile
Incoming Recall Reject Processing	• Matching Check Profiles
Incoming Return Processing	• Matching Check Profiles
Incoming Recall Receipt Processing	• Generate Transaction Profile • Reject/Return Codes Profile
Outgoing Recall Reject Flow	• Generate Transaction Profile • Matching Check Profiles • Reject/Return Codes Profile
Outgoing Recall Return Flow	• Fee Formula Profile • Fee Type Profile • Reject/Return Codes Profile

4.3.1 Fee Formula Profile

GPP uses Fee Formula profiles to enable authorized users to customize the fees that the bank applies to processed messages. Fees can be calculated based on a simple and/or tiered formula.

Each Fee Formula profile is associated with a corresponding Fee Type profile.

The following are examples of Fee Formula profiles used to implement R-message functionality:

- Recall Fee Formula. For more information see Recall Fee Formula.
- Recall Return Fee Formula. For more information see Recall Return Fee Formula.

4.3.1.1 Recall Fee Formula

The Recall Fee Formula profile defines the formula used by the system to calculate a fee for an outgoing recall message.

4.3.1.2 Recall Return Fee Formula

The Recall Return Fee Formula profile defines the formula used by the system to calculate a fee for an outgoing return message.

4.3.2 Fee Type Profile

GPP uses Fee Type profiles to define the specific types of fees that the system can calculate during message processing.

Each Fee Type profile is associated with a corresponding Fee Formula profile.

The following are examples of Fee Type profiles used to implement R-message functionality:

- Recall Fee. For more information see Recall Fee.
- Recall Return Fee. For more information see Recall Return Fee.

4.3.2.1 Recall Fee

The system uses the Recall Fee profile to determine the debit account used for an outgoing recall message.

4.3.2.2 Recall Return Fee

The system uses the Recall Return Fee profile to determine the credit account used for an outgoing return message.

4.3.3 Generate Transaction Profile

GPP uses Generate Transaction profiles to determine the type of outgoing message to generate in response to an incoming message. The profile also defines the relationship between the original payment message and the system-generated message, which enables GPP to link the two.

The following are examples of Generate Transaction profiles used to implement R-message functionality:

- Outgoing Recall. For more information see Recall Fee. For more information, see Outgoing Recall.
- Outgoing Recall Reject. For more information, see Outgoing Recall Reject.

4.3.3.1 Outgoing Recall

The system uses the Outgoing Recall profile to generate an outgoing recall message to cancel a payment message.

- Relation Type: Original Payment^Outgoing Cancellation Request
- Message Type: camt.056
- Mapping Rule: Empty

4.3.3.2 Outgoing Recall Reject

The system uses the Outgoing Recall Reject profile to generate an outgoing recall reject message in response to an incoming recall message.

- Relation Type: Incoming Cancellation Request^Answer
- Message Type: camt.029
- Mapping Rule: Empty

4.3.4 Matching Check Profiles

GPP uses Matching Check profiles to specify the matching algorithm and index used to match related payment messages.

The following are examples of Matching Check profiles used to implement R-message functionality:

- DuplicateCheck SEPA. For more information, see DuplicateCheck SEPA.
- Recall Matching Index. For more information, see Recall Matching Index.
- Recall to Incoming CT. For more information, see Recall to Incoming CT.
- Recall Reject to Outgoing Recall. For more information, see Recall Reject to Outgoing Recall.
- Recall Return SEPA. For more information, see Recall Return SEPA.
- Return Match SEPA. For more information, see Return Match SEPA.

4.3.4.1 DuplicateCheck SEPA

The system uses the DuplicateCheck SEPA profile to check for duplicate incoming return messages.

- Relation Type: Incoming Return^Duplicated
- Index: DUPLICATECHECK_SEPA
- Automatic Algorithm: DUPLICATECHECK_SEPA

4.3.4.2 Recall Matching Index

The system uses the Recall Matching Index profile to set the matching index for an outgoing recall message, which enables the system to match the outgoing recall message with a subsequent incoming message.

- Relation Type: Outgoing Cancellation Request^Recall Matching Index
- Index: Recall Matching Index
- Automatic Algorithm: None

4.3.4.3 Recall to Incoming CT

The system uses the Recall to Incoming CT profile to match an incoming recall cancellation message to the corresponding original payment message.

- Relation Type: Incoming Cancellation Request^Original Payment
- Index: Recall Matching Index
- Automatic Algorithm: Recall Matching

4.3.4.4 Recall Reject to Outgoing Recall

The system uses the Recall Reject to Outgoing Recall profile to match an incoming recall reject message to the corresponding outgoing recall message.

- Relation Type: Answer^Related Message
- Index: Recall Reject Matching Index
- Automatic Algorithm: Recall Reject Matching

4.3.4.5 Recall Return SEPA

The system uses the Recall Return SEPA profile to match a return message received in response to a recall message.

- Relation Type: Incoming Reject Return^Original Payment
- Index: Manual Return Match
- Automatic Algorithm: Recall Return SEPA

4.3.4.6 Return Match SEPA

The system uses the Return Match SEPA profile to match an incoming recall reject message to the corresponding original payment message.

- Relation **Type**: Incoming Reject Return^Original Payment
- Index: MANUAL_RETURN_MATCH
- Automatic Algorithm: RETURN_MATCH_SEPA

4.3.5 MOP Profile

GPP uses Methods of Payment (MOPs) to determine the CSM with which a payment is associated. Each MOP profile includes various attributes that enable the MOP to conform to the characteristics of a specific payment channel and the bank's utilization of that channel. For example, during the outgoing recall initiation flow (see Outgoing Recall Initiation Flow), GPP accesses the Receiver ID field of the relevant MOP profile to retrieve the BIC, which is used as the Instructed BIC field of the outgoing recall message.

Note: Each bank must set these values to ensure the required system processing.

4.3.6 Reject/Return Codes Profile

GPP uses Reject/Return Codes profiles to specify the list of formal reason codes and their respective properties that CSMs use when handling R-messages.

Appendix A: R-Message Flows - Message Statuses

During message processing, GPP assigns a status to each message, which enables GPP users to track a message's progress through the business flow.

For information about message statuses in each flow, see Message Statuses in Originating Bank Flows.

For more information about GPP R-message flows, see R-Messages Overview.

Message Statuses in Originating Bank Flows

The following describe payment and recall related message statuses during R-message flows in an originating bank:

- Outgoing Recall Initiation Message Statuses
- Incoming Recall Reject Message Statuses
- Incoming Return Message Statuses

Outgoing Recall Initiation Message Statuses

The following table lists the payment and recall related messages and their corresponding statuses during the outgoing recall initiation flow in the originating bank.

Message	Pre-Settlement Recall	Post-Settlement Recall	Failed Validation
pacs.008 (Payment)	CANCELLED	Unchanged	Unchanged
camt.056 (Recall)	SERVICE_COMPLETE	SERVICE_WAIT	SERVICE_REJECTED

Incoming Recall Reject Message Statuses

The following table lists the payment and recall related messages and their corresponding statuses during the incoming recall reject flow in the originating bank.

Message	Upon Receipt	Upon Release by User	
pacs.008 (Payment)	Unchanged	Unchanged	Unchanged
camt.056 (Recall)	Unchanged	Unchanged	SERVICE_REJECTED
camt.029 (Recall Reject)	SERVICE_RELEASE	SERVICE_REJECTED	SERVICE_COMPLETE

Incoming Return Message Statuses

The following table lists the payment and recall related messages and their corresponding statuses during the incoming return flow in the originating bank.

Message	Not Matched	Matched
pacs.008 (Payment)	Unchanged	RETURNED
camt.056 (Recall)	Unchanged	SERVICE_COMPLETE
pacs.004 (Return)	ROFI	COMPLETE

Message Statuses in Receiving Bank Flows

The following describe payment and recall related message statuses during R-message flows in a receiving bank:

- Incoming Recall Receipt Processing
- Outgoing Recall Reject Flow
- Outgoing Recall Return Flow

Incoming Recall Receipt Message Statuses

The following table lists the payment and recall related messages and their corresponding statuses during the incoming recall receipt flow in the receiving bank.

Message	Failed Validation	Not Matched or Received After Defined Time Limit		Matched
		Upon Receipt	Upon Release by User	
pacs.008 (Payment)	Unchanged	Unchanged	Unchanged	APPROVE_RECALL
camt.056 (Recall)	SERVICE_ REJECTED	SERVICE_RELEASE	SERVICE_ REJECTED	SERVICE_WAIT
camt.029 (Reject)	SERVICE_ COMPLETE	SERVICE_ COMPLETE	SERVICE_COMPLETE	N/A

Outgoing Recall Reject Message Statuses

The following table lists the payment and recall related messages and their corresponding statuses during the outgoing recall reject flow in the receiving bank.

Message	Status
pacs.008 (Payment)	COMPLETE
camt.056 (Recall)	SERVICE_REJECTED
camt.029 (Reject)	SERVICE_COMPLETE

Outgoing Return Message Statuses

The following table lists the payment and recall related messages and their corresponding statuses during the outgoing return flow in the receiving bank.

Message	Status
pacs.008 (Payment)	COMPLETE
camt.056 (Recall)	SERVICE_REJECTED
camt.029 (Reject)	SERVICE_COMPLETE
pacs.008 (Payment)	RETURNED
camt.056 (Recall)	SERVICE_COMPLETE
pacs.004 (Return)	COMPLETE

Appendix B: ISO Reason Codes

The following table describes the ISO Return Reason Codes used in R-messages.

Message	Code	Code Type	Description
camt.056	DUPL	ISO	Duplicate payment
	FRAD	Proprietary	Fraudulent original SCT
	TECH	Proprietary	Technical problem
camt.029	AC04	Proprietary	Account closed
	AM04	Proprietary	Insufficient funds in the account
	AM05	Proprietary	Duplicate message
	ARDT	Proprietary	Already returned transaction
	CUST	ISO	Requested by customer
	DT01	Proprietary	Incorrect date
	LEGL	ISO	Legal decision
	NOAS	Proprietary	No response from customer
	NOOR	Proprietary	Original credit transfer never received
pacs.004	FOCR	ISO	Following recall

Note: Standard recall codes are defined in the system. A bank can define additional codes as required.

Appendix C: Glossary

The following table describes the terms used in this document.

Term	Description
ACH	Automated Clearing House
CSM	Clearing and Settlement Mechanism A system that receives and sends files of transactions from and to participating parties, nets the amounts, and initiates settlement between banks.
BIC	Bank Identifier Code The bank identifier defined in ISO 9362, the identifier is also called the BIC code or SWIFT code.
CT	Credit Transfer
Interbank Settlement Date	The settlement date between banks.
MOP	Method of Payment The means via which a payment is executed, such as Book or SWIFT.
Processing Date	The date on which GPP processes a transaction to format an outbound file that contains debit instructions, and delivers the file to an ACH.
R-Message	Return, Reject, Recall, or Request for Cancellation message.
SCT	SEPA Credit Transfer A scheme that enables payment service providers (PSPs) to offer a core and basic credit transfer service throughout SEPA for either single or bulk payments.
SEPA	Single Euro Payments Area A European financial infrastructure that creates a zone in which Euro payments (or any other agreed upon currency) are considered domestic.

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