



Global PAYplus

SWIFT Reject Return

Business Guide

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Version Control

Version	Date	Summary of Changes
1.0		Document Created
2.0	November 2015	Document updated for Rebranding
3.0	September 2018	Document rebranded to Finastra template

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1 Introduction

The high value single message business flow supports Swift Reject and Return payments including:

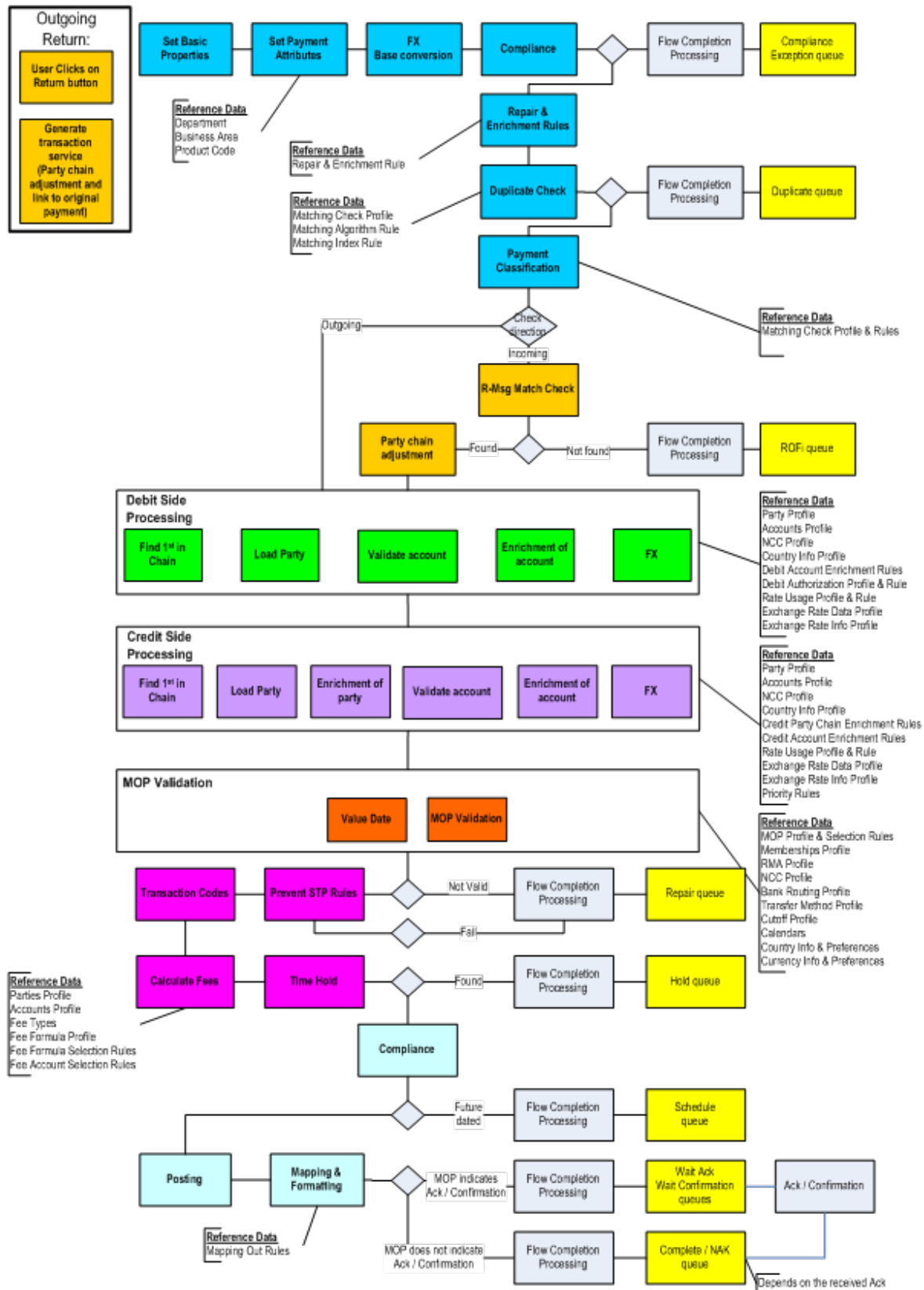
- Matching of incoming Return/Reject to Original Payment.
- Adjustment of the debit/ credit chain processing, based on the original transaction.
- Determination and validation of the destination MOP based on Original transactions.

GPP supports the processing of the following Reject and Return single messages:

- ISO20022 – pacs.004 and pacs.002
- SWIFT – MT103, MT202, MT202COV MT205 which include /REJT/or /RETN/code words in F72.

The Reject/Return payment processing also includes main high-value functions for example, Fees, Foreign Exchange, Compliance, Account lookup.

2.1 Workflow



2.2 Incoming Reject/Return

GPP identifies incoming Swift Reject and Return messages as follows:

- SWIFT tag 72 has codeword REJT or RETN.
- pacs.002 or pacs.004

Once it has been identified, a flow monitor (MF_INCOMING_REJECT_RETURN) is set.

2.2.1 Matching

After identifying an incoming Swift Reject or Return message, GPP matches it to the original message, based on these conditions:

- Sender of the Return message is the Receiver of the original message
- Original payment not in the Rejected or Returned queue
- If SWIFT payment:
 - › F72 contains RETN or REJT codeword
 - › F72 /MREF/ of incoming message = F20 of original message
- If pacs payment:
 - › Reject/Return payment original Instruction ID (Rtrnd orgnl instr ID) = Instruction ID of original

GPP handles the message according to whether a full match is found.

- If a full match is found, the original payment moves to the WAITREJECT or WAITRETURN queue, and GPP continues to process the Reject/Return message. Once the Reject/Return message completes processing, the original payment moves to the Rejected or Returned queue.
- If a full match is not found, the Reject/Return message is routed to the ROFI queue, where users have the option to manually match it to an original payment. For more information, see [Incoming Reject/Return Manual Matching in ROFI Queue](#).

2.2.2 Incoming Reject/Return Matched to Direct/Cover

If the matched original payment is identified as a Direct or Cover payment, where the local office is not the final beneficiary (i.e., original payment was incoming-onward Direct/Cover) the SWIFT Reject/Return message is routed to the Repair queue, using a Validation rule, with a relevant error. For more information, see Override STP setup in [Profiles](#) > Override STP Profile and Rules.

2.2.3 Party Chain Adjustment

The SWIFT Reject/Return message is received with the same block 4 of the original matched payment, with the Sender/Receiver swapped. In order to derive the correct credit/debit parties and accounts, after matching, GPP performs Party adjustment,

pacs Reject/Return messages are received with the parties already swapped.

The party chain is adjusted using Matching mapping rules, attached to the Matching Check profile of SWIFT Reject/Return.

Reject/Return Payment field	Logical Field	Set to	Logical Field
Credit account	P_CDT_ACCT_NB P_CDT_ACCT_CCY P_CDT_ACCT_OFFICE	Debit account of original payment	P_DBT_ACCT_NB P_DBT_ACCT_CCY P_DBT_ACCT_OFFIC

Reject/Return Payment field	Logical Field	Set to	Logical Field
			E
Debit account	P_DBT_ACCT_NB P_DBT_ACCT_CCY P_DBT_ACCT_OFFICE	Credit account of original payment	P_CDT_ACCT_NB P_CDT_ACCT_CCY P_CDT_ACCT_OFFICE
Credit Party - Receiver	X_INSTD_AGT_BIC_2AND	Sender of the of original payment (for Reject/Return payment ending in BOOK this is the local office)	OX_INSTG_AGT_BIC_2AND
Debit Party - Sender	X_INSTG_AGT_BIC_2AND	Sender of the Reject/Return payment (i.e. value stays the same)	X_INSTG_AGT_BIC_2AND

2.2.4 Debit and Credit Side Processing

GPP treats the adjusted accounts as manually provided and performs account validation/enrichment only. GPP does not perform debit/credit account derivation.

When the credit account currency is different than the payment currency, GPP invokes the Currency conversion service. Based on the rate usage selected GPP either invokes an external foreign exchange (FX) interface to book a new deal for the return of funds, or uses the internal rate sheet selected.

2.2.5 MOP Validation

The credit MOP of the SWIFT Reject/Return message is set as the source MOP of the original payment. GPP handles the MOP as manually provided and performs MOP validation (not MOP Selection).

- If MOP validation is successful, GPP continues to process the Reject/Return payment. Prevent STP rules are evaluated and GPP stops the payment in manual queue if applied and the Transaction Code is derived for the payment.
- If MOP validation fails, GPP moves the payment to the Repair queue with a relevant error message and does not continue to Bank routing.

2.2.6 Fees

The bank may choose to apply additional charges for SWIFT Return/Reject messages.

To comply with common practice, outgoing Reject/Return payments should be set with the charge bearer as SHAR and fees should be set as deduct from payment.

GPP calculates Fees on the Reject/Return payment based on the fee types selected by the business rules. Charges are calculated and applied prior to crediting the customer.

Note: Fees for the original transaction are not reversed.

After applying the relevant fees, GPP evaluates the Time hold rules and holds the Reject/Return payment in Time Hold queue until the sending time.

2.2.7 Compliance Check

if required, GPP performs a compliance check on the SWIFT Reject/Return payment and if needed stops the payment.

2.2.8 Value Date

After compliance check, GPP evaluates the Reject/Return value date. If the value date is a future value date the payment is warehoused.

2.2.9 Posting

SWIFT Reject/Return messages perform reverse posting.

GPP copies the original debit account to be the Reject/Return credit account and copies the original credit account to be the Reject/Return debit account and performs reverse accounting accordingly.

Any added fees on the SWIFT Reject/Return messages are also posted.

2.2.10 Mapping and Formatting

For SWIFT Reject/Return messages, before sending out (or before Completing BOOK payment) GPP applies formatting to the outgoing payment.

Since GPP performed party chain adjustment on the Reject/Return payment for processing purposes, there is a need to adjust and correctly map the outgoing payment format.

The outgoing Reject/Return payment should be formatted as the original payment, but with Sender/Receiver BICs swapped. In the outgoing XML message (MINF.XML_MSG), GPP sets the following:

- The original XML (XML_ORIG_MSG) of the linked original payment
- The Instruction ID to F20
- The returned settlement amount to F32 (and adds F33 and F36 if relevant)
- Adds F72 with the relevant REJT/RETN codeword
- The relevant Reject/Return reason code and MREF codeword with F20 of the original payment

3 Manual Message Handling

3.1 Incoming Reject/Return Manual Matching in ROFI Queue

After identifying an incoming Reject/Return message, GPP matches it to the original message. If a full match is not found the message is routed to the ROFI queue, where users can manually match it to an original payment.

The Manual matching conditions are:

- Message class = PAY
- Original Message status = COMPLETE
- Settlement amount is reasonable (check system parameter RJCT_TOLERANCE_PRCNT - Allowable tolerance in percentage between the settlement amount & the original settlement amount)
- Original Settlement date is within three days of sending the message out

In the GPP user interface, the ROFI queue presents a split page, where the Reject/Return payments are shown in the upper pane, and the possible matches are shown in the lower pane. The user can

manually create a match between a Reject/Return payment and original payment. Once the user performs manual match, GPP creates the link between the two payments and handles the Reject/Return as a fully matched payment. GPP continues to process the Reject/Return payment.

3.2 Outgoing Reject/Return

The outgoing Reject/Return payment is invoked when a user clicks the Reject or Return button in any of these message queues:

- Repair
- Posting restrictions
- Complete
- Pending approval
- FX Rate Repair
- Insufficient funds
- Rate Not Available
- Payments/Covers

Once the button has been clicked, GPP triggers the Transaction generation mechanism to generate the outgoing payment.

The transaction generation mechanism maps the Reject/Return payment attributes (according to the message type; either SWIFT RETN/REJT or pacs.004/pacs.002).

A new message page opens, which is linked to the original payment. The user needs to enter the Reject/Return reason code and submit the message.

After submit, GPP continues to process the Reject/Return payment in the same way as the Incoming Reject/Return flow, skipping the matching and party chain adjustments that are covered in the transaction generation mechanism.

3.2.1 Outgoing Return from Serial where Local Office is Intermediary Agent

When the credit MOP of the original payment is not BOOK and payment processing is complete, a message should be configured to remove the Reject/Return buttons.

SWIFT Reject/Return is allowed only before releasing the payment instruction.

4 System Configuration and Business Setup

4.1 Business Setup

4.1.1 System Parameters

System Parameter	Description
RJCT_TOLERANCE_PRCNT	For incoming reject return payments, specifies the allowable tolerance in percentage between the original settlement amount indicated in the incoming messages and the original settlement amount in the original payments which are candidates for manual matching (value 5 = 5%).

4.1.2 Profiles

These are the details of the required setup in GPP profiles for the Bulk Payments.

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

4.1.2.1 Override STP Profile

In the Override STP profile, when the Message status is Repair and the local office is not the final beneficiary, the Reject/Return payment is matched to a direct payment.

4.1.3 Rules

4.1.3.1 Validation Rule

Parameter	Value
ID	REJ_RET_MTCH_PI
Description	SWIFT Reject/Return payment is matched to a Direct payment, when the local office is not the final beneficiary.
Action	REJ_RET_MTCH_PI
Rule attachment	***

Matching:

AND/OR	Field/Field	Operator	Value/Field/Function
	LMF(Incoming Reject Return^Original Payment,[P_DBT_MOP],0)	<>	BOOK
And	LMF(Incoming Reject Return^Original Payment,[P_MSG_CLASS],0)	=	PI

4.1.3.2 Debit Authorization Bypass Rule

Business setup to bypass Debit authorization for Reject/Return payments. It should be setup for all local offices.

Parameter	Value
ID	SKIP_REJ_RET
Description	Skip debit authorization on Reject/Return payments
Action	Skip
Rule attachment	Local Office

Matching:

AND/OR	Field/Field	Operator	Value/Field/Function
	(Msg tp	=	Pacs_004
Or	(Msg tp	In	SWIFT_103,SWIFT_202,SWIFT_202COV,MT_2

AN D/O R	Field/Field	Operator	Value/Field/Function	
			05	
And	MULTI_RECORD_EXISTS([X_INSTR_NXT_AGT_OTHER_CODES],[X_INSTR_NXT_AGT_OTHER_CD],REJT)	Is	True	
Or	MULTI_RECORD_EXISTS([X_INSTR_NXT_AGT_OTHER_CODES],[X_INSTR_NXT_AGT_OTHER_CD],RETN)	Is	True)

4.2 System Configuration

4.2.1 Rules

4.2.1.1 Payment Classification

4.2.1.1.1 Payment Classification for incoming Reject/Return payments

Business setup to set PAY message class for incoming Reject/Return payments.

Parameter	Value
ID	PAY_REJ_RET
Description	Set PAY class for Reject/Return payments
Action	PAY
Rule attachment	***

Matching:

AN D/O R	Field/Field	Operator	Value/Field/Function	
	(Msg tp	=	Pacs_004	
Or	(Msg tp	In	SWIFT_103,SWIFT_202,SWIFT_202COV,MT_205	
And	MULTI_RECORD_EXISTS([X_INSTR_NXT_AGT_OTHER_CODES],[X_INSTR_NXT_AGT_OTHER_CD],REJT)	Is	True	
Or	MULTI_RECORD_EXISTS([X_INSTR_NXT_AGT_OTHER_CODES],[X_INSTR_NXT_AGT_OTHER_CD],RETN)	Is	True)
And	[Dbt MOP]	<>	BOOK)

4.2.1.1.2 Payment Classification for RDD message class for DD Reject/Return

Payment classification rule to set RDD message class for DD Reject/Return.

Parameter	Value
ID	RDD_REJ_RET

Parameter	Value
Description	Set RDD class for Reject/Return payments
Action	RDD
Rule attachment	***
Matching	[Msg class] = RDD

4.2.1.2 Business Flow Selection Rule

4.2.1.2.1 Business Flow Selection Rule for Incoming Reject/Return payments

Parameter	Value
ID	RJCT_ORGNL
Description	Incoming reject return message
Action	High Value
Rule attachment	***

Matching:

And/ Or		Field/Field	Operator	Value/Field/Function		Comment (Add in Documentation attribute under the More Actions)
	(	Msg tp	In	Pacs_004, Pacs_002		
Or	(	Msg tp	In	SWIFT_103,SWIFT_202,SWIFT_202COV,MT_205		
And		MULTI_RECORD_EXISTS([X_INSTR_NXT_AGT_OTHER_CODES],[X_INSTR_NXT_AGT_OTHER_CD],REJT)	Is	True		F72 has REJT codeword
Or		MULTI_RECORD_EXISTS([X_INSTR_NXT_AGT_OTHER_CODES],[X_INSTR_NXT_AGT_OTHER_CD],RETN)	Is	True	))	F72 has RETN codeword
And		Dbt Mop	<>	BOOK		
And		Cdt MOP	Is	Empty		

4.2.1.2.2 Business Flow Selection Rule for Outgoing Reject/Return Payments

Parameter	Value
ID	OUTGOING_REJECT_RETURN
Description	Outgoing reject return message
Action	High Value

Parameter	Value
Rule attachment	***
Matching	Msg class In ORT,ORJ,RDD

4.2.1.3 Generate Transaction Selection Rule

4.2.1.3.1 Generate Reject Payment when Original is a PACS Message

Parameter	Value
ID	ORIG_PACS_PAYMENT_REJECT
Rule Sub Type	Original Payment^Outgoing Reject Return
Description	Return message generation for original PACS payment
Action	ORIG_PACS_PAYMENT_REJECT
Rule attachment	***
Matching	Msg tp In (Pacs_008,Pacs_009) Button ID = Reject

4.2.1.3.2 Generate Return Payment when Original is PACS Message

Parameter	Value
ID	ORIG_PACS_PAYMENT_RETURN
Rule Sub Type	Original Payment^Outgoing Reject Return
Description	Return message generation for original PACS payment
Action	ORIG_PACS_PAYMENT_RETURN
Rule attachment	***
Matching	Msg tp In (Pacs_008,Pacs_009) Button ID = Return

4.2.1.3.3 Generate Reject/Return Payment when Original is SWIFT MT103

Parameter	Value
ID	ORIG_SWF_PMNT_REJ_RET_103
Rule Sub Type	Original Payment^Outgoing Reject Return
Description	Return message generation for original SWIFT 103 payment
Action	ORIG_SWF_PMNT_REJ_RET_103
Rule attachment	***
Matching	Msg tp = SWIFT_103 and Button ID In Return, Reject

4.2.1.3.4 Generate Reject/Return Payment when Original is SWIFT MT202

Parameter	Value
ID	ORIG_SWF_PMNT_REJRET_202
Rule Sub Type	Original Payment^Outgoing Reject Return

Parameter	Value
Description	Return message generation for original SWIFT 202 payment
Action	ORIG_SWF_PMNT_REJRET_202
Rule attachment	***
Matching	Msg tp In SWIFT_202,SWIFT_202COV, MT_205 And Button ID In Return, Reject

4.2.1.4 Transaction Generation Mapping Selection Rule

4.2.1.4.1 Transaction Generation Mapping Selection Rule for PACS Payment

Selection rule for ORIG_PACS_PAYMENT_REJ_RET mapping rule

Parameter	Value
ID	ORIG_PACS_PAYMENT_REJ_RET
Description	Transaction generation mapping rule selection for original PACS payments
Action	ORIG_PACS_PAYMENT_REJ_RET
Rule attachment	ORIG_PACS_PAYMENT_REJECT And ORIG_PACS_PAYMENT_RETURN
Matching	[Msg tp] In Pacs_004,Pacs_002

4.2.1.4.2 Transaction Generation Mapping Selection Rule for PACS – Original is pacs.003

When original payment is pacs.003 (Direct Debit), pacs.004 message class is set to RDD.

Parameter	Value
ID	ORIG_PACS_PAYMENT_REJ_RET_DD
Description	Transaction generation mapping for outgoing PACS.004 Return payment as RDD
Action	ORIG_PACS_PAYMENT_REJ_RET_DD
Rule attachment	ORIG_PACS_PAYMENT_REJECT And ORIG_PACS_PAYMENT_RETURN
Matching	LMF(Original Payment,[Msg tp]) = Pacs_003 LMF(Original Payment,[Msg class]) = DD

4.2.1.4.3 Transaction Generation Mapping Selection Rule for SWIFT payment

Selection rule for ORIG_SWF_PAYMENT_REJ_RET mapping rule.

Parameter	Value
ID	ORIG_SWF_PAYMENT_REJ_RET
Description	Transaction generation mapping rule selection for original PACS payments

Parameter	Value
Action	ORIG_SWF_PAYMENT_REJ_RET
Rule attachment	ORIG_SWF_PMNT_REJRET_103 And ORIG_SWF_PMNT_REJRET_202
Matching	[Msg tp] In SWIFT_103,SWIFT_103,SWIFT_202, SWIFT_202COV, MT_205

4.2.1.4.4 Transaction Generation Mapping Selection Rule for party adjustment

Selection rule for PARTY_ADJUST_REJ_RET mapping rule.

Parameter	Value
ID	PARTY_ADJUST_REJ_RET
Description	Transaction generation mapping selection for outgoing Reject/Return payment for party adjustment
Action	PARTY_ADJUST_REJ_RET
Rule attachment	ORIG_SWF_PMNT_REJRET_103 And ORIG_SWF_PMNT_REJRET_202 And ORIG_PACS_PAYMENT_REJECT And ORIG_PACS_PAYMENT_RETURN
Matching	NA

4.2.1.5 Matching Check Profile Selection Rule

4.2.1.5.1 Matching Check Profile Selection Rule for SWIFT

Parameter	Value
ID	INCOMING_SWF_REJ_RET
Rule Sub Type	Incoming Reject Return^Original Payment
Description	Incoming reject or return message matched to original payment
Action	INCOMING_SWF_REJ_RET
Rule attachment	***

Matching:

And/Or		Field/Field	Operator	Value/Field/F unction	
		Msg tp	In	SWIFT_103,S WIFT_202,S WIFT_202CO V, MT_205	
And	(	MULTI_RECORD_EXISTS([X_INSTR_NXT_AGT_O	Is	True	

And/Or	Field/Field	Operator	Value/Field/Function	
	THER_CODES],[X_INSTR_NXT_AGT_OTHER_CD],REJT)			
Or	MULTI_RECORD_EXISTS([X_INSTR_NXT_AGT_OTHER_CODES],[X_INSTR_NXT_AGT_OTHER_CD],RETN)	Is	True)
And	Dbt Mop	<>	BOOK	
And	Cdt MOP	Is	Empty	

4.2.1.5.2 Matching Check Profile Selection Rule for PACS

Parameter	Value
ID	INCOMING_PACS_REJ_RET
Rule Sub Type	Incoming Reject Return^Original Payment
Description	Incoming reject or return message matched to original payment
Action	INCOMING_PACS_REJ_RET
Rule attachment	***
Matching	[Msg tp] In Pacs_004,Pacs_002

4.2.1.6 Automatic Matching Algorithm Rule

4.2.1.6.1 Automatic Matching Algorithm Rule for SWIFT

This rule should be attached to the Matching Check profile INCOMING_SWF_REJ_RET.

Parameter	Value
ID	INCOMING_SWF_REJ_RET
Rule Sub Type	Incoming Reject Return^Original Payment
Description	Automatic algorithm for Incoming reject or return message matched to original payment
Action	
Rule attachment	***

Matching:

And/Or	Field/Field	Operator	Value/Field/Function	Comment (Add in Documentation attribute under More Actions)
	(Msg tp	In	SWIFT_103,SWIFT_202,SWIFT_202 COV,MT_205	Original message is SWIFT
And	(MULTI_RECORD_EXIST	Is	True	F72 has codeword RETN

And /Or	Field/Field	Operator	Value/Field/Function	Comment (Add in Documentation attribute under More Actions)
	S([:X_INSTR_NXT_AGT_OTHER_CODES],[:X_INSTR_NXT_AGT_OTHER_CD],REJT)			
Or	MULTI_RECORD_EXISTS([:X_INSTR_NXT_AGT_OTHER_CODES],[:X_INSTR_NXT_AGT_OTHER_CD],RETN)	Is	True	) F72 has codeword REJT
And	GET_SUBSTR_FROM_MULTILINE([Prtry instr nxt agt cd], 3, 4, -1)	=	Instr ID	) F72 /MREF/ codeword = Original payment F20
And	[:Instg agt BIC]	=	Instd agt BIC	Sender of Reject/Return is the Receiver of the original payment
And	Msg sts	Not in	REJECTED, RETURNED	Original payment is not in REJECTED or RETURNED status

4.2.1.6.2 Automatic Matching Algorithm Rule for PACS

This rule should be attached to the Matching Check profile INCOMING_PACS_REJ_RET.

Parameter	Value
ID	INCOMING_PACS_REJ_RET
Rule Sub Type	Incoming Reject Return^Original Payment
Description	Automatic algorithm for Incoming reject or return message matched to original payment
Action	
Rule attachment	***

Matching:

And /Or	Field/Field	Operator	Value/Field/Function	Comment (Add in Documentation attribute under More Actions)
	(Msg tp	In	Pacs_008, Pacs_009	Original message is PACS
And	Instr ID	=	[:Rtrnd orgnl instr ID]	) Instruction ID of original = Reject/Return original instruction ID
And	[:Instg agt BIC]	=	Instd agt BIC	Sender of Reject/Return is the Receiver of the original payment
And	Msg sts	Not in	REJECTED, RETURNED	Original payment is not in REJECTED or RETURNED

And /Or	Field/Field	Operator	Value/Field/Function	Comment (Add in Documentation attribute under More Actions)
			NED	status

4.2.1.7 Manual Matching Algorithm Rule

Parameter	Value
ID	INCOMING_REJ_RET
Rule Sub Type	Incoming Reject Return^Original Payment
Description	Manual algorithm for Incoming reject or return message matched to original payment
Action	
Rule attachment	***

Matching:

And /Or		Field/Field	Operator	Value/Field/Function		Comment (Add in Documentation attribute under More Actions)
		Msg Class	=	PAY		
And	((	[:Msg tp]	In	Pacs_004,Pacs_002		
And		Msg tp	In	Pacs_009,Pacs_008)	
Or	((	[:Msg tp]	In	SWIFT_103, SWIFT_202,SWIFT_202COV,SWIFT_205		
And		Msg tp	In	SWIFT_103, SWIFT_202,SWIFT_202COV,SWIFT_205)	
And	(	Prtry instr nxt agt cd	Not like	RETN		
And		Prtry instr nxt agt cd	Not like	REJT)))	
And		Msg sts	=	COMPLETE		
And	(	TO_NUMBER(100)	-	GET_SYS_PAR(RJCT_TOLERANCE_PRCNT,***,[Type NUMBER])		Check system parameter RJCT_TOLERANCE_PRCNT - Allowable tolerance in percentage between the settlement amount & the original settlement amount
			/	100		
			*	[Orgnl sttlm amt]		
			<=	[:Orgnl sttlm amt])	
	An	Orgnl sttlm dt	>	ADD_DAYS([:Orgnl sttlm dt],-3)		Original Settlement date is within 3 days of

And /Or		Field/Field	Operator	Value/Field/Function		Comment (Add in Documentation attribute under More Actions)
	d					sending the message out

4.2.1.8 Message Fields Sets Selection Rule

Parameter	Value
ID	RETURN_BUTTON_DISABLE
Description	Disabling Return button for serial payments where local office is intermediary agent
Action	Return_Button_Disable
Rule attachment	***
Matching	Cdt MOP <> BOOK And Msg sts = Complete

5 Message Data

5.1 Message Attributes

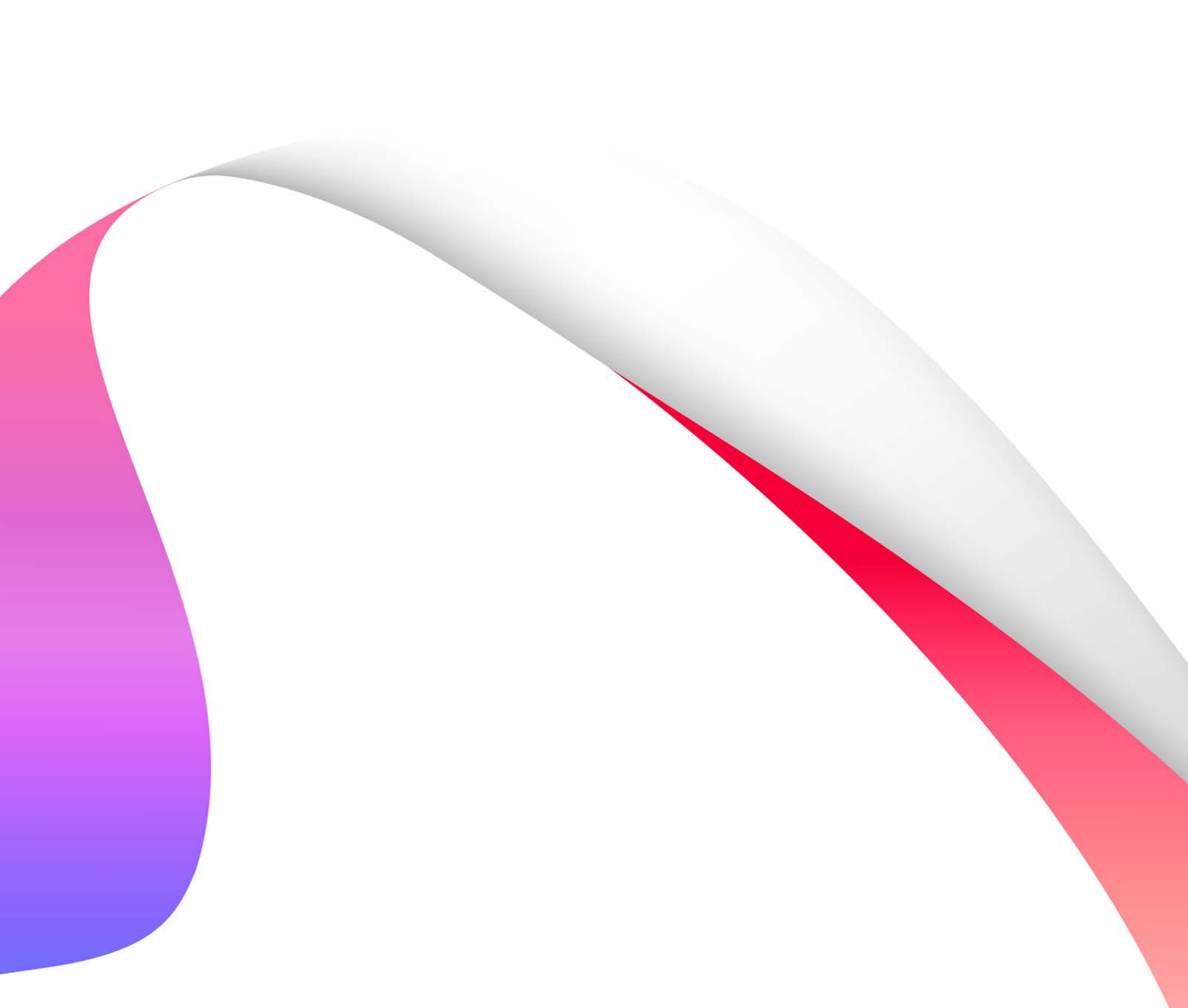
5.1.1 MESSAGE_FIELDS_SETTING

	FIELDS_SET_ID	FIELD_LOGICAL_ID	FIELDS_GROUP_ID	STATE
1.	Return_Button_Disable	Return	PN_BUTTON_TOP	0

5.2 Errors & Audit Trail (N/A)

Appendix A: Glossary

Term	Description
ROFI Queue	Incoming return of funds payments that failed the automated matching phase and need to be manually matched with an outgoing payment.
GPP	Global PAYplus



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